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Creative Payment Solutions Licenses Carreker's *WebCapture* for Small-Volume Customers

WebCapture Supplements CPS Use of Carreker's Corporate Capture for Large-Volume Customers

WINSTON-SALEM, N.C., and DALLAS, TX (May 02, 2005) — Carreker Corporation (Nasdaq: CANI), a leading provider of technology and consulting solutions for the financial industry, announced today that Creative Payments Solutions (CPS), the payments processing subsidiary of BB&T Corporation, has licensed Carreker's Source Capture Suite/*WebCapture* for business customers and community banks with small check volumes.

With *WebCapture*, CPS customers can use low-cost image scanners to capture images of checks, balance and correct the deposit, create an electronic deposit, and transmit the check image and deposit data to the bank electronically via the Internet, rather than physically transporting checks to various bank branches. This new member of the Source Capture Suite of products also eliminates the need for application software and ongoing maintenance of software and profiles at the remote capture site.

CPS was created by BB&T Corporation in 2003 as an electronic payment utility to provide services to financial institutions, allowing them to take a leadership role in the evolution of payments in the United States while maintaining their own brands. CPS recently announced the successful deployment of Carreker's Source Capture Suite/*Corporate Capture*.

Source Capture Suite/*WebCapture* is the latest component in Carreker's product suite for capturing images of checks at remote locations. Other components include *Corporate Capture* (already deployed by CPS for customers with as many as 3,000 items a day), *Branch OTC* (being deployed at 3,300 Wells Fargo stores), and Remittance Processing (already deployed at multiple locations). Additional Source Capture Suite components in development are: Branch Behind-the Counter image capture in branches, ATM image capture and cash vault image capture.

With *WebCapture*, CPS business customers can send images of their checks electronically to CPS in Wilson, N.C. CPS then provides such services as ACH origination, Image Replacement Document (IRD) authoring, posting and archive services.

"With Carreker's Web version of Source Capture, we can meet the needs of business customers whose check volumes are smaller but who will value the benefits of remote deposits," said Harold Williams, senior vice president of Creative Payments Solutions.

“If you are the proprietor of a small business or the head of a small bank, taking in only a dozen checks or so a day, *WebCapture* will allow you to avoid the trip to the branch and accelerate availability of funds. Most important, you don't have to deal with new software, software prerequisites, or installation time and costs.”

Regarding CPS's choice of Carreker's solution, Williams added, “Besides our interest in consolidating our remote image capture technology on Carreker's platform, another key reason for choosing Carreker is image quality assurance. While most image vendors do include a quality module in their products, Carreker's does a far better job of ensuring the usability of an item. With customers truncating the checks at the point of capture, leaving no recourse to the original, it is vital that imaged items be fully usable.”

John Carreker, president of Carreker's Global Payments Technology, said, “As remote capture of images is becoming one of the fastest growing sources of image-based revenue for banks and one of their greatest opportunities for cutting check-related costs, this latest milestone with CPS is an important step along our product path toward providing a full-image capture suite, capable of serving a variety of clients and their wide-ranging customer segments, all on one common platform.”

J.D. (Denny) Carreker, chairman and CEO of Carreker Corporation, said, “One after another, we are seeing our image-based solutions embraced by the leading processors. With each success, our vision for helping banks reestablish their leadership in the payments business is fulfilled. Source Capture is clearly one of the most attractive tactics, as it can quickly and inexpensively create high value for our clients' customers.”

About BB&T

Winston-Salem, N.C.-based BB&T Corp. (NYSE: BBT) and its subsidiaries offer full-service commercial and retail banking and additional financial services such as insurance, investments, retail brokerage, corporate finance, international banking, leasing and trust. BB&T operates more than 1,400 financial centers in the Carolinas, Virginia, Maryland, West Virginia, Kentucky, Tennessee, Georgia, Florida, Alabama, Indiana and Washington, D.C. With more than 102 billion in assets, BB&T Corp. is the nation's ninth largest financial holding company. More information is available at www.BBandT.com.

About Creative Payment Solutions

Creative Payment Solutions (CPS) is a wholly-owned payments processing subsidiary of BB&T Corporation. Established in 2003, CPS has been focused on developing electronic payments products that allow corporate clients to take advantage of the efficiencies of emerging payments in both the ACH and ATM networks. CPS is committed to providing these utilities in a manner that allows the financial institution to maintain its brand and relationship with their client. For more information, visit www.creativepaymentsolutions.com

About Carreker Corporation

Carreker Corporation improves earnings for financial institutions around the world. The company's integrated consulting and software solutions are designed to increase clients' revenues and reduce their expenses, while improving security and increasing the value of their customer relationships. Carreker provides products and services to more than 250 clients in the United States, Canada, the United Kingdom, Ireland, continental Europe, Australia, New Zealand, South Africa, South America, Mexico, and the Caribbean. Clients include the full range of community, regional and large banks, among them more than 75 of the largest 100 banks in the United States. Headquartered in Dallas, Texas, since 1978, Carreker Corporation has offices in London and Sydney. For more information, visit www.carreker.com.