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**BB&T Payments Subsidiary Creative Payment Solutions Goes Live
with Carreker's Source Capture™**

Prime Rate Insurance Capturing Images of Checks, Remittances, and Coupons of 3,000 Payments Per Day, Transmitting to CPS for Posting and Collection

SAN DIEGO, CALIFORNIA (November 08, 2004) — Carreker Corporation (Nasdaq: CANI), a leading provider of technology and consulting solutions for the financial industry, announced today at the AFP 25th Annual Conference in San Diego that Creative Payments Solutions (CPS), the payments processing subsidiary of BB&T, is in production with Carreker's Source Capture.

On October 18, 2004, Prime Rate Premium Finance Corporation, Inc. launched a six-week test of Source Capture. The Florence, South Carolina company uses a Panini S120 desktop scanner with the Source Capture solution to capture incoming premium finance payments, remittances, and checks – with volumes as high as 3,000 items per day. The images are transmitted to CPS in Wilson, North Carolina, for posting and collecting.

Jay Lingle, president of Prime Rate Premium Finance Corporation, said, “We are pleased to find that we can indeed save considerable time and expense by capturing our payment information more quickly and getting faster availability of funds. In addition, access to these images of the payment documents means that we will be able to deal more expeditiously with any customer inquiries. This is the kind of advanced payment technology that we value from our bank.”

Harold Williams, senior vice president, Creative Payments Solutions, said, “This success with Prime Rate validates our vision for serving corporate checking customers by providing them image capture capabilities at the location of their choice – as close to their point of payment receipt as possible. This capability, which we deployed at relatively low start-up costs, effectively diminishes the geographical restrictions on banks' ability to serve corporate customers.”

With Source Capture, corporations can use low-cost image scanners to capture images of checks, inspect the quality of the image captured, create an electronic deposit, and transmit the check and deposit data to the bank electronically – rather than physically transporting checks to various bank branches.

Under Check 21, which took effect on October 28, 2004, banks no longer need access to original checks for collection and settlement, but can use substitute checks and images instead. Source Capture will bring corporate customers substantial benefits of convenience, consolidation of bank relationships, and lower deposit processing fees by imaging checks at their own locations. Future capabilities of Source Capture from Carreker will include imaging checks at bank remittance, branch, cash vault and ATM locations.

John Carreker, president of Carreker's Global Payments Technologies, said, "CPS's rapid deployment of Source Capture and our work with Prime Rate Insurance are testimony to the solid competitive advantage CPS has staked out. With the latest in image technology, they are fulfilling the potential of Check 21 and related advances in image technology."

J. D. (Denny) Carreker, chairman and CEO of Carreker Corporation, said, "One after another, we are seeing our image-based solutions successfully deployed by leading banks. 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 banks' corporate clients."

At the AFP 25th Annual Conference

Carreker's Source Capture solution will be demonstrated at the AFP 25th Annual Conference in San Diego, November 7-10, 2004. Visit the Carreker booth, number 1912, or the CPS booth, number 2018, for more information.

About BB&T

Winston-Salem, N.C.-based BB&T Corporation (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 \$97 billion in assets, BB&T Corp. is the nation's ninth largest financial holding company (including pending acquisitions). It is the top financial services company in the nation based on "customer advocacy," according to national consulting firm Forrester Research Inc. 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.

About Prime Rate Premium Finance Corporation

Prime Rate Premium Finance Corporation provides premium financing and services through insurance agents to consumers and businesses in 28 states. Prime Rate was established in 1984 and is one of the largest premium finance companies in the Southeast and mid-Atlantic states. Prime Rate operates as a wholly owned subsidiary of Branch Banking and Trust Company and is a part of BB&T's Specialized Lending group. The company is headquartered in Florence, South Carolina and has offices in Charlotte, North Carolina and Tallahassee, Florida. For more information, visit www.primeratepfc.com.

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