

ICBA Bancard & Billeo, Inc. Announce Marketing Agreement To Promote Card-based Bill Payment Solution

SANTA CLARA, California - October 3, 2007 - Billeo, Inc. (www.billeo.com) today announced that its card-based bill payment solution will be jointly marketed with ICBA Bancard, the payment services subsidiary of the Independent Community Bankers of America (ICBA), ICBA is the largest association for community banks in the U.S. ICBA Bancard will make an exclusive version of Billeo's directory of billing companies that accept credit and debit card bill-payments available to its nearly 5,000 member-banks.

“Helping customers make electronic bill payments using credit and debit cards is an effective way for banks to build strong card loyalty and offer payment flexibility,” said Charles Saeman, chairman of ICBA Bancard and president & CEO of State Bank of Cross Plains in Cross Plains, Wisconsin. “While community banks don’t have the extensive resources that the national banks have to market card-based bill pay services, they can still reap the benefits by making it as easy as possible for their customers to pay their bills online using any form of payment. ICBA Bancard is working with Billeo to help community banks do just that with an affordable, proven solution.”

Billeo maintains the largest directory of companies that accept online bill payments via their websites, where the majority of consumers’ bills can be found. The Billeo Biller Directory is featured on the websites of more than 40 U.S. banks/issuers, including VISA. The nearly 6,000 participating companies in the Billeo Biller Directory span 26 categories, including utility, mortgage and cable companies, standard phone and wireless service providers, and credit card companies -- over 3,500 accept payment via credit or debit card.

“Consumers are using the inherent access the Internet provides to take greater control over how and when they pay bills,” said Murali Subbarao, founder and CEO of



Billeo. “With the Billeo solution, community banks of any size can help customers carry out bill paying activities quickly, easily, and with the greatest amount of choice. We’re honored that ICBA Bancard has the confidence in Billeo to market it to its members.”

Billeo also offers an award-winning toolbar for managing and tracking online transactions. The toolbar is available to anyone at www.billeo.com.

About ICBA Bancard & TCM Bank, N.A.

ICBA Bancard is the wholly owned payment services subsidiary of the Independent Community Bankers of America. ICBA Bancard provides more than 2,000 community banks with equitable access to cutting edge credit, debit and merchant processing products in addition to remote deposit, Internet Banking and ATM solutions. For more information, visit the ICBA Bancard website at www.icbabancard.org.

About Billeo, Inc.

Billeo gives consumers a fast, easy and intelligent way to exercise choice and control over their online purchases and payments. Billeo functions as the catalyst to make online purchases and bill paying as easy and financially rewarding as possible. Billeo was founded by experts from the EBPP, card issuer, banking, ecommerce and technology industries. Over 40 banks, 6 of the top ten card issuers and over 6,000 companies across 26 categories are part of the trusted Billeo network. Information about Billeo can be found at www.billeo.com.

Press/Analyst Contacts:

Scott Blevins
K/F Communications for Billeo
(415) 255-6512
scott@kfcomm.com

Julie Karbo
K/F Communications
(415)255-6505
julie@kfcomm.com