



**FINANCIAL TECHNOLOGY PARTNERS
ANNOUNCES \$525,000,000 CASH TRANSACTION
AS EXCLUSIVE FINANCIAL AND STRATEGIC ADVISOR TO
LYNK SYSTEMS, INC.
IN ITS PENDING SALE TO THE ROYAL BANK OF SCOTLAND**

*Transaction is the Largest Privately Held M&A Transaction in Financial Technology
and Represents FT Partners Third Landmark Transaction in 2004*

San Francisco, CA – August 3, 2004 – Financial Technology Partners LLC and FTP Securities LLC (“FT Partners”), today announced its exclusive representation of Lynk Systems, Inc. (“Lynk” or the “Company”) in its pending sale to the Royal Bank of Scotland (“RBS”) (LSE: RBS.L) for \$525 million in an all cash transaction. FT Partners was founded by Steve McLaughlin, former senior investment banker in Goldman, Sachs & Co.’s (NYSE: GS) Global Financial Technology Group.

“We are extremely pleased to work with Lynk CEO, Ed Uzialko, who is one of the true visionaries in the payment processing and financial technology sector, having built the largest privately held merchant processor and acquirer in the world,” said Mr. McLaughlin. “Lynk’s choice of FT Partners as exclusive advisor over bulge bracket investment banks demonstrates the concentrated strengths of our unique approach to providing world-class investment banking advice to our clients.”

Founded in 1991, Lynk is one of the largest private merchant processors and acquirers in North America, increasing its transaction volume by over 50% to 282 million transactions from 2001 to 2003. Lynk maintains 500 employees in its Atlanta headquarters and an additional 350 sales professionals throughout its national network. Lynk successfully competes head to head with other industry players, such as First Data Corp. (NYSE: FDC), Global Payments (NYSE: GPN) and many others.

“As one of the first investors and partners with Ed Uzialko in Lynk, we are extremely pleased with the outcome of the transaction and FT Partners’ sound advice along the way. Lynk was fortunate to be working with Steve and the team at FT Partners, who provided invaluable in depth knowledge of the payments industry and Lynk’s business specifically to secure a great outcome for all parties,” said Tench Coxe, a Partner at Sutter Hill Ventures and Lynk Director.

“We couldn’t be more pleased with this outcome, not only for the Company’s shareholders, but also for the Company’s employees. This transaction truly highlights the value of the Lynk franchise and the quality of their management team. We are especially pleased with the quality of the effort and the counsel FT Partners and Steve McLaughlin provided on this transaction,” said Will Griffith, a General Partner at Technology Crossover Ventures and Lynk Director.

Mr. McLaughlin formerly was a senior investment banker in Goldman, Sachs & Co.’s Financial Technology Group and was the senior investment banker in the Financial Institutions Group in San Francisco before leaving the firm and forming FT Partners. Since joining Goldman Sachs in 1994, Mr. McLaughlin has executed numerous M&A, strategic advisory, anti-raid preparedness, hostile raid defense and private and public capital raising assignments for a wide range of clients in the financial services, financial technology and other industries including: VeriFone, American

International Group, Charles Schwab & Co. Inc., Accenture, U.S. Bancorp, S1 Corporation, Advent Software, HNC Software, ProBusiness, Inc., Tradescape Corp., Stafford Trading Group, SoundView Technology Group, E*TRADE Financial, Standard & Poors, BenefitPoint, MortgageIT, and many others. Previously, he was with GE and GE Capital as a member of its Financial Management Program and Corporate Audit Staff. Mr. McLaughlin received his MBA from the Wharton School of Business.

About Financial Technology Partners LLC and FTP Securities LLC

FT Partners is the only investment banking firm focused exclusively on providing strategic and financial advisory services to CEOs in the dynamic financial services and technology sector. FT Partners is led by Mr. McLaughlin, the firm's founder and Managing Partner, and is comprised of a team of experienced investment bankers formerly with the financial technology, M&A and investment banking groups of Goldman Sachs, Credit Suisse First Boston, and J.P. Morgan. The firm offers CEO-level services including mergers and acquisitions advisory, IPO advisory, refinancings, restructurings and private capital raising. FTP Securities LLC is a member of the NASD / SIPC. Find more info at www.ftpartners.com.

About Lynk Systems, Inc.

Lynk is a proven leader in electronic payment, cash dispensing and e-commerce services. The company processes transactions initiated by credit and debit cards, checks, and other access cards from merchant point-of-sale terminals, ATMs and Websites. Lynk also provides related services such as the issuance of stored value cards that facilitate electronic funds distribution.

Lynk controls the entire processing sequence, including sales, merchant payment equipment, transaction authorization, capture, settlement and customer service. This "insourced" model facilitates a truly integrated single-source service that gives Lynk customers one-call support for all their processing needs. Lynk's proprietary technology and comprehensive network connectivity offer customers of all sizes unsurpassed processing performance.

Founded in 1991, Lynk has received Visa's Service Quality Performance Award, and continually earns recognition as one of the fastest-growing companies in America by Inc. magazine and Deloitte & Touche. For more info at www.lynksystems.com.

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