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CAPITAL ACCESS NETWORK, INC. RELEASES CREDIT AND DEBIT CARD SALES TRENDS DATA FOR SMALL AND MID-SIZED BUSINESSES

New Report Excludes Department Store and Big Box Retail Data

ATLANTA (November 3, 2009) Capital Access Network, Inc.'s (CAN) Data Services Division today introduced the Capital Access Network Small Business Credit Sales Report (SBCS Report), highlighting quarterly credit and debit same store card sales trends throughout the small and mid-sized business landscape. The SBCS Report, to be published quarterly, is based on the CAN Data Services Division's tens of millions of data records collected by CAN subsidiaries over the past 11 years of providing leases, loans and Merchant Cash Advances to small and mid-sized merchants, and collecting the daily, weekly and monthly credit and debit volumes of those merchants nationwide.

The SBCS Report features analysis of year over year same store credit and debit card sales trends drawn from data on more than 50,000 businesses housed in the CAN Data Services Division's data warehouses. The businesses are U.S. based, average \$785,000 in annual gross sales and \$23,700 in average monthly card processing volume and represent approximately 385 Standard Industrial Classification (SIC) codes. Most same store sales retail reports focus on or include data from big-box retailers and nation-wide/regional department stores, either ignoring or obscuring the trends of the majority of small and mid-sized businesses. The SBCS does not include the huge retailers, presenting a more focused view of small and mid-sized business trends on "Main Street" rather than "Wall Street." The SBCS Report provides industry, population size and geographically-specific data, assisting business owners, the processing industry, associations, analysts and media interested in tracking and benchmarking small business card sales.

CAN's Data Services Division was formed to provide predictive analytics, scoring and other risk management tools to help quantify, control or reduce the exposure of those providing capital or credit to small and mid-sized businesses and to improve the marketing efficiencies of those who target such businesses. "For 11 years, CAN's subsidiaries have been creating behavioral scoring models, taking the data we have amassed on credit and debit spending at the store level and combining that with other firmographic and financial history data," according to Glenn Goldman, CAN's President and CEO. "We have used those models very successfully to predict the performance of our subsidiaries' portfolios of leases, loans and Merchant Cash Advances, as well as to improve the marketing effectiveness and ROI of our partners' efforts to market into their own customer bases. Now we will offer those products to third parties," said Goldman.

The Q3 2009 SBCS Report covers trends and information back through 2007 and is available at www.CapitalAccessNetwork.com/Resources. To receive the quarterly reports automatically via email, interested parties can sign up at www.CapitalAccessNetwork.com/Resources, or simply send an email to dnaczi@AdvanceMe.com

Quarterly Reported Data

- Average Same Store Credit Sales - Overall
- Average Same Store Credit Sales - by Population Size
- Average Same Store Credit Sales - by Industry and Ticket Size
- Average Same Store Credit Sales - by Geographic Region
- Total Processing Distribution - by Geographic Region

Key SBCS Report Highlights Q3 2009

1. Overall, year over year, same store credit and debit card sales have declined for eight straight quarters with Q3 2009 showing a 14.84% drop from Q3 2008.
2. While all MSAs* have experienced declining same store credit sales, less populated areas (pop. <100,000) showed the least decline, 9.81%, in Q3 2009 versus Q3 2008. The largest MSAs (pop. 1 million+) showed the greatest decline, 16.59%, in Q3 2009 versus Q3 2008.

3. Restaurants were showing growing same store credit sales until Q3 2008 when they began declining. In Q3 2009 Restaurant credit sales dropped 11.06% from Q3 2008 levels. Retail/Service/Other industries continued their relatively steep decline in credit sales in Q3 2009, dropping 18.46% from Q3 2008.

SPOTLIGHT: Within the Restaurant category, those with less than a \$25 average ticket have performed better than more expensive restaurants. While those restaurants with less than a \$25 average ticket have had year over year declines in same store credit sales for the two most recent quarters, restaurants with greater than a \$100 average ticket have seen year over year declines for four successive quarters.

4. In Q3 2009, most regions of the country showed signs of stabilizing their year over year decline in same store credit sales. The Plains Region and Rocky Mountain Region both slowed their rates of decline, but the Plains Region still dropped 14.54% and the Rocky Mountain Region 9.39% in Q3 2009 compared to Q3 2008.

SPOTLIGHT: The Southeast Region has been plagued by year over year declines in same store credit sales for seven successive quarters beginning in Q1 2008. The declines can also be seen in month-over-prior-year-month data. For 18 of the last 21 months, same store credit sales in the Southeast Region have dropped compared to the same period in the previous year. In Q3 2009, this trend continued, with July, August and September 2009 each showing double-digit declines from the same period in 2008. On a quarter-over-prior-year-quarter basis, in Q3 2009, the Southeast Region showed a 17.66% drop from the same period in 2008 – the biggest year over year quarterly decline for any Region in any period during the measurement timeframe.

5. Total processing percentages by region have not fluctuated significantly since 2008.

* Metropolitan and Micropolitan Statistical Areas as defined by the Office of Management and Budget based on U.S. Census Bureau data.

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About Capital Access Network, Inc.

Capital Access Network, Inc. (CAN), serves the small business market through its wholly owned subsidiaries, including AdvanceMe, Inc., the leader in Merchant Cash Advances. CAN leverages leading edge data, systems and technology, married to a unique and highly effective collection methodology, to deliver innovative financial products and services geared to the small and mid-sized business markets. Founded in 1998 and headquartered in New York, CAN and its subsidiaries currently employ 300 people in four locations in New York, Georgia, Massachusetts and Costa Rica. CAN's Data Services Division was formed to provide predictive analytics, scoring and other risk management tools to help quantify, control or reduce the exposure of those providing capital or credit to small and mid-sized businesses and to improve the marketing efficiencies of those who target such businesses. CAN's Data Services Division draws upon the data gathered by CAN's subsidiaries through 11 years of collecting and analyzing the sales trends and firmographics of tens of thousands of businesses to which they have provided capital or purchased future credit card receivables. Learn more at www.CapitalAccessNetwork.com.

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