



VyStar Credit Union selects the MShift® Mobile Banking Solution

VyStar partners with MShift to offer its members Wireless Banking

San Jose, CA -- (2006) -- VyStar Credit Union, a Florida based Credit Union with more than 330,000 members, has selected MShift as its partner to provide its membership with the convenience of anywhere, anytime Wireless Banking services. Building on VyStar's Online Banking Services based on Digital Insight's (NASDAQ: DGIN) online banking platform, the MShift® Mobile Banking Solution will extend out the core VyStar Online Banking services, such as Account Summaries, Transfers and Bill Payment, so that those critical services and financial data can be accessed from any wireless device, such as web-enabled cell phones, Palm Handhelds, Pocket PCs and RIM Blackberry Devices.

"Our goal is to be the preferred financial institution for our members, to earn their loyalty and win new business. We believe that the Wireless Banking solutions delivered by MShift can help us achieve this goal by providing our membership with another convenient way to access their financial data and perform key financial transactions" said Terry West, VyStar Credit Union president and chief executive officer. "We look forward to introducing our members to our new VyStar Wireless Banking service."

"We are looking forward to a long and mutually beneficial relationship with VyStar," said Awele Ndili, chief executive officer of MShift. "Offering the convenience of MShift® Mobile Banking services to its members puts VyStar in an even better competitive position by expanding the electronic banking channels it needs to serve an increasingly tech savvy member base."

About VyStar Credit Union

Based in Jacksonville, Fla., VyStar Credit Union (www.vystarcu.org) has grown to become one of the largest credit unions in the nation, serving more than 333,000 members nationwide. Today, the driving VyStar philosophy continues to be offering highly competitive pricing, giving members high-yielding savings products, low loan rates and low-or no-fee financial services. This commitment makes finding affordable, quality financial products and services a reality for its members. VyStar was originally founded in 1952 as Jax Navy Federal Credit Union to serve civil service, military employees and their families at Naval Air Station Jacksonville.

About MShift

MShift®, Inc. (<http://www.mshift.com>) is the leading provider of turnkey wireless solutions and services. MShift provides highly customizable state of art end-to-end mobile solutions that enable institutions to rapidly extend their existing online offerings to all mobile devices, including phones, Palm® and Pocket-PC PDAs, pagers, WAP, SMS, and voice devices. MShift places a high premium on customer satisfaction and provides top-notch customer support, as can be attested to by its growing portfolio of over 60 customers.

MShift is headquartered in San Jose, California. For more information, please visit <http://www.mshift.com> or call 408-437-2740.