

Why Carreker?

Carreker is a leading provider of payments technology and consulting services to banks worldwide, including:

- ***The top 20 in the United States and 75 of the next 100***
- ***The top two in Canada***
- ***The top four in the United Kingdom***
- ***The top two in Ireland***
- ***The top five in Australia***
- ***Three of the top four in South Africa***
- ***Select financial institutions in South America, Mexico, and the Caribbean***

Continued Industry Leadership

Our dominant footprint in payments technology, combined with a demonstrated commitment to innovation, sets us apart from our competitors.

Moreover, our long-standing, trusted relationships across the industry enable us to make technology recommendations well ahead of our competitors and to be faster to market with new solutions.

Long-Term Financial Stability

Founded in 1978 in Dallas, Texas, Carreker provides technology and services to more than 250 global clients and has been a public corporation since 1998 (traded as CANI on the NASDAQ).

The Company currently employs 600 professionals in Dallas, Atlanta, Memphis, Charlotte, London, and Sydney.

Carreker boasts a solid balance sheet, with \$0 debt and \$27 million in cash on its balance sheet as of October 31, 2004. The Company's revenue for the full year-ended January 31, 2004 was \$129 million, reflecting a Compound Annual Growth Rate of 18 percent for the six year period-ending January 31, 2004.

Exciting Growth Potential

One of the single greatest precipitators of market demand in the history of banking technology — the law known as Check 21 — is resulting in significant investments by banks in payments technology and consulting. Carreker has successfully claimed the Check 21 thought leadership position through our consulting services, and the delivery of our Check 21 technology solutions is well under way.

A host of other environmental changes have fueled demand for our risk and cash technology. These changes include rising exposure to risk and fraud, anti-fraud and anti-money laundering laws, enterprise risk management regulations, and initiatives by many central banks around the world to privatize their cash vaulting and transportation services.

Our offshore outsourcing subsidiary, Carretek, LLC, leverages our significant relationships with financial institutions and our imaging

Why Carreker?

technology, to create attractive offerings for banks seeking to reduce costs and improve quality in payment processing operations.

In addition, because banks will continue to face the challenges of creating sustainable revenue growth, the demand for our Revenue Enhancement and Customer Value Enhancement offerings is continuing to grow.

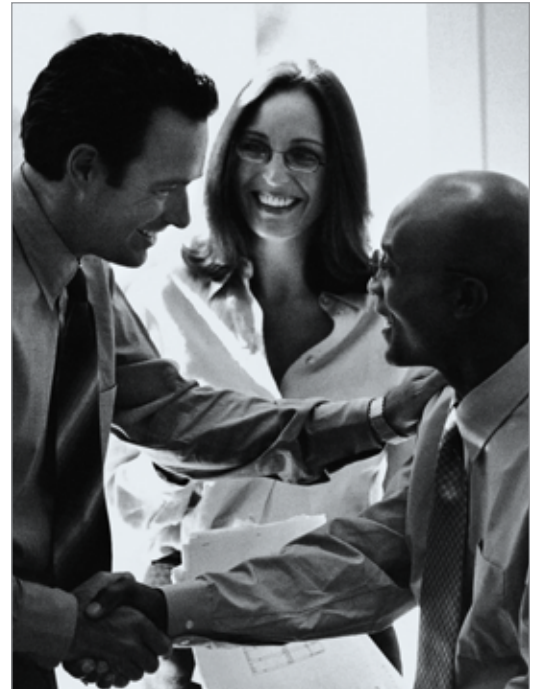
Finally, our international division — which includes offices in London, Sydney and South Africa — is expanding our presence across the globe by seeking new markets for our technology offerings.

Comprehensive Benefits

Carreker offers a competitive and comprehensive benefits package to all full-time employees. Our benefits include dental, medical and vision insurance, a 401(K) retirement plan, paid vacation, flexible spending accounts, company-paid life insurance, optional death and disability insurance programs. We also offer company-paid short-term and long-term disability, eight holidays and two personal days.

A Talented, Diverse Staff

In each of the areas in which we serve our clients — whether payments technology, revenue enhancement, consulting, risk management, cash and logistics or outsourcing — Carreker seeks the brightest, most talented individuals in their fields.



We employ experts in a wide range of disciplines who will contribute to our knowledge base, offer new ideas, and help us grow.

As a technology company, we are continually evolving to meet the changing needs our clients, and so we value professionals who can help us adapt, work smarter, and improve our business model.

In return, we offer competitive salaries, excellent benefits and an environment that encourages both leadership and teamwork.

For a complete listing of our current openings or to submit a resume, visit our web site at: <http://careers.carreker.com/sitelink/>

