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FOR IMMEDIATE RELEASE

BAI Retail Delivery Booth #8188

## **NETDEPOSIT ANNOUNCES BRANCH CAPTURE PRODUCT**

### **NetDeposit Branch Extends Remote Capture Success to the Banking Office**

Las Vegas (November 17, 2004) –NetDeposit, Inc., provider of the franchise-building technology platform for the C21 marketplace announced today at the 2004 BAI Retail Delivery Conference and Expo, it is developing a solution for check image capture at bank branches. The solution will include capture capabilities at the teller line and in the back office of the branch. NetCapture Branch™ will be introduced in a pilot program at Zions Bank in 2005, followed by full deployment throughout the Zions affiliate branch network. NetCapture Branch is part of NetDeposit's NetCapture™ family of leading Check 21 solutions designed to enable capture, validation, and quality inspection at remote capture locations including corporate customers, correspondent banks, branches, cash vaults, and ATMs.

“NetCapture Branch is a perfect complement to our remote capture product suite, which has been providing a consistent customer experience to users for over two years.” said Royce Brown, president and COO, NetDeposit, Inc. “This product extends NetDeposit's commitment to providing tools that enable banks to realize the full power and promise of check electrification.”

NetCapture Branch expands NetDeposit's remote capture capabilities to all locations where checks are accepted for payment or deposit. The NetCapture Branch product will integrate with the NetDeposit Decision Gateway™ for concentration, virtual sorting and connection to clearing. NetCapture Branch will include all of the tools needed to manage and control capture

at remote branches using a simple but powerful user interface designed specifically for tellers and back-office support staff. NetCapture Branch includes options to capture and convert checks right at the teller line or capture checks in the branch back-office. It also includes tools for the bank operations staff to balance and finish the transactions and prepare them for clearing.

“Branch capture is a critical part of Zions’ distributed capture strategy,” said John Itokazu, EVP, Zions Management Services. “By integrating with NetDeposit’s platform, we will reduce our check transportation costs and extend business hours in our branches. In our many rural branches, NetCapture Branch will allow us to eliminate check transportation costs completely and provide valuable same day deposit capabilities well into the evening rather than cutting deposits off in the early afternoon.”

While each NetCapture product within the NetCapture family addresses the unique and specific requirements of the target environment, they all share NetDeposit’s highly scalable technology platform for payment electronication.

#### **About NetDeposit, Inc.**

NetDeposit, Inc. is a leading innovator of Check 21 software products for banks, third party processors, and commercial businesses to enable distributed capture, point of entry truncation, optimized clearing, and full settlement reporting. NetDeposit’s robust and highly scalable technology platform electronicates paper and manages item level clearing through the optimal eligible channel — whether a clearing house, the Federal Reserve or the paying bank.

NetDeposit, Inc. is a wholly owned subsidiary of Zions Bancorporation (NASDAQ: ZION) in Salt Lake City, Utah and San Mateo, California. More information can be found at [www.net-deposit.com](http://www.net-deposit.com).

#### **About Zions Bancorporation**

Zions Bancorporation (NASDAQ: ZION) is one of the nation's premier financial services companies, consisting of a collection of great banks in select high growth markets. Under local management teams and community identities, Zions operates approximately 400 full-service

banking offices in Arizona, California, Colorado, Idaho, Nevada, New Mexico, Utah and Washington. In addition, Zions is a national leader in SBA lending, public finance advisory services, agricultural finance and electronic bond trading. The Company is included in the S&P 500 Index. Investor information and links to subsidiary banks can be accessed at [www.zionsbancorporation.com](http://www.zionsbancorporation.com).

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