



FOR IMMEDIATE RELEASE:  
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## Navy Federal Credit Union's Visa® Buxx App Named Winner in Ninth Annual Paybefore Awards

*App Powered by Cachet Financial Solutions' Prepaid Mobile Platform*

MINNEAPOLIS, Minn. – January 26, 2015 -- [Cachet Financial Solutions, Inc.](#) (OTCQB: CAFN), a leading provider of cloud-based SaaS mobile money management technology to banks, credit unions and alternative financial services providers, announced today that the [Navy Federal Credit Union \(NFCU\) Visa® Buxx](#) app, powered by Cachet's [Select Mobile™ Money](#) prepaid platform, has been selected as a 2015 [Paybefore Award](#) winner in the Judges' Choice category. For nine years, Paybefore Awards has conferred the most prestigious recognition of excellence in the worldwide prepaid, mobile and emerging payments industry. The awards are presented annually by Paybefore, whose publications are the leading source of industry information for emerging payments executives.

The NFCU Visa Buxx App was selected by a panel of five industry experts who served as judges for this year's competition, which included entries from around the world.

"We are very pleased to partner with industry innovator NFCU, to provide their Visa Buxx cardholders the best mobile app possible," stated Jeffrey Mack, president and CEO, Cachet Financial Solutions. "Recognition for our prepaid mobile technology platform by the prestigious Paybefore Awards is validation of Cachet's dedication to delivering leading edge technologies that produce results for our clients."

"This year's Paybefore Awards have demonstrated once again that payments companies are committed to driving out the inefficiencies of cash and checks, while also increasing value for clients and end users," said Loraine DeBonis, Paybefore editor-in-chief and chair of the judging panel. "We're proud to recognize Cachet Financial Solutions, Inc., Navy Federal Credit Union and Visa Inc. for their contributions to advancing electronic payments and financial services."

NFCU Visa Buxx, a student geared program, uses Cachet's Select Mobile Money prepaid mobile application to view balances, request money from parents through SMS, email or in-app notification, and use the locator feature to easily locate the nearest branch or ATM. Parents have access to their student's balances, can transfer funds directly from their Navy Federal debit and credit cards, and have the ability to suspend their teen's card.

The NFCU Visa Buxx App now will vie for Best-in-Category distinction, which will be announced during the Paybefore Awards ceremony on Feb. 24 at the [All Payments Expo](#). Visitors to [Paybefore.com](#) will have a chance to vote on Best-in-Category through Jan. 28. The outcome of this vote (counted as one-sixth of the total) will be combined with the five judges' picks to determine Best-in-Category honorees.

### **About Cachet Financial Solutions, Inc.**

Cachet Financial Solutions is a leading cloud-based, SaaS technology provider serving the financial services industry with mobile money management and remote deposit capture solutions for PC, Mac and mobile. The company's industry-leading solutions help clients to increase customer/member engagement, grow revenues and gain competitive advantage. Cachet's cloud-based technology platform simplifies development, deployment and servicing

of consumer and commercial solutions—minimizing cost and accelerating speed-to-market and ROI. Enabled by Cachet’s complete suite of business and consumer solutions, financial institutions can better serve the needs of all their customers or members. For more information, visit [www.cachetfinancial.com](http://www.cachetfinancial.com).

**About Paybefore:** Paybefore is the leading information provider to prepaid, mobile and emerging payments industry professionals, offering the latest news, commentary and analysis. Paybefore’s family of industry publications includes: Paybefore.com; Pay News™; Pay Gov™; Pay Week™; Pay Op-Ed™; Pay Magazine™, a biannual print publication featuring in-depth articles on the opportunities, challenges and trends in the global payments industry; and the only industry directory, Pay Connect™ buyer’s guide, available online and in print. Visit us at [www.paybefore.com](http://www.paybefore.com).

### **Forward-Looking Statements**

This press release contains certain statements that would be deemed “forward-looking statements” under Section 27A of the Securities Act and Section 21E of the Securities Exchange Act of 1933 and includes, among other things, discussions of our business strategies, future operations and capital resources. Words such as “may,” “likely,” “anticipate,” “expect” and “believes” indicate forward-looking statements.

These statements involve known and unknown risks, uncertainties and other factors which may cause our actual results, performance or achievements to be materially different from any future results, performances or achievements expressed or implied by the forward-looking statements. Forward-looking statements include statements about the anticipated closing of our initial public offering and the number of shares to be sold in the offering.

Forward-looking statements reflect our current views with respect to future events, are based on assumptions and are subject to risks and uncertainties. We discuss many of these risks in greater detail in our Current Report on Form 8K filed with the Securities and Exchange Commission on February 12, 2014 under the heading “Risk Factors” and in the other reports we file with the Commission. Given these uncertainties, you should not attribute undue certainty to these forward-looking statements. Also, forward-looking statements represent our estimates and assumptions only as of the date of this press release. Except as required by law, we assume no obligation to update any forward-looking statements publicly, or to update the reasons actual results could differ materially from those anticipated in any forward-looking statements, even if new information becomes available in the future.

### **Media Contacts:**

Judy German  
Vice President, Chief Marketing Officer  
Cachet Financial Solutions  
952.698.6991  
[jgerman@cachetfinancial.com](mailto:jgerman@cachetfinancial.com)

### **Investor Relations:**

Matt Glover or Michael Koehler  
Liolios Group, Inc.  
949.574.3860  
[CAFN@liolios.com](mailto:CAFN@liolios.com)