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Personal Finance Writers; Business Editors; Hispanic Editors

Direct Response Financial Services Enters Into Agreement With Poder de Compra, Mexico, S.A. For 50,000 Debit Cards

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-- Initial Revenues of \$250,000 to Direct Card Services
-- Poder de Compra, Mexico, S.A. Selects Direct Response Financial Services Because of its Unique Marketing to Hispanics

-- This is the First in a Series of Card Orders

Direct Response Financial Services, Inc. (OTCBB:DRFL), a leading provider of stored value and debit card products and services to Hispanics and other underserved consumers, today announced that in conjunction with Optimum Pay USA, Inc., its technology partner, it had entered into a purchase and sale agreement for delivery of 50,000 ATM/debit cards to Poder de Compra, Mexico, S.A. for an initial purchase price of \$250,000 plus ongoing revenue share from card activity. Under the terms of the agreement, Direct Card Services will also have the right of first refusal to provide debit cards on future card orders from Poder de Compra, Mexico, S.A. which at this time are estimated to be approximately 100,000 additional debit cards.

Direct Card Services, a subsidiary of Direct Response Financial Services, will work with Optimum Pay USA, Inc. to develop the processing infrastructure for distribution of the debit cards. Direct Card Services, together with Poder de Compra, Mexico, S.A. will jointly develop and implement the banking and marketing strategy for the sale of the debit cards. Further, Poder de Compra, Mexico, S.A. has provided the bulk card order to Direct Card Services in connection with an ongoing stored value and debit card strategy to provide financial services to financially underserved Hispanics residing in the United States.

As part of the agreement, Direct Card Services has agreed to make its DirectLoad Network(TM) available to Poder de Compra debit cardholders. This network includes Hispanic grocery store locations and over 10,000 retail bank locations. Direct Card Services will also work with Poder de Compra to specifically expand its DirectLoad Network(TM) to meet the needs of the Poder de Compra debit card customers residing in the United States.

The Poder de Compra debit card will feature the ATMSafe(TM) program among other valuable cardholder benefits.

Under the terms of the purchase agreement Poder de Compra will make an initial payment to Direct Card Services of \$250,000.00 as well as share in revenue generated from card activity.

Richard Raskin, Managing Member of Poder de Compra, Mexico, S.A., said, "We are confident that Direct Card Services and Optimum Pay will be able to provide the necessary technology, banking and marketing support for our debit card customers. Their emphasis on the Hispanic market made them a natural choice as a business partner."

"Optimum Pay will provide a unique technology solution for the Poder de Compra debit card program. Our technology will enable Poder de Compra customers the maximum benefits available through an ATM-based card and at the most competitive rates," stated Edward Kim, President and COO of Optimum Pay.

T. Randolph Catanese, CEO and President of Direct Response Financial Services, Inc. remarked, "Our company has made an intentional effort to understand the Hispanic financial consumer. This intentionality has made our company a leader in providing financial products and services to Hispanics residing in the United States. Our ability to provide culturally relevant financial products combined with trustworthy loading locations, like our grocery store partners, made us the right partner for Poder de Compra, Mexico, S.A." He further said, "We are truly excited to develop and deliver the Poder de Compra ATM card. We feel that this agreement is a landmark agreement in the expanding Hispanic financial industry."

About Optimum Pay USA, Inc.

Optimum Pay USA, Inc. was founded on the principle of offering a simpler, less-expensive alternative to traditional payment process methods such as paper invoices, credit cards, checks and cash. Optimum Pay uses the Internet to move payments and financial records quickly and cost-effectively. The Company was a pioneer in the electronic payment systems for large regional banks and financial institutions throughout the United States, Europe and Asia. Optimum Pay is a privately held company with headquarters in Irvine, California and offices in Covington, Kentucky. Major investors include Cybertek Holdings, Direct Response Financial Services, Inc. and The Alma Group. For more information on Optimum Pay please visit the website: www.optimumpay.com
<www.optimumpay.com> .

About Direct Response Financial Services, Inc.

Direct Response Financial Services, Inc. is a provider of payment card systems including a variety of branded and co-branded stored value cards (i.e., prepaid debit cards). The Company has agreements with leading financial institutions such as MasterCard, Chase Manhattan Bank, and Optimum Pay USA, Inc. as well as leading radio broadcasters such as Spanish Broadcasting System and Emmis Communications. The Company's first target is the market for payment

solutions for **un-banked** and under-banked Latinos, the largest and fastest growing population in the United States. For more information on the Company please visit www.drfs.net <www.drfs.net> .

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