



-- First Financial Bank Expanding Lockbox Capability by Deploying Creditron Lockbox Solution --

ROCKVILLE, MD, September 25, 2014 – Creditron announced today that First Financial Bank will deploy its ItemAge Express lockbox processing solution. First Financial Bank is a Cincinnati-based, bank with \$6.5 billion-in assets and more than 100 banking centers in Indiana, Kentucky and Ohio.

First Financial Bank processes wholesale and retail lockbox transactions for a range of industries. ItemAge Express will replace a legacy lockbox platform that saddled the bank with poor ongoing support and expensive maintenance and upgrade costs. The bank selected Creditron based on the flexibility of its ItemAge Express solution and its approach to working with clients.

“First Financial Bank was looking for a solution that would be easy-to-use for our associates as well as our clients,” explained Greg Rudolph, vice president of corporate services for First Financial Bank. “Creditron stepped up and committed to making the adjustments necessary to solve unique client processing requirements before we went live. Creditron clearly was looking to build a partnership with First Financial Bank, rather than just sell us a product. This was evident in the approach they took in their presentations, and in how their team carefully listened to our business requirements.”



ItemAge Express stood apart from other lockbox solutions evaluated by First Financial Bank based on the ability of the bank to set up or modify client lockboxes without relying on a programmer; the ability for corporate clients to administer their own users; the superior client experience provided by the ItemAge Express web portal; and the ability for corporate clients to build and run their own reports.

First Financial Bank expects to strengthen existing client relationships and become more competitive in its markets as a result of deploying ItemAge Express. “To operate efficiently, and ensure profitability, the bank needed a vendor with an open lockbox processing system that addressed our current needs and provided the flexibility for us to expand into markets such as healthcare and property management,” Rudolph said, noting the bank currently relies on manual processes to support these types of clients with its existing system.

ItemAge Express also will enable First Financial Bank to streamline processes and eliminate a great deal of manual effort currently required to support its clients. “We will be able to open, scan and sort all of our lockbox work in a single process, eliminating the need to handle documents three times. Automating manual tasks will allow our associates to focus on value-added initiatives and improve the overall client experience,” Rudolph explained.

“Creditron is pleased to have been selected as First Financial Bank’s new lockbox solution partner,” said Creditron Founder and CEO Wally Vogel. “Today’s announcement reinforces the ease-of-use, functionality and flexibility provided by our ItemAge Express solution.”





About First Financial Bancorp

First Financial Bancorp is a Cincinnati, Ohio based bank holding company. As of June 30, 2014, the Company had \$6.5 billion in assets, \$4.0 billion in loans, \$4.9 billion in deposits and \$706 million in shareholders' equity. The Company's subsidiary, First Financial Bank, N.A., founded in 1863, provides banking and financial services products through its four lines of business: commercial, consumer, wealth management and mortgage. The commercial, consumer and mortgage units provide traditional banking services to business and retail clients. First Financial Wealth Management provides wealth planning, portfolio management, trust and estate, brokerage and retirement plan services and had approximately \$2.5 billion in assets under management as of June 30, 2014. The Company's strategic operating markets are located in Ohio, Indiana and Kentucky where it operates 105 banking centers. Additional information about the Company, including its products, services and banking locations is available at www.bankatfirst.com.

About Creditron

Creditron is a leading provider of payment processing, distributed capture, receivables management and electronic billing and payment solutions. Its solutions combine industry standard operating systems and advanced imaging, scanning and data recognition technology to help financial institutions, businesses and other entities optimize operations performance and improve customer service. The company's over 400 North American customer's process more than 400 million transactions annually, representing more than \$100 billion. To learn more, visit www.creditron.com.