



NEWCOMLINK AND VERSATILE PARTNER TO OFFER MULTI-LENDER SECONDARY FINANCING SOLUTION

Partnership offers retailers a rapid deployment, in store self-service credit solution to extend financing to more customers and increase sales.

Austin, TX/ Mechanicsburg, PA—November 12, 2013 – NewComLink (NCL), a pioneer in retail financing technology solutions, and Versatile Systems Inc.(TSX Venture Exchange: VV), a leading provider of retail self-service credit solutions, today announced their strategic partnership to offer NCL’s multi-lender secondary financing platform through Versatile’s self-service credit ecosystem.

“Merchants are losing billions in sales each year,” said Tom, Carter, Vice President of Partnerships at NCL. Approximately 50% of customer credit applications to retailers’ primary financing providers are declined because the primary lenders prefer individuals with higher credit scores. “Declined customers are typically embarrassed, abandon their purchase or spend less,” Carter added. Using the NCL platform on the Versatile self-service credit ecosystem, retailers offer buying power to a broader range of consumers, improve customer satisfaction and build brand loyalty.

“Retailers can access popular primary financing providers along with the NCL secondary finance platform on Versatile’s mobile, digital signage and kiosk platforms,” said Kenny Kahn, President of Versatile. “We’ve seen retailers improve their private label financing programs using our self-service solutions. Adding the NCL platform will be another big boost.” Versatile offers multiple tablet and kiosk styles to meet retailers’ requirements and manages them centrally and securely. Kahn added, “We are thrilled to give retailers a comprehensive secondary finance offering and NCL’s multi-lender platform is an ideal fit.”

Versatile self-service credit ecosystem with NCL’s multi-lender secondary financing platform are available in thousands of retail locations throughout North America. “With only marginal gains forecasted for the holiday season and continued economic uncertainty, offering self-service credit applications that include secondary financing options delivers an additional way for retailers to capture sales,” said Carter.

About NewComLink (NCL)

Based in Austin, Texas, NewComLink is revolutionizing the retail financing industry. NCL enables retailers to capture incremental sales by instantly matching a broader range of customers to financing options. Customers can get the opportunity to buy what they want, when they need it. NCL was founded in 2008 and is privately held with venture capital funding from Austin Ventures and StarVest Partners. For more information, please visit the company’s website at www.NewComLink.com.

About Versatile

Versatile provides business solutions that enable companies to improve sales, marketing and distribution of their products. Versatile also provides information technology services for the implementation, maintenance and security of mission-critical computer environments. Versatile has the ability to architect solutions involving both proprietary and third party components. For more information go to www.versatile.com.

Forward-Looking Statements

This document may contain forward-looking statements relating to Versatile’s operations or to the environment in which it operates, which are based on Versatile’s operations, estimates, forecasts and projections. These statements are not guarantees of future performance and involve risks and uncertainties

that are difficult to predict or are beyond Versatile's control. A number of important factors including those set forth in other public filings could cause actual outcomes and results to differ materially from those expressed in these forward-looking statements. Consequently, readers should not place any undue reliance on such forward-looking statements. In addition, these forward-looking statements relate to the date on which they are made. Versatile disclaims any intention or obligation to update or revise any forward-looking statements whether as a result of new information, future events or otherwise.

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