

FOR IMMEDIATE RELEASE

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**BOK FINANCIAL CORP PROVIDES SAND® PAYEE FRAUD PROTECTION FROM ASD
- Payee Positive Pay, Encrypted Barcode Checks, Benefit More Commercial Customers -**

RICHMOND HILL, ONTARIO (May 22, 2006) – Advanced Software Design Corporation (ASD), a leader in innovative fraud prevention solutions for banks and credit unions announced today that the Bank of Oklahoma, N.A. (BOK) is the first bank in the state to offer Payee positive pay and encrypted barcode check services utilizing ASD's patented SAND® technology, enabling (BOK) to tailor a suite of new products and validation services to suit the needs of a wider cross-section of its customers. For businesses unable to supply the bank with an electronic listing of their issued checks, (BOK) can now provide the same protection with SAND® barcodes to lock-in the original payment information on the check.

"We are proud to offer our customers the latest in fraud prevention services," said Scott Smith, Vice President, Product Development, Bank of Oklahoma, N.A. "Our commercial customers can quickly download the software to begin printing SAND encrypted checks. It's compatible with Microsoft Windows-based accounting software and it interfaces easily with other systems."

"We are very pleased (BOK) chose to partner with ASD to implement a more flexible and complete fraud strategy with confidence in our technology and patented solutions," said Calin Sandru, President, ASD.

About BOK Financial Corporation

BOK Financial is a regional financial services company that provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network. Holdings include Bank of Albuquerque, N.A., Bank of Arizona, N.A., Bank of Arkansas, N.A., Bank of Oklahoma, N.A., Bank of Texas, N.A., Colorado State Bank & Trust, N.A., BOSEC, Inc., Southwest Trust Company and the TransFund electronic funds network. Shares of BOK Financial are traded on the NASDAQ under the symbol BOKF. For more information, visit www.bokf.com.

About Advanced Software Design Corporation

Advanced Software Design Corporation (ASD) is a privately held software company and innovative provider of end-to-end solutions to prevent fraud, and enable financial institutions to derive value from image-based and transaction-based fraud prevention services across multiple market segments. ASD's patented SAND® interoperable image survivable security feature, payee positive pay, OASIS™ transaction analysis, signature and check stock verification, and ValidateCheck™ enable detection of check alterations, counterfeits and forgeries, at the point of presentment, and interoperability in Check 21 and image-exchange environments. www.asdc.com.

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