

FOR IMMEDIATE RELEASE

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**AFFINITY ANNOUNCES RECEIPT OF
REEXAMINATION CERTIFICATE**

Columbia, SC, January 28, 2003 – Affinity Technology Group, Inc. (OTCBB:AFFI) today announced that it has received a Reexamination Certificate from the U. S. Patent and Trademark Office (PTO) with respect to its reexamination of the Company’s first loan processing patent, U. S. Patent No. 5,870,721 C1, “System and Method for Real Time Loan Approval.” Affinity previously announced that it had received a Notice of Intent to Issue Ex Parte Reexamination Certificate from the PTO.

Joe Boyle, President and Chief Executive Officer, stated, “The issuance of the Reexamination Certificate formally concludes this reexamination of our first loan processing patent, which has taken nearly four years to complete. We are pleased with this positive development and will continue to focus our efforts on our patent licensing strategy and strengthening our capital base.”

About Affinity Technology Group, Inc.

Affinity Technology Group, Inc., owns through its subsidiary, decisioning.com, Inc., a portfolio of patents that cover the automated processing and establishment of loans, financial accounts and credit accounts through an applicant-directed remote interface, such as a personal computer or terminal touch screen. Affinity’s patent portfolio includes U. S. Patent No. 5,870,721, No. 5,940,811, and No. 6,105,007.

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Forward-looking statements in this news release are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. We cannot assure you that our patents will not be subject to additional reexamination by the U. S. Patent and Trademark Office or additional challenges by third parties or that we will not lose all or part of the claims covered by these patents. Further, we cannot assure you that we will have sufficient capital resources to execute our patent licensing strategy. Investors are cautioned that these statements involve several risks and uncertainties that may cause actual results to differ materially from those projected.