



## Square 1 Bank (A Division of PacWest)

Square 1 Bank needed a fast and secure way of providing their clients with a customized view of all their financial data. Square 1 Bank was no longer satisfied with bank offered interfaces. In growing numbers, they preferred to interact with the bank through a variety of third-party applications. Square 1 Bank wanted to embrace these disruptive technologies. Ninth Wave supplied a secure, cloud-hosted SaaS version of its Open Finance Platform.

The Ninth Wave solution is an advanced aggregation platform providing a single, holistic view of all client assets, delivering real-time information to any Fintech app via the Open Finance API. To improve time to market and security, Ninth Wave hosted the platform in its secure cloud environment using OAuth 2.0—the de facto industry standard for user authentication. The platform provides direct-connect mechanisms to obtain data and does not rely on the more expensive and flawed method of screen scraping. The platform communicates with any Financial Institution using industry-standard messaging formats and implements business rules to enhance the information.

Ninth Wave powered an unparalleled client experience through an intelligent, secure and flexible platform. This solution strengthened the relationship for the bank and its customers which reinforced the bank's commitment as a trusted advisor. Ninth Wave creates transparency to the bank's customers by unlocking their financial information in a scaleable and secure manner. Ninth Wave allows the end client to seamlessly integrate with their internal systems or with Fintechs that they use to operate their business.

Arthur Wasson, SVP, Global Treasury Management, said "At Square 1, our goal is to empower our clients to interact with us in ways that are intuitive to them—whether it's online through their desktops or mobile devices, through third-party applications...or via direct connections." Ninth Wave made this possible.



**NINTH  
WAVE**

Ninth Wave will be the go-to partner for universal financial data integration, delivering a secure, seamless and standardized information supply chain at massive scale.

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