



NINTH
WAVE

NINTH WAVE BANKING DATASHEET

1 OVERVIEW

The Ninth Wave platform allows banks to securely provide Fintechs, Aggregators, and Partners with access to consumer-permissioned, financial account records. The Ninth Wave Banking Platform:

- Supports all account types for consumer and business banking.
- Supports data access and transaction processing, including funds transfer operations and full bill-payment capabilities.
- Supports Best Practices and Industry Standards such as [Open Financial Exchange](#), the [FS-ISAC Data Durability API](#), and the [European Union's Payment Systems Directive 2](#).
- Provides access to the Ninth Wave Fintech Registry™ -- a cloud-based data repository or knowledge base used to verify the integrity and capabilities of Fintech Companies, Aggregators, and other Providers.
- Leverages best-in-class, advanced security functions throughout.
- Includes platform deployment options for on-premise and private cloud, Cloud, and Hybrid Cloud. The Fintech Registry™ is cloud based in all models.
- The Ninth Wave Open Finance API™ is included for standardized, secure, inbound connectivity from Fintech applications and aggregators.
- Includes the Ninth Wave Virtual Custodian™ (VC) data model, which encompasses multiple financial data domains. The VC is fully extensible with the use of Financial Institution-specific attributes and can be used to isolate core bank systems from non-priority traffic generated by aggregators and Fintechs.
- Includes a White Label Developer Sandbox that can be branded by the bank. This allows any bank to provision a set of API's based on Industry Standards and a Developer Portal on par with the capabilities of any Top 10 Financial Institution at a fraction of the cost, and with **impossibly fast™ time to market**. It also provides banks with future proofing for changes to infrastructure and the effortless ability to keep pace with the evolution of industry standards.
- Provides automated provisioning and onboarding of new partners and Fintech apps.

2 AVAILABLE FUNCTIONS

Account Types Supported

- o Consumer Banking
 - CD
 - Checking
 - Credit Card
 - Health Savings Account
 - Money Market
 - Savings

- Loan Account
 - o Auto
 - o Escrow
 - o Home Equity
 - o Home Line of Credit
 - o Installment
 - o Line of Credit
 - o Loan
 - o Military
 - o Mortgage
 - o Personal Loan
- o Business Banking
 - CD
 - Checking
 - Credit Card
 - Money Market
 - Savings
 - Loan Account
 - o Commercial Line of Credit
 - o Commercial Loan
 - o Escrow
 - o Line of Credit
 - o Loan
 - o Mortgage
 - o SMB Loan

Transaction Support

- o IntraBank Funds Transfer
- o InterBank Funds Transfer
- o Wire Funds Transfer
- o Recurring Funds Transfer
- o Stop Pay

Account Information

- o Transactions and Balances
 - Bank Balances/Transactions
 - Credit Card Balances/Transactions
 - Loan Balances/Transactions
 - Amortization Schedule
- o Statement and Closing
 - Bank Statement/Closing
 - Credit Card Statement/Closing
 - Loan Statement//Closing

Bill Payment & Presentment

- o Payee Lists
- o Payment Life Cycle
- o Recurring Payments
- o Payee Matching

Seamless adoption of, and integration with, leading Bill Pay API's

3 FINTECH AND AGGREGATOR SUPPORT

Sample of Authorized Applications:

- QuickBooks for Mac
- QuickBooks for Windows
- QuickBooks Online
- Quicken for Mac
- Quicken for Windows
- Expensify
- FreshBooks
- inDinero
- Intuit Developer Group
- Intuit FinanceWorks
- Mint
- Oracle NetSuite
- Xero
- [Yodlee®-powered applications](#)
- Tallie
- Finicity
- GoFastPay
- [LTSE Tools](#)
- Plaid
- Pilot
- Trovata
- Quovo

If you use a Fintech app not listed here, [let us know!](#)

4 DEPLOYMENT OPTIONS

The Ninth Wave Platform offers three flexible options for the deployment of our solutions. These options allow Ninth Wave customers to deploy our solutions in the manner that both best suits their business needs and meets all of their security requirements.

On-Premise: The Ninth Wave platform can be deployed in a client's data center or within their private cloud. All platform software is deployed behind client firewalls fully integrated into client security and management systems and back-end data retrieval processes. Ninth Wave will not have access to the system unless granted access by the system owner.

CLOUD: The Ninth Wave Platform can be completely deployed in its secure cloud environment. As part of full-service cloud-hosting, Ninth Wave will provide user-authentication services and persist all of the account-holder data in a high-performing secure environment, as well as the selected Ninth Wave Platform that meets the client's needs.

HYBRID: For those that would like to take advantage of the performance and time-to-market of Ninth Wave Platform-hosted services but want to maintain control of persisted data, the Ninth Wave Platform can be hosted in its secure cloud environment with client authentication and data retrieval being served to the client's on-premise systems. The cloud-based Ninth Wave platform processes requests and secure call-backs, deploying them from its cloud environment to the client's data center for necessary data retrieval.

5 VIRTUAL CUSTODIAN™ DATA MODEL

The Ninth Wave platform includes the Ninth Wave Virtual Custodian™ data model, which encompasses multiple financial data domains. The data model is fully extensible with the use of Financial Institution-specific attributes. The Virtual Custodian™ database can also be used to isolate core bank systems from non-priority traffic generated by aggregators and Fintechs.

6 FINTECH REGISTRY

The platform provides access to the Ninth Wave Fintech Registry™, a cloud-based data repository used to verify the integrity of Fintech Companies, Aggregators, and other Providers. Ninth Wave implements a stringent process that companies must follow in order to obtain listing in the registry, giving banks confidence in the diligence of the vetting process for listed companies and their integrity with regard to data access. The Fintech Registry™ can lower bank support costs by ensuring that connected applications and the bank's implementation platform are fully certified and conform with Best Practices and Industry Standards.

7 CONTACT INFO

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