

The Ninth Wave Platform

Providing Financial Institutions with Secure Data Connectivity to the Apps and Software Solutions Their Customers Demand



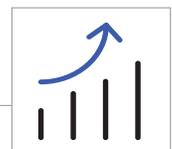
The Ninth Wave platform simplifies connectivity for financial institutions, providing a single, secure point of integration to share data with apps, aggregators, and other external software tools.

Financial services are rapidly transforming. Customers now demand open, secure access to their financial data through a multitude of apps and software solutions. These expanding demands, combined with new and pending legislation and ever-increasing competition from fintechs, are forcing financial institutions to rethink their approach to data sharing and accessibility. Today's connected world requires a holistic connectivity strategy.

Ninth Wave's solution serves as the core of that connectivity strategy for our clients. Through a single platform, we enable financial institutions of all types and sizes to provide their customers with a world-class connectivity experience - whether they're using a simple financial wellness tool or sophisticated business accounting software. Customers access their data on their terms - at any time, through whatever app they choose.

The result is an enhanced customer experience that boosts satisfaction and loyalty, attracts new customers, opens new revenue streams, reduces risk, and ensures regulatory readiness for our clients.

We've built our legacy serving financial institutions. Leading organizations, including **3 of the top 5 U.S. banks**, and **9 of the top 10 U.S. wealth managers**, rely on Ninth Wave to meet customer demands for a better and more transparent financial experience.



Key Benefits:

Simplicity: One connection to Ninth Wave opens access to a growing list of "must have" apps

Speed: Quickly deploy our off-the-shelf ecosystem and save years of internal development time and cost

Customer Experience: Increase acquisition, retention, and loyalty

Reduced Risk: Enhance security and improve regulatory readiness

Increased Revenue: Boost profits by monetizing connectivity, while avoiding customer churn

Key Platform Capabilities

Out-of-the-Box Solution

Our platform simplifies connectivity: a single connection to Ninth Wave allows financial institutions to enable a growing list of “must have” apps and third-party solutions for their customers. Our implementation team leads the integration with client data systems. We also integrate with existing customer authentication protocols (e.g., OAuth or SSO) or can provide authentication as a service. Ninth Wave maintains all external API connections, so clients can focus on their core business.

A Single Platform for All Financial Institution Types

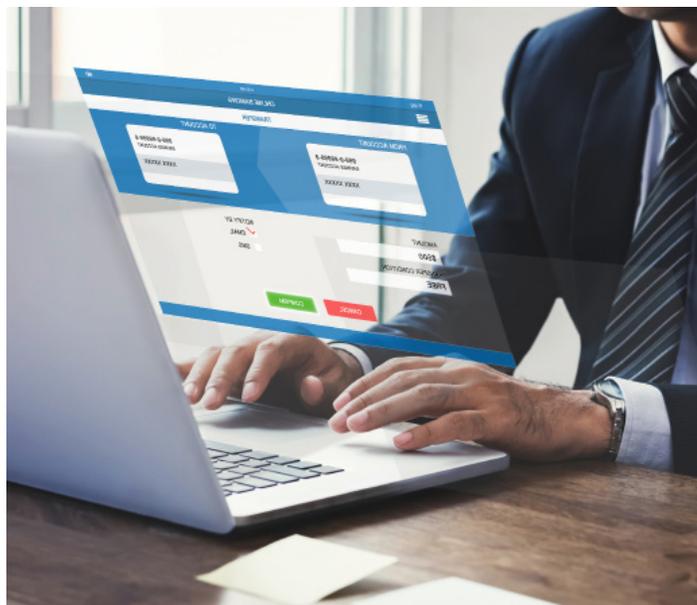
The Ninth Wave platform addresses the connectivity needs of all financial institutions - from large, integrated firms with multiple verticals, to credit unions and pure-play wealth managers. Our single platform approach allows larger clients to benefit from one vendor across all divisions, rather than managing multiple solutions and relationships, while clients of all sizes can benefit from our ecosystem. Once a new app is on-boarded to our platform, it can be easily added to any client’s Ninth Wave solution.

One Solution for All Apps and Aggregator Traffic

The Ninth Wave platform serves as a single, secure gatekeeper for all external data-sharing traffic. This eliminates the time and cost otherwise required for internal IT teams to build and maintain connections, and provides a clear path to eliminate screen scraping and its inherent security risks.

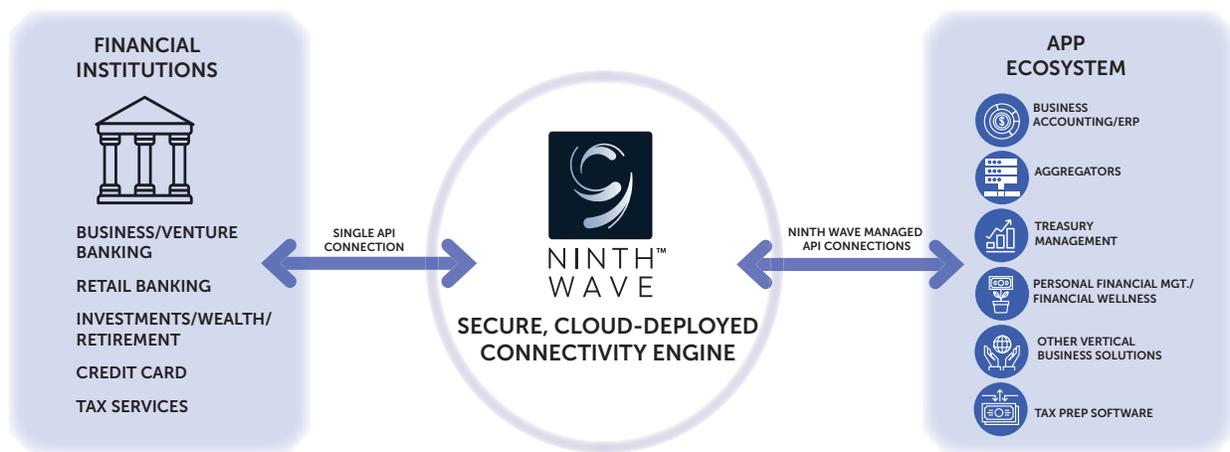
Fluent in All Data Languages

We leveraged our 20+ years of experience in data standards to build a platform that is protocol-agnostic. Whether it’s a version of one of several industry standard protocols, or custom APIs, we have our clients covered. We continue to stay at the forefront of financial data - including the first commercially-available Financial Data Exchange (FDX) engine - future-proofing connectivity for our clients and their customers.



Find Out More

To learn more about the Ninth Wave platform, and how it can help your organization succeed, visit us at www.ninth-wave.com, or email us at info@ninth-wave.com.



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