Solution for Business & Venture Banks

Secure Data Connectivity to the Software Solutions Business Customers Demand

The Ninth Wave platform simplifies connectivity for business and venture banks, providing a single, secure point of integration to share data with accounting solutions, business applications, and other external software tools.

The Market Need

Business and venture banking customers manage their businesses through a growing list of software solutions - accounting packages, treasury management tools, ERP systems, and vertical-specific software. These solutions increasingly require connectivity to financial data, and the ability to initiate banking transactions "in-app". Serving today's commercial customers requires banks to have a holistic connectivity strategy.
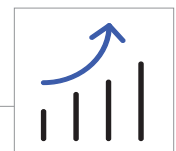
Our Solution

The Ninth Wave platform serves as the core of that connectivity for our business and venture banking clients. Our platform provides a single, secure point of connectivity to the mission-critical business software their customers use every day. This speeds time to market, while eliminating the time and cost otherwise required for internal IT teams to build and maintain connections.

About Ninth Wave

Some of the world's largest financial institutions, including **3 of the top 5 U.S. banks*** and **8 of the top 10 wealth managers****, rely on the Ninth Wave platform as a single, secure point of connectivity with applications and aggregators seeking permissioned access to account holder data.

* As measured by market capitalization
** As measured by U.S. high-net-worth private client AUM

Key Benefits:

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

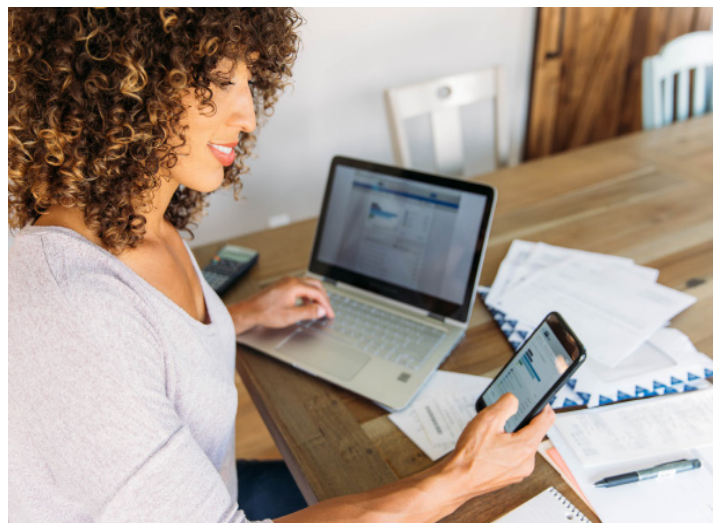## Out-of-the-Box Connections to the Solutions Business Customers Need

Ninth Wave powers a bank's connectivity to the third-party applications their customers demand. A single connection to Ninth Wave allows them to quickly and securely share permissioned customer data with a growing list of "must have" solutions - accounting software, ERP applications, treasury management tools, and more. Business continuity is preserved through the elimination of screen scraping, which prevents outages and ensures that timely, accurate financial data is always available. Business banking customers will experience world-class connectivity, with the ability to seamlessly integrate their financial data into their existing processes and workflows.

Simplified On-Boarding of New Apps

In addition to off-the-shelf connectivity to a variety of popular apps and solutions, Ninth Wave makes it easy to add new apps to meet the evolving challenges faced by business banking customers. We purpose built our platform to simplify new app integrations, speeding connectivity to your customers as their needs evolve. Once a new app is on-boarded to our platform, it can easily be added to any client's Ninth Wave solution.
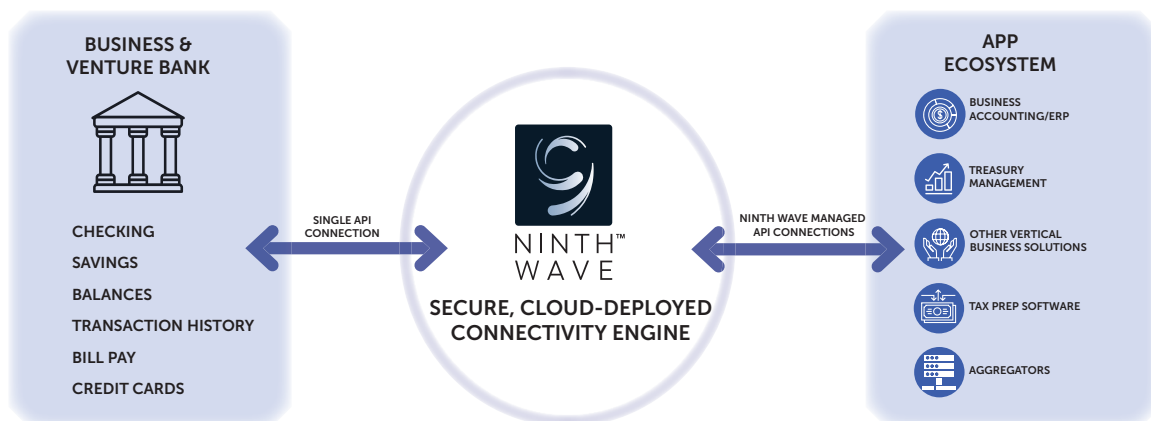
Fluent in All Data Languages

Business software solutions are among the most complex in the open banking ecosystem, requiring additional data fields, capabilities, and timeliness that are often too complex for screen scraping or even standard data connections. 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.

BUSINESS & VENTURE BANK

CHECKING
SAVINGS
BALANCES
TRANSACTION HISTORY
BILL PAY
CREDIT CARDS

SINGLE API CONNECTION

NINTH WAVE

SECURE, CLOUD-DEPLOYED CONNECTIVITY ENGINE

NINTH WAVE MANAGED API CONNECTIONS

APP ECOSYSTEM

BUSINESS ACCOUNTING/ERP
TREASURY MANAGEMENT
OTHER VERTICAL BUSINESS SOLUTIONS
TAX PREP SOFTWARE
AGGREGATORS