NINTH™ WAVE

Solution for Credit Card Issuers

Secure Data Connectivity to the Software Solutions Your Customers Demand

The Ninth Wave platform simplifies connectivity for credit card issuers, providing a single, secure point of integration to share credit card account data with personal financial management and wellness apps, business accounting software, and other external solutions.

The Market Need

Today's consumer and business customers expect access to credit card balances, transaction histories, bill payments, and other key account data and services through their financial institution's online portal or app, as well as through business accounting software (e.g., QuickBooks or Xero), personal financial management tools (e.g., Quicken or Mint), and other third-party applications. Serving today's credit card customers requires issuers to have a holistic connectivity strategy.

Our Solution

The Ninth Wave platform serves as the core of that connectivity strategy for our credit card issuer clients. Our platform provides a single, secure point of connectivity between our clients and the apps and solutions 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.
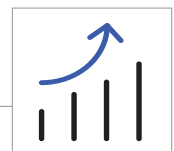
About Ninth Wave

Some of the world's largest financial institutions, including **3 of the top 5 U.S. banks***, **8 of the top 10 wealth managers****, and **leading global credit card issuers** 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" apps

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

Customer Experience: Increase acquisition, retention, and loyalty

Reduced Risk: Enhance security and improve regulatory readiness

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

Out-of-the-Box Connections to the Solutions Customers Need
Ninth Wave powers a credit card issuer's connectivity to the third-party apps 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 - personal financial management and wellness tools, business accounting software, ERP applications, and more. Customers will experience world-class connectivity, with the ability to obtain a unified view their credit card balances and transactions - including detailed transaction data - through whichever app or solution they prefer.

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 meet the changing needs of consumers and business 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 be easily added to any client's Ninth Wave solution.
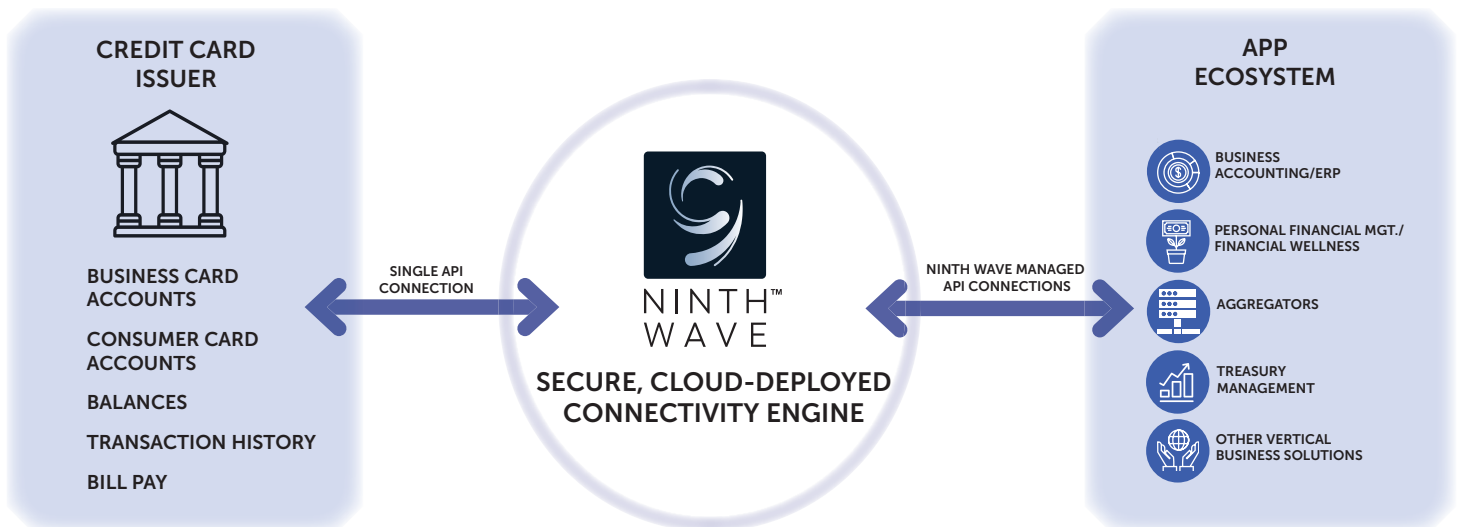
Fluent in All Data Languages
We leveraged our 20+ years of experience in data standards to build a platform that is protocol-agnostic. Whether it's a version of one of several industry standard protocols, or custom APIs, we have our clients covered. We continue to stay at the forefront of financial data - 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.

CREDIT CARD ISSUER

BUSINESS CARD ACCOUNTS

CONSUMER CARD ACCOUNTS

BALANCES

TRANSACTION HISTORY

BILL PAY

SINGLE API CONNECTION

NINTH WAVE

SECURE, CLOUD-DEPLOYED CONNECTIVITY ENGINE

NINTH WAVE MANAGED API CONNECTIONS

APP ECOSYSTEM

BUSINESS ACCOUNTING/ERP

PERSONAL FINANCIAL MGT./ FINANCIAL WELLNESS

AGGREGATORS

TREASURY MANAGEMENT

OTHER VERTICAL BUSINESS SOLUTIONS