



Solution for Retail and Consumer Banks

Secure Data Connectivity to the Software Solutions Your Customers Demand



The Ninth Wave platform simplifies connectivity for retail and consumer banks, providing a single, secure point of integration to share data with personal financial management tools, financial wellness apps, tax prep software, and other external solutions.

The Market Need

With the use of personal financial management tools on the rise, more and more banking customers expect open, flexible, and secure access to their checking, savings, investment, mortgage, credit card, and other account data through the app or solution of their choice. These solutions increasingly require direct connectivity to financial data, and the ability to initiate and monitor banking transactions “in-app”. Serving today’s retail customers requires banks to have a holistic connectivity strategy.

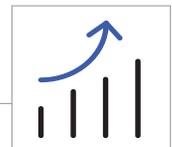
Our Solution

Ninth Wave serves as the core of that connectivity strategy for our retail and consumer banking clients. Our platform provides a single, secure point of connectivity between our clients and the financial wellness and personal financial management apps their customers use every day. Our platform increases reliability, transparency, and security while eliminating the need for screen scraping and its inherent risks.

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” 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

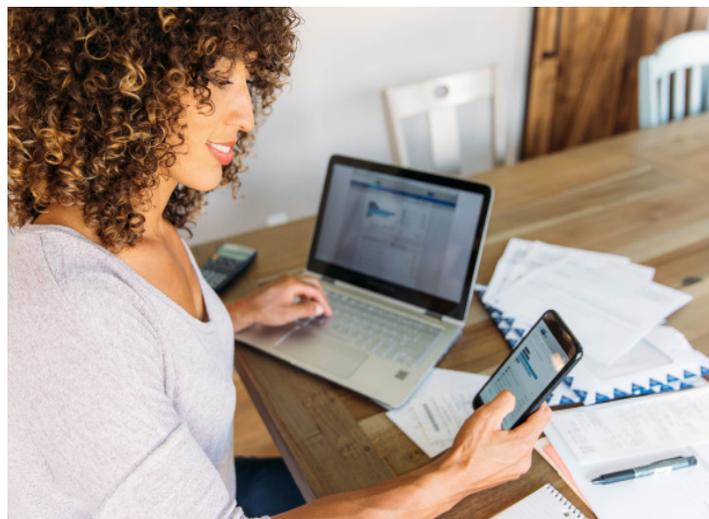
Ninth Wave powers a bank's connectivity to the third-party apps their customers demand. A single connection to Ninth Wave allows them to quickly and securely share permissioned customer data with a growing list of "must have" solutions - personal financial management tools, financial wellness apps, tax prep software, and more. Customers can obtain a unified view of their finances and assets through whichever app or solution they prefer.

A Secure Alternative to Screen Scraping

The Ninth Wave platform handles all aggregator traffic, eliminating the risks associated with screen scraping by providing a more secure way for customers to access their financial data through today's popular apps and solutions. Reliability is also enhanced - customers experience world-class connectivity, saving our clients from customer complaints and dissatisfaction each time screen scrapers break from website upgrades or other changes.

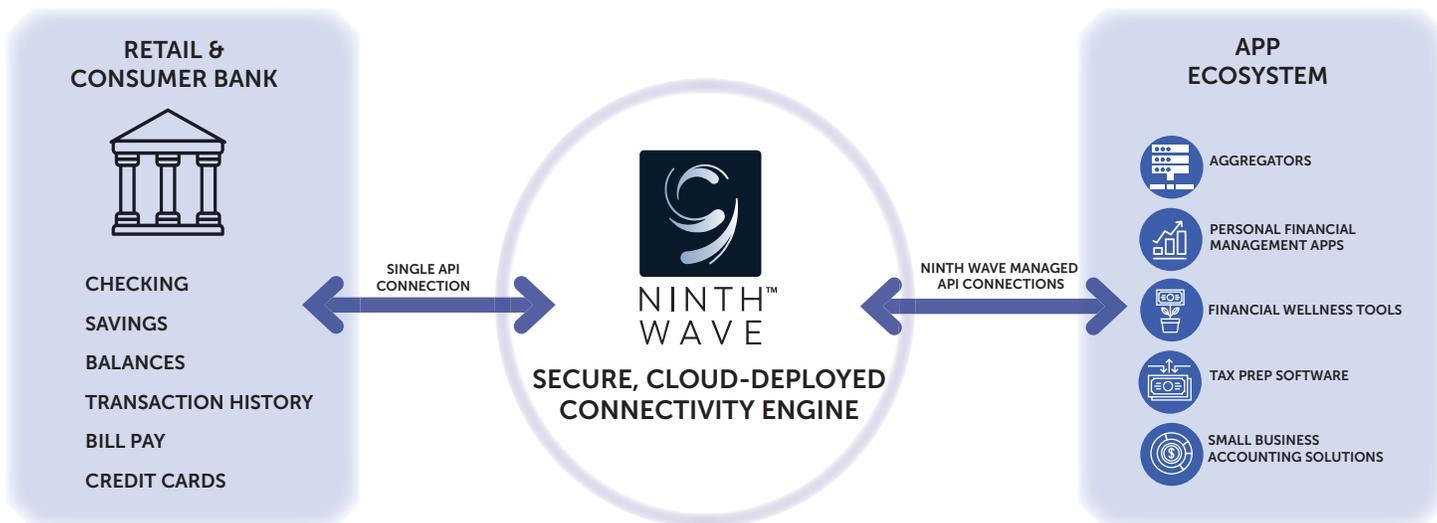
Fluent in All Data Languages

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. Additionally, 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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