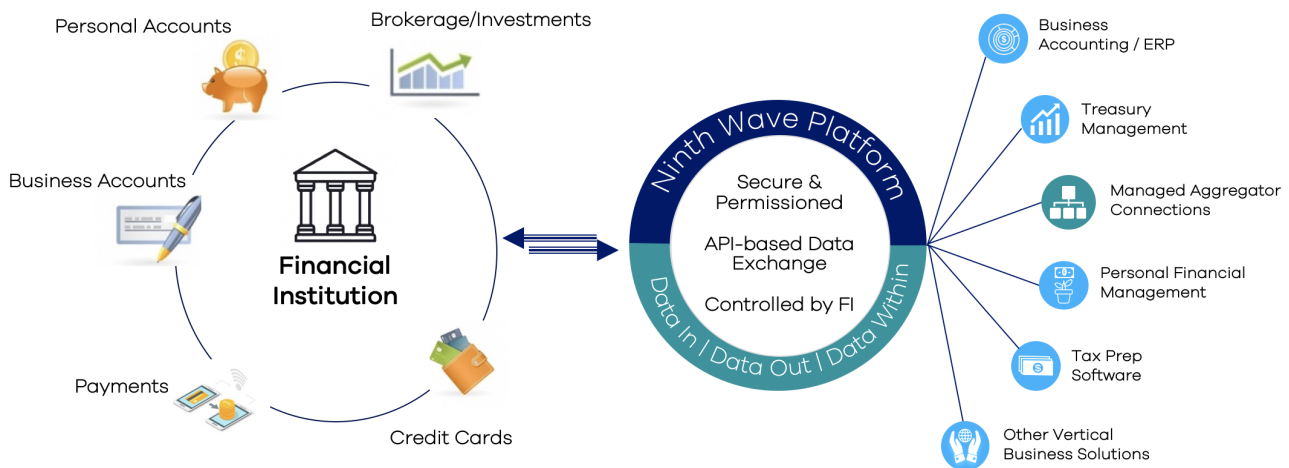


# The Ninth Wave Difference

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



## Ninth Wave 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 with increasing customer demand for 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 embracing open finance.

Ninth Wave's platform provides financial institutions with turnkey API connectivity controlled through a single, secure point of integration for apps, aggregators, and other software tools. Simplifying connectivity across systems, Ninth Wave enables financial institutions of all types and sizes to give customers permissioned access to their data on their own terms, whether they're using a simple financial wellness app or sophisticated business accounting software.

With configurable controls, visibility, and insights into all connections between aggregators, third-party apps, external software, and internal applications, Ninth Wave empowers financial institutions and their customers with access and oversight to their connected apps. Ninth Wave's single point of direct integration connects to a universal suite of open finance APIs, enabling secure data exchange in a holistic and scalable open finance ecosystem.

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.



### Key Benefits:

**Simplicity:** One connection to Ninth Wave provides access to financial data APIs for a growing list of "must have" apps.

**Transparency:** Provide customers with permissioned access to their financial data on their own terms.

**Security:** Replace risky screen-scraping with bank grade secure APIs, encryption, and tokenization.

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

## What Makes Ninth Wave Different?

### Universal Platform for All Types of Financial Institutions

Offering solutions for retail and commercial banks, wealth managers, credit card issuers, tax providers, and more, Ninth Wave provides unparalleled connectivity and universal compatibility to complex information systems, unlocking innovation, potential, and performance for your data.

Implementing 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.

### One Solution for All Apps and Aggregator Traffic

Unlike point solutions that require financial institutions' internal IT teams to build and maintain new connections and manage multiple software implementations, Ninth Wave provides a single secure gateway that unifies all third-party data sources and connection methods. With Ninth Wave's platform, financial institutions regain control over their client data & intellectual property, are able to enforce security standards, and manage outside firms' impact on their infrastructure, with capability to throttle access and cache data to reduce demand on servers during peak times, reducing infrastructure costs and network strain.

While data aggregators rely heavily on screen scraping, our solutions put the financial institution and its customers in complete control of their data – ensuring that only necessary customer-permissioned data is shared with third party applications, providing a track record of all data transactions, and allowing customers to modify their preferences at any time.

### Fluent in All Data Languages

Implementing Ninth Wave's software eliminates the need to build, maintain, or upgrade multiple connection protocols, as well as eliminates the need to translate and format data to satisfy numerous and ever-changing data platform requirements. 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.

### Proven and Trusted

With over twenty years of experience enabling data exchange for hundreds of financial institutions, Ninth Wave has the industry's most dependable track record of securely connecting any financial system to any third-party application.

Six of the top 10 U.S. banks\*, and eight of the top 10 U.S. wealth managers\*\*, rely on Ninth Wave to meet customer demands for a better and more transparent financial experience. Throughout the years, we have demonstrated our unwavering commitment to industry standards and security best practices, while zealously guarding the reputation of financial institutions and the privacy of their customers.

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

#### Reliable



Ninth Wave delivers an enterprise-wide solution that scales across all business lines from consumer and business banks to wealth and investment management firms, supporting financial institutions of any size, from the largest global organizations to emerging and specialized providers.

#### Secure



Ninth Wave provides a single secure gateway for all aggregator data exchange that puts the FI in control of how data is accessed – eliminating the risks, costs, and privacy concerns associated with the aggregators' current mode of access to FI systems.

#### Integrated



Our solution enables bi-directional exchange of actionable data, allowing customers not only to view their data but also to safely transact and manage their money from any application or software they use.

**Contact us to learn more about Ninth Wave and how our platform can help your organization succeed.**



# NINTH WAVE

Empowering Open Finance. At Scale, At Last.

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