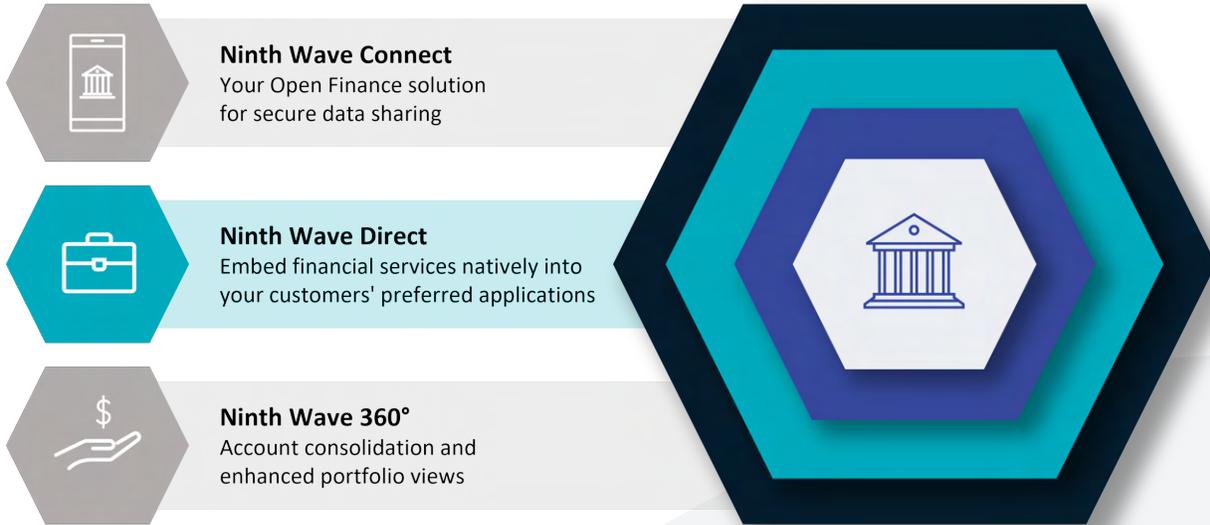


Ninth Wave Direct

Value Driven Integration

Intelligent Embedded Finance for
Your Business Customers



Market Demands

With strong competition and a challenging economy, businesses are looking for time savings and convenience. Financial Institutions can gain competitive advantage by natively integrated financial functions within the software they use to run their businesses.

Ninth Wave Direct extends an FI's data sharing with deep two-way integration into business operations, financial planning and accounting packages for improved cash flow, balance transparency, payment initiation and enhanced reporting.



Ninth Wave Direct Features

- > Ability to connect and consent to import of bank data directly within accounting system or software package
- > Import of 90 days of transaction history
- > Real-time import and display of current balances
- > Real-time import of bank transactions (since last import, typically daily)
- > Funds transfers, payment initiation (ACH, Wire, Card, Check), stop payments and positive pay (add-on to subscription +)
- > Testing and certification for each application based on the specific 3rd proprietary APIs and processes
- > Contract coordination if/when direct contract is required between FI and 3rd party
- > Customer onboarding and entitlement structure
- > NW Portal access for application management, user provisioning and reporting
- > Maintenance and upkeep of integration connectors, adaptors and exchange formats
- > 24 x 7 Tier 2 support

Your Open Finance Solution for Value Driven Integration

- > Enables business banking customers to access their bank data and payment functions directly within their preferred application
- > Improves usability above and beyond the out-of-the-box experience for finance personnel performing daily reconciliation and AP payment tasks
- > Builds a more competitive and differentiated product offering for FI Treasury Management and Corporate Banking divisions
- > Brings broader exposure to bank services through direct marketing in software package
- > Provides product entitlement, onboarding and reporting structure for FI to track, provision and bill bank customers

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