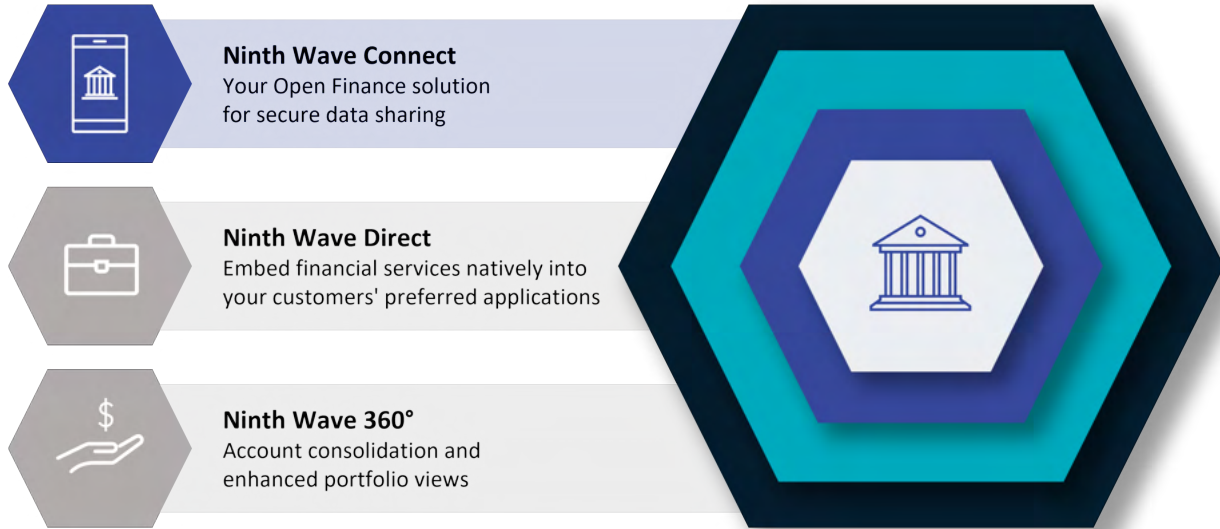


Ninth Wave Connect Purpose Built Data Sharing

The Leading Open Finance Solution
for Financial Institutions



Market Demands

The rise of Fintech has created a world that demands interoperability, security and simplicity in financial management. Financial Institutions must take an active role in supporting their customers' demands within this broad and complex ecosystem of apps/software requiring financial data to function.

Ninth Wave Connect is an enterprise solution for FIs that allows consumer and business customers to securely and reliably share financial data with 3rd party applications.



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Ninth Wave Connect Features

- > Connectivity to the NW Platform for subscribed account types (retail /commercial checking, savings, loans, credit card, brokerage, 401k, trust, tax statements)
- > Real-time transfer of data from FI data source(s) to the Ninth Wave platform through your preferred format and method
- > Industry standard (FDX certified) API for Fintech/Aggregator access to NW Services with a white labeled developer's portal and sandbox environment
- > Onboarding and support for developers using the NW API
- > Three legged OAuth with integration to FI identity management platform and authentication server
- > Dynamic registration of Fintech end users
- > Configurable T&Cs (policy management)
- > Customer level revocation of data sharing permissions through NW Portal (also available as a OLB module+)
- > Verifiable user consent at an app/account level
- > Support for migration of industry screen scraping traffic to NW platform from Finicity, Intuit, MX, Yodlee
- > NW Portal access for application management, user provisioning and reporting (traffic management also available upon request+)
- > Maintenance and upkeep of integration connectors, adaptors and exchange formats
- > 24 x 7 Tier 2 support

Your Open Finance Solution for Secure Data Sharing

- > Enables customers use of Fintech apps servicing a multitude of use cases in personal financial management, accounting reconciliation, payments, tax preparation and wealth management
- > Saves FI time and money by outsourcing the complexity involved with app integrations and certification processes
- > Provides FI early adherence to upcoming CFPB Dodd Frank 1033 regulation
- > Decreases connectivity complaints coming into the FI call center and overall customer satisfaction
- > Strengthens an FI's brand and reputation by elevating security and eliminating screen scraping practices
- > Gives FI control to approve/remove 3rd party access and restrict the data elements available for sharing
- > Gives the customer control over accounts to be permissioned for data sharing

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