

# The Complete Solution for CFPB 1033

Be prepared for Dodd-Frank Act 1033 in an unsettled environment with a single integration point for all financial data

Ninth Wave's platform simplifies open banking with a single integration point for connection to the entire ecosystem of fintechs and aggregators. Our API-first architecture provides flexibility that ensures your approach is future-proof in an uncertain regulatory environment with CFPB 1033.

Our secure and scalable platform supports all bank lines of business with real-time data integration, automated reporting, and advanced analytics.

## Single Integration Point

Our single-platform approach allows clients to benefit from one vendor across all divisions, rather than managing multiple solutions and relationships, and allowing for secure data sharing to downstream consumer applications through a single point of connectivity.

## Fintech/App Registry

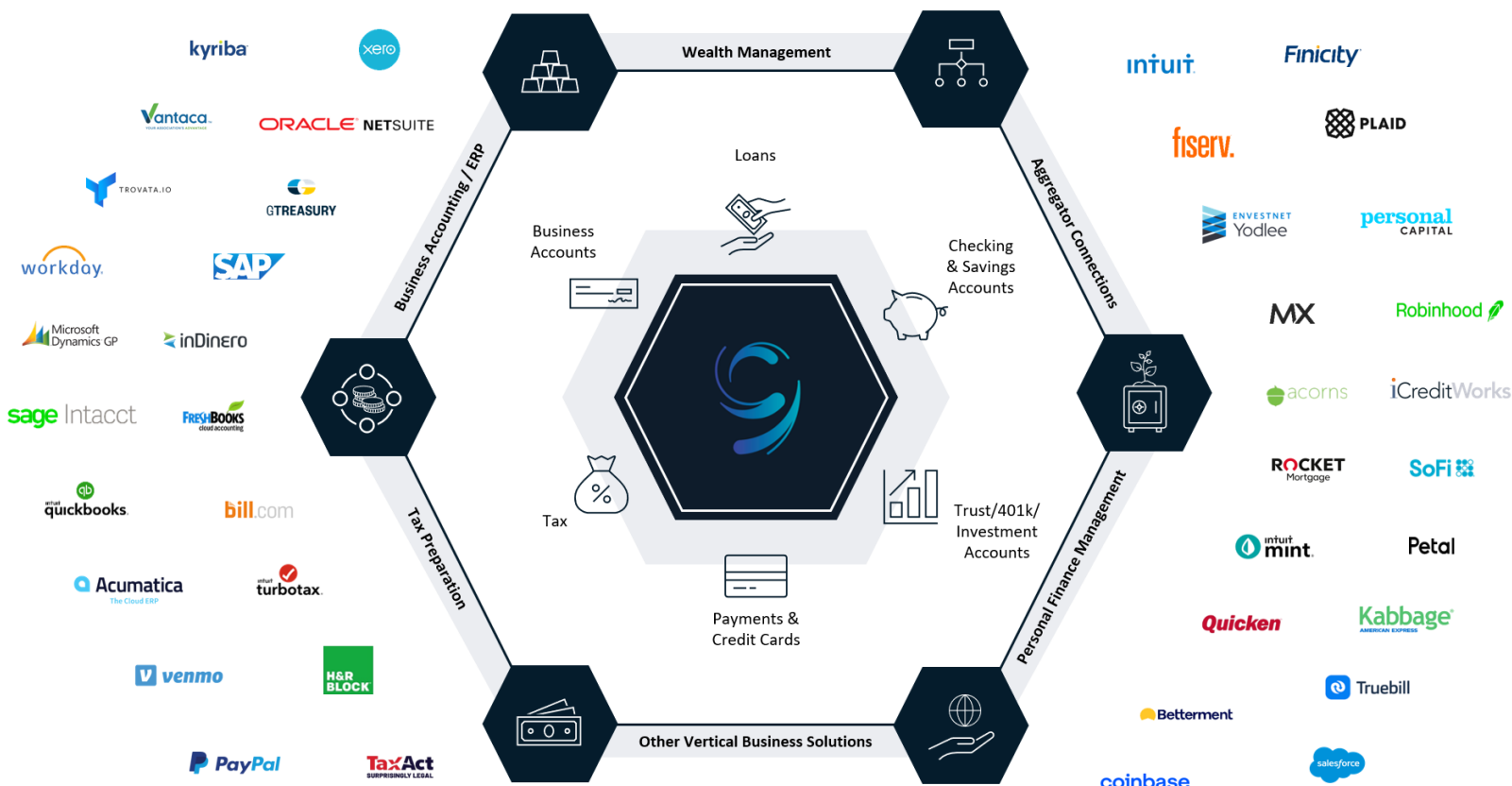
New apps onboarded to our platform can easily be added to any client's Ninth Wave solution. We handle the maintenance and upkeep of integration connectors, adaptors, and exchange formats. You focus on the core functionalities of your business.

## OAuth & Security

Easy migration from legacy screen scraping DAPs that put your customers' data at risk to a secure alternative.

## Application and User Management

Dedicated Ninth Wave Portal access to manage app integrations, provision users dynamically or in a facilitated manner, review analytics on traffic and customer consent, in addition to other reporting and traffic management features.



# Ninth Wave Is the Complete, Feature-Rich Open Banking Solution



## Real-time Financial Data Integration

Our platform integrates data from all your financial systems in real-time, ensuring data accuracy and consistency across all departments.



## Developer Portal

Makes APIs easily accessible with supporting sandbox capabilities and documentation. Ninth Wave provides access for development and testing to developers at third-party providers (TPPs) and/or FIs.



## Dynamically Register Applications

Our platform enables fintech applications and aggregators to dynamically register their client applications using Dynamic Client Registration (DCR) as well as to enable the applications' end-users. Our APIs allow data to access for TPPs servicing a multitude of use cases.



## User Consent at the Application Level

The platform ensures robust fine-grained customer authorization through three-legged OAuth protocols. The user's consent is verifiable at an applications and account level, allowing the user to be specific in terms of which accounts are consented for individual applications.



## Integration to the Financial Institution's Identity Management Solution

We utilize a preferred three-legged OAuth authentication model with integration to the financial institution's identity management solution and and/or authentication server.



## Interoperable APIs

Our platform is protocol-agnostic, combining open standards support and custom APIs to meet FIs needs. Built according to Financial Data Exchange (FDX) standards, ensuring their implementation follows a commonly adopted standard.



## Advanced Analytics and Dashboards

Leverage pre-built dashboards and advanced analytics tools to gain insights into your data and monitor compliance metrics.



## Automated Compliance Reporting

Generate reports automatically to meet CFPB requirements. Customize reporting templates and schedule regular report generation.



## Scalable and Secure Architecture

Our cloud-native architecture ensures scalability as your data grows, with built-in security protocols to protect sensitive information.

## About Ninth Wave

Ninth Wave is the market standard for secure, enterprise-grade data connectivity between financial institutions and third-party applications—including aggregators, fintechs, accounting platforms, tax prep software, and other consumer and business solutions. Our platform has been deployed at scale for over a decade and powers open finance for dozens of marquee institutions across banking and wealth management. For more information, please visit <https://ninth-wave.com/>

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