

Turn Prospects Into Customers... in Real Time

OpenNow®/FundNow®, the industry's leading online acquisition solution, helps financial institutions leverage their online channel to capture prospects in real time by facilitating instant account opening and funding through an institution's branded website.

Prospective customers can apply, be approved and fund a new account in a single session through an automated authentication and verification process that satisfies all business, risk and compliance requirements.

Key Features

Increased Account Acquisition – OpenNow/FundNow converts prospects into customers by providing them with an enhanced user interface, shorter application processing time and a choice of quick and easy funding methods.

Instant Identity Verification and Decisioning – Merging information from industry standard and proprietary sources into one decision engine, OpenNow/FundNow offers enhanced ID verification and credit assessment for instant decisions.

Robust Account Verification – OpenNow/FundNow facilitates enhanced real-time verification of funding account ownership by using a combination of multiple data sources and CashEdge proprietary verification methods.

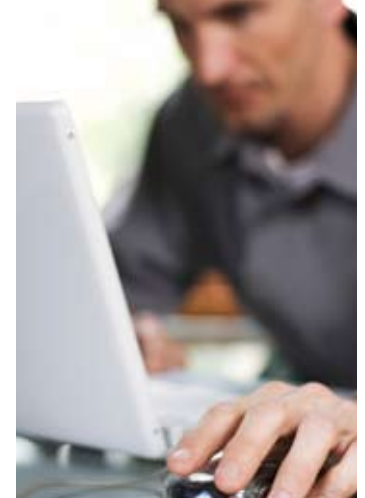
Quick Funding – OpenNow/FundNow enables account funding via the ACH network, providing next-day funds availability and high-value transaction capabilities for added customer convenience.

Customizable Features and Functionality – A flexible, robust and easy-to-use application, OpenNow/FundNow adapts to your business needs with minimal effort.

Flexible Business Rules – The OpenNow/FundNow decision engine allows flexible and customizable business rules, enabling the institution to set its own parameters for application decisioning.

Account Opening Queue and Operational Workflow – Enables the bank to streamline and monitor the workflow for pending applications using Compass, a web-based partner application.

Real-Time Cross-Sell – OpenNow/FundNow enables the financial institution to cross-sell other products based on the applicant's risk profile.



“By 2010, **13%** of U.S. checking accounts will be opened online, up from **3%** in 2006; and there is no absolute correlation between the size of an institution and its ability to attract customers online.”

– Aite Group, 2006

Single-Session Account Opening

An easy-to-use new account opening application available directly from an institution's branded website.

Instant Identity Verification

Merged information from industry standard and proprietary sources facilitates instant verification.

Real-Time Account Funding

Real-time account verification and funding through a combination of check verification systems, check printer databases and trial deposits.

Benefits to Financial Institutions

- Increased account close rate
- Quicker growth of assets
- Lower cost of acquisition
- Consistent decisioning
- Pleasant user experience
- Greater ROI from online channel

Unmatched Technology

OpenNow/FundNow leverages CashEdge's successful track record in delivering trusted technology solutions to financial institutions.

- Simple, fast and cost-effective implementation
- Highly scalable and flexible infrastructure
- Web service or fully-hosted ASP

Comprehensive Risk Management

CashEdge's risk management and compliance services provide access to the best-of-breed risk management tools and databases delivering the most powerful risk management and transaction monitoring capabilities in the market.

- Merges information from industry standard and proprietary sources into one decision engine for enhanced account verification
- Leverages CashEdge's team of highly experienced in-house risk professionals and robust infrastructure
- Combines data from credit bureaus, deposit account data, proprietary lists, address verification, geo-location, OFAC and more
- Provides centralized system for managing risk parameters including the flexibility to set risk parameters by product
- Enhances audit trail and compliance reporting

Realize the Added Benefits of the ON/FN Channel Optimizer

To help financial institutions increase new account acquisition across all channels, CashEdge now offers the OpenNow/FundNow Channel Optimizer. The Channel Optimizer consists of three independent service offerings for ID verification, account verification and funding that facilitate flexibility and automation in the call center and branch channels. When combined with the Channel Optimizer, OpenNow/FundNow customers enjoy cross-channel capabilities by enabling prospects to complete an application that was started online via the call center or branch channel.

About CashEdge

CashEdge is the leader in Intelligent Money Movement™ services that enable financial institutions to engage customers in new ways. CashEdge's Intelligent Money Movement services provide a single point of access for multiple easy-to-use consumer and small business transfer routes, including new account funding, me-to-me transfers, third party transfers, and small business payments, invoicing and transfers. These transfer routes are supported by industry-leading risk management capabilities that leverage comprehensive, proprietary technology, helping institutions mitigate risk and decrease fraud exposure. The Company currently serves hundreds of leading financial institutions, including 23 of the top 100 banks. CashEdge has offices in New York, Silicon Valley and India.

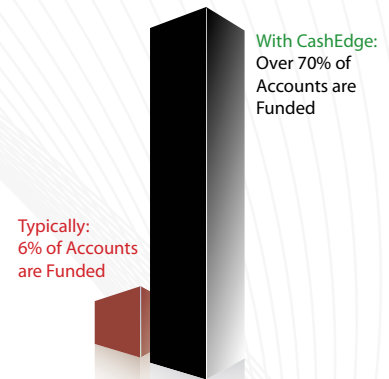
Benefits to Consumers

- Instant decision
- Real-time access to new account
- Superior user interface

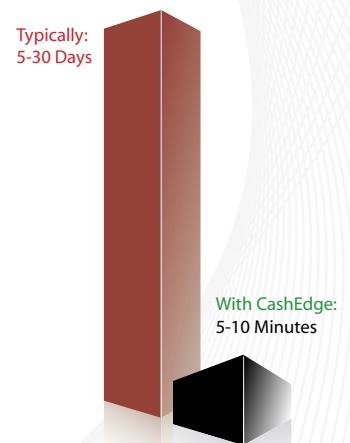
74% of respondents would prefer to open and fund an account online if that option was available to them.

— CashEdge Consumer Survey, 2006

Most New Accounts are Never Funded



New Account Processing Time



New Account Processing Costs

