

TRANSFERNOW® FOR CONSUMERS

Me-to-Me Transfers

CashEdge's funds transfer service, TransferNow® Me-to-Me Transfers, enables financial institutions to offer secure inter-institution funds transfer services that enhance their online offering, improve customer satisfaction and generate incremental transaction based revenue streams.

Me-to-Me Transfers leverages automated identity authentication and funding account verification processes that satisfy all business, risk and compliance requirements to enable customers to safely transfer money between their accounts held at over 23,000 banks, credit unions and brokerages via the ACH network.

Key Features

Easy Transfers – Provides the ability to transfer funds to and from more than 23,000 financial institutions, the broadest coverage available.

Multiple Settlement Options – Provides the financial institution with multiple configuration options, including the ability for them to provide their customers with next-day and three-day settlement.

Convenient Transfer Options – Offers multiple transfer options, including one-time, recurring or future-dated transfers to meet each individual's specific needs. Flexible set of scheduled and recurring configuration options enable financial institutions to match their current user experience paradigm for internal transfers and bill pay.

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

Optimized Payments Operations – Handles all aspects of ACH processing, including exceptions, resubmissions, and inquiries, and features five daily ACH submissions and the latest ACH deadline in the industry.

Flexible Architecture – Enables seamless and tight integration with a financial institution's existing processes and online banking environment.

Regulation Compliant – Complies with all applicable regulations, including Regulation E, NACHA, GLB, FCRA and U.S. Patriot Act.

Comprehensive Risk Management – Provides access to best-of-breed risk management tools and databases, delivering the most powerful risk management and transaction monitoring capabilities in the market.



“For financial institutions, the ability to offer risk-managed account-to-account transfers to their customers drives both satisfaction and loyalty. For customers, online transfers and electronic new-account funding provide tremendous convenience and control.”

– George Tubin, Aite Group

Consumers used CashEdge to process more than \$38 Billion in online funds transfers in 2007.

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Benefits to Financial Institutions

- Increased opportunity to capture assets
- Multiple settlement options
- New transaction-based revenue
- Enhanced risk monitoring capabilities
- Pleasant user experience
- Greater ROI from online channel
- Enhanced offering to attract new customers
- Increased customer satisfaction

Benefits to Consumers

- Simple transfer between accounts
- Multiple transfer speeds, including next-day
- Superior user interface
- Faster than checks
- Convenience of scheduling one-time, recurring or future-dated transfers
- Ability to easily transfer money to fund high yield accounts, to maintain balance minimums, to fund accounts to pay bills, as well as many other transfer uses

Unmatched Technology

TransferNow Me-to-Me Transfers 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 solution
- Comprehensive risk management capabilities

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.



CashEdge's money movement solutions are currently in use at nearly **1/3** of the top **75** banks in the United States.

“**87%** of respondents have accounts at more than one financial institution, and **66%** of respondents said they would be ‘interested in transferring funds housed at different financial institutions.’”

– CashEdge Consumer Survey, 2007