

# TRANSFERNOW® FOR CONSUMERS

## Third Party Transfers

CashEdge has expanded its TransferNow® for Consumers Product Suite to include Third Party Transfers. TransferNow Third Party Transfers enables financial institutions to offer their customers secure funds transfer services from their customers directly to third parties, including friends and family, with accounts at any of more than 23,000 financial institutions, including most banks in the United States. This capability enhances an institution's online offering, improving customer engagement and loyalty while also enabling a new transaction-based revenue stream.

Third Party Transfers is part of CashEdge's industry-leading TransferNow for Consumers Product Suite. As with all TransferNow modules, it leverages industry-leading identity authentication tools that satisfy all business, risk and compliance requirements, thus enabling customers to safely transfer money from their bank accounts to those of others.

### Key Features

**Easy Transfers** – Enables consumers to quickly and easily transfer funds from their bank accounts to the accounts of third parties, including their friends and family.

**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. Flexible configuration options enable financial institutions to match their current user experience paradigm for internal transfers and bill pay.

**Real-Time Customer Authentication** – Facilitates enhanced real-time customer verification using knowledge-based authentication, to enable risk-managed payee setup.

**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.

**Simple Upgrade from TransferNow Me-to-Me Transfers** – Provides a seamless transition from TransferNow Me-to-Me Transfers, which allows users to make transfers across their accounts. Upgrading to TransferNow Third Party Transfers requires only minor modifications to the user interface and adjustments to the back-end.

**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.

CASH  EDGE



“**79%** of consumers are likely to use online funds transfer services to send money online to someone they know instead of writing a check, sending them a check via online bill pay, or using cash.”

– CashEdge Consumer Survey, 2008

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

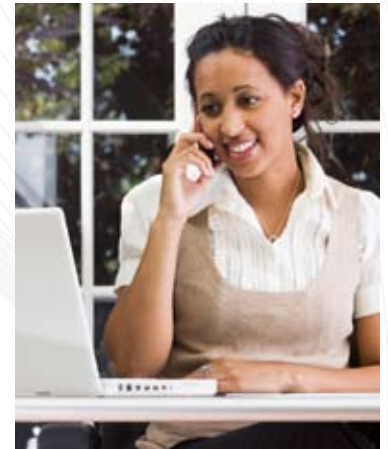
# TRANSFERNOW® FOR CONSUMERS

## Benefits to Financial Institutions

- Enhanced online offering to meet consumer demands and attract new customers
- Opportunity for new transaction-based revenue stream
- Multiple configuration options to enable customer segmentation and targeted offerings
- Greater cross-selling opportunities from online channel
- Increased customer engagement and loyalty
- A greener and more cost effective solution over paper checks

## Benefits to Consumers

- Easier way to send money to close contacts, including friends and family
- Multiple transfer speeds, including next-day for urgent needs
- Familiar TransferNow user interface with new add-on features, such as email notifications and payment categorization
- Faster and more environmentally friendly than mailing a check
- Convenience of setting up and making payments from anywhere
- Easy, online tracking of payments replaces the need to keep track of paper checks
- Simplified experience for recipients, eliminating the need to physically deposit checks



## Unmatched Technology

TransferNow Third Party Transfers leverages CashEdge's successful track record in delivering trusted technology solutions to financial institutions.

- Simple, fast and cost-effective implementation
- Web service or fully-hosted solution
- Highly scalable and flexible infrastructure
- Comprehensive risk management capabilities
- Easy upgrade for current TransferNow for Me-to-Me Transfers clients

## About the TransferNow for Consumers Product Suite

TransferNow for Consumers solutions are built on CashEdge's highly flexible and scalable money movement architecture. CashEdge was a pioneer in the industry when it launched its initial TransferNow product, which enables a consumer to transfer money into and out of his or her bank accounts held across multiple financial institutions. The initial product was launched in 2000 and is currently used by hundreds of financial institutions and millions of end users. TransferNow Third Party Transfers leverages this same technology and functionality to enable money transfers not only across financial institutions, but also across multiple people.

### 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.

## Third Party Transfers

**Fast, easy and secure  
online funds transfers:**

- Send money to family members
- Pay back friends
- Pay the babysitter
- Make rent payments to landlord

# TRANSFERNOW® FOR CONSUMERS

## Third Party Transfers

CashEdge has expanded its TransferNow for Consumers Product Suite to include Third Party Transfers. TransferNow Third Party Transfers enables financial institutions to offer their customers secure funds transfer services from their customers directly to third parties, including friends and family, with accounts at any of more than 23,000 financial institutions, including most banks in the United States. This capability enhances an institution's online offering, improving customer engagement and loyalty while also enabling a new transaction-based revenue stream.

### Easy Transfers with Convenient Options and Notifications

#### Multiple Payment Options

Provides multiple configuration options, including next-day and three-day settlement, as well as the ability to set up one-time, recurring and future-dated transfers.

The screenshot shows a web form for sending money. It includes fields for 'From' (ADC Bank - Checking - 88888345; Avail Bal \$ 4256.23), 'Recipient' (John Smith), and 'Amount' (\$ 1000.00). Under 'Select a Delivery Type', there are radio buttons for 'Standard' (3 Business Days, \$2,000.00, 4 PM EST) and 'Next Day' (Next Business Day, \$2,000.00, 4 PM EST). There are also sections for 'Enter a Send Date' (Immediate or Scheduled) and 'Enter Category' (e.g., 'This is the money I need to send that I need from Ski vacation').

#### Convenient Notifications

Sends recipients email notification that they have received an online funds transfer from the specified party.

### Intuitive Third-Party Set Up and Management

#### Easy Set Up

Provides customers with the ability to easily add third parties to their recipient list, and then set up transfers to these third parties.

The screenshot shows the 'Add Send Money Recipient' form. It includes fields for 'First Name', 'Last Name', 'Email Address', and 'Telephone Number'. There is a dropdown for 'Account Type' (Checking) and a field for 'Account Number'. A 'Mark' button is visible above a list of bank logos including Chase, Wells Fargo, and Citibank. Below the logos are fields for 'ABA Routing/Transit Number' and 'Nickname'.

#### Real-Time Customer Authentication

Facilitates real-time customer verification using knowledge-based authentication, to ensure risk-managed third party set up.