

OPENNow®/FUNDNow® EXPRESS

Deploy Online Account Opening in Two Weeks!



OpenNow®/FundNow® EXPRESS offers an online account opening solution that provides the appropriate combination of advanced features and functionalities and simple implementation and maintenance – all at a price point that enables an immediate and positive ROI for your institution.

Specifically designed to meet the needs of small and mid-sized institutions, OpenNow/FundNow EXPRESS enables these institutions to be more competitive by providing their customers with the same online features and capabilities as the industry leaders.

Key Features

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

Simpler, Faster Implementation – Launch online account opening and funding in as little as two weeks with an easy-to-configure, hosted solution.

Proven Technology – Provides institutions with the same proven technology and benefits as our industry-leading solution, OpenNow®/FundNow®, which processed more than 1.7 million applications in 2007.

- **Instant Identity Verification and Decisioning** – Leverages multiple industry data sources to offer robust ID verification that meets all regulatory requirements.
- **Enhanced Account Verification** – Facilitates verification of funding account ownership through real-time verification and trial deposits.
- **Convenient Funding** – Offers multiple funding options for added consumer convenience, including next-day funds availability.
- **Standard Business Rules** – Provides institutions with options for business rules sets for applicant decisioning that are based on industry best practices.
- **Customizable Workflow** – Enables banks to create workflows to manage pending applications and conduct targeted follow-up.

Branded User Interface – Offers institutions the ability to brand the user interface with their own logo and graphic identity.

Comprehensive Risk Management – Leverages CashEdge's risk management and compliance services, which provide access to best-of-breed risk management tools and databases.



OpenNow/FundNow
EXPRESS

Designed for Small and
Mid-Sized Institutions

Fast Implementation

Low Upfront Cost

CashEdge's
OpenNow/FundNow
solution processed
more than 1.7
million applications
in 2007.

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 multiple data sources facilitates ID verification.

Convenient Funding: Multiple funding options, including next-day funds availability, provide added consumer convenience.

OPENNOW®/FUNDNOW® EXPRESS

“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



Benefits to Financial Institutions

- Increased account close rate
- Quicker growth of assets
- Lower cost of acquisition
- Consistent decisioning
- Reduced risk (account verification)
- Greater ROI from online channel
- Faster implementation
- Low upfront cost

Benefits to Consumers

- Instant decision
- Fast 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, 2007

Unmatched Technology

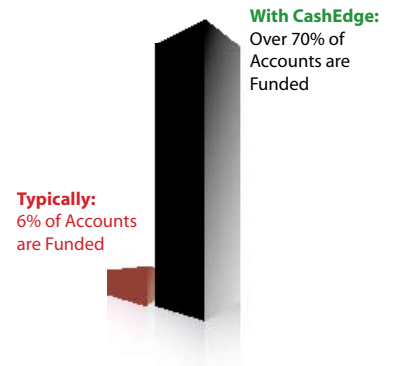
OpenNow/FundNow EXPRESS leverages CashEdge’s successful track record in delivering trusted technology solutions to financial institutions.

- Simple, fast and cost-effective implementation
- Highly scalable and flexible infrastructure
- Web service or fully-hosted ASP
- Easy upgrade to standard OpenNow/FundNow product

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.

Most New Accounts are Never Funded



New Account Processing Time



New Account Processing Costs

