

TransferNow® Small Business

Small Business Transfers

TransferNow® enables financial institutions to offer secure inter-institution funds transfer services to their small business customers that enhance their online offering, improve customer satisfaction and generate incremental transaction-based revenue streams.

TransferNow provides automated identity authentication and funding account verification processes that satisfy all business, risk and compliance requirements. This enables small business customers to safely transfer money between their accounts held at over 23,000 banks, brokerages and credit unions via the ACH network. TransferNow gives business owners greater control over their cash management activities and increases their engagement with the institution.

Key Features

Easy Transfers – Provides the ability for small businesses to transfer funds to and from their accounts at more than 23,000 financial institutions, including the ability to transfer funds between their personal and business accounts, as well as across business accounts.

Multiple Settlement Options – Provides multiple configuration options, including the ability for institutions to provide customers with next-day and three-day settlement speeds to meet each business's individual, and often urgent, cash flow needs.

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

Superior Entitlement Functionality and Security – Allows multiple profiles to access the same account. For security measures, only the profile that adds an account can initiate transfers to and from that account, and all account cosigners have visibility over all transfers in and out of the small business account.

Robust Account Verification – Facilitates enhanced verification of funding account ownership using trial deposits.

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.

Enhanced User Interface – Leverages the familiar, user-friendly TransferNow interface to provide an easy upgrade that uses a similar structure and flow, while allowing users to distinguish between their business and personal accounts and enabling them to view activity across all of their accounts.

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 and also includes new options for enhanced tracking and risk monitoring, including the ability to set up unique qualification rules and limits.



With TransferNow, business owners can:

- Move money from a business account to a personal account
- Move money into higher interest accounts
- Move money between locations and branches
- Transfer funds into business accounts to meet an urgent cash flow crunch
- Pay down loans / line of credit
- Maintain minimum balance requirements

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Benefits to Financial Institutions

- Increased opportunity to capture assets
- New transaction-based revenue
- Enhanced risk monitoring capabilities tailored for small businesses
- Greater ROI from online channel
- Enhanced offering to attract new small business customers
- Increased cross-sell and marketing opportunities
- Increased customer satisfaction

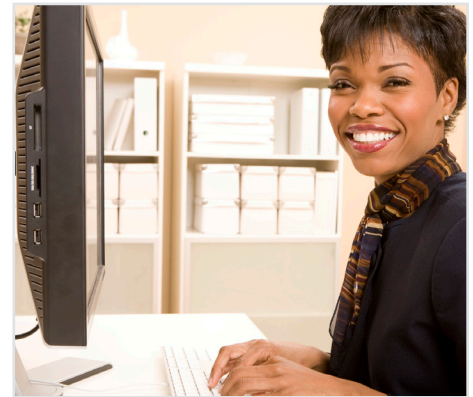
Benefits to Small Business Customers

- Simple transfers between accounts, including the ability to easily transfer funds between personal and business accounts, as well as across business accounts
- Improved overall cash flow management
- Streamlined cash management processes across branches and divisions
- Multiple transfer speeds, including next-day transfers for urgent business cash flow needs
- Superior user interface
- Faster and more cost-effective than paper checks and physical deposits
- Added visibility and security over money movement across accounts
- Convenience of scheduling one-time, recurring or future-dated transfers

Unmatched Technology

TransferNow 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
- Enhanced single sign-on includes business profile (name /address) and list of business accounts for which customer is authorized signer



TransferNow:

A mainstream personal banking application that promises even faster adoption in small business banking.

About CashEdge

CashEdge, a division of Fiserv, is the leading provider of innovative payments and aggregation solutions to financial institutions. These include Popmoney® person-to-person (P2P) payments, account transfers, account opening and funding, small business invoicing and payments, and financial account aggregation.

The Company is headquartered in New York City with offices in Silicon Valley and India. For more information, visit www.cashedge.com or www.popmoney.com.

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Easy Transfers with Flexible Options

The screenshot shows a multi-step process for transferring funds. Step 1 is 'Select Accounts', Step 2 is 'Enter Transfer Details', and Step 3 is 'Confirm Transfer Details'. The main form is titled 'Transfer Funds between your own accounts' and includes fields for 'From' (XYZ Bank - Business Checking - XXXX2378) and 'To' (ABC Bank - Business Checking - XXXX4238) accounts, an 'Amount' of \$1,000.00, and a 'Daily Limit' of \$2,000.00. It offers two delivery options: 'Standard' (3 Business Days) and 'Next Day' (Next Business Day). The 'Send Date' is set to 'Immediate'. The 'Enter Transfer Category' is 'Moving money to pay vendor'. The 'Fee' is \$0.00. Buttons for 'Submit' and 'Cancel' are at the bottom.

Multiple Settlement Options
Provides small business customers with next-day and three-day settlement speeds to meet each business's individual, and often urgent, cash flow needs.

Convenient Transfer Options
Offers multiple transfer options, including one-time, recurring or future-dated transfers, to meet each customer's specific needs.

Intuitive Account Set Up and Management

The screenshot shows the 'Add External Accounts' process. It includes a search bar for the financial institution name. The form is titled 'XYZ Savings and Loan Account Details (Required to set up the account)'. It asks for 'Personal or Business Account' (Business is selected), 'Business Name' (ABC Company LLC), 'Business Address', 'City, State, Zip Code' (CA is selected), 'Account Type' (Business Checking), 'Account Number' (32871908), and 'ABA Routing / Transit Number' (911345679). It also includes a 'Memo' field with a MICR line and a 'Nickname' field. A disclaimer at the bottom states: 'By clicking "Submit" you understand that we may verify your external account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting'. Buttons for 'Submit' and 'Cancel' are at the bottom.

Easy, Secure Account Set Up
Provides customers with the ability to easily add accounts, and captures business profile information to enable enhanced tracking and risk monitoring.

Robust Account Verification
Facilitates enhanced verification of funding account ownership using trial deposits.