

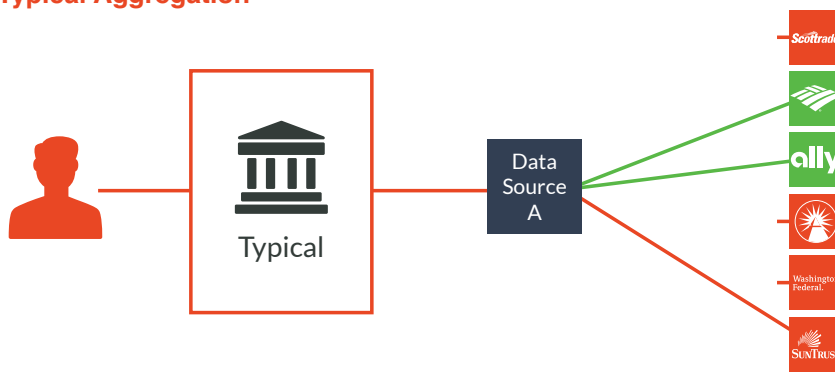
The MX Platform: The Foundation for the MX Product Suite

The MX platform powers the full MX product suite. It is reliable, accurate, complete, secure, and scalable.

1 — Reliable

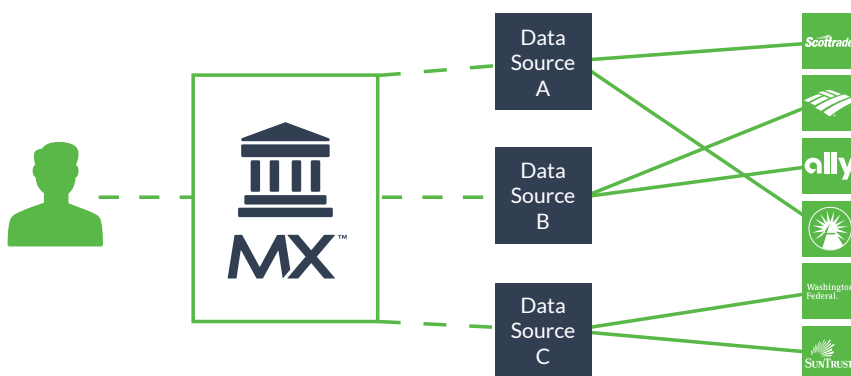
The MX platform connects to financial institutions through a multiplicity of sources so account holders can always access their own data.

Typical Aggregation



Typical aggregators use a single source. If a connection breaks, there is no recourse. The user experience is broken.

MX Aggregation (Hydra)



MX aggregation relies on multiple sources. If a connection breaks, it can be rerouted. The user experience is solid.

2 — Accurate

The MX platform cleanses, categorizes, and classifies all transaction data so everything is readable, sorted, and marked as a specific transaction type (direct deposit, bill pay, point of sale, etc.).

Example:

COSTCxx 04ROCHESTER XXX726 XXX-XXX-1189 XXX027 is transformed into

Costco | Shopping | Point of Sale

Case Study: A major US bank tested 5 million transactions to determine transaction categorization accuracy.

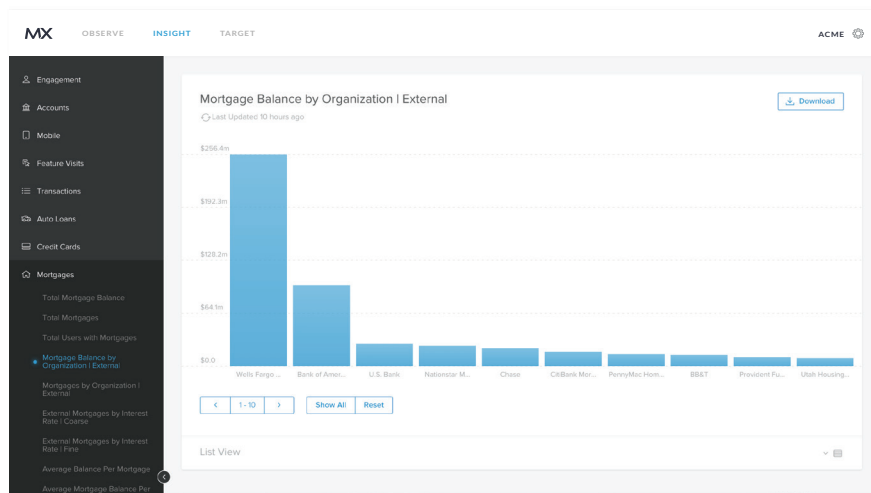
This is what they found:

Top Competitor Accuracy: 61%

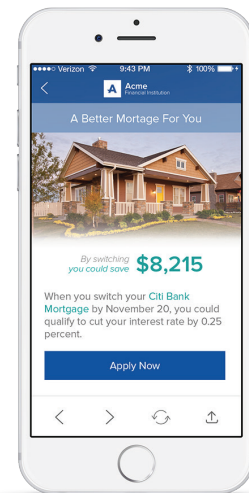
MX Accuracy: 91%

3 — Complete

The MX platform pulls all internal and external data into a central repository so financial institutions can see a 360-degree view of account holder behavior and then make targeted offers.



The MX platform enables clients to see a 360-degree view.



Clients can also make targeted offers.

4 — Secure

Highlights:

Defense-in-depth security model

Robust system hardening standard based on DISA / CIS benchmark

Geographically dispersed, redundant production environments

SOC-2 and PCI compliant

5 — Scalable

Highlights:

Horizontally scalable infrastructure

Distributed fault tolerant architecture

Contracted for 200% year-over-year growth

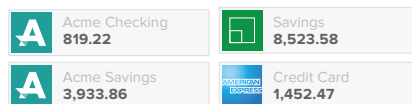
Increased growth while decreasing latency

MoneyDesktop: Data-driven Money Management

MoneyDesktop is in a class of its own: Data-driven money management.

Because MoneyDesktop is built on the MX platform, it has all the advantages of multi-sourced aggregation and transaction cleansing, categorization, and classification. It embeds directly within online banking so users can access their data in the most secure environment available.

Features



Accounts

See all your accounts in one place

Date	Payee	Category	Account	Amount (\$)
1.3.2016	South Valley	Utilities	Checking	21.21
1.3.2016	Subway	Fast Food	American Exp...	325.29

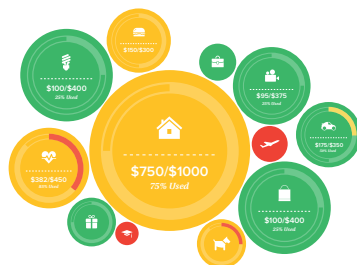
Transactions

Enjoy automatic categorization



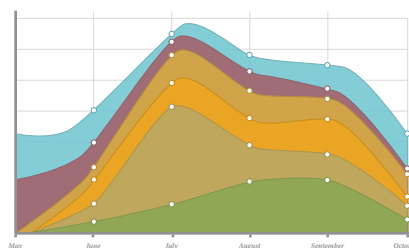
Spending

Know your monthly spending habits



Budgets

Make budgeting fun



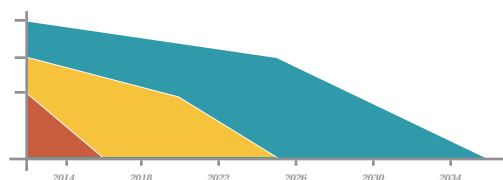
Trends

Track spending over time



Net Worth

Watch your net worth climb upward



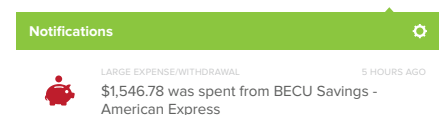
Debt Management

Visualize the path to financial freedom



Goals

Put your goals in context



Alerts

Get notified when you overspend



NEXUS

Nexus: Financial Data API

Nexus gives you the power of the MX platform with the flexibility you need to integrate our feature set into your current online or mobile banking platform. You can add account aggregation, auto-categorization, alerts, ads, and analytics to your core platform — all while maintaining your current familiar interface.

Since Nexus integrates into your current mobile, online, and core banking platforms, you can leverage it to create a digital banking experience tailored to your specific needs.

From aggregation routing to auto-categorization, data analytics to automated marketing, the Nexus financial data API turns a standard banking experience into the ultimate banking experience.

Case study: Moven, a New York based neobank, uses the MX platform behind the scenes to provide their users with the best aggregation and categorization in the market.



Helios: Cross-platform Framework

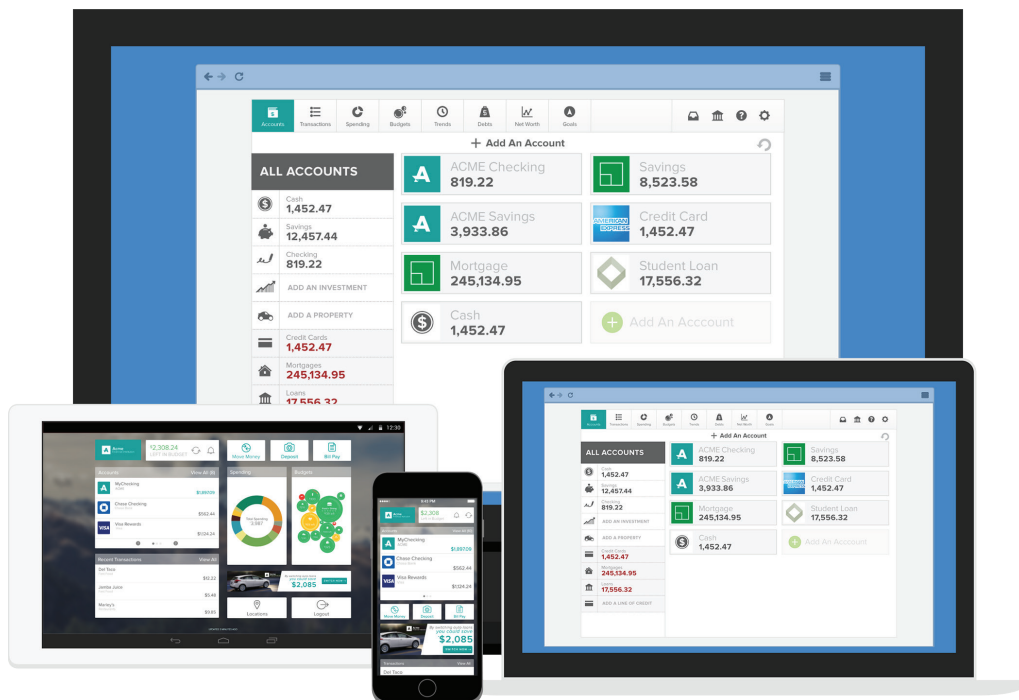
Today's account holders want to bank when, where, and how they want. Helios meets those needs by enabling a full-feature digital banking experience on any device or platform — tablet, desktop, and phone. Best of all, Helios is a native cross-platform framework, which means it's fast, stable, and device optimized.

Full Feature

By leveraging MX partnerships with digital banking providers, the Helios framework combines data-driven money management and transactional functionality in a single, cohesive experience.

A Platform Built for Change

Helios is built with C++ and uses a light wrapper for each platform in order to take advantage of features specific to each device. For example, to make Helios work with the FireTV remote, we coded a section in NDK (the language specific to that device). This way banks and credit unions don't have to worry about hiring and managing separate teams for Apple, Android, Windows, Amazon, or whatever comes next.



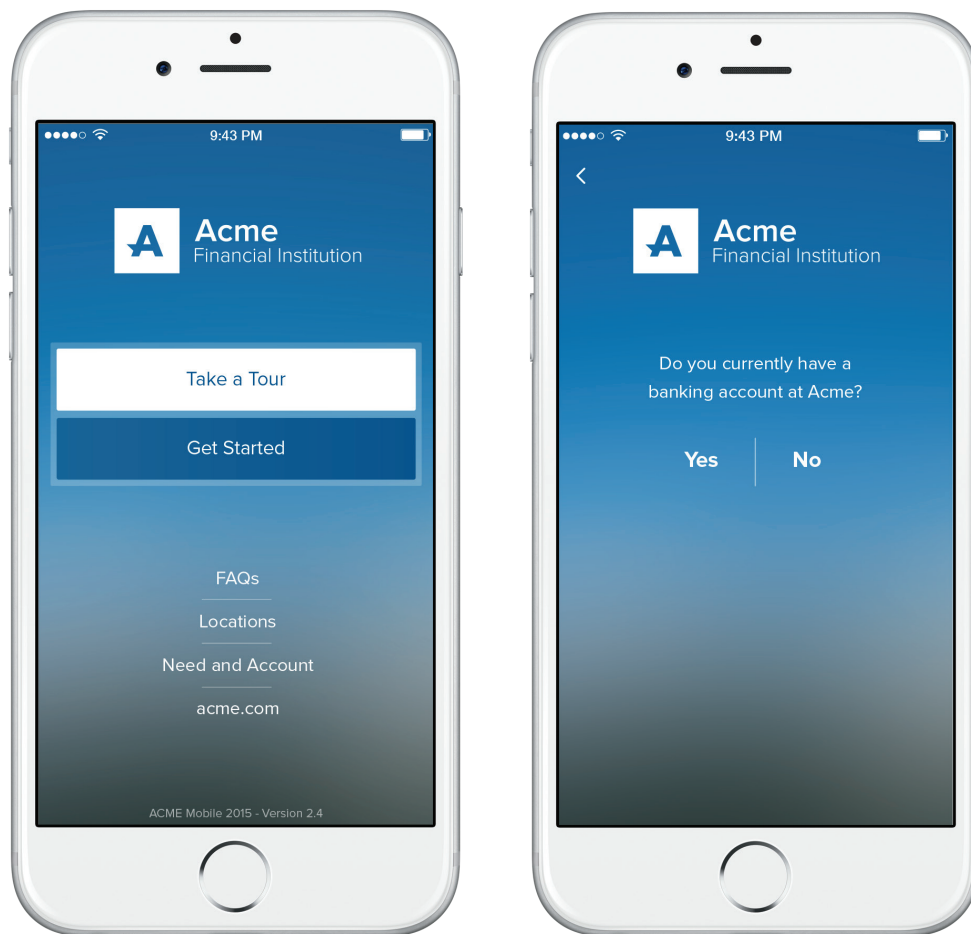


WIDENET

WideNet: Account Holder Acquisition

What if potential account holders could interact with you through a process that's as simple as downloading a free app on a smartphone?

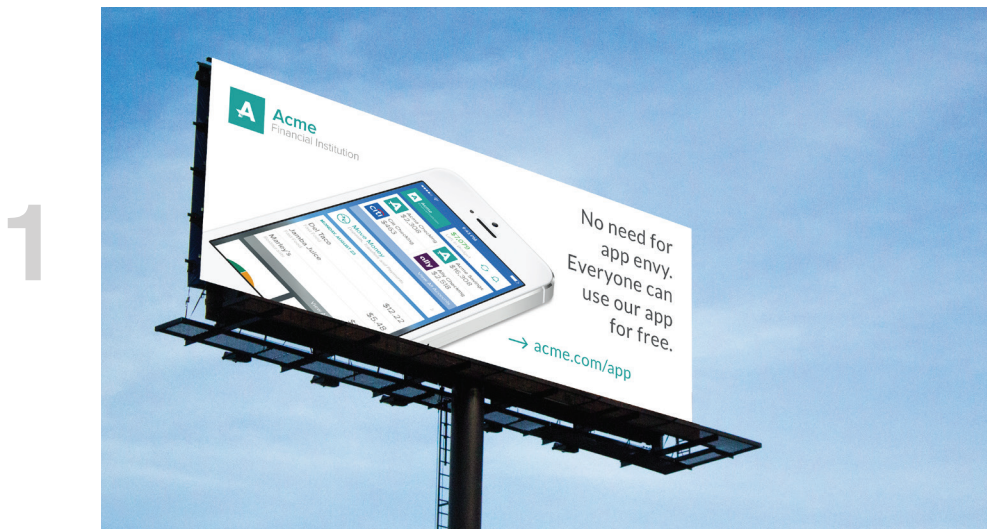
With WideNet, that's exactly what's possible. WideNet lets you offer the ultimate data-driven money management experience to your future account holders and win their long-term loyalty in the process.



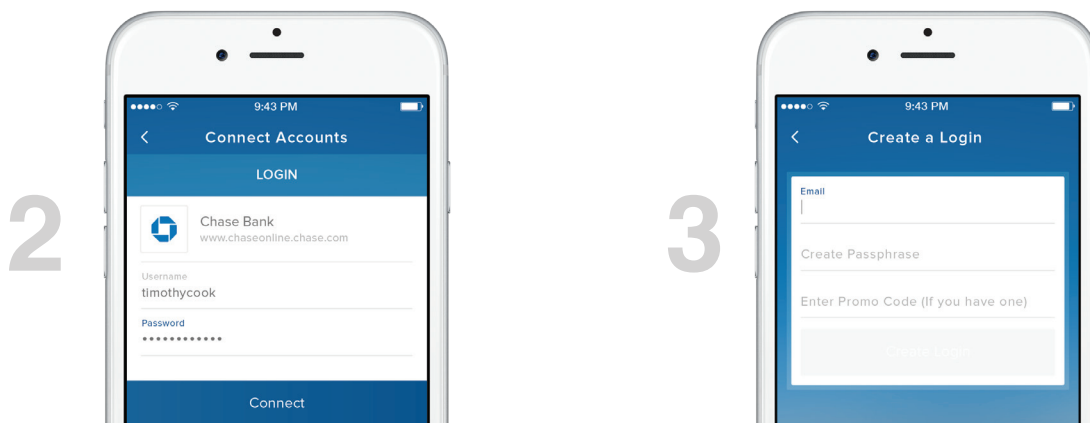
Built on the Helios framework, WideNet works on any device or platform. It's the perfect way to make a strong first impression and develop relationships that last.

Here's how it works:

1. Potential account holders see an ad to download your money management app (i.e., WideNet).



2. They download the app and link their accounts, giving you access to your competitor's data.
3. After they see how engaging the app is, they follow the prompt to create an account with you.



Just like that, these people have gone from being impartial to being full-fledged account holders.

In sum, WideNet offers your institution a competitive differentiator that simplifies users lives, lowers barrier to entry for account holder acquisition, and sets you apart from other institutions in your area. The biggest gains will go to the institutions that move first!



Insight

Simple is good.





TARGET

Target

Target lets you create segments, deploy adaptive offers, and start tracking a campaign in under five minutes with absolutely no assistance from IT. It's all about using the data from Insight to place the right offer in front of the right account holders at the right time.

You can segment by users who have auto loans with your direct competitor, users who pay a certain percentage on a competitor's mortgage loan, users who log in most frequently, and so on.

Use in-app notifications, embedded banners, or customized methods to send targeted offers to your account holders.

To see how MX clients have seen 25% unique click-through rates, read the Insight and Target Case Study.

