

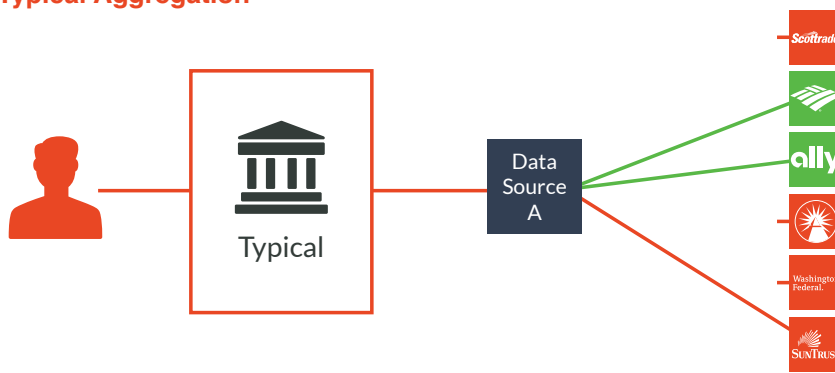
The MX Platform: The Foundation for the MX Product Suite

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

1 — Reliable

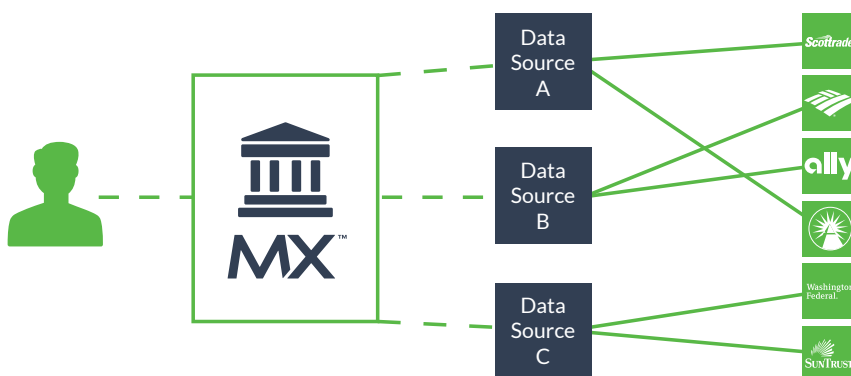
The MX platform connects to financial institutions through a multiplicity of sources so account holders can always access their own data.

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.

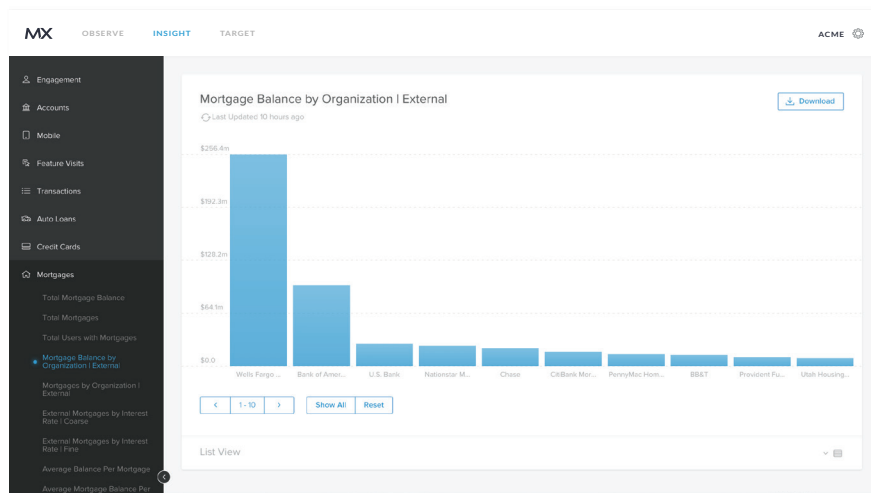
This is what they found:

Top Competitor Accuracy: 61%

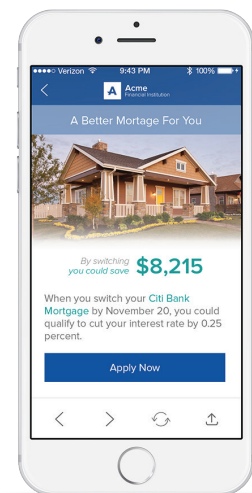
MX Accuracy: 91%

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