



FUSION POWERED e-FINANCE™

FUSION POWERED FINANCIAL DESTINATIONS™

Retail Banking



FINANCIAL FUSION'S E-FINANCE SUITES

Financial Fusion e-Finance Suites provide financial institutions with customized end-to-end solutions for online banking that enable seamless access any time on Web and wireless devices.

Consumer e-Finance Suite

Provide customers with one-stop access to all of their finances from a single branded location... your website

The *Financial Fusion Consumer e-Finance Suite* integrates all the requirements for an outstanding e-financial destination, including consumer banking, wireless application support, bill presentment and payment, bill payment and transfer warehouse, content, account aggregation, one-to-one marketing and customer care.

Business e-Finance Suite™—Micro Edition

The only e-finance solution created specifically for micro business customers

The *Financial Fusion Business e-Finance Suite—Micro Edition* enables a full range

of business banking and bill payment capabilities from a single point of access on the financial institution's website. Micro business customers can not only receive account information and pay bills, they also can receive tax advice and business news as well as communicate with the financial institution.

Components Include:

Banking

Complete transactions for consumer and business banking
Complete online banking functionality for customers that scales with the financial institution's needs. Includes account access, account history, funds transfer, access to credit cards, money markets, loans, lines of credit and more.

Wireless Application Support

Optimized access for wireless devices
Financial institutions may offer a complete array of transactional capabilities and content to wireless devices in a fully outsourced ASP or on-premise solution.

Bill Presentment and Payment

Aggregates bills from multiple sources on the financial institution's website

The industry's only end-to-end EBPP solution with both a BSP and a CSP product. Allows customers to receive and pay their bills from any source, including internal or "on us" bills and consolidators, all from the financial institution's website.

Bill Payment and Transfer Warehouse

Control more of the payment process
Enables financial institutions to store and route all information pertaining to payments, in addition to warehousing customer information. It provides "Least-Cost Routing" for payment processing and supports multiple payment processor options. The financial institution owns and controls all data for marketing opportunities, research and cross-selling activities.

Content Syndication

Customized content turns financial institutions' websites into financial destinations

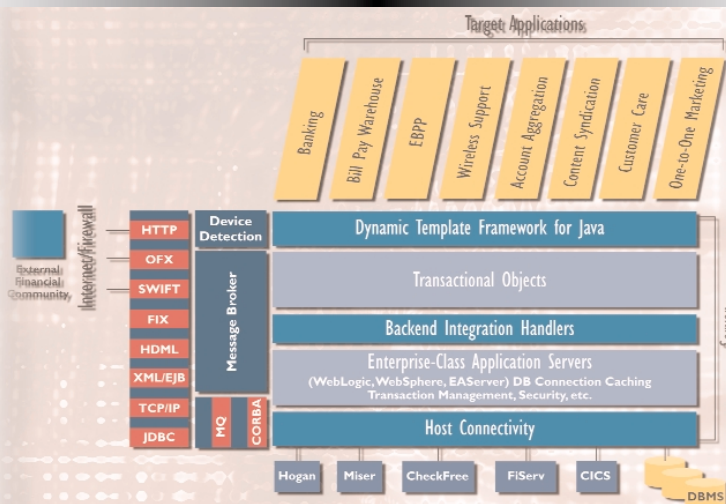
Provides a single aggregated feed directly into a financial institution's website that draws from over 10,000 individual content sources. Includes financial information, stock quotes, financial calculators, news, weather, sports and more.

Account Register

Increase customer loyalty while enhancing user experience

The user friendliness of this product, especially when compared to third party PFMs, will encourage use and allow the financial institution to appeal to a larger majority of individuals. *Account Register* gives retail customers the ability to manage their checkbook directly from the website increasing centralization therefore enhancing customer retention.

FINANCIAL FUSION SERVER ARCHITECTURE



Account Aggregation

Consolidates financial relationships at the institution's website

Customers see a consolidated view of their entire financial portfolio, including relationships with other institutions, without leaving the financial institution's website. *Account Aggregation* integrates with *One-to-One Marketing*, allowing financial institutions to cross-sell against third-party relationships.

One-to-One Marketing

Turns the financial institution's website into a targeted marketing channel

One-to-One Marketing is an advanced relationship marketing system that delivers targeted ads and messages to customers, based on their demographic and financial profiles. It creates, manages and distributes multiple campaigns, compiles individual customer data and reports results.

Customer Care

Complete, seamless system—automated and real-time

Customer Care enables a financial institution to manage its customer service representatives more effectively, thus providing a higher level of customer satisfaction. It includes secure e-mail messaging, real-time chat, FAQs, a Customer Service Center for Web communication, and an Enrollment and Application Center that receives and processes applications and more.

Customized Development Edition

Complete API documentation for customization efforts

The only e-finance solution for retail delivery that provides IT professionals or third-party developers with the tools to customize application functionality and back-end connectivity. Supports software engineers and developers with extensive API references for custom development.

The Business e-Finance Suite also features components specifically targeted to the micro business customer:

Multi-Level Entitlement

Provides multiple levels of entitlements

Makes it easy for customers to grant employee access with varying levels of permissions and entitlement within their master customer record. Allows customers to set transaction type and amount limits, and e-mail access controls.

Stop Payment

Supports inquiries and stop requests

This feature allows business users to make inquiries and create a single stop payment or specify a check range.

Automated Clearing House (ACH)

Meet most ACH needs on a single, integrated platform

ACH enables the business user to create ACH transactions for purposes of paying and debiting consumers and businesses. Financial Fusion's ACH capabilities provide a wide array of ACH origination and file capabilities on a single, integrated platform. ACH transactions include direct deposit, disbursements, direct credit, federal tax payments and more.

Wire Transfer

Enables business users to create outgoing wire transfer requests

The wire transfer feature enables business users to create outgoing wire transfer requests that are forwarded to the bank host. The business user also may select a wire transfer as repeating.

Financial Fusion's e-Finance Suites

| Component | Consumer E-Finance Suite | Business E-Finance Suite |
|-----------------------------------|--------------------------|--------------------------|
| Wireless Application Support | ✓ | ✓ |
| Account Register | ✓ | ✓ |
| Banking | ✓ | ✓ |
| Bill Presentation & Payment | ✓ | ✓ |
| Bill Payment & Transfer Warehouse | ✓ | ✓ |
| Content Syndication | ✓ | ✓ |
| Account Aggregation | ✓ | ✓ |
| One-to-One Marketing | ✓ | ✓ |
| Customer Care | ✓ | ✓ |
| Development Edition | ✓ | ✓ |
| ACH | | ✓ |
| Multi-Level Entitlements | | ✓ |
| Stop Payments | | ✓ |
| Wire Transfers | | ✓ |



Financial Fusion Server— Key Features:

- 100% Java based, object-oriented and built to open standards
- Supports the leading application servers, such as IBM WebSphere, BEA WebLogic, Sybase EAServer and Netscape/Sun iPlanet
- Supports the leading relational databases, such as IBM DB2, Oracle 8i, Sybase ASA/ASE
- Fully Enterprise JavaBean™ and XML enabled
- Proven scalable to support a user base of over 8 million customers
- Handles over 10,000 concurrent users with 95% of all transactions processed in less than two seconds
- Supports peak loads of over 388,000 transactions per hour

Enterprise-Class Performance and Reliability

- Multi-threaded execution engine
- Resource, instance, thread and database connection pooling
- Embedded data store, audit logging
- Double-byte support

Cross-Client and Cross-Component Support for Industry Standards

- CORBA, Java Classes, dynamic Web pages, Microsoft's Money, Intuit's Quicken, QuickBooks, TurboTax, C++ and more
- Secure industry standard protocols: HTTPs and IIOPs
- Encryption SSL, RSA, PKI, Entrust
- Authentication using X.509 version 3 digital certificates

State-of-the-Art Support for:

- Java/JavaBeans, EJB, JavaScript, HTML, XML, J2EE

Choice of Platform:

- Windows NT, Sun Solaris, IBM AIX



FINANCIAL FUSION SERVER™

For Retail Banking

Financial Fusion Server is the enterprise-class foundation of every *Fusion Powered Financial Destination*—the most flexible, scalable and reliable platform on the market.

UniversalOFX

With *UniversalOFX*, financial institutions leverage OFX connectivity to enable retail and commercial banking, 401(k), tax functionality like W-2 and 1099 forms, and reporting applications. It ensures connectivity to users of Intuit's Quicken, QuickBooks and TurboTax, as well as Microsoft Money and other personal financial management (PFM) and tax-based software.

Device Detection and Delivery

This feature allows customers to access banking information via Web and wireless devices. It automatically detects the access device being used and delivers the appropriate interface template to ensure the best user experience.

Dynamic Template Framework for Java

Based on an advanced, 100% Java design framework, this open platform separates the user interface and communications protocol layers from the program code, enabling key components to be fully "plug and play" for unprecedented flexibility. It enables rapid change and allows customized applications to be deployed quickly.

Message Broker

The XML-enabled *Message Broker* provides a robust tool for integrating message-based protocols and applications, including in-house proprietary versions, from varying sources.

Management Tools

Financial Fusion Server ships with a pure Java administration graphical user interface that provides an easy-to-use, platform-independent interface for configuration and administration.

Host Connectivity

The architecture of *Financial Fusion Server* makes it possible to integrate with a wide variety of host systems, including CheckFree, Hogan, Miser, MQ, TCP/IP, JDBC, XML/EJB, CICS and others. Using application server technologies and open standards, such as J2EE, it connects to almost any back-end system.

Fully Enterprise JavaBean™ and XML Enabled

Built using open standards, such as J2EE, CORBA and EJB components, *Financial Fusion Server* offers developers superior openness and flexibility.

Financial Fusion Ranked Number One Provider of Internet Banking Solutions

"Financial Fusion has borne out Celent's prediction from last year that the company would make significant inroads and has taken the slot as the top ranked vendor in the large bank market."

*Celent Communications Report
"Ranking the US Vendors of
Internet Banking Solutions"
March 2001*



“The design and usability of Financial Fusion’s products provides First Tennessee with the best online customer experience, promoting user productivity and increasing overall customer satisfaction.”

Susan Terry
Senior Vice President
Online Financial Services
First Tennessee Bank

FINANCIAL FUSION BUILDS FUSION POWERED FINANCIAL DESTINATIONS

The Most Powerful Family of Products and Services for Online Banking

Every day e-finance gets more complex. Services, delivery channels, protocols, transaction volumes and performance requirements keep growing at an accelerating pace. At the same time, customers demand more simplicity than ever: complete access to all of their financial relationships at a single, consolidated location.

Financial Fusion offers products, services and middleware that enable financial institutions to create fully customized websites—*Fusion Powered Financial Destinations*—to fulfill customers’ financial needs.

Only *Fusion Powered Financial Destinations* have the power to solve these challenges because they fuse the industry’s best user experience with an architecture so advanced it’s strategic.

The Ultimate User Experience

The Financial Fusion user experience is a combination of the complete functionality consumers and small businesses need—for banking, EBPP, account aggregation, content, wireless and more—with unparalleled ease-of-use that keeps customers coming back. *Fusion Powered Financial Destinations* are designed and tested by Human Computer Interface specialists to provide the most intuitive navigation and appealing interface in the industry.

Architecture so Advanced, It’s Strategic

Financial Fusion Server™ is the only e-finance platform that is 100% Java based, multi-tiered and built to open standards—it’s the most flexible, scalable and reliable platform on the market. It’s the only e-finance platform that meets your tactical needs today, while providing a strategic platform to keep you ahead tomorrow—because it expands and adapts as your needs change.

Financial Fusion Server provides financial institutions with the power to fuse Web and wireless delivery channels, multiple languages, currencies and geographies... all on a single, enterprise-class platform.

Enterprise-Class Hosting

Financial Fusion offers several delivery options—On-Premise, Application Service Provider (ASP) model or *Enterprise-Class Hosting*.

Powered by IBM, *Enterprise-Class Hosting* provides financial institutions with an industrial-strength hosting facility that also delivers enterprise management and monitoring capabilities. Systems management, enterprise system monitoring and escalation, and 24x7 availability are just some of the key benefits *Financial Fusion’s Enterprise-Class Hosting* provides to financial institutions.



Financial Fusion Global Services

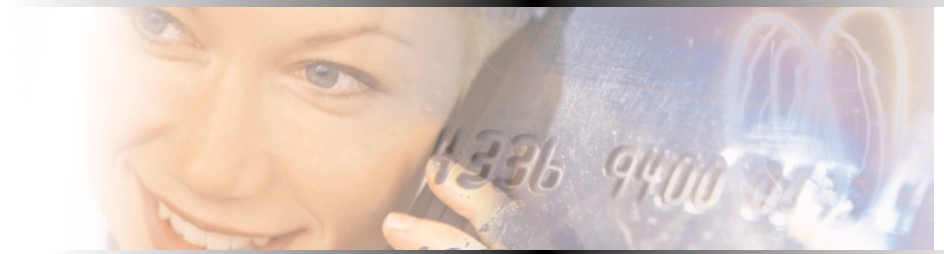
Financial Fusion's service and support network truly is global with offices in 60 countries on four continents. We offer a full array of professional and customer support services to ensure your success around the world.

Professional Services

Consulting Services include strategic planning, project management, product definition and technology evaluation. *Custom Development* includes solution customization, interaction and installation. *Client Services* provides dedicated teams to facilitate all aspects of implementation.

Customer Support

Live and Web-based support is available to meet business and technical requirements, ranging from business day support for developers to 24x7x365 support for production systems.



About Financial Fusion

Financial Fusion, Inc. (www.financialfusion.com) provides enterprise-class e-finance solutions to the world's leading financial institutions, fusing applications and middleware on a single, integrated platform. The company builds complete financial destinations for banking and STP solutions for capital markets. All solutions run on the *Financial Fusion Server™*, a 100% Java based, multi-tier architecture, built to open standards. The company's worldwide support network includes offices in 60 countries. Global alliance partners include IBM, Sun Microsystems, and SWIFT. Financial Fusion is a wholly owned subsidiary of Sybase, Inc. (NYSE: SY).



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