

**Company Overview**

CashEdge® provides innovative online financial applications for banks, credit unions and wealth management firms, which empower these institutions to create compelling online offerings that attract customers, generate revenues and reduce costs. CashEdge is the leading provider of end-to-end online account opening and funding, funds transfer, and data consolidation solutions, supported by extensive risk management capabilities.

CashEdge currently serves more than 600 leading financial institutions including five of the nation’s top 10 banks. CashEdge clients include Bank of America, Citibank, HSBC, Wachovia, and Royal Bank of Canada. CashEdge employs more than 200 employees worldwide and has offices located in New York City, Silicon Valley, Chennai and Mumbai. The company was founded by Sanjeev Dheer in 1999 and is funded by leading venture firms in the U.S.



**Company Direction**

CashEdge is one of the fastest growing financial services companies in the United States. The company has doubled revenues year-over-year, for a growth rate of more than 1000% in the past four years. CashEdge was built on the vision of creating the leading financial technology company delivering online money movement, risk and data products to all segments of the financial services market in an ASP model. CashEdge will sustain its competitive advantage by maintaining and extending its industry footprint and multi-product relationships, while deepening risk and operational capabilities. In the near term the company is committed to:

- Reinforcing its position as the leading provider of next generation online money movement products;
- Building the industry utility designed to help banks enhance the customer acquisition process; and
- Creating a “data-utility” for the wealth management industry

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**Leadership**

Based in New York City, CEO and President Sanjeev Dheer leads the executive management team, which is composed of leading experts in financial consulting, strategy, technology, and operations. To learn more about the members of CashEdge’s leadership team, please visit <http://www.cashedge.com/aboutUs/bios.html>.

Dheer earned an MA in History from St. Stephen’s College, University of Delhi and his MBA from Stanford Business School, where he was an Arjay Miller Scholar. He was recruited by global consulting powerhouse, McKinsey & Company where he rose through the ranks to become a partner focused on the financial services industry and the leader of the firm’s global e-commerce practice. With one foot in banking and one in technology, Dheer quickly recognized that the future of financial services was online. Leveraging his background, Dheer developed and executed a plan to build a company that would realize his vision of online banking.

**CashEdge India**

CashEdge employs more than 180 employees in its Chennai and Mumbai offices. The locations were established in 2004 to support the following objectives:

- Support the company’s rapid growth across all product lines
- Launch new products into the market quickly
- Maintain the company’s position as the market leader through top notch technology and product innovation

CashEdge's India centers are very closely integrated into the business operations of the company. Unlike most software companies, CashEdge's India organization is NOT merely a "delivery center," but a critical component of overall operations. Teams in India work closely with their counterparts in the US offices and report directly to the Vice Presidents of the respective functional groups. This gives employees better and more frequent visibility for their roles and the work they do across the company, irrespective of their geography. In order to facilitate the process, employees from each location frequently travel to CashEdge's U.S. offices for better interaction with their counterparts.



## Awards

Most recently, CashEdge ranked tenth in the category of financial services, and 101st overall in the 25th annual Inc. magazine Inc. 500 ranking of the 500 fastest growing private companies in the United States. According to Inc. magazine, the 2006 Inc. 500 reported the most robust bunch of companies the magazine has ever compiled, with aggregate revenue of \$19.7 billion, up from \$16.5 billion last year and \$12.9 billion in 2000. "If you want to find out which companies are going to change the world, look at the Inc. 500," said Inc. Editor Jane Berentson. "These are the most innovative, dynamic, fast-growth companies in the nation..."

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## Business Model

CashEdge goes beyond providing technology to deliver end-to-end service to customers in an ASP environment. CashEdge hosts the application, and provides risk management, transaction processing, and reporting capabilities. The revenue model includes a combination of license fees, monthly hosting/support fees, as well as transaction fees. This provides great visibility and predictability of future revenue.

CashEdge sells directly to top-tier financial institutions, and partners with resellers to target smaller banks and credit unions. The company has partnered with leading financial technology providers to integrate CashEdge solutions into their applications. These include CheckFree, Albridge Solutions, Corillian, Digital Insight, eMoney Advisor, and Online Resources.

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## Company Values

CashEdge is a trusted partner to hundreds of financial institutions and is responsible for the stewardship of priceless account data and billions of dollars transacted annually. A company that prides itself on integrity, innovation, and excellence, CashEdge expects no less of its employees. The company demands a high level of maturity, competence and judgement from every employee. All members of the CashEdge team are given a great deal of responsibility and expected to take pride in their work and ownership of the result and the final impact on the client. With such responsibility comes a great deal of dignity, confidence and respect. CashEdge recognizes that nothing is accomplished by individuals acting alone, and celebrates the accomplishments of the entire team.

## The CashEdge Opportunity

Several CashEdge employees hold U.S. patents for inventions. New hires will have the opportunity to work with industry experts and learn best practices from them directly.

We invite you to be a part of this exciting and fast-growing company, and to make your dreams of working in a world class, fast paced organization a reality. CashEdge's culture is based on hard work, a fun atmosphere and a team environment that values your unique skills and contributions. For more information, please visit [www.cashedge.com](http://www.cashedge.com).



**CashEdge Overview  
Technology and Solutions**

**Architecture & Engineering**

CashEdge products are built by technology experts using state of the art technology and proven processes. CashEdge employees have the opportunity to work and learn in a constantly improving organization. The company philosophy is to take calculated risks, and CashEdge is consistently rewarded with success for its ambitious product and technology goals.



**Technology Stack**

CashEdge products are built using the J2EE technology. CashEdge uses the Oracle database as its product backend and MySQL as the backend for internal applications. The company has adopted EJB 3.0 for data access and persistence, and Java Server Faces for the presentation and business layers.

**Pattern Oriented Product Development**

At CashEdge we believe that someone has already addressed most of the problems we're encountering. As a result, vanilla and modified versions of design patterns are used in our designs and coding. We think of patterns when we find a roadblock.

**Process**

CashEdge works across three time-zones and has a production release every month, which is achieved by using fast paced product development cycles. The company regularly experiments with new processes. During the last year, the company introduced Agile Product Development methodologies to roll out releases.

Layer	Components	Technology	Development	Deployment
View/Presentation	User Interface <ul style="list-style-type: none"> <li>src/Client, src/jsp</li> <li>src/ClientOutput.jsp</li> </ul>	JSP	JSP	Browser
Controller	faces-config.xml <ul style="list-style-type: none"> <li>Navigation Rules</li> <li>Validators</li> <li>Converters</li> <li>Resource files</li> </ul>	Java Server Faces	ADF Faces + My Faces	JBoss
Business Logic	faces-config.xml <ul style="list-style-type: none"> <li>ManagedBean Layer</li> <li>ManagedBean (src/ManagedBean)</li> <li>ManagedBean (src/ManagedBean)</li> <li>ManagedBean (src/ManagedBean)</li> <li>ManagedBean (src/ManagedBean)</li> </ul>			
Model	Entity/Manager Layer <ul style="list-style-type: none"> <li>Entity/Manager (src/Entity/Manager)</li> <li>Entity/Manager (src/Entity/Manager)</li> <li>Entity/Manager (src/Entity/Manager)</li> <li>Entity/Manager (src/Entity/Manager)</li> </ul>	EJB 3.0	EJB 3.0	
Data	Persistence + DAO Layer <ul style="list-style-type: none"> <li>Home queries</li> <li>Relationships (1:1, 1:n, etc)</li> <li>Missing From and/or @ attributes</li> </ul>			
	Storage Repository <ul style="list-style-type: none"> <li>Tables, Constraints, Indexes</li> <li>Backup &amp; Recovery process</li> <li>Database recovery policies</li> </ul>	Oracle	Oracle JDBC	Oracle

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## Solutions

CashEdge's broad set of solutions is created on a consistent technology platform. This distinguishing factor enables clients to select stand-alone solutions or enjoy a fully integrated online banking suite that is easily implemented and requires minimal technology management.

- **OpenNow / FundNow**

OpenNow is an online account enrollment, authorization and validation product. FundNow provides a risk-managed service for instantly and securely funding new accounts online. Together, the solutions increase new account completion rates by reducing the time and complexity of opening and funding a new account. Prospective members can apply for, be approved for, and fund a new account in one single session through an automated authentication and verification process.

- **TransferNow - Inter-institution Transfer**

TransferNow enables financial institutions to deploy secure online money transfer services that attract new assets and generate new revenue streams. End users can transfer money any time between their host accounts and accounts at over 20,000 banks and brokerages.

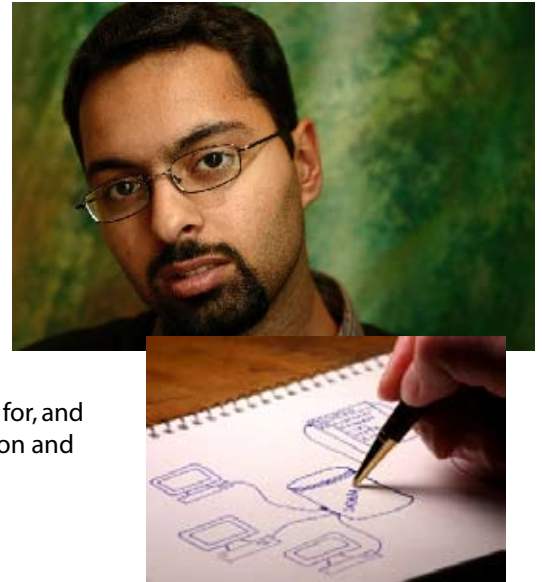
- **AllData - Data Consolidation for Enterprises**

AllData enables wealth management and financial advisory firms to consolidate client account data from a wide variety of sources including brokerages, custodians, banks, and insurance firms. Unlike generic aggregation solutions that "scrape" data, AllData harvests historical, transaction-level detail from multiple sources. The resulting "client positions database" is flexible, portable, and has the accuracy and detail to fuel sophisticated wealth management applications.

- **Small Business Invoicing & Transfers**

*Small Business Invoicing* is a unique product that enables financial institutions to offer their small business customers easy and secure invoicing and customer payment services that generate new revenue streams and simplify back office processes.

*Small Business Transfers* enables financial institutions to offer easy and secure direct deposit and B2B payment services that provide greater value for customers and generate new revenue streams for the institution. Moving the funds through ACH and other payment networks, these transfers can be one-time, recurring, or pre-scheduled to meet each business's individual needs.



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## Risk Management

All of the solutions listed above are supported by CashEdge's extensive risk management expertise. This unique capability enables the company to absorb and manage the risk surrounding user authentication, external account ownership, transaction settlement, fraud, and regulatory compliance, and is backed by customized policies from leading insurers. By leveraging CashEdge's expertise and ability to absorb risk, CashEdge's clients can configure offerings to best suit the needs of their institutions and clients.