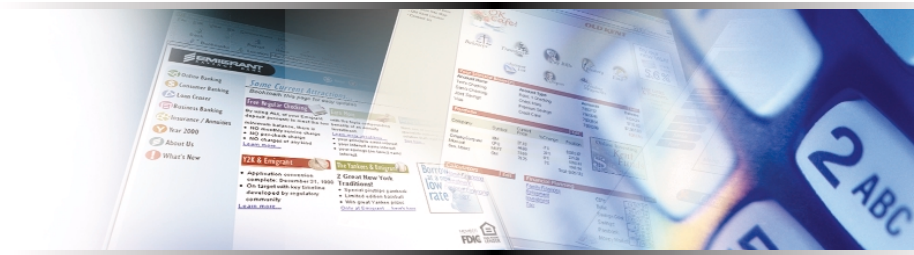




FUSION POWERED e-FINANCE™



FINANCIAL FUSION SERVER™

UniversalOFX™ EDITION

Connect millions of customers to their accounts

Internet banking and the associated use of the OFX protocol has grown rapidly in the past few years. Compounding that growth is increased customer demand for anytime, anywhere instant access to financial information. The lack of back-end functionality prohibits front-end entry point systems (Web, wireless, ATM's) from being updated seamlessly in real-time. Because of these factors, one needs a comprehensive middleware solution that:

- Allows communications between disparate systems
- Enables instant integration of database information
- Facilitates real-time, front-end input information
- Provides scalable capacity

To meet these demands, Financial Fusion offers the *Financial Fusion Server, UniversalOFX Edition* solution. *Financial Fusion Server, UniversalOFX Edition* unifies and streamlines all back-end systems and increases the update speed of customer and transaction information, while decreasing the cost of hardware and IT maintenance.

Financial Fusion Server, UniversalOFX Edition allows financial institutions to leverage OFX protocol connectivity to access 401(k) accounts, tax functionality like W-2 and 1099 forms, retail & commercial banking and electronic trading & reporting through a combination of extensive protocol support and a robust, scalable architecture. *Financial Fusion Server, UniversalOFX Edition* connects millions of customers to their accounts by utilizing advanced Java technology and flexible message broker-based infrastructure.

The Ultimate Real-Time, Anywhere Access to Customer Financial Information

Financial Fusion Server, UniversalOFX Edition ensures connectivity to users of Intuit's Quicken and QuickBooks, Microsoft's Money and other personal financial management (PFM) software. The financial institution's website is optimized for each customer's experience whether one is using a Web or wireless device. *Financial Fusion Server, UniversalOFX Edition* provides multi-protocol support on a single platform, simultaneously running other major protocols like OFX, FIX, GSTP, RITD, OMGEO, EMX and SWIFT with complete protocol extensibility.

Key Features:

Management Console—Simplifies the configuration of *Financial Fusion e-Finance Suite* applications with defined architecture, design patterns, API's for managing applications and systems and provides reporting capabilities

Message Broker—Integrates message-based protocols and applications, including in-house proprietary versions from varying sources

Host Connectivity—Makes it possible to integrate with a wide variety of host systems including CheckFree, Hogan,

Miser, MQ, TCP/IP, JDBC, SML/EJB, CICS and others

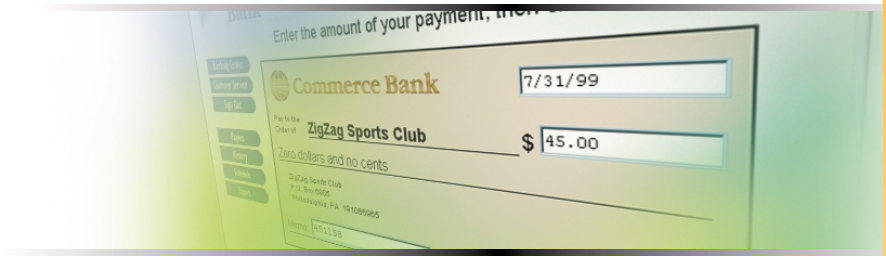
Universal Alerts Engine—Generates immediate, scheduled or recurring notification message to applications and end-user devices

Open Systems—Supports a wide range of operating systems, databases and application servers including: Sun Solaris, IBM AIX, Windows NT, Oracle, IBM DB2, Sybase Adaptive Server Anywhere, WebSphere, WebLogic, iPlanet, EAServer

Product Components (continued)

Access Anytime, Anywhere, 24 x 7

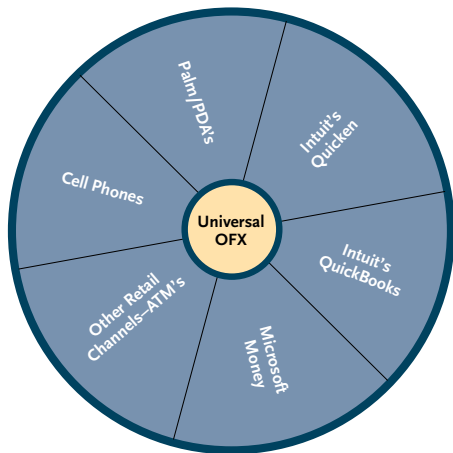
Financial Fusion Server enables parallel processing and simultaneous sessions, eliminating IT system reconfiguration—creating the most scalable and efficient transaction environment in the industry. The system scales from one to millions of users. Through the multi-thread processing feature, increasing the number of users does not decrease system performance. Database pooling and caching facilitates multiple customer access to a relational database compared to the practice of acquiring one database connection per customer. The performance of the application can significantly be increased through the load-balancing feature.



Unprecedented Flexibility

Because it's the only middleware delivering openness and flexibility, *Financial Fusion Server, UniversalOFX Edition* enables rapid change and quick deployment of competitive applications. Easy connection to a wide array of back-end host systems leverages features such as database caching, CICS connectivity components, packaged API's, and connectivity to almost any back-end system. This provides developers with custom integration capabilities and rapid host integration.

UniversalOFX Supported Channels



UniversalOFX, powered by Financial Fusion Server, allows financial institutions to connect to millions of consumers—particularly users of Intuit's Quicken and Quickbooks, Microsoft Money and other personal financial management software. UniversalOFX also allows financial institutions to reach customers via mobile and wireless devices, as well as through ATM's, VRUs, kiosks, branches and more.

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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Financial Fusion, Inc.

561 Virginia Road
Concord, Massachusetts 01742

1-800-842-0885 • 1-978-287-1975
Fax: 1-978-287-2315

sales@financialfusion.com
www.financialfusion.com