

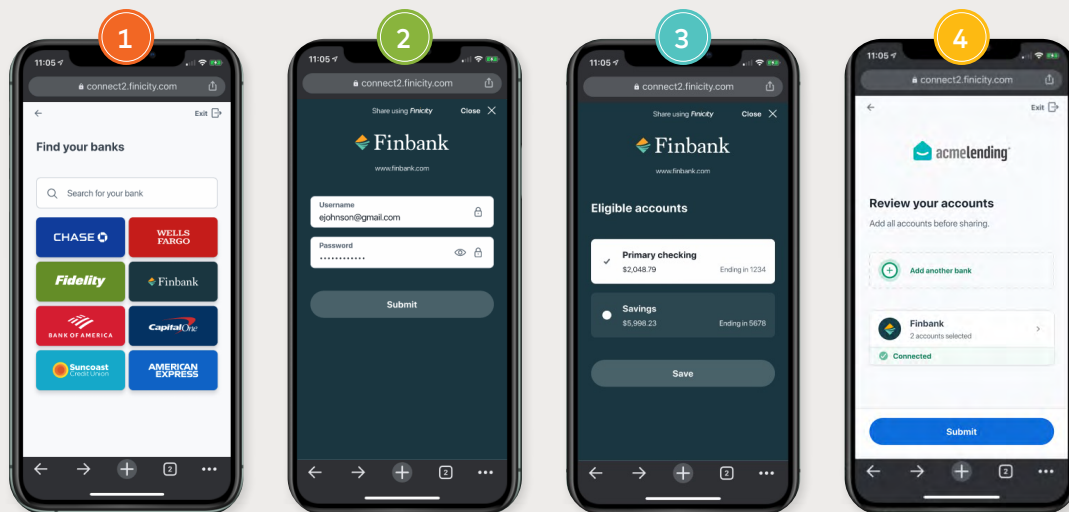
# Connect for a better experience



## The transformational impact of open banking

Open banking is the name for the innovations that give you, the consumer, more control over your financial accounts and data. Simply put, open banking gives you the ability to share your financial data to transform the way you experience money, everything from budgeting and payments to investing and lending.

## Connecting financial accounts with Finicity



1. Search for your financial institution.
2. Provide the username and password associated with those financial accounts.
3. Select the accounts you want to share with the app or organization.
4. We retrieve the data you want to share from your financial institution or payroll provider.

We then securely process and share your information with the organization or app you're agreeing to share the information with.

## The benefits of open banking

The open banking interface allows you more control over the information you're sharing and can be more efficient than paper-based methods. You choose the information you want to share and when you want to share it.

This process provides the lender with a comprehensive view of your financial situation that could allow for more favorable terms, an improved credit score or more access to capital, just to name a few of the many benefits.

## Open banking security vs. legacy processes

Security is at the heart of our platform. We have built our solutions, which are regularly audited by third-party experts, to exceed industry security standards. We utilize extensive physical, technological and procedural safeguards similar to those used by major financial institutions.

Using API-based technology also ensures the best data through fast, reliable and secure connections. Finicity is SOC2, Type 2 certified and maintains a PCI Level 1 RoC/AoC. All of these terms just mean that we prioritize the security of your data.

This digital approach also mitigates risk and fraud that can occur when documents are exchanged via fax, email or other methods. Connect to our open banking platform for a more secure experience.

## Sharing data responsibly

You, as the customer, are at the center of this process, and you should be able to control your financial data for your benefit.

Finicity is committed to responsible data use and sharing practices as outlined in its [Privacy Policy](#).

## Consumer rights and protection

You, as a consumer, have the right to inquire and access information about how your data is shared. At Finicity, we comply with all applicable consumer protection laws and regulations. This means more protection and rights for you as the consumer.

## Security, convenience and empowerment

Open banking is transforming financial services, giving you more access and control over how and when your financial data is used. Connect to our open banking platform for increased security, more efficient processes and better outcomes. Everyone wins.