

### *Online and Mobile Banking - Lowering Channel Costs & Enabling More Self-service*

CIC's largest installed base of highly secure electronic signature implementations are in the Financial Services Industry ("FSI"). This has made us experts in understanding the requirements of a wide range of FSI enterprises and implementing the functionality, scalability, and flexibility needed to address their unique needs. Our products and services offer a robust and varied set of electronic signature solutions that can be differentiated from competitive offerings with respect to both costs and options. For example, CIC provides support for a broad range of electronic signature methodologies and signing devices. We also offer branding and customization configurations to keep customer brands and 'look and feel' out front, and to meet the legal and compliance requirements.

A major area of focus for CIC in 2011 is the expansion of our Mobility Suite. CIC currently offers electronic signatures, both "live" and "click-to-sign", for tablet PCs, iPads and iPhones, and we plan on launching the service on Android and Blackberry platforms soon.

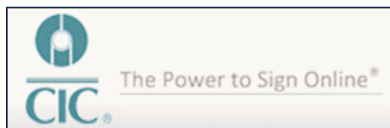
Our SignatureOne™ solution is accessible on-premise, in the cloud or through our Mobility Suite. The server-based application applies an electronic signature directly into the document being signed and keeps a record of the event (each step taken by the signer, which we refer to as the "ceremony"). This clearly documents the signer's intent and prevents signature repudiation. Upon applying the electronic signature, the ceremony data is applied directly to the PDF to protect the integrity of the electronic signature. CIC's electronic signatures are applied to PDFs using Adobe's specifications for electronic signatures. Along with updating the PDF, the data base record is updated reflecting the modification to the document, as well as signature and signer. The data base information can be marshaled out into an XML record format to be used as an audit record of the complete signing process. For security, each signature is digitally signed with a patented CIC signature certificate. This certificate can be created on the fly as a self-signed certificate or a corporate certificate can be used to sign all the signatures being applied. The certificate creates unique digital DNA for each electronic signature and proves the integrity of both the signature itself and of the data contained in the PDF.

CIC's Mobility Suite offers a robust and secure solution because the documents and the ceremony data are hosted and managed at all times on our secure SignatureOne™ Ceremony Server™. This ensures that the documents signed via the Mobility Suite remain securely stored. The signature presentation and prompting is done on the client, but the signer executes the document on the server and then is presented with an image of the signed document, rather than the actual document saving time and money.

CIC also offers a number of different authentication methods to ensure that the person about to sign the document is the intended signer. Authentication is typically done when the signer enters our system. This authentication is always being checked as the end-user navigates through the electronic signature process. An authentication ID is stored as part of the audit trail.

Under applicable laws (including E-SIGN), electronic signatures are described as being applied with an understanding of intent, unique to the signatory, under their sole control, capable of verification, and affixed in a tamper evident manner. Our products are designed to address these criteria in a cost effective manner. The latter means that we provide a robust and standardized solution that is easily integrated into any type of hardware/software combinations. In other words, our solution is easily adapted to our customers' unique technology and company-specific environmental factors. Our solutions are intuitive, so that a signer can easily self-navigate the signature ceremony, understanding their actions and without being asked to perform an excessive number of actions or be involved in complex processes. CIC has a large number of implementations with Blue Chip customers in Banking, Insurance, Utilities, Healthcare and Government and our signatures have met these companies' rigorous requirements and have never been successfully challenged.

As a company that solely focuses its resources on the electronic signature and records marketplace, CIC has become an industry thought leader and provider of solutions that meet the diverse needs of all enterprises with the need for an electronic signature solution. Although we provide technology capable of servicing applications in a number of different vertical market applications, with successful deployments in many, CIC remains focused on our FSI clients and their unique requirements, including security.



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**Yasmine Tabatabai** is Manager of Financial Market Solutions at CIC - Communication Intelligence Corp. CIC is a leading supplier of electronic signature products and the recognized leader in biometric signature verification. CIC enables credit unions to achieve truly paperless workflow in their electronic business processes by providing multiple signature technologies across virtually all applications. CIC's solutions are available both in SaaS and on-premise delivery models and afford "straight-through-processing," which can increase member revenue by enhancing user experience and can also reduce costs through paperless and virtually error-free electronic transactions that can be completed significantly quicker than paper-based procedures.