



ClairMail to Power Mobile Banking and Payments for Intercredit Bank



Technology-leading bank to use ClairMail's full suite of 2-way mobile banking and payments services

NOVATO, Calif., January 16, 2008 — ClairMail, Inc., the leader in 2-way mobile phone-based customer interaction, today announced that Intercredit Bank, N.A., a Florida-based commercial and consumer financial institution, selected ClairMail to power its new mobile banking offering.

ClairMail is the first and only mobile banking and payments solution that works on all mobile phones and supports all three mobile user interface types – messaging, mobile web and client applications – known as the “triple play.” On one platform with a single implementation, the ClairMail System seamlessly and securely integrates with a financial institution’s systems of record and provides financial institution customers with a comprehensive suite of 2-way mobile banking and payment services. Intercredit Bank customers will benefit from the innovative ClairMail System’s ease-of-use, user-preferred interfaces and ubiquitous availability.

The ClairMail System also features a powerful Event Engine which can process hundreds of thousands of transactions every minute (6,000/second) from Intercredit Bank’s back-end systems – including credit card and core processing – and enable customer-defined 2-way actionable alerts. The ClairMail Event Engine offers a broad set of alert types that customers can opt-in to receive, including alerts when balances get low or reach zero, a payment requires authorization, a deposit or withdrawal exceeds a threshold amount, a check clears, an overdraft occurs, or a user ID or password changes. Additionally, customers can set preferences for the triggers (dollar thresholds or event occurrences that activate alerts), frequency (when and how often alerts are received) and delivery option (SMS or email) for their alerts. Given the 2-way nature of the ClairMail System, Intercredit Bank customers will be able to resolve issues using their mobile phone, such as to transfer funds in response to a low balance alert.

“Intercredit Bank is committed to giving all of its customers the best possible banking products and services and the ClairMail System offers the most comprehensive and secure platform for mobile banking transactions,” said Mauricio Laniado, CEO of Intercredit Bank. “We wanted to empower our customers to select their preferred mobile interface, define alerts preferences and utilize virtually any mobile phone. ClairMail’s unique and broad offering will ensure a valuable mobile banking experience for our entire customer base.”

Founded in 1992 as a result of the purchase of a Miami community bank, Intercredit Bank is dedicated to providing the highest level of personalized banking services to its corporate and consumer customers anytime and anywhere through its Branch network, Internet Online Banking Service, a recently launched Remote Deposit Service and through its newest delivery channel, Mobile Payment and Banking Service. While Intercredit Bank is rooted in old-fashioned banking service and attention, the bank is committed to embracing the latest technologies available and found that ClairMail’s mobile banking and payments solution would appeal to the most customers and accelerate adoption.

“ClairMail has enabled Intercredit Bank to quickly and easily provide our industry leading suite of secure, convenient and on-demand banking services to their mobile customers,” said Joseph Salesky, CEO of ClairMail. “Our mobile banking and payments solution provides anywhere, anytime 2-way access to an increasingly mobile world, and we’re pleased to partner with Intercredit Bank in bringing this powerful capability to its customers.”

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About ClairMail

ClairMail optimizes any mobile phone for 2-way customer interaction. Only the ClairMail System offers mobile banking and payments applications that utilize any phone's existing messaging and mobile web software and extend the capabilities of third-party client applications. On one platform with a single implementation, ClairMail empowers financial institutions to provide their customers with easy and immediate 2-way access to secure information, account management, no-hold customer service and Actionable Alerts™. Unlike other proprietary and inflexible point solutions, the ClairMail System is a turnkey, standards-based offering that seamlessly and securely integrates with existing systems, delivers the fastest time to value and provides an alternative to more costly channels like call centers and IVR. Founded in 2004, ClairMail is headquartered in Novato, Calif. The company is privately held and funded by Norwest Venture Partners, Outlook Ventures and JAFCO Ventures. For more information call (415) 884-7270 or visit www.clairmail.com.

About Intercredit Bank

Intercredit Bank is a Commercial and Consumer financial institution supervised by the Office of the Comptroller of the Currency and insured by The Federal Deposit Insurance Corporation, a National Association Bank. We provide lending services mainly in Miami-Dade and Broward Counties to allow customers to reach their financial objectives with their businesses and or personal goals; deposit services for savings or payments needs; investments services for retirement or wealth accumulation needs; and other services like foreign exchange, bill payment, money transfer, and many others that apply to the needs of specific industries or type of business. For more information call (305) 375-8442 or visit www.intercreditbank.com.

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