

Clairmail to Power Mobile Banking for City Bank

Texas-based community bank to use Clairmail's full suite of 2-way mobile banking and payments services



NOVATO, Calif., September 25, 2008 — Clairmail, Inc., the leader in 2-way mobile phone-based customer interaction, today announced that City Bank, a locally owned and operated community bank in Texas, selected Clairmail to power its new mobile banking offering.

Clairmail is the first and only mobile banking and payments solution that delivers 2-way mobile banking and payments functionality on all mobile phones with consistency across all three user interface types – messaging, mobile web and client applications – known as the “2-way triple play.” On one platform with a single implementation, the Clairmail System seamlessly and securely integrates with a bank’s systems of record and provides bank customers with a comprehensive suite of 2-way mobile banking and payment services.

The Clairmail System is certified to interface with City Banks’ banking systems and numerous other third party core processing and online banking systems. Having successfully integrated with a wide variety of financial institution service providers across numerous customer deployments, third party integration is a Clairmail core competency.

The Clairmail System’s modular design and complete 2-way mobile banking and payments services will enable City Bank customers to access account information and conduct transactions by leveraging any mobile phone’s existing messaging (SMS) software and mobile web capabilities – regardless of the device’s manufacturer, model, operating system or wireless carrier.

The Clairmail System also incorporates a powerful Event Engine which can process hundreds of thousands of transactions every minute from City Banks’ 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 alerts that City Bank customers can opt-in to receive, including deposit confirmations, withdrawal confirmations and account threshold alerts. Alerts can also be sent when interest is paid to a checking account in City Bank’s flagship Reward Checking product. The Clairmail Event Engine empowers City Bank to provide these time-sensitive, 2-way alerts which their customers can respond to with a simple text message in order to easily and securely resolve issues and manage all aspects of their personal finances from their mobile phone.

“We are committed to staying in touch with our customers’ needs and offering revolutionary products and services that are responsive to those needs,” said Cory Newsom, President and CEO of City Bank. “We selected Clairmail because they offer a comprehensive, best-of-breed suite of mobile banking services on a highly secure platform and will deliver the most valuable user experience for our customer base.”

“Clairmail is honored to team with City Bank to quickly and easily provide our industry-leading suite of convenient, secure and on-demand 2-way mobile banking and payments services to their mobile customers,” said Joseph Salesky, CEO of Clairmail. “City Bank customers will benefit from our complete and intuitive mobile banking services on any mobile phone, using their preferred interface.”

Clairmail was recently recognized as a leader in the mobile banking and payments industry by TowerGroup, a financial services research firm. Clairmail was positioned as having the highest strategic extensibility of any vendor and one of the best market execution ratings given its recently announced partnerships with Fidelity National Information Services and WAUSAU and agreements reached with a wide range of bank customers throughout the United States.

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About Clairmail

Clairmail is the only comprehensive 2-way mobile platform for banking, payments and card services. Deployed either on-premise or as a managed service, Clairmail optimizes any mobile phone for 2-way customer interaction. Only the Clairmail System offers mobile banking, payments and card 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 City Bank

With its start as a small West Texas bank in 1941, City Bank today is a \$1.8 billion dollar company that has grown and expanded its operations and sphere of influence from one location to a multitude of locations across the state of Texas. City Bank has also diversified its operations into other financial service businesses, sectors and related industries. With its main headquarters in Lubbock, Texas, City Bank has grown in market share and is now a leading financial institution in the highly-competitive Texas market. In addition to becoming a strong presence in West Texas, City Bank has also branched out to larger markets such as Dallas-Fort Worth, El Paso and Houston. With over 600 employees and growing City Bank continues to cultivate and diversify to position itself as a leader in the ever changing financial services industry. For more information, visit www.citybankonline.com

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