



Clairmail Chosen By PNC To Enhance Mobile Banking Services

Top 10 U.S. bank incorporates Clairmail's comprehensive solution to provide customers with security alerts, expanded mobile access to accounts



NOVATO, Calif., November 19, 2008 — Clairmail, Inc., the leader in 2-way mobile phone-based customer interaction, today announced that PNC Financial Services Group, Inc. (NYSE: PNC) expanded its mobile banking services by integrating Clairmail's comprehensive mobile banking solution.

The breakthrough Clairmail System leverages any mobile phone's existing text messaging (SMS – short message service) software and capabilities; no new mobile phone software is required. As a result of the Clairmail System's modular design and complete mobile banking services, PNC now enables its customers to conveniently access their accounts using virtually any mobile communications device – regardless of manufacturer, model, operating system or wireless carrier.

The Clairmail System also provides the application intelligence and delivery mechanism for sending numerous security-related alerts to PNC customers, including alerts for when a user ID, password, security question or contact information (e.g. address, telephone, number or e-mail address) is changed. Additional alerts will be available to PNC customers in the future, including alerts when an overdraft occurs or when a balance falls below a customer-defined amount.

The Clairmail System incorporates a powerful Event Engine that can easily handle the potential transaction volumes from banks of any size and deliver alerts in real-time. Clairmail will collaborate with PNC to augment PNC's offering with more alerts and other mobile banking functionality over time.

"A mobile banking solution should be available to all bank customers and provide both account information and security alerts," said Thomas S. Kunz, senior vice president, director of e-Business for PNC. "By leveraging the existing text messaging on all mobile phones and delivering security alerts via the Clairmail solution, PNC is providing convenient, secure and on-demand mobile banking services to our customers."

"Clairmail is privileged to partner with PNC to give their customers secure, 24/7 account access and dynamic, real-time security alerts," said Joseph Salesky, CEO of Clairmail. "PNC customers will benefit from our complete mobile banking services on any mobile phone, using the text messaging functionality they are already familiar with."

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 major customers in 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 2-way 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 generate and deliver 2-way Actionable Alerts to their customers and provide easy and immediate account management, secure transactions and no-hold customer service. Unlike other 1-way, proprietary and inflexible point solutions which lack the application intelligence to generate 2-way alerts, the Clairmail 2-way System is a turnkey, standards-based 2-way 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.