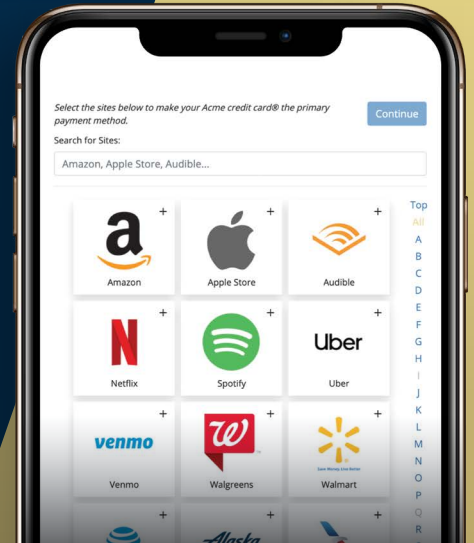


Alkami

The gold standard in digital banking

Alkami + Strive CardUpdatr™



Card issuance does not end at activation. Getting cards registered as the default card-on-file with each cardholder's e-commerce accounts is integral to boosting transaction volume and, ultimately, revenue.

54% of activated cards are used in the first year.

In today's environment, cardholders expect instant access to payment cards at online and mobile checkouts. What they get instead is unexpected, frustrating declined transactions and the burden of manually updating cards on file. For issuers, the result is lost revenue and declining cardholder satisfaction.

Automatic Card Updating Solutions

To meet this challenge, you can protect and increase transaction volume by getting your card on file at more sites with Strive's CardUpdatr, an AI solution that is fully integrated with the Alkami Platform. This solution provides you with frictionless card updating experiences that increase card usage, raise interchange income, and inspire loyalty, allowing you to engage with users via rapidly growing channels like voice devices, including Amazon Alexa, Google Home, and messaging systems including SMS and Facebook Messenger to conduct a wide variety of financial tasks and transactions.

- For newly issued cards, reach the immediate Top of Wallet® position on top sites while providing the best experience

- With re-issued cards, ensure your card stays the default payment method
- For underutilized cards, increase reach and realize more revenue

1.25B It is projected that by 2023 there will be more than 1.25B credit cards issued to about 193M cardholders.

- WALLETHUB 2020

Upgrade your card business with CardUpdatr

CardUpdatr empowers cardholders to place the FI's credit and debit cards as the default payment method where they shop and pay online. It enables FIs to:

- **Increase Transaction Volume** - More card usage increases revenue from interchange, interest, and user lifetime value
- **Gain more share of wallet** - Cardholders easily add cards to more merchant sites creating stickier relationships
- **Gain Insight** - Get immediate validation of card use and know where cardholders store your card online
- **Enhance Satisfaction** - Eliminate a key source of dissatisfaction in critical moments when transactions are declined due to outdated cards-on-file

- **Strengthen Loyalty** - Provide cardholders a better card replacement and overall e-commerce experience to make your card sticky
- **Impact Customer Service** - Relieve the burden of replacing cards on file by putting the solution directly in cardholders' hands

Make your card the Top of Wallet®

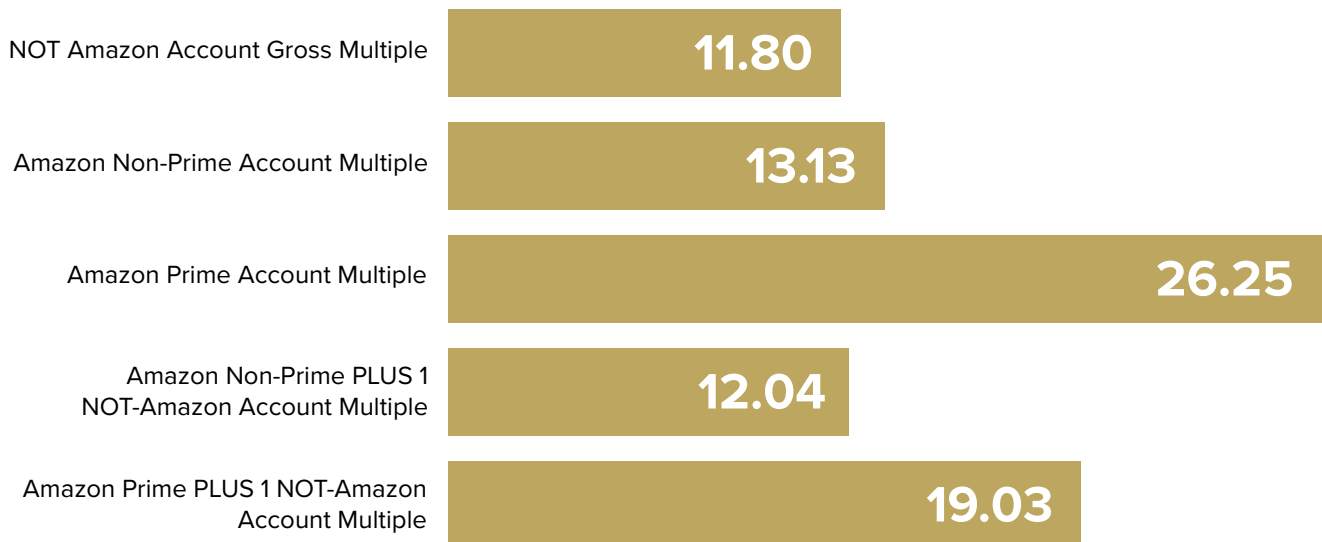
In addition to maintaining and growing transaction volume, cards must also be easy to use. It should not just be swiped or tapped at a retail checkout, but also be the card-on-file at your user's e-commerce accounts, which today is the fastest growing share of spend. Strivve's TopWallet tools provide new marketing assets and strategies designed to increase cardholder engagement and enhance online adoption and overall card use, allowing FIs to have everything they need to launch, support, and personalize CardUpdatr for their cardholders

The Strivve and Alkami Partnership, empowers your FI in a simple way to provide a tightly integrated card-on-file updating experience to cardholders and address an issue that strips significant revenue from your bottom line.

To learn more, contact your Alkami representative or visit Alkami.com.



One Card @ One Account - Plus One ROI Multiples



CardUpdate Process

Cardholder is able to update multiple sites at one time, in one convenient place.



Revenue Potential:

\$15.4M

In Transaction
Volume

\$234K

In Interchange
Revenue

\$702K

In Interest
Income

* Based on Industry Averages: Cards on File average transactions a year: 4
Average dollar spend per online transaction: \$65 Average card Interchange rate: 1.50%