

## Viewpointe® Company Overview and Facts

### Profile

Viewpointe is a trusted provider of electronic content management and exchange solutions and services. Founded in 2001, Viewpointe is owned by top-tier institutions: Bank of America, JPMorgan Chase, SunTrust, U.S. Bank, Wells Fargo and IBM.

Since 2006, Viewpointe has been named to the prestigious FinTech 100 surveys, representing the best of the best in financial technology and service providers. *Bank Technology News* named Viewpointe one of the top innovators of 2008, an annual ranking of the 25 most advanced people, companies and technologies in financial services.

### Viewpointe Services

As an established provider of electronic solutions, Viewpointe offers a secure choice for the following services:

**OnPointe®** – With one of the largest national archives of digital information in the cloud, Viewpointe’s information governance platform, OnPointe, enables organizations to manage their enterprise content, records and digital storage via our secure, private cloud in a scalable and cost-effective way.

**End-to-end Check Image Exchange and Settlement Services** – Dedicated to helping financial institutions get connected to all of the nation’s endpoints, Viewpointe offers a host of solutions integral to moving the industry closer to full check electronication.

**Pointe2Pointe®**: Viewpointe’s image exchange service, Pointe2Pointe, provides customers with a secure, cost-effective and efficient means of exchanging check images through Viewpointe’s hub-and-spoke network using a dedicated circuit or an Internet connection.

**Settlement Services**: Through its National Settlement System (NSS), Viewpointe offers reliable settlement activity for all electronic check transaction types, including forward items, adjustments and returns. Features include real-time, online net settlement, comprehensive on-demand reporting for ease in reconciliations and integrated online adjustment module.

**Viewpointe Image Integrity®**: Specifically designed to help protect the end-customers’ privacy and streamline image traffic processing by identifying mismatches early in the process.

**Check Image Storage**: Many of the nation’s largest banks store check images with Viewpointe, which offers outstanding capacity, retrieval speed and exchange performance levels.

**ImageShare™**: The “image once, share on demand” model exclusive to Viewpointe allows check archive customers to share check images among themselves only when needed, avoiding the cost associated with transporting and storing large files of images between individual financial institutions.

**Thrupointe**: Enables clearing of items through Viewpointe to partnering exchange channels – The Federal Reserve and Endpoint Exchange – including images, data and IRD print instructions.

**Payments Association Services** – Viewpointe Clearing, Settlement & Association Services provides best-in-class regional payments association services for our valued members. As a voting member of NACHA – The Electronic Payments Association, we are one of 17 regional payments associations providing comprehensive payments education, Automated Clearing House (ACH) audit services, risk management services and access to discounted industry publications.

## Key Statistics

The data below represents a total or average number for the following reported items.

### April 2012:

- Volume of check images shared/exchanged: 364.8 million
- Value of check images shared/exchanged: \$453.6 billion
- Check images stored: 183.4 billion (total at end of April 2012)

### Yearly Volume/Value Trends:

- 4.5 billion check images shared/exchanged in 2011, representing \$5.5 trillion.
- Represents a 5% increase in number of images cleared over 2010.

### Electronic Records Stored:

- e-Content storage under management: 29.63 petabytes (at end of December 2011)

## Leadership

Lou Buglioli  
*Chairman and Chief Executive Officer*

Stephen Lapham  
*Chief Administrative Officer and General Counsel*

Timothy Coff  
*President, Chief Operating Officer*

Mark Ryan  
*President, Payment and Shared Services*

Ben Golden  
*Chief Financial Officer*

Rich Walsh  
*President, OnPointe Services*

Kevin Kearns  
*Chief Technology Officer*

## Viewpointe Industry Involvement

Viewpointe is an established regional payments association, providing various offerings and services supporting its members. Viewpointe works with other regional payments associations in an attempt to strengthen our services, programs and growth opportunities. Viewpointe remains actively involved in various industry associations to help advance the concerns and ideas of our customer base. In addition, the Viewpointe Users Group (VPUG) is a council of financial institutions that meets several times per year to engage in image processing strategy and electronic payment tactical solutions discussions. VPUG is dedicated to enhancing and resolving issues by way of openly sharing best practices and lessons learned.

## Moving Forward

With a customer-centric focus, Viewpointe is committed to delivering complete, end-to-end electronic payment and digital storage solutions tailored to customers' needs. Recognized throughout the industry for its thought leadership, the company seeks to establish and maintain joint efforts with other leading industry participants. Viewpointe continues to leverage its core competencies in its efforts to develop solutions that help customers with their data management and exchange challenges.

For more information, visit [www.viewpointe.com](http://www.viewpointe.com).