



IntraFi. | Fintech Solutions

OPTIMIZE YOUR GROWTH AND CLIENT RELATIONSHIPS

IntraFi enables fintechs to earn fee income and augment client relationships by making their clients' funds eligible for multi-million-dollar, FDIC protection on interest-bearing deposit accounts .

With IntraFi, fintechs can sweep (directly if it is a broker-dealer or through a bank partner) client cash into interest-bearing, FDIC-insured accounts at multiple banks automatically on a daily basis using the **IntraFi Sweep** service.

The service leverages financial institutions on the IntraFi Network of nearly 3,000 participating members or bank(s) with which you have an existing relationship. For sweep program banks, IntraFi Sweep allows you to lock in bank capacity for terms measured in years with interest rates based on standard indexes.

INCREASE MARKET SHARE

Use IntraFi Sweep to offer customers a deposit sweep option. Fintechs can choose to receive a lower fee, or even no fee, so that its customers receive a higher yield, helping the fintech gain higher market share.

GROW REVENUE

IntraFi Sweep provides an eligible fintech with the ability to tier customer interest rates based on criteria such as customer balances. The fintech can use this ability to create a win-win situation by providing its best customers with a superior yield without sacrificing its fee income.

With rate-tiering, the interest rate may be lower for customers who may be less likely to be rate sensitive (i.e., those with smaller cash balances), permitting the fintech to retain a larger portion of the amounts that destination banks pay. Meanwhile, customers who may be more likely to be rate sensitive (i.e., those with larger cash balances) can be offered larger yields.

INTRAFI NETWORK

~3K

U.S. financial institutions
have chosen IntraFi

\$500B+

daily deposit
placements administered

~90%

of U.S. banks with
more than \$10B in assets*

*By number of bank
charters as of 6/30/22

MANY REASONS TO CHOOSE INTRAFI



As a trusted partner chosen by nearly 3,000 financial services companies, IntraFi connects institutions of all sizes to help them build stronger relationships with their customers, fund more loans, seamlessly manage their liquidity needs, and earn fee income. This gives each bank participant access to tens of billions of dollars in funding, offers the highest per-depositor and per-bank capacity, and provides the peace of mind of being able to make large-dollar placements.

Continue the conversation (800) 416-2497 | IntraFi@intrafi.com | www.intrafi.com

