

RTN Federal Credit Union Selects Tyfone to Deliver Next Generation Mobile Banking Services

Tyfone's flexible mobile banking solution will give RTN FCU members improved mobile banking services and provides integrated path to NFC

PORTLAND, Ore. and WALTHAM, Mass.— March 13, 2012 – RTN Federal Credit Union (RTN FCU), serving communities in suburban Boston, Massachusetts, will provide its members a comprehensive suite of mobile wallet services and mobile financial services powered by Tyfone's next generation mobile banking solution. Tyfone's mobile banking services will be integrated directly into RTN's Fiserv hosted XP2 core.

“Our members tell us that mobile banking is a must-have service, and after a thorough review of mobile banking providers, RTN chose Tyfone because of their ability to connect to the XP2 core, allowing us to provide mobile features relevant to their increasingly digital lifestyles,” said Christopher White, Senior Vice President of Operations for RTN. “Tyfone's mobile banking solution makes it possible for RTN to quickly and painlessly build a high caliber mobile banking service with more features than our largest competitors, and with a roadmap for expanded mobile financial services that will provide even more benefits to our members. Tyfone's Fiserv core integration also gives RTN the ability to offer unique features right out of the box, such as account aggregation and the ability for our members without online banking to participate in mobile banking.”

Tyfone's mobile banking platform was designed to increase bank profitability in part to bring banking customers and their financial institutions closer together by making banking possible from any place, any time. This added convenience grows the number of transactions and other activities made by each customer, and makes it easier for financial institutions to keep customers and stem attrition.

Tyfone's multi-mode next generation mobile banking service leverages the strengths of each mode (SMS, App, mobile Web) for an efficient and intuitive user experience. In addition to standard mobile banking features such as checking balance, account history review, fund transfers, branch and ATM location lookup, customizable alerts, Regulation D counter and bill pay, Tyfone's next gen mobile banking offers: account aggregation, mobile remote deposit capture (mRDC), iCashe Mobile Wallet and the ability to enroll and customize mobile banking via a mobile device (with no computer or online banking account necessary).

Tyfone integrates with the Fiserv ASP services that RTN FCU subscribes to including the XP2 core, online banking and bill pay services. These services were initially provisioned by Credit Union On-Line, CUOL, which was purchased by Fiserv in 2011.

“RTN is a very technology savvy credit union with a comprehensive mobile strategy,” said Mark Miyamoto, director of mobile banking at Tyfone. “Tyfone makes it possible for RTN to deliver leading edge mobile banking technology to its members while making security and convenience top priorities. With the integration of Tyfone mobile banking, RTN will now be able to offer mobile banking to 100 percent of its client base. RTN benefits by creating a self-servicing member while avoiding the cost of another online banking account. Furthermore, the ability to enroll and manage mobile banking without a computer expands the potential market for mobile banking adoption.”

Tyfone provides a ready-made path to extend mobile financial services to include contactless payments and other branded digital wallet services with additional value realized as the financial ecosystem evolves to accommodate the digital wallet. Tyfone's fully integrated solution (banking to

wallet) enables more features between the two. One example is Tyfone's recently launched iCashe mobile wallet, which provides a simple way for mobile bankers to purchase and deliver gift cards while generating revenue for the financial institution. Finally, a fully branded solution provides valuable branding with every NFC payment and banking transaction, which is invaluable to financial institutions.

Tyfone Mobile Banking™ is built on top of the company's u4ia® mobile financial services platform that also enables contactless payments using near field communications (NFC) and strong authentication ID management, providing banks with a multi-faceted roadmap for offering comprehensive digital wallet and payment services.

Banks and credit unions interested in the Tyfone mobile banking platform can get more information by visiting <http://www.tyfone.com/product-mobile-banking.html>.

Tyfone leads the industry in secure mobile services with its u4ia® software platform, companion hardware including SideTap™ memory card and 40 issued/pending patents. For more information on Tyfone's patents visit: www.tyfone.com

About RTN Federal Credit Union

For over 66 years RTN Federal Credit Union has been dedicated to its philosophy of providing members with high quality and personal service. With over 38,000 members and over \$700m in assets, RTN is a full service credit union that will help you and your family save money and establish financial security. We offer many low and no cost programs such as online banking, direct deposit, and competitive rates on savings, loans and mortgages as well as lifetime memberships.

About Tyfone

Tyfone connects money and mobility using the industry's only unified mobile platform for banking, payments and secure identity. Tyfone's mobile banking solution is the first to provide financial institutions a seamless path to mobile payments with its iCashe™ mobile wallet. iCashe allows banks to generate revenue while providing customers a compelling mobile payment experience on any device both in the store and in the cloud. For more information visit www.tyfone.com.

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