

Exhibit 2003



U.S. Banks Unite to Form Industry Leading Secure Real-Time Payments Network

OCTOBER 26, 2015

Scottsdale, AZ

Meeting consumer, business and government payment needs. In a joint prepared statement, the CEOs of Bank of America, BB&T, Capital One, JPMorgan Chase, U.S. Bank, and Wells Fargo said, “Our customers want the ability to make payments to anyone, in real-time, making funds instantly available in the recipient’s bank account. To achieve this, we are combining our collective, bank-owned digital payments network ([clearXchange](#)) with our fraud, risk and authentication assets ([Early Warning](#)), to further ensure that our customers can send money, confidently, securely, and in real-time via their financial institutions.”

Early Warning, a trusted leader in fraud prevention and risk management will acquire clearXchange, the largest bank-owned digital payments network in the

Bank of America, BB&T, Capital One, JPMorgan Chase, and Wells Fargo as owners of Early Warning, pending completion of all applicable regulatory reviews.

The complementary assets of the combined companies will bring unprecedented speed, security, and efficiency to U.S. payments, allowing financial institutions to meet consumers, businesses, and government customers' demand for real-time payments.

The enhanced platform will be open to all banks and credit unions, of any size, and will help modernize and secure the U.S. payment system as envisioned by the [Federal Reserve Bank's Payment System Improvement Initiative](#). The platform's capabilities will also meet the Consumer Financial Protection Bureau's vision of [consumer protection in new faster payment systems](#).

"The bank CEOs are providing leadership at a time when the industry is looking for guidance and customers' expectations have rapidly evolved," said Paul Finch, CEO of Early Warning.

"With this acquisition, Early Warning is bringing together immediate funds availability, integrated authentication and fraud management capabilities into a single platform. The resulting security, reliability and consistency among financial institution payment services will provide a required catalyst to advance real-time payments," added Finch.

About Early Warning

Early Warning is owned by Bank of America, BB&T, Capital One, JPMorgan Chase, and Wells Fargo. Early Warning provides risk management solutions to a diverse network of 2,300 financial institutions, government entities and payment companies, enabling businesses and consumers to transact securely and conveniently. Early Warning's unique business model facilitates a data exchange system based on collaborative, shared intelligence. For 25 years, the company has worked with organizations of all sizes to advance collaborative risk management and fraud prevention. For more information, please visit www.earlywarning.com.

About clearXchange

clearXchange is owned by Bank of America, Capital One, JP Morgan Chase, U.S. Bank, and Wells Fargo. Founded in 2011 and based in San Francisco, clearXchange is the largest bank-offered digital payments network in the U.S. clearXchange enables financial institutions to offer easy, safe and convenient peer-to-peer, business-to-consumer, and government-to-consumer payments. Five of the six

largest banks in the U.S. and multiple regional financial institutions have joined the network, and membership is open to banks and credit unions of all sizes. Consumers with a bank account at any financial institution in the U.S. can access the network through clearXchange's website. For more information, visit www.clearXchange.com.

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