

LEADING EUROPEAN FINANCIAL INSTITUTION DEPLOYS CIC'S eSIGNATURE TECHNOLOGY

BBC Highlights Nationwide Building Society's Use Of CIC's Biometric Technologies

Redwood Shores, CA and Swindon, UK, November 8, 2002 - (NASDAQ:CICI) Communication Intelligence Corporation ("CIC"), the leader in electronic signature, biometric verification and natural input solutions and Nationwide Building Society ("Nationwide") announced plans to rollout CIC's electronic signature technology across Nationwide's 680+ branch office locations. CIC partners involved in this deployment are Florentis Ltd., a provider of integration services and MotionTouch Ltd., the manufacturer of the signature capture hardware.

During the keynote session "Rolling Out Biometrics on the High Street" at the Biometrics 2002 Conference, held in London England on November 8th, Nationwide presented and discussed their planned approach to the rollout that includes three distinct phases.

Completed in August, 2002, Phase One of the project involved the visual display and on screen manual comparison of paper based scanned and imaged signatures. As described in BBC's November 8th newscast, Phase two is focused at delivering paperless transactions by collecting and embedding CIC's eSignatures with their underlying biometric information into electronic documents. Phase three involves the storage and automated verification and customer authentication based on each signature's underlying biometric information.

As a charter member of the European Biometric Forum, Nationwide has significant experience in evaluating real world application uses for biometric technologies. As the first UK institution to offer internet banking services and the first European institution to offer PocketPC based mobile banking services, Nationwide again establishes itself in a clear leadership role as the first European banking institution to deliver the value and benefits of eSignatures and biometric verification to its customer base.

"At Nationwide we place great importance in developing innovative ways to further improve the service we provide to our customers," said Paul Feldman, Nationwide's banking services director. "This project will streamline member service, improve efficiency and move the Society towards a paperless environment. Our phase two deployments will further enhance the efficiency gains made in phase one as well as provide the basis for a fully automated signature capture and verification system."

Like most financial institutions, Nationwide's business practices and procedures relied heavily upon paper-based documents and records. Most customer transactions required a time consuming manual comparison of ink on paper signatures to stored signature cards. By deploying eSignatures, Nationwide established new best practices and procedures based on the cost and processing efficiencies of paperless transactions. Additionally, the underlying CIC biometric technologies deliver a heightened level of security, integrity, authenticity and fraud prevention.

"With such a broad range of application requirements and the diversity of their 10.7 million member customer base, Nationwide leveraged its extensive experience in

biometric authentication technologies while fully evaluating and assessing CIC," remarked Jeff Sandler, vice president, worldwide corporate sales at CIC. "By combining the accepted, understood and recognized act of signing one's name with our robust biometric technologies, Nationwide has set a new standard for customer acceptance, service and security."

About CIC eSignatures

CIC's eSignature products are based on our patented processes of capturing the digital information needed to create a legally binding, non-reputable electronic signature. The most notable of these products captures a handwritten signature with underlying biometric information describing the speed, rhythms, patterns and habits used while signing. These underlying biometric measurements make each signature uniquely identifiable to an individual and can be used to verify each signature's authenticity. Each signature, its underlying biometric information and audit trail information describing the instance of signing is bound to the content of each document providing detection of any post signing changes. This combination of user identification, document integrity and the intuitively obvious and accepted characteristics of a handwritten signature combine to make CIC the most widely accepted eSignature technology.

About CIC

Communication Intelligence Corporation is the leading supplier of electronic signature, biometric security and natural input solutions focused on emerging, fast growth applications including paperless workflow, smart wireless devices and e-Commerce enabling the world with "The Power to Sign Online™". The Company's core software technologies include multilingual handwriting recognition systems, biometric signature verification, natural messaging, and operating system extensions that enable pen input. CIC's products are designed to increase the ease of use, functionality, and security of wireless electronic devices and e-business processes. CIC sells direct to OEMs and Enterprises. Products are also available through major retail outlets such as Circuit City, CompUSA, Staples, OfficeMax, key integration partners and direct via www.cic.com. Industry leaders such as Ericsson, Fujitsu, Hitachi, Siebel Systems, IBM, Charles Schwab and Prudential have licensed the company's technology. CIC is headquartered in Redwood Shores, California and has a joint venture, CICC, in Nanjing, China. For more information, please visit our website <http://www.cic.com>

About Nationwide Building Society

Nationwide is one of the UK's leading financial services providers. It has 10 million customers and over £75 billion in assets.

Nationwide offers a range of products and services designed to meet members' financial needs and maintains an extensive branch network. This is complemented by services available by phone, post, internet using a PC or MAC, WAP phones, PocketPC PDAs and TV internet banking.

Nationwide was the first to launch an internet banking service in the UK, first to have an internet banking service available through a TV and offered Europe's first PocketPC PDA mobile banking service.

Nationwide is a mutually owned organization. This means it belongs to its members and is run for their benefit. It's this mutual status that makes Nationwide different to the banks.

Nationwide offers genuine long-term good value, and gives members easy access to a wide range of products and services. For more details, visit the Web site at: www.nationwide.co.uk

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