



ETHOSTM CLARITY

Making the Complex Clear:
Take Action with Usable
Transaction Data



CLEARLY UNDERSTAND YOUR CUSTOMERS' TRANSACTIONS AND LIFESTYLE CHARACTERISTICS

Buried in Data

For most financial institutions, a lack of data is not the problem. These FIs have tremendous amounts of transactional data stored and siloed throughout their organizations. The real problem is taking this overwhelming, disparate quantity of data and putting it to good use.

Compiling, analyzing and using that data in a meaningful way has never been easy, but without the ability to access such valuable consumer information, FIs are missing insights that can better inform engagement strategies and new product/service development, resulting in lost opportunities and less-than-optimal ROI.

A solution is needed that can unlock the power of an FI's data and turn it into powerful customer insights that drive business forward.

Merchant Transaction Variants

Make sense of customer transactions with a holistic view of all transactions and lifestyle attributes



Extensive transaction analysis

Simplify complex transactional analysis with an advanced database of merchant locations that you can actually use.



Boost productivity of your IT team

Stop chasing in-house data algorithms to understand complex transaction details. Clarity is an automated turnkey solution that enables your IT team.



Clear merchant names and logos for your online statements

Proactively reduce call center volume with clear transaction descriptions and valuable lifestyle indicators that enable a better customer experience.

From Complexity to Clarity

Ethos™ Clarity will help you strengthen customer relationships by revealing actionable customer insights, allowing you to enhance targeted segmentation strategies, develop new products and services, and increase profitability.

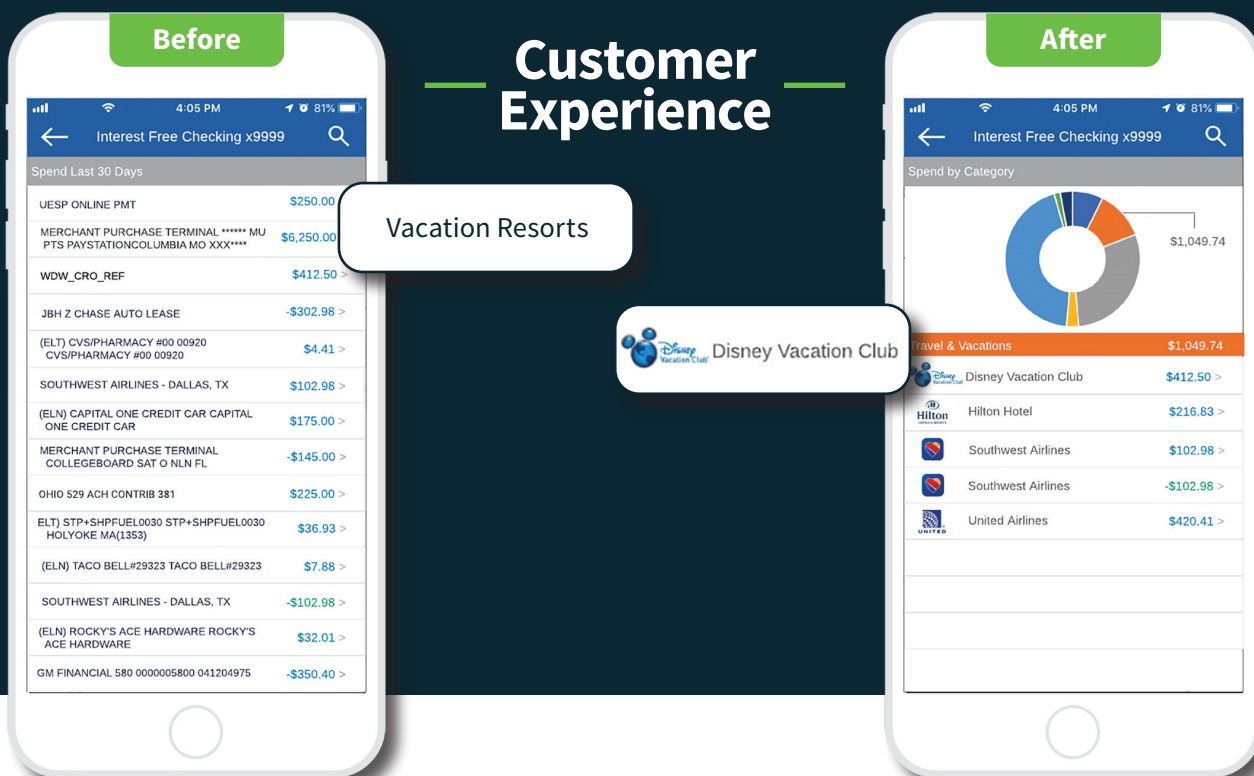
Ethos Clarity provides holistic insights, helping FIs understand more about the merchant or competitor receiving a payment, and the lifestyle preferences of the person making the transaction. With these insights, FIs can target and personalize marketing messages, and they can understand their customers' banking relationships. Clarity can also expose the competitors that customers are using for mortgages, auto loans, credit cards, deposit accounts, investments and more.

Clarity empowers bank staff to better serve customers' unique needs with important insights from their transaction feeds.

Moreover, Clarity will help give you the insights for your institution's data modeling, which can help predict customer behavior, drive strategic growth plans, and proactively manage the risk of attrition, saving significant time and money for all parties.

With easy-to-read transaction descriptions (names and logos) on statements, Clarity can help prevent cardholder confusion, making your online banking portal a five-star experience for your customers.

To date, Clarity has analyzed more than 20 billion customer transactions, and identified more than 31,000 merchant tags leading to more than 30 million variations of transaction descriptions. As new data is received, the set of variants continually grows and evolves to better tag customer transaction data.



How It Works

Clarity is easy to use and integrate into your existing systems using simple API capabilities. When a cardholder completes a transaction, Clarity analyzes that purchase and banking behavior, then cleanses and tags that data to match the transaction to a merchant. Finally, the transaction and merchant are classified and categorized into an established taxonomy, and behavioral indicators are attached to each customer.

Data Cleansing

Efficiently cleansing and contextualizing merchant payment data to make it useable and actionable.

- Access to a broader collection of data for cleansing
- Merchant categorization at a granular level
- Merchant logos provided for customer recognition
- Real-time streaming
- Categorization from expert library scientists

Normalized and Appended Data

Clarity provides the industry's highest standards for data normalization services.

- Efficient, reliable results
- Normalized and organized merchant tags
- Human oversight of the process to ensure the absolute highest accuracy

Customer Insights

Clarity dynamically generates behavioral indicator tags and assigns them to each customer.

- **Predictive indicators:** identify customers likely to purchase a specific product
- **Intent indicators:** find a customer's intent to purchase a product, adopt a service, or engage with the financial institution
- **Customer spend:** understand a customer's activities, interests, brand preferences, lifestyles and life events
- **FI products:** see the mix and utilization of FI products from your institution and competitors
- **Client segmentation:** learn your customer demographics including location, age, gender and more

HOW DO YOU KNOW...

Your customers like to travel?

Disney Vacation Club

Vacation Resorts

Traveler

Your customers use a competitor's peer to peer service?

Venmo

Competitive Peer to Peer Payments

Transacts with Competing FI

Your customers make mortgage payments to a competing FI?

Harbor One Mortgage

Hold Away Mortgage

Transacts with Competing FI

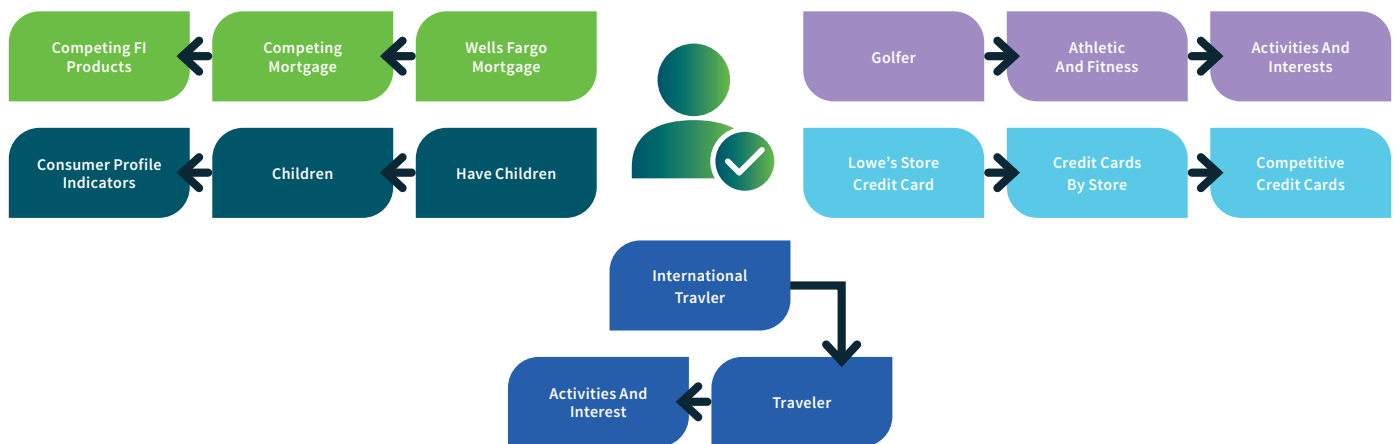
FINDING OPPORTUNITIES

11% of your customers have home equity line of credits with a competitor



Customer Behavioral Indicators

Descriptive data tags assigned and categorized using transactional level analysis



Understand Your Customers with Clarity

With organized data, financial institutions can truly see and understand their customers, leading to new opportunities. Using Clarity, here are some examples you can identify and market to customers who:

- ✓ Are most likely to need a mortgage or loan
- ✓ Spend money on activities, hobbies and other interests
- ✓ Like to travel
- ✓ Make business purchases
- ✓ Prefer to transact online
- ✓ Favor certain brands
- ✓ Use products from your competitor(s) and more



FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.