



FINANCIAL WELLNESS SUITE: SPENDING INSIGHTS - ENTERPRISE

Financial insights and advice to deepen customer relationships

Spending insights – “Enterprise”

FIS Digital One Financial Wellness Suite - “Spending Insights - Enterprise” provides personalized financial insights and advice that drives customer engagement, promotes financial wellness and customer advocacy, and builds trust and loyalty between customers and their bank.

The Financial Wellness Suite - “Spending Insights” uses AI and predictive analytics to analyze your customer’s transaction data to understand their financial behavior, providing valuable insights and nudges to help drive better day-to-day financial control. Powering a digital user experience that delivers tailored analysis, timely recommendations, and highly personalized financial advice.

“Spending Insights - Enterprise” includes 50+ pre-built, personalized financial data-driven insights, including smart budgets, subscription management, and product recommendations that are fully configurable.

In addition, “Enterprise” customers get access to the Engagement Builder (toolkit), offering full UI configurations, insight customization, and the ability to integrate into other CRM or bank marketing systems too. With “Enterprise” the bank gains greater control over content creation, insight customizations to promote unique bank “calls-to-action”, and the opportunity to create your own highly customizable user experience.

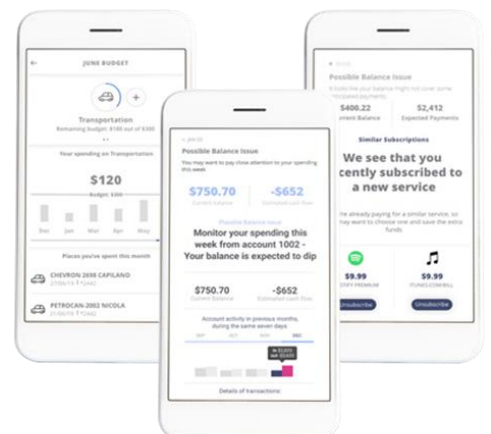
Spending insights library

Financial wellness and transaction monitoring

Provide timely updates and analysis on customer transactions, cash flow, and spending categories. Raise awareness of customer spending choices, update customers on their budget progress and goals, and alert customers when they may have a low balance or an opportunity to save.

50+ Premium Insights

- ✓ Spending & Categorization
- ✓ Subscription Management
- ✓ Transaction Monitoring
- ✓ Proactive Balance Forecasting
- ✓ Smart Budgets



Benefits and impact

Proactively engage with customers

Customers have come to expect more of their bank. Beyond just access to data and ease of use, customers now expect their bank to help them achieve their financial goals. By leveraging the Financial Wellness Suite- Spending Insights, banks can keep customers updated on day-to-day account activity in real-time, educate customers about financial wellness, and recommend actions to use bank services or improve financial behaviors.

Drive results through engagement

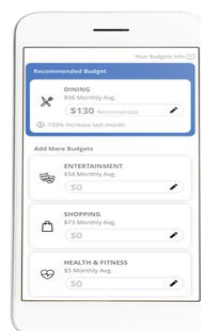
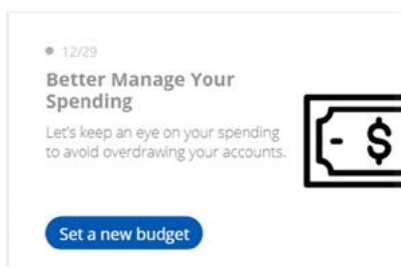
Customer engagement and trust are inextricably linked and providing hyper-personalized and proactive advice to customers allows banks to improve trust and further deepen customer relationships.

Banks utilizing data-driven engagement through the Financial Wellness Suite- Spending Insights have seen an average increase of 30% - 35% in customer engagement on digital channels, an increase of 7 points on NPS, and a 17% click-through rate on timely and relevant product recommendations.

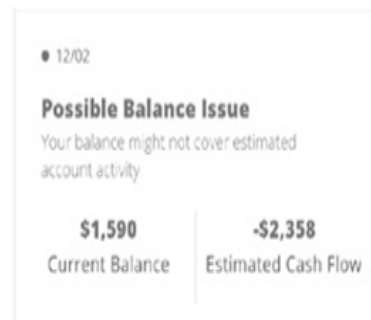
Helping all active digital customers

The Financial Wellness Suite utilizes a comprehensive catalog of financial insights and advice, enabling a broad reach to customers, and ensuring over 90% of customers are presented with insights. On average a customer receives 8.4 insights per month, and 38%+ of customers have proven to actively engage in the content.

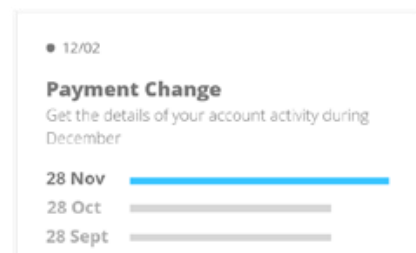
Smart budgets and spending trackers



Balance forecasting insight

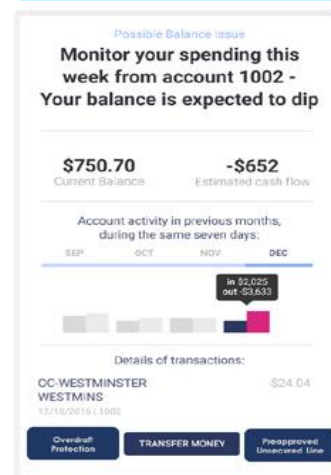


Bill Increase Notification

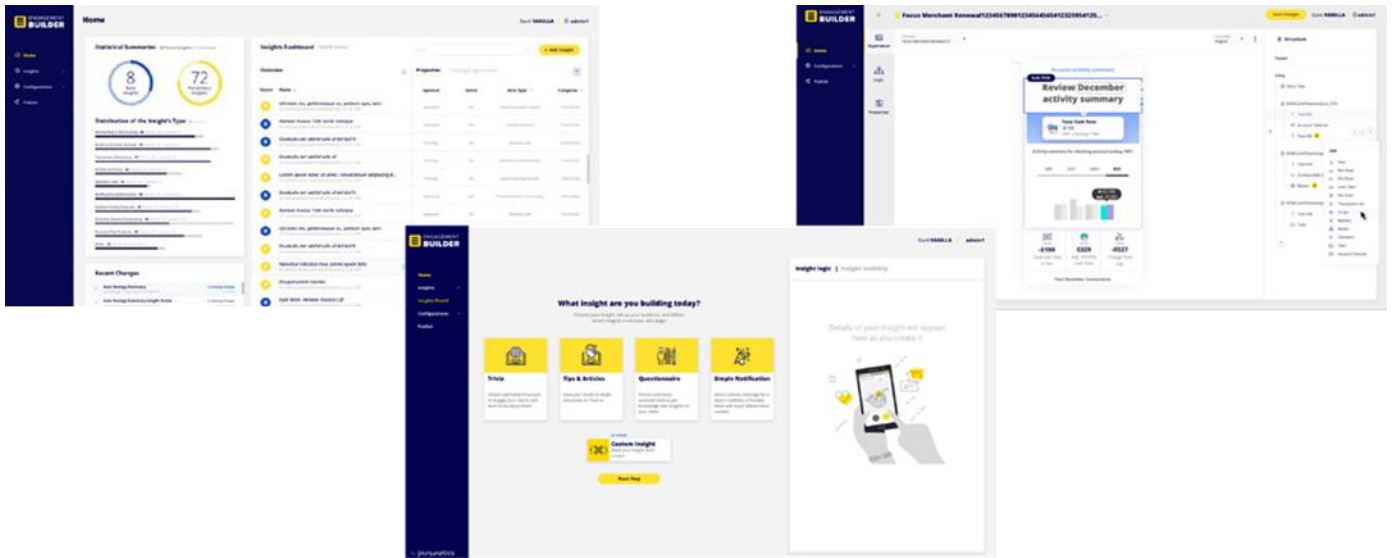


Personalized "Calls to Action"

PERSONALIZED ADVICE



FINANCIAL WELLNESS SUITE



Engagement builder

Personalized recommendations and offers

Engagement Builder allows banks to create custom content and uniquely engaging insights quickly and easily with a codeless management tool that speeds up the development and deployment cycle to all bank channels. Offers the ability to pull additional data sources into the platform to drive personalized and highly relevant product offers & “calls-to-action” based on transaction patterns and behaviors, enabling the right recommendation at the right time for each customer.

- Create customer insights & easily configure content
- Promote new features and services
- Add incremental data sources to broaden content strategies
- Support push notifications, omnichannel communications
- Target specific customer segments or fulfill personalized campaigns strategies

Promote contextual sales and personalized recommendations

