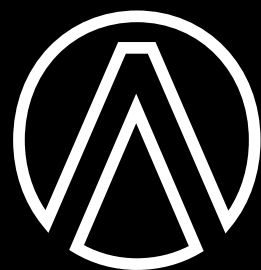


# INTRODUCING ONALERT™

Delivering financial wellness and profitable revenue  
through credit education and identity protection.





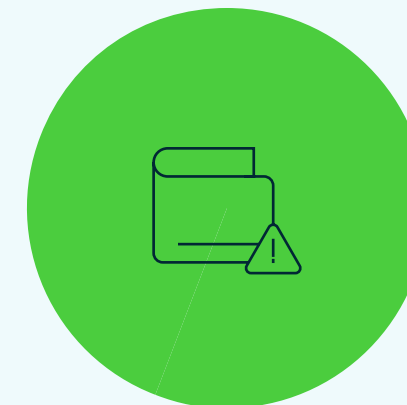
# AN OPPORTUNITY TO HELP

## Americans are stressed about money.

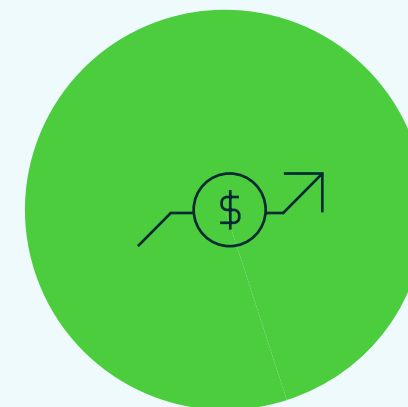
The majority (90%) of Americans say that financial considerations have an impact on their stress levels.<sup>1</sup>



**~65%** report feeling that their financial difficulties are piling up so much they can't overcome them<sup>2</sup>

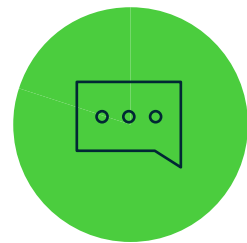


**~40%** report that they are currently taking no notable steps to secure their financial future<sup>2</sup>

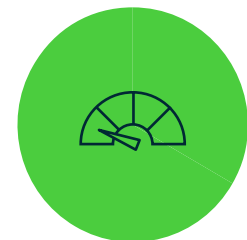


**40%** say managing their money on a daily basis limits the extent to which they can enjoy their day-to-day life<sup>2</sup>

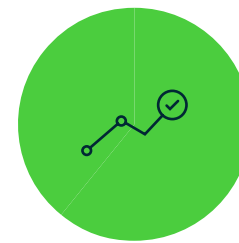
# Additionally, people really struggle with credit and financial literacy.



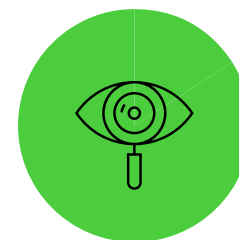
**28%** of consumers in search of superior online banking capabilities.<sup>3</sup>



**52%** of consumers indicated that they were not aware of any educational resources available to them through their financial institution.<sup>3</sup>



The annual inflation rate in the US accelerated to **8.5%** in March of 2022, the highest since December of 1981.<sup>4</sup>

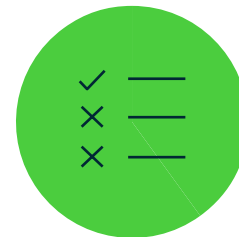


**28%** of consumers have invested in a monthly financial services, banking or credit monitoring subscription.<sup>5</sup>

Meanwhile, as more and more of our lives move online, and more of our personal identification information is used in databases that could be compromised, identity theft and fraud are on the rise.



**36%** of consumers feel their Bank is responsible for protecting their own personally identifiable information.<sup>3</sup>



**87%** of consumers have used fraud prevention educational material from their bank.<sup>3</sup>



**60%** of consumers think it is their bank's responsibility to make them whole again when an identity fraud loss occurs.<sup>3</sup>



**37%** of consumers want a complimentary identity protection service from their PFI.<sup>3</sup>



# MEET ONALERT™

We help inform, educate and protect your customers so you can generate more loyalty, retention and profitable growth.

## What we do:



### **Educate and inform**

We teach your customers about their credit, how it works and how to improve it with scores, reports, monitoring and alerts.



### **Protect**

We help shield your customers from identity theft and fraud with monitoring, alerts and restoration services.

## Helping your customers, ultimately helps you:



**Helps improve credit knowledge** which helps improve scores.



**Delivers peace of mind** with a single stop shop for their financial wellness needs.



**Protect the personal information** of customers' behavior on social media.



**Detects fraud** outside of traditional credit products using ChexSystems alternative data.



**Helps people in underserved communities** improve and protect their financial wellbeing.

## **THE CHEXSYSTEMS® ADVANTAGE**

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**ONALERT™ IS THE ONLY IDENTITY  
THEFT AND FRAUD PROTECTION  
OFFERING THAT LEVERAGES THE  
VAST CHEXSYSTEMS DATABASE.**

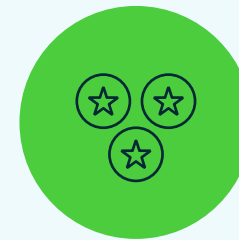
# WHEN YOUR CUSTOMERS WIN, YOU WIN.

By bridging the gaps for customers, you're increasing the value of each customer relationship while decreasing your reliance on acquiring new customers.



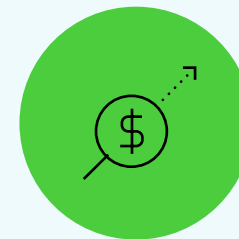
## Increase consumer engagement

Credit and identity focused email open rates are about **2x the average open rate** across industries.<sup>6</sup>



## Improve consumer loyalty

Consumers enrolled in products and services like ours see an average **improvement of ~16 points in the first 12 months.**<sup>6</sup>



## Generate consistent and predictable revenue

Consumers in paid bundles have a **92% annual retention rate\***.<sup>6</sup>

\* financial services companies only



# HOW IT WORKS

1

Sign up to offer OnAlert™ for your customer base through your ChexSystems sales rep today:

- Totally turnkey, no integration work required to get started
- Little-to-no financial commitment from you
- Revenue share with each paid upgrade to a mid-tier or top-tier bundle

2

Market OnAlert to your customers using your customized sign-up link:

- Customer enrolls in free 12-month trial to Essential Bundle
- Your institution pays a minimal monthly partner fee per customer
- We educate, inform, monitor, alert, restore and reimburse
- Customer upgrades to a paid bundle (either Standard or Premium)
- One-time revenue share credit issued back to your financial institution

3

**That's it!**

**We take it from there.**



# BUNDLES

Three flexible and affordable bundles for your customers.

Essential Bundle	Standard Bundle	Premium Bundle
<p>This 12-month free trial provides you with base-level protection and credit monitoring and reporting.</p> <ul style="list-style-type: none"><li>• ChexSystems Monitoring and Alerts</li><li>• Single-Bureau Credit Report and Manual VantageScore® from Experian®*</li><li>• Single-Bureau Credit Monitoring from Experian</li><li>• Automatic VantageScore Tracker</li><li>• VantageScore Simulator</li><li>• Personalized Credit &amp; Identity Alert Videos</li><li>• Real Time Authorization Alerts</li><li>• Dark Web Monitoring</li><li>• Full-Service Restoration</li><li>• Lost Wallet Assistance</li><li>• Up to \$1MM Identity Theft Insurance**</li><li>• Authentication</li></ul>	<p>This bundle delivers additional protection, more robust education and detailed reporting you need to build your credit score and protect your identity.</p> <ul style="list-style-type: none"><li>• ChexSystems Monitoring and Alerts</li><li>• Single-Bureau Credit Report and Manual VantageScore from Experian*</li><li>• Single-Bureau Credit Monitoring from Experian</li><li>• Automatic VantageScore Tracker*</li><li>• VantageScore Simulator*</li><li>• Personalized Credit &amp; Identity Alert Videos</li><li>• Real Time Authorization Alerts</li><li>• Dark Web Monitoring</li><li>• Full-Service Restoration</li><li>• Lost Wallet Assistance</li><li>• Up to \$1MM Identity Theft Insurance**</li><li>• Authentication</li><li>• Financial Account Takeover Notifications</li><li>• Financial Transaction Monitoring</li><li>• Social Network Monitoring</li><li>• Social Security Trace Monitoring</li></ul>	<p>Our Premium Bundle delivers our maximum level of protection, monitoring, reporting and recovery services for your identity protection and financial wellness.</p> <ul style="list-style-type: none"><li>• ChexSystems Monitoring and Alerts</li><li>• Tri-Bureau Credit Report and Manual VantageScore from Experian, TransUnion® and Equifax®</li><li>• Tri-Bureau Credit monitoring from Experian, TransUnion and Equifax</li><li>• Automatic VantageScore Tracker*</li><li>• VantageScore Simulator*</li><li>• Personalized Credit &amp; Identity Alert Videos</li><li>• Real Time Authorization Alerts</li><li>• Dark Web Monitoring</li><li>• Full-Service Restoration</li><li>• Lost Wallet Assistance</li><li>• Up to \$1MM Identity Theft Insurance**</li><li>• Authentication</li><li>• Financial Account Takeover Notifications</li><li>• Financial Transaction Monitoring</li><li>• Social Network Monitoring</li><li>• Social Security Trace Monitoring</li></ul>

\* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

\*\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# IN SUMMARY

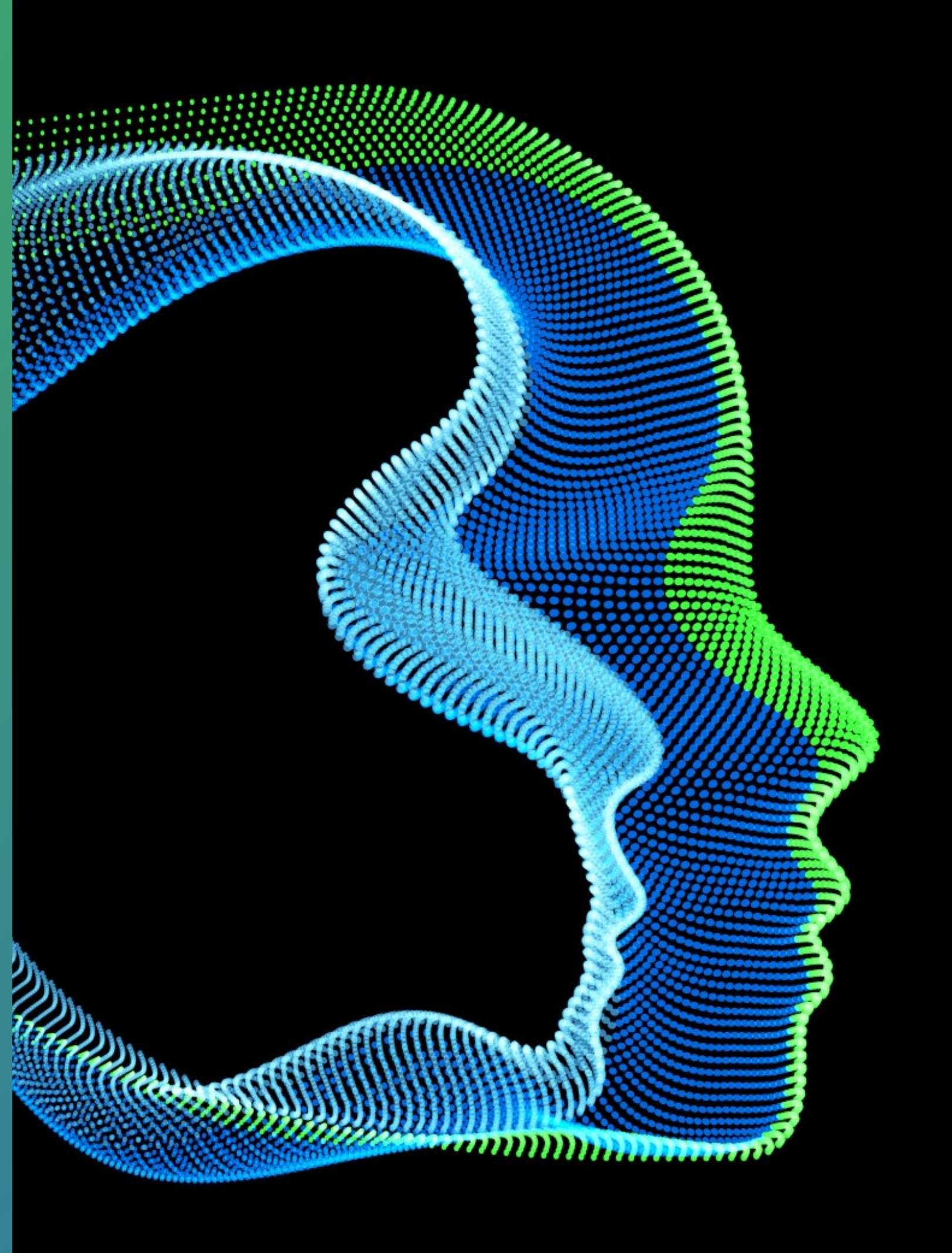
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OnAlert™ allows you to grow your revenue, increase customer retention and drive loyalty. We help you deliver comprehensive financial wellness and identity protection products that your customers care about. Additionally, we get you up and running quickly with turnkey solutions, so you can focus on growing your business.

Find out how to get started by contacting your FIS Sales Executive.

Sales Inbox:

**[digitalsales@fisglobal.com](mailto:digitalsales@fisglobal.com)**







**Sources:**

- <sup>1</sup> Thriving Wallet Study, CNBC
- <sup>2</sup> <https://www.cnbc.com/select/why-americans-are-stressed-about-money/>
- <sup>3</sup> Javelin Strategy & Research, 2022 Identity Fraud Study: “The Virtual Battleground”, March 2022 (<https://tinyurl.com/2ywwswcw>)
- <sup>4</sup> United States Inflation Rate, August 2022 (<https://tinyurl.com/3yxaztt7>)
- <sup>5</sup> ECS Consumer Insights, 2022
- <sup>6</sup> EPS Core Metrics Analysis, October 2022