



# ETHOS ANALYTICS

The power of unified data for impactful insights,  
clear decisions and actionable strategies

# CUTTING THROUGH THE NOISE IS THE KEY TO DATA-DRIVEN DECISION MAKING

**It is imperative to the growth of your organization that you gain access to critical card metrics and key performance indicators. But how?**

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Many financial institutions are rich in data but lack the resources to unify data sets and analyze it holistically to create impactful insights and actionable strategies. Moreover, your employees' time and energy is focused on the day-to-day demands of running the business, servicing customers and building relationships. So, the valuable data within your financial institution remains unused, stored in operational silos, wasted.

What if your financial institution had a tool that gave your teams access to the right data and analytics needed to make informed business decisions without taking them away from their daily commitments to customers? Ethos™ Analytics is just that tool.

## GET MORE FROM CREDIT CARD DATA WITH INTEGRATED TOOLS, INSIGHTS AND ACTIONS



### Discover new insights

Reveal relationships between unrelated data points to connect the dots and build a better understanding of your customers.



### Best-of-breed data visualizations

Move quickly through your data and get more from it than ever before with our modern, user-friendly interface.



### Empowers all users

Intuitive, easy-to-use dashboards offer access to multiple data sources to all different types and skill levels of users in your organization.



# CREDIT DATA: UNIFIED AND SIMPLIFIED

Ethos Analytics offers a unified view of your organization's data captured in one place. Easily identify trends and patterns presented in user-friendly dashboards and reports that make data insights crystal clear. Ethos Analytics takes the complicated world of big data – the complexity of aggregation, normalization, governance, privacy and compliance – and simplifies it using a low-cost, easy-to-use, best-in-class tool.

Ethos Analytics works with Ethos Data Packs, distinct sets of unified data. Ethos Data Packs feature dashboards and data models designed by industry experts to provide the answers you need from data to become a truly data-driven business.

## Take action with enhanced credit insights

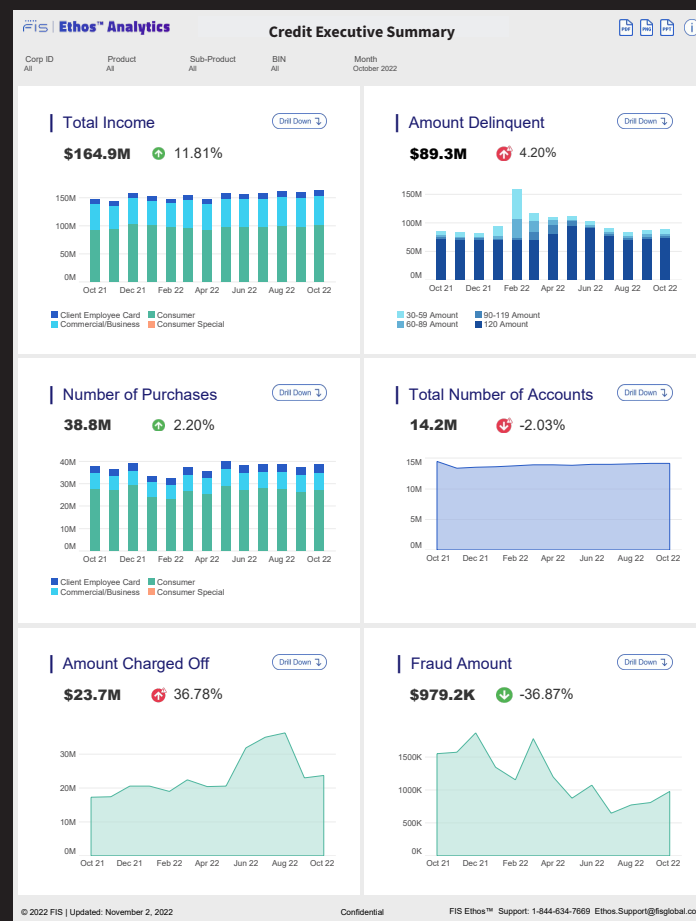
Ethos Analytics with Credit Data Pack empowers your organization to leverage data insights so you can better manage your credit card portfolio.

- Develop a better understanding of card activity with drill downs to account-level detail on underlying data to identify where to take action
- Identify opportunities to upsell and cross-sell to increase revenue
- Mitigate or reduce losses with risk management
- Generate cost-saving operational adjustments and mitigate risk

**Credit Executive Summary** dashboard features six critical KPIs to manage and grow your credit card portfolio.

- Total income (finance charges, fees, interchange)
- Amount delinquent ratios
- Cardholder purchases
- Card account statistics
- Delinquency charge off activity
- Fraud activity charged off

## INTUITIVELY EXPLORE YOUR CREDIT CARD DATA



## Unlock the power of data

Ethos Analytics includes readily accessible insights with the latest fintech capabilities your organization needs to harness and optimize your data:

- Leverage pre-built, out-of-the-box metrics and key performance indicators developed by FIS® to instantly access trends and insights across multiple data sets
- Create your own standard and custom value-added graphs, charts and other visualizations that quickly show mission-critical metrics, trends and key performance indicators
- Incorporate Ethos Analytics reports and outputs into other products and processes to drive revenue growth and reduce costs
- Ethos Analytics provides a user-friendly dashboard enabling users of any skill level to track KPIs, gain insights, and drill down into granular level for an unprecedented view of customer and account activity
- Ethos Analytics is tightly integrated with Ethos Data Governance to ensure that your data is ethically managed, understandable, usable, and secure
- Enjoy a highly-intuitive, fully accessible user interface from your desktop or portable device

## MAXIMIZE YOUR INVESTMENT: CUSTOM DATA PACK WORKSHOPS

With the addition of a Custom Data Pack Workshop, dedicated FIS experts work one-on-one with your team to provide customized, in-depth training and consultation with your Ethos Analytics Data Pack. Include this optional workshop for each of your data packs to set your team up for success and start maximizing your investment right away!

**User Group Site Training** – Learn how to navigate and leverage your data packs and other folders

**Report Building Workshop** – Learn how to build the top 3-5 reports your business needs

**Executive Dashboard Consultation** – Deeper dive into the metrics, variable segmentations, various reports available, downloading reports and more

**Meta Data Package** – Understand data pack starter models and how to search for data fields

**On Call Assistance** – Dedicated support from our SMEs for follow-up questions or training

Features	Standard Implementation	Custom Data Pack Workshops
Ethos Analytics Basic Training	✓	✓
Site Admin Training	✓	✓
User Group Setup	✓	✓
Training Module	✓	✓
User Group Site Training		✓
Reports Building		✓
Executive Dashboard Consultation		✓
Meta Data Package		✓
On Call Assistance		✓
Cost	Included	Additional fee*

\*Please see Ethos Analytics Custom Data Pack Workshops product sheet for pricing.



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.

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