



fis

ETHOS BRAINPOWER

**Drive data-fueled insights.
Accelerate growth. Minimize risk.**



Data-driven insights are powering FI transformations

The largest financial institutions around the world are rapidly pursuing digital transformation, developing new channels to expand consumer reach. They are creating faster, simpler consumer transactions and harnessing new or enhanced data to drive better decisions and clarity of focus.

Leverage data to level the playing field

Faced with competition from these larger organizations, small and medium-sized financial institutions and credit unions need to find innovative ways to grow, stay relevant and remain competitive, but it isn't easy. While digital banking is evolving rapidly across the industry, financial institution data hasn't kept pace. In fact, 75% of financial institutions say they are "not adept" at using data and analytics to determine a next-best action.

Still, despite the challenges of legacy systems and limited time, budgets, staffing and expertise, mid-sized and small banks and credit unions have to become digital and data-driven to compete, but it's difficult to know where to begin.

Advance your financial institution with Ethos Brainpower

With decades of experience serving financial institutions and credit unions of all sizes, FIS® understands the need for an easy to implement, easy to use, cost-effective solution to empower financial institutions to become data-driven organizations so they can accelerate business growth and minimize fraud and risk.

Introducing Ethos Brainpower

Ethos™ is a comprehensive fintech data ecosystem from FIS, offering a powerful suite of more than a dozen solutions, and growing, that uses tools, capabilities, and insights to enable financial institutions to delve into their data and see what's ahead, create better connections with consumers, and take action on new business opportunities.

Now, FIS has selected its most valuable Ethos data solutions to create a collection that delivers the most advanced analysis for your institution to make strategic, data-driven decisions faster and with greater confidence. Introducing Ethos Brainpower.

With Ethos Brainpower, financial institutions of any size can leverage this affordable, subscription-based, easy-to-implement collection of data tools. With this collection, your organization can:

Become data-driven

Leverage the data you already possess in disparate silos and access insightful portfolio and industry data.

- Advance your data strategy with our best-in-class, turnkey solutions
- Receive instant competitive insights into your market with access to proprietary data tools and unique analytical methodologies
- Automate processes and harness existing data from siloed departments to empower a deeper look into your portfolio data
- See all your card data in one place through interactive, KPI dashboards

Accelerate growth

Generate insightful next steps to support your institution's strategy with easy-to-use tools.

- Generate “next-most-likely” product offerings, build business cases and view peer offerings
- Identify opportunities to increase loyalty and build market share
- Take a holistic view of your card portfolios, track progress and meet or exceed goals
- Make strategic decisions based on data analysis and interpretation

Minimize risk

Identify fraud and manage risk in your portfolio and across your business.

- Know your risk footprint by using our tools and processes to understand the fraud happening in your portfolio
- Track key fraud metrics and drill down on your card portfolio to account-level detail
- Summarize findings with executive dashboards showcasing important fraud metrics
- Identify optimization actions within your portfolio and manage enterprise risk with sustainable revenue streams





FIS handpicked select Ethos solutions for this collection to address your immediate data needs and enhance your data strategy. Ethos Brainpower includes:

Ethos Analytics

Apply the power of unified data to discover impactful insights, clear decisions, and actionable strategies.

- Exponentially increase the value of your data by making analytics and insights accessible
- Experience best-in-class tools with intuitive dashboards that seamlessly integrate data from different sources for deeper insights
- Use dashboards featuring out-of-the-box visualizations and intuitive graphics with the ability to filter, drill down and export data all the way to account-level detail

Ethos Performance Intelligence

Instant insights for transformative performance.

- Generate instant data-driven performance assessments of any institution to identify opportunity themes, strengths, and weaknesses
- Generate the “next-most-likely” solution for your institution based on peer offerings and the white space in your product portfolio
- Sophisticated analytical structures like color-coded decision trees and hierarchies guide decision-making and build consensus across the organization with highly intuitive, visual reports

Ethos Data Packs used with Ethos Analytics

Distinct sets of unified data that work with Ethos Analytics to provide dynamic dashboards and visualizations for a comprehensive data analytics toolkit.

Credit Data Pack offers unprecedented access to your institution’s credit card portfolio with account-level detail to recognize revenue and growth opportunities and easily identify and mitigate risk.

For TBS or BASE2000 credit card processing clients

Fraud Data Pack empowers your institution to securely manage and reduce the cost of fraud to better serve your customers.

For SecurLOCK clients

Loyalty Data Pack empowers your institution with access to easy-to-use KPI dashboards derived from the most critical metrics needed for a successful loyalty program.

For ScoreCard clients

For more information, browse the **Ethos Portal Marketplace** at ethos.fisglobal.com/marketplace



About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 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.

To learn more, visit www.fisglobal.com. Follow FIS on Facebook, LinkedIn and Twitter (@FISGlobal).