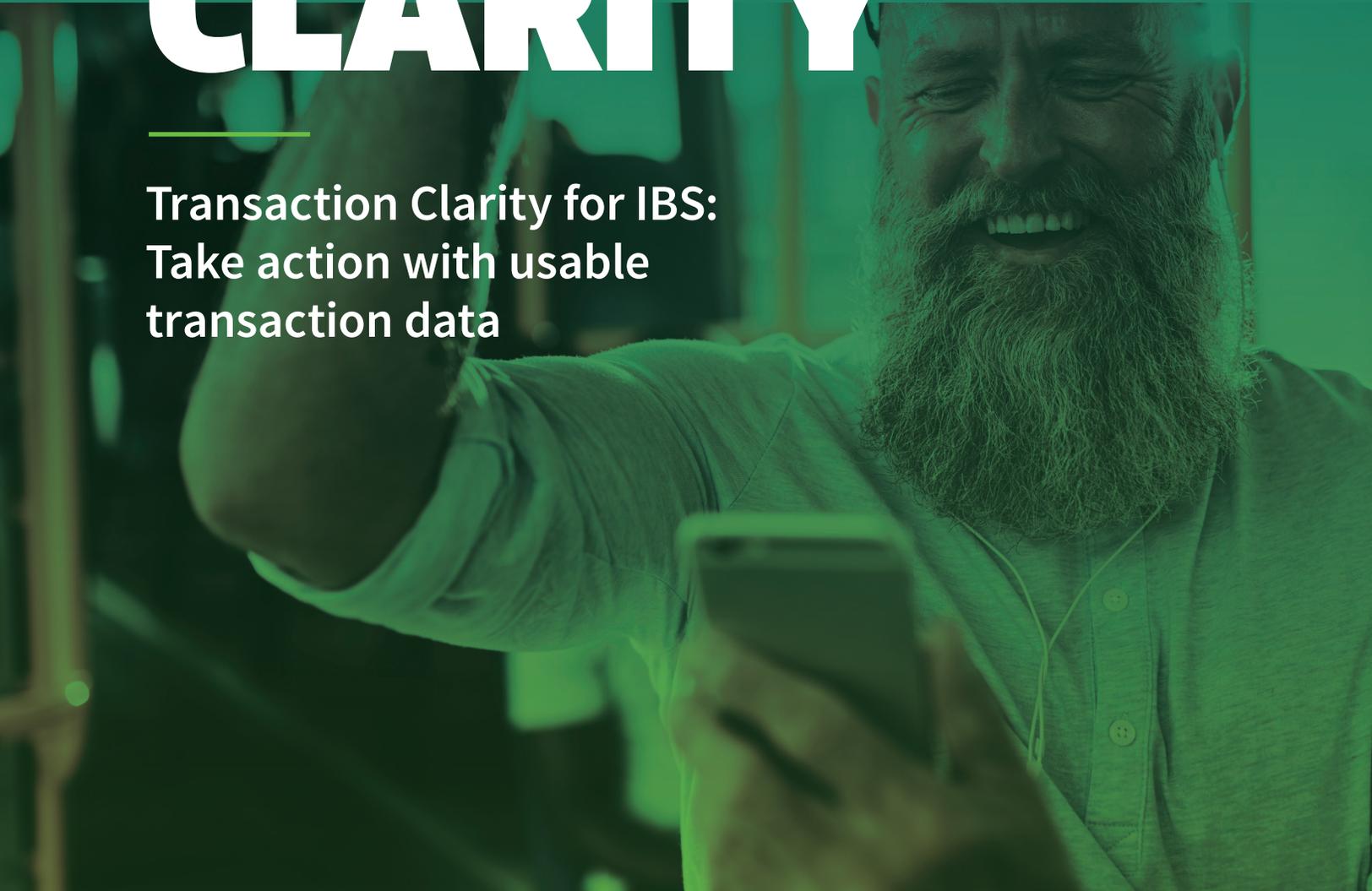




ETHOS[™] CLARITY

Transaction Clarity for IBS:
Take action with usable
transaction data



CLEARLY UNDERSTAND YOUR CUSTOMERS' TRANSACTIONS WITH NORMALIZED MERCHANT DATA

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.

Improving the customer experience and retention

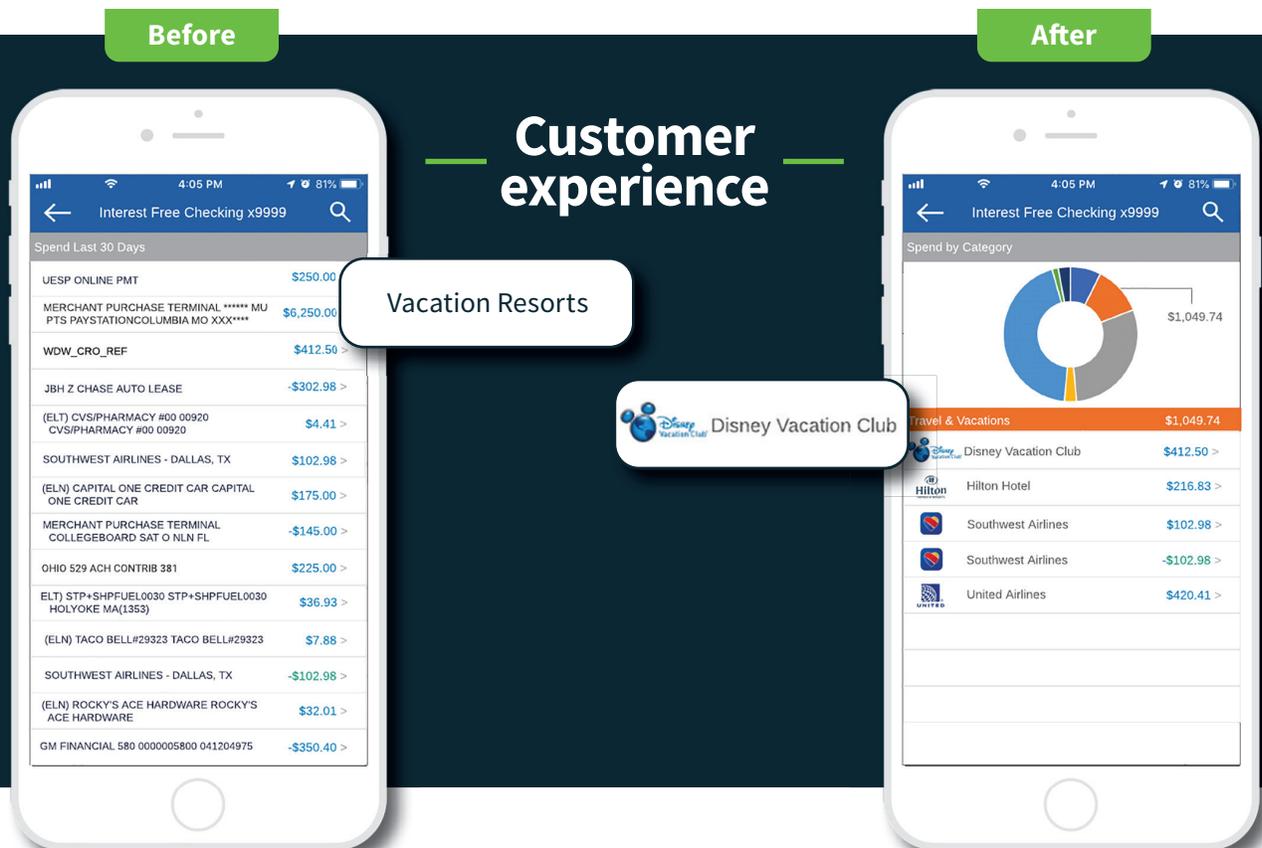
Ethos™ Transaction Clarity will help accurately identify and match millions of transactions and transaction descriptions to the right merchants, and feeds data modeling to improve the customer experience and satisfaction.

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

Clarity also reduces IT resource costs, lag time and quality issues by cleansing your data in-house to feed data modeling. Building models to predict customers' behavior can help a financial institution drive their strategic growth plans. However, product data only tells a sliver of the story and transactions

data takes significant resources to cleanse and normalize to make it usable. Cleansed merchant data can feed models that determine if spend at fuel and discount retailers, for example, is predictive of customer retention and continued spend with the card.

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

Transaction Clarity is available exclusively for IBS core clients, accessible in IBS Business Intelligence as an ADS Transaction Clarity Universe. 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.

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

Continuously updated

Clarity's extensive analytical toolkit is constantly being updated.



**20+ Billion
Transactions
Analyzed**



**30+ Million
Description
Variants**



**30+ Thousand
Merchant and FI
Tags**

TAKE ACTION WITH USABLE DATA

Raw transaction data

"POS PIN PURCHASE QT 389 03003894
WICHITA KS"

"POS SIG PURCHASE GULF OIL 92056190
CASSVILLE MO"

"LOUISIANA FAMOUS F WICHITA KSUS
Card #967"



Merchants cleansed and categorized

Quiktrip

Gulf Oil

Louisiana Famous Fried Chicken



Usable transaction data

- Feeds Data Modeling
- Drives Product Strategy
- Reduce Charge Dispute Costs



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 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.

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