

INTRODUCING **ONALERT**™

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

A CLIMATE FOR OPPORTUNITY

These days, people are more stressed than ever about their financial standing and many don't have the knowledge or information to make good decisions about their credit.



~**65%** report feeling that their financial difficulties are piling up so much they can't overcome them.¹



~**40%** report that they are currently taking no notable steps to secure their financial future.¹



40% say managing their money on a daily basis limits the extent to which they can enjoy their day-to-day life.¹

Additionally, identity theft and fraud are on the rise. Not only is this a problem for your customers, but it impacts your bottom line too.²



36% of consumers feel their Bank is responsible for protecting their own personally identifiable information.³



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



37% of consumers want a complimentary identity protection service from their PFI.³



87% of consumers have used fraud prevention educational material from their bank.³

INTRODUCING ONALERT™

By informing, educating and protecting customers, you can generate more loyalty, retention and profitable revenue growth.

Give your customers a clearer picture of, and control over their financial wellness and personal identity.

THE CHEXSYSTEMS® ADVANTAGE

OnAlert is the only identity theft and fraud protection offering that leverages the vast ChexSystems database.



Helps improve credit knowledge and provides info needed to improve scores.



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



Protect the personal information of customers.



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



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

HOW ONALERT™ HELPS YOUR BUSINESS



Increase consumer engagement Credit and identity focused email open rates are about **2x the average open rate** across industries.²



Improve consumer loyalty Consumers enrolled in products and services like ours see an average improvement of **~16 points in the first 12 months**.⁴



Generate consistent and predictable revenue Consumers in paid bundles have a **92% annual retention rate**.⁴

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.

OnAlert™
FROM CHEXSYSTEMS

**FIND OUT HOW TO
GET STARTED BY
CONTACTING YOUR
FIS SALES EXECUTIVE.**

For a full product and feature list, and to find out how to get started please reach out to your FIS Sales Executive:

Sales Inbox: digitalsales@fisglobal.com

Sources:

¹ <https://www.cnbc.com/select/why-americans-are-stressed-about-money/>; ² EPS Core Metrics Analysis, October 2022; ³ Javelin Strategy & Research, 2022 Identity Fraud Study: "The Virtual Battleground", March 2022 (<https://tinyurl.com/2ywwzwcw>); ⁴ Financial services companies only, "EPS Core Metrics Analysis, October 2022"