



FINANCIAL WELLNESS SUITE: SPENDING INSIGHTS - PREMIUM

Financial insights and advice to deepen customer relationships

Spending insights – “Premium”

FIS Digital One Financial Wellness Suite - “Spending Insights- Premium” provides personalized financial insights and advice that drives customer engagement, promotes financial wellness and customer advocacy, and builds trust and loyalty between customers and their bank.

The Financial Wellness Suite - “Spending Insights” uses AI and predictive analytics to analyze your customer’s transaction data to understand their financial behavior, providing valuable insights and nudges to help drive better day-to-day financial control. Powering a digital user experience that delivers tailored analysis, timely recommendations, and highly personalized financial advice.

Spending Insights “Premium” includes 50+ pre-built, personalized financial data-driven insights, including smart budgets, subscription management, and product recommendations, fully integrated into the FIS Digital Banking experience.

Spending insights library

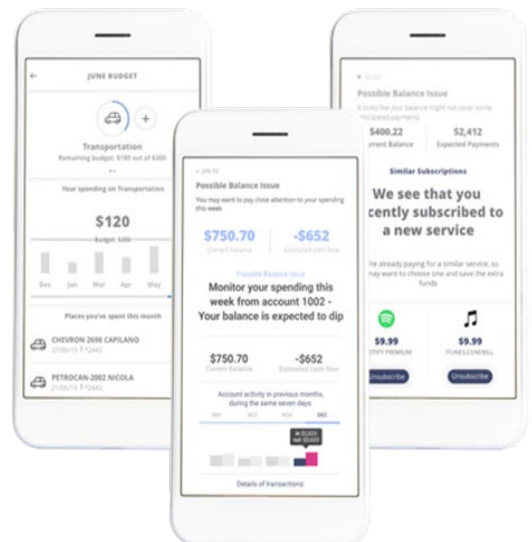
Financial wellness and transaction monitoring

Provide timely updates and analysis on customer transactions, cash flow, and spending categories. Raise awareness of customer spending choices, update customers on their budget progress and goals, and alert customers when they may have a low balance or an opportunity to save.

- Insights-based Enrichment & Categorization
- Transaction Activity Summaries
- Low Balance & Cashflow Trackers
- Spending Quizzes & Trivia
- Budgeting & Goal Management
- Impulse Savings Nudges

50+ Premium Insights

- ✓ Spending & Categorization
- ✓ Subscription Management
- ✓ Transaction Monitoring
- ✓ Proactive Balance Forecasting
- ✓ Smart Budgets



Benefits & Impact

Proactively Engage with Customers

Customers have come to expect more of their bank. Beyond just access to data and ease of use, customers now expect their bank to help them achieve their financial goals. By leveraging the Financial Wellness Suite- Spending Insights, banks can keep customers updated on day-to-day account activity in real-time, educate customers about financial wellness, and recommend actions to use bank services or improve financial behaviors.

Drive results through engagement

Customer engagement and trust are inextricably linked to providing hyper-personalized and proactive advice to customers allows banks to improve trust and further deepen customer relationships.

Banks utilizing data-driven engagement through the Financial Wellness Suite- Spending Insights have seen an average increase of 30% - 35% in customer engagement on digital channels, an increase of 7 points on NPS, and a 17% click-through rate on timely and relevant product recommendations.

Helping all active digital customers


The Financial Wellness Suite utilizes a comprehensive catalog of financial insights and advice, enabling a broad reach to customers, and ensuring over 90% of customers are presented with insights. On average a customer receives 8.4 insights per month, and 38%+ of customers have proven to actively engage in the content.

Smart budgets and spending trackers

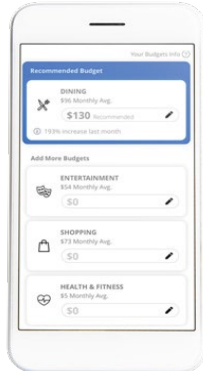
12/29

Better Manage Your Spending

Let's keep an eye on your spending to avoid overdrawing your accounts.



[Set a new budget](#)

Balance forecasting insight

12/02

Possible Balance Issue

Your balance might not cover estimated account activity

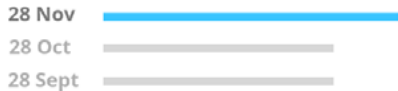
\$1,590	-\$2,358
Current Balance	Estimated Cash Flow

Bill increase notification

12/02

Payment Change

Get the details of your account activity during December





Subscription management

01/03

Similar Subscriptions

Are you sure you want to pay for both of these services?

	
\$9.99	\$9.99
SPOTIFY PREMIUM	GOOGLE GOOGLE..