



FIS Digital One Targeted Engagement



Harness the power of your core data

FIS® Digital One™ Targeted Engagement is designed to harness the power of core banking data to provide personalized and intelligent engagement for customers. By unifying customer data and leveraging dynamic audience identification techniques such as segmentation, lookalikes and clustering, the platform enables omnichannel campaign orchestration and advanced campaign execution.

Digital One's key capabilities extend across mobile and online banking, websites and outbound channels, offering customizable in-page banners and interstitial views. The platform ensures expedited time to value with pre-integrations and drives key business goals like top-of-wallet retention and enhanced customer engagement.

Elevate your digital experiences

Transform customer interactions with FIS Digital One Targeted Engagement, where personalized banking meets intelligent marketing. Deliver impactful, tailored messages directly through your digital channels, enhancing engagement and fostering loyalty. Elevate your banking experience with a platform designed to connect, engage, and inspire.

Key capabilities

Customer data unification

- FIS IBS and HORIZON Core Banking
- FIS Digital One FLEX
- FIS Digital One Studio

Campaign orchestration

- Omnichannel customer journeys
- Next best offer

Audience identification

- Dynamic segmentation
- Lookalikes
- Clustering

Platform extensibility

- AI capabilities
- Custom data source integration
- Custom execution channel integration



Customer data unification

Data sets

Account and product data

- Member
- Credit card accounts
- ATM card accounts
- Deposit accounts
- Household
- Loan commitments
- Loan notes

Transaction data

- ATM/debit card
- Credit card
- Deposits

Unify your customer data effortlessly with FIS Digital One Targeted Engagement, seamlessly integrating with the systems your bank already uses. Our platform consolidates account and product information and transaction histories by leveraging pre-integrations with FIS core banking and digital banking systems.

This comprehensive data unification provides a 360-degree view of each customer, enabling deeper insights into behavior and preferences. Enhance your engagement strategies with dynamic segmentation, accurate audience identification and effective campaign orchestration. Deliver relevant, timely communications and personalized interactions that boost customer satisfaction and loyalty.

Customer insights

Unlock customer data potential with FIS Digital One Targeted Engagement. Gain deep understanding of financial wellness, life stages and behaviors. Tailor marketing with data-driven intelligence for personalized, relevant communication. Drive engagement and loyalty by transforming data into actionable insights. Elevate your banking experience and turn insights into growth opportunities.

- Customer insights
- Account and product data
- Customer information: open date, birth date, risk rating, education, income classification, NAICS classification, etc.
- Household information: family make-up, renter/homeowner, household net worth)
- Current product ownership: deposit accounts, loans/mortgage/borrowing, banking services
- Product insights: account balances, account types, card information
- Loans insights: available/used amounts, maturity dates, past due
- Transaction data activities and interests: fitness, fashion, entertainment preferences, health and beauty, travel
- Customer profile indicators: children, education, profession, life events such as relocating, retirement, home remodeling and marriage
- Consumer service usage: automotive, barber, laundry, landscaping, food and dining preferences
- Personal asset indicators: investments, vehicles, homeowner, renter



Experience management

Guide your customers through personalized journeys with FIS Digital One Targeted Engagement Orchestration. Deliver the right offer at the perfect moment, automatically optimizing for maximum profitability. Leverage customer data to boost engagement, loyalty and conversions, ensuring every interaction strengthens your customer relationships. Elevate your marketing strategy with intelligent, data-driven insights that drive real results.

Next best offer recommendations

- Deliver the right message at the right time on the right channel
- Automatically optimize for the most profitable outcome
- Leverage your customer data for better engagements

Use cases

Whether you're delivering personalized financial wellness tips, tailoring product offers to individual needs, or providing proactive customer support, FIS Digital One Targeted Engagement equips you with the tools to connect meaningfully with customers. Leverage these use cases to enhance loyalty, drive growth and deliver the customized experiences that today's customers demand.

Account and product data

- Cross-sell single product customers by promoting companion deposits or loan accounts
- Offer banking services promotion

- Design onboarding journeys based on recent product usage
- Encourage financial education by directing high risk or low financial health customers to the right resources
- Stem attrition risk by targeting customers with low transacting rates, large recent withdrawals, or recently closed accounts
- Primary FI use cases: act on indicators of declining PFI

Transaction data

- Target first-time homeowners and renters
- Sort by home refinancing and equity loan activity
- Identify life-changing events that could impact choice of financial institution such as high school or college graduation, first job, marriage, birth, job promotion, relocation, divorce, retirement, etc.
- Target by profession
- Tailor rewards based on customers' affinity e.g. debit card swipe rewards or customer appreciation prize drawings
- Offer personalized newsletters based on spend preference
- Target potential customers for youth savings accounts

Unlock personalized banking with FIS Digital One Targeted Engagement. Seamlessly deliver customized messages and offers through your customers preferred digital channels. Enhance engagement with real-time insights and tailored promotions. Transform interactions and drive loyalty with targeted, meaningful communication.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://www.fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

 www.fisglobal.com/contact-us

 linkedin.com/company/fis

 x.com/fisglobal