

**FUSION DIGITAL PLATFORM
PERSONAL FINANCIAL MANAGEMENT**

Build Stronger Customer Relationships in the Digital World



Treating financial services as a game is the most transformational opportunity available to banks looking for an opportunity to out compete the market.”

Colin Weir
CEO, Moroku

At a time when banking is evolving away from personal contact and customers are demanding better control over their finances, Personal Financial Management makes it possible to offer personalized banking in the digital world.

Online and mobile banking propositions are becoming commoditized. At the same time, banks' customers are moving away from branches and demanding advanced online tools to control and manage their finances better.

Personal Financial Management addresses these issues directly, enabling banks to offer new value-added services to their customers and differentiate their online propositions.

As a support tool for customers seeking to keep their finances in order by forecasting incomes and controlling expenses, Finastra's PFM is second to none, transforming the Internet bank into an innovative financial manager and advisory center. While your customers enjoy a superior service, you gain better insight into their needs, enabling you to provide additional services and uncover new sales opportunities.

Improved, Omni-Channel Customer Experience

Personal Financial Management increases your customers' financial awareness by providing a deep insight into their finances. It helps them to forecast incomes and control expenses, transforming your existing service into an innovative financial management and advisory center. Fusion Digital Platform's PFM provides seamless and engaging customer experience through all digital channels: PC, tablet and mobile.

Customer Engagement

With consistent omni-channel engagement, in-branch, online or via mobile, banks are able to increase customer exposure to their products and services, providing valuable up-selling opportunities. You can bring users to the branch or communicate with them online, creating an interaction with your financial products and services. This enhances your social image and involvement and enables you to upsell existing financial products to current customers.

Fusion Digital Platform's Personal Financial Management

Personal Financial Management helps you increase your customer satisfaction and loyalty, differentiating your online banking proposition and providing competitive advantage.

72%

of consumers that use PFM tools today don't use bank apps. But 40% of these would rather use a banking app.

Source: Novantas Data Services, 2014

Gamification and Social Media

Finastra's PFM with Gamification enables users to share their goals with friends and family on social media. It rewards users with "gamification" points, and enables them to make inter-account payments. This "gamification" approach, which has been adopted from the world of video games, encourages your customers to do more with PFM, engage with the bank more frequently and have rewarding experiences. We make it possible to deploy games, encourage social sharing with friends and family, and use social curiosity and rewards to transform online banking into a useful tool to engage and entertain customers.

Simplifying Cross- and Up-Selling

By binding financial products to goals, a bank can seamlessly generate leads and cross-sell financial products, such as deposits, retirement plans, investments and loans.

Easy to Integrate

The system merges easily with your existing Internet banking platform or can be used via the Fusion Digital Channels' Online Banking platform to integrate core systems directly.

Short Implementation Time

To support quick time to market PFM has been designed for a rapid implementation.

Completely Secure

Activation and mobile PIN simplify authentication and ensure quick access to services such as 'add new cash transaction', with security scaled to strict banking requirements.

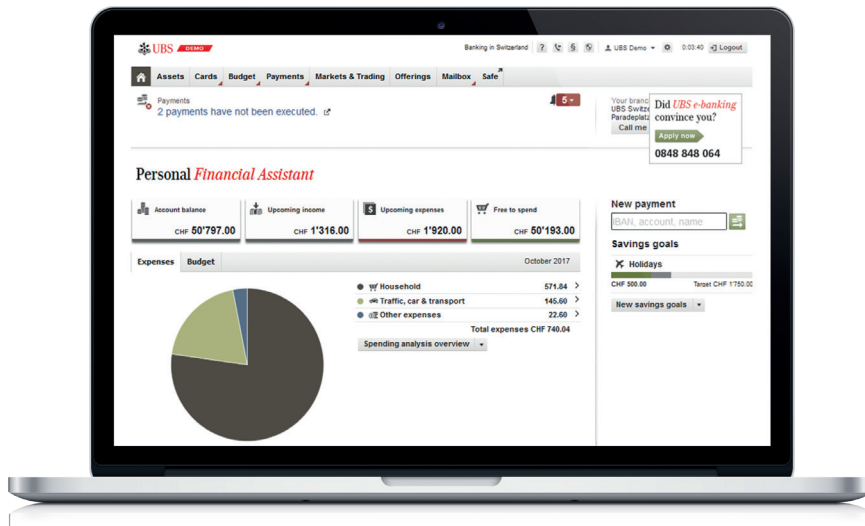




Fusion Digital Platform's PFM provides your customers with these functionalities and much more to give them insight into their personal finances:

- **Transaction enrichment** augments the existing transactions with additional data to provide a better experience.
- **Free to spend** conducts cash flow analysis and forecasts free to spend amount for the current budgeting period. The tool predicts the amount available to spend after receiving income and making all the scheduled payments.
- **Net wealth** is a summary of the current net wealth position of a user. All total current assets and liabilities are presented in the overview screen with their performance assessment.
- **Where does my money go?** Provides insight to customers regarding how much and where they are spending. Advanced visualization provides a quick way to analyze spending habits and to act based on this knowledge.
- **Spending manager** enables customers to take full control over their spending by creating budgets and tracking their progress. Spending manager notifies customers when they reach defined thresholds and overspend, helping them stay on track.
- **Income and spending** gives the details about all incoming and outgoing transactions on all accounts in one view. By using **free text search**, enhanced by our suggestion engine, finding a specific transaction is simple and easy.
- Building on our experience we developed a **one level categorization scheme** that provides comfort in everyday usage and has proven to be the most effective for all segments. **Split categorization** enables the division of single transactions into smaller portions that can be categorized in different ways. **Automatic categorization** reduces the load of manual categorization but enables customers to adjust the behavior of the engine by adding their own rules to adapt it to their needs.
- **Wishes and goals** provide the opportunity for customers to set up, track and achieve any saving goal. **Suggested goals** inspire customers to start saving. Tailored to customers' expectations, they promote the most relevant product related to the goal.
- **Tutorials** can be used to demonstrate good habits in everyday finance. Tutorials are triggered when a user initiates a function that has not been used before or can be initiated on demand.
- **Shared goals** allow customers to invite others to help them in their path to success.
- **Communities** allow your customers to group around shared values. Use community competitions to promote your brand and increase promotion by word of mouth.

Finastra's Personal Financial Management in Action



UBS's Online Platform has Attracted Plaudits from the Financial Community

The leading Swiss bank, UBS, adopted Finastra's PFM and Mobile PFM solutions to fully redesign its online and mobile banking solutions. As part of the bank's offering, each client has an entry page that can be tailored to their individual information needs: UBS's online offering now also includes improved user navigation and presentation that is optimized for tablets.

UBS has received recognition from the banking community for developing such a customer-centric and innovative online banking platform, which has also been welcomed by the bank's customers—all feedback to date has been positive, according to UBS.



We believe that with the innovation of Personal Financial Assistant, developed by Finastra, UBS is making online banking simpler, clearer and more personal.”

Andreas Kubli

Head of Multichannel Management and Digitization at UBS Switzerland

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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Corporate Headquarters

One Kingdom Street
Paddington
London W2 6BL
United Kingdom
T +44 20 3320 5000

