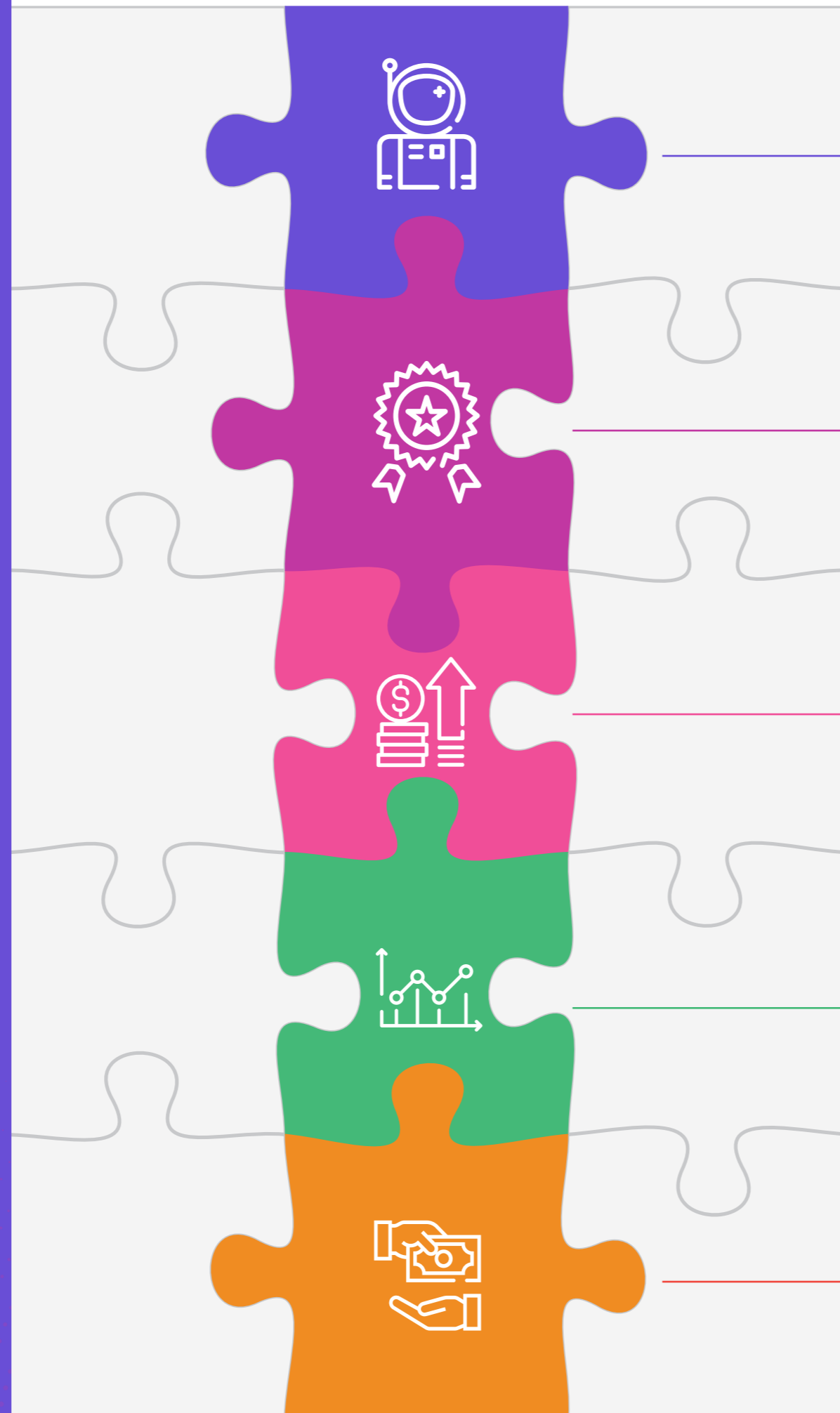


# How strong is your financial brand – Is your digital puzzle complete?

Financial institutions must redefine their operating models to become customer-first. Successful banks and credit unions will drive engagement for consumers and SMBs, create new value, and accelerate growth through continuous transformation.

Better, more relevant digital banking experiences + an open innovation platform and vibrant app marketplace = a whole new world of endless possibilities.

It's easier than you think. Apps are pre-integrated and live right within digital banking for seamless UX. This provides the agility you need for personalized banking and targeted marketing to empower customers and members with solutions right for them. In turn, opening up new revenue streams for your organization.



## Chatbots

Intelligent Banking Assistants bring conversational AI banking to life. Deliver personalized experiences across a wide range of voice and digital channels, enabling account holders to ask questions instead of using traditional navigation. Add the human touch to digital banking and empowering people with self-service. Reduce costs, optimize efficiencies and make customer experience a strategic priority.

## Loyalty & engagement

From automated savings and couples financial management to geo-targeted offers and local events, to money saving recommendations such as dog-friendly pubs, transportation, and restaurants, keep them coming back for personalized engagement.

## Financial wellness

Can you offer credit score analysis, personalized tips to improve, financial decision simulation or pre-qualified loan offers? How about easily digestible dashboards for a 360 view of accounts, even those outside your institution? Consumers and businesses want to rely on their trusted FI for help along their path to being financially well. SMBs want support in running and growing a successful business. Be their go-to for guidance and relevant options.

## Analytics

Clearer, actionable insights and frictionless data access means intelligent business decisioning, deeper connections and more relevant offers for increased cross-sells and improved satisfaction. How do you improve engagement if you can't see how people use products and channels? Realize your vision: Create segments, personalized products and marketing campaigns thanks to simplified data visualization. Empowering your vision to build better products. For today, for tomorrow. For good.

## Payments

Streamline digital payment experiences through engaging and intuitive solutions while minimizing risk. Convenient, real-time money management is a powerful catalyst for transformation. Features like eBills, PicturePay, P2P, A2A are non-negotiable with account holders these days. Be sure to provide best-in-class instant payment offerings.