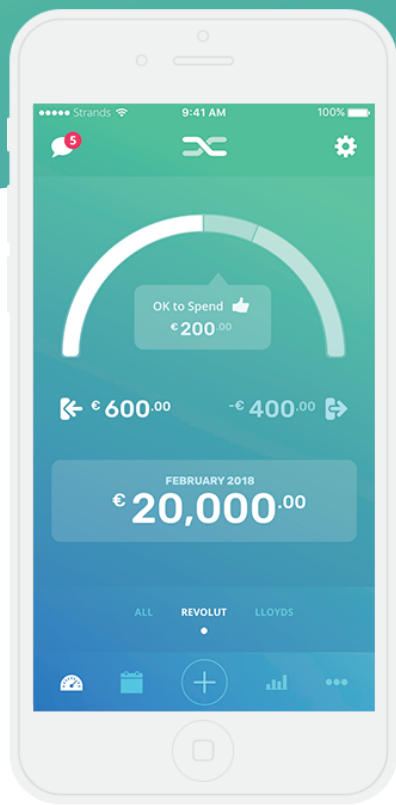


PFM

The Heart of Digital Banking



PFM helps customers understand their financial situation and makes money management simpler, faster and more intuitive.

WHY BANKS NEED PFM?



Challenger banks and non-bank entrants are using PFM to attract millions of customers - especially millennials - with better UX and personalized financial advice



PFM users are 2.5x more profitable



PFM users are more loyal with 99% retention rates, and 30% of customers are willing to switch banks for the best money management tool.



What your customers get:

- ✓ **Unparalleled, transformative user experience**
- ✓ **Digital banking the way they want** & all the tools they need to configure, track, analyze and plan their financial future
- ✓ **Relevant, personalized insights & advice**
- ✓ **360° snapshot of their entire financial world** - including external accounts - in one convenient place

88% of customers say they will use PFM regularly

9 out of 10 would recommend PFM to others

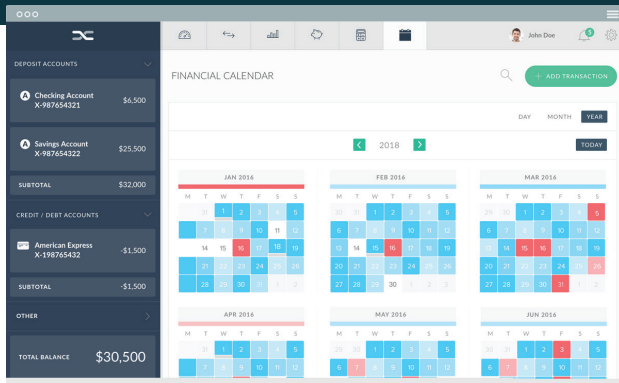
How your bank benefits:

- ✓ **Seamless integration with any online and core banking system**
- ✓ **Improved quantity, quality and duration of interactions**
- ✓ **The domino effect of PFM:** more touchpoints » higher engagement » increased loyalty and retention » more revenue generated through web and mobile channels
- ✓ **Increase in customer long-term value**

PFM users log into online banking twice as often

PFM users double time spent on online banking

1 TRACK



PFM FEATURES

“Digital money management will be the heart of digital banking, evolving into personal financial coaching that offers customers the guidance, help and advice they are seeking.”
- Forrester Research 2016



Transactions: Expenses are automatically categorized (with 99% accuracy) and transactions become actionable through search, filter, edit, export and split functions

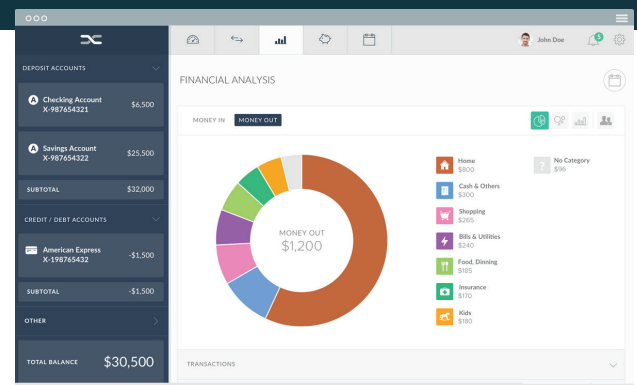


Financial Calendar: An interactive heat map shows daily, monthly and yearly spending patterns



Smart Notifications: Personalized, behaviour-driven triggers deliver relevant, actionable notifications in real time based on user preferences

2 ANALYZE



Income and Spending:

Enables users to visualize spending categories and income sources over a defined date range through a frictionless, intuitive UI



Cash Flow:

Users can discover trends in spending over time by analyzing historic, actual and forecasted inflows & outflows



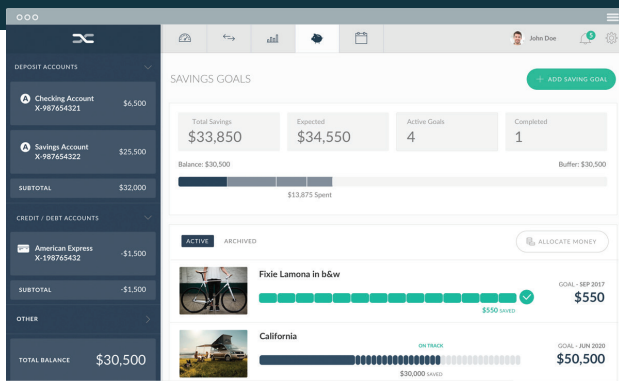
Community:

A tool enabling users to anonymously compare spending patterns with any chosen segment of fellow bank customers



Automatic Account Aggregation: Users can bring all their accounts together in one place, conveniently and securely

3 PLAN



OK-to-Spend: Instant snapshot of how much a customer can spend today without hurting their financial balance in the future



Budget: Users can create custom thresholds, which enables banks to gain granular insights on their financial goals and relative performance



Savings Goals: Enables users to visualize and reach their life goals more easily. Can be associated with held or aggregated accounts

Learn how you can boost customer engagement and profitability with Strands PFM:

REQUEST DEMO

www.finance.strands.com/request-demo



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