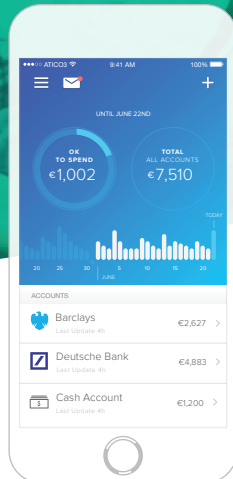# STRANDS PFM:
THE HEART OF DIGITAL BANKING

PFM

The digital money management solution for smarter financial decision-making

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

With this context-aware and data-driven financial tool, banks can anticipate customer needs and suggest next-best actions.

Relevant and actionable insights drive your customers to digital channels, which increases customer long-term value and helps you build relationship banking.

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.

> **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

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
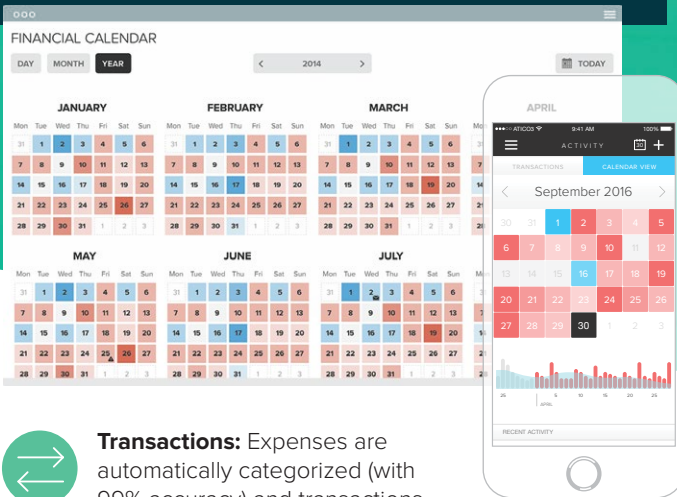
How your bank benefits:

✓ **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**

88% of customers say they will use PFM regularly

9 out of 10 would recommend PFM to others

PFM users log into online banking twice as often

PFM users double time spent on online banking

STRANDS PARTNER

BARCLAYS · BMO · Deutsche Bank · PostFinance · BNP PARIBAS

INNTREND Friendly Innovation

PRODUCT FEATURES

PFM

⟷ TRACK

Transactions: Expenses are automatically categorized (with 99% accuracy) and transactions become actionable through search, filter, edit, export and split functions
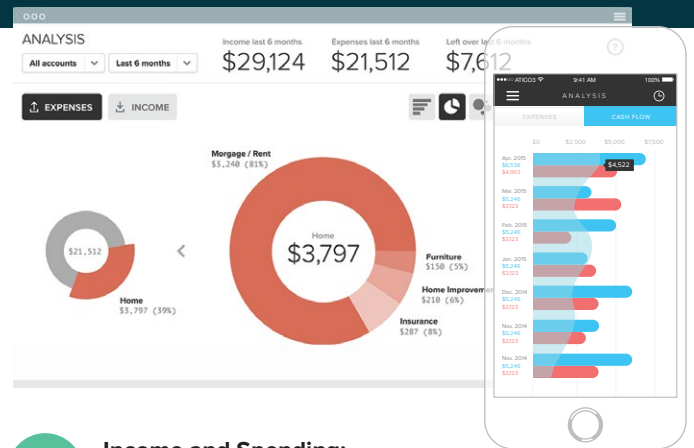
Financial Calendar: An interactive heat map shows daily, monthly and yearly spending patterns

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

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

Net Worth: A snapshot of users' assets and liabilities that demonstrates net worth evolution over time and enables users to forecast future net worth based on different scenarios

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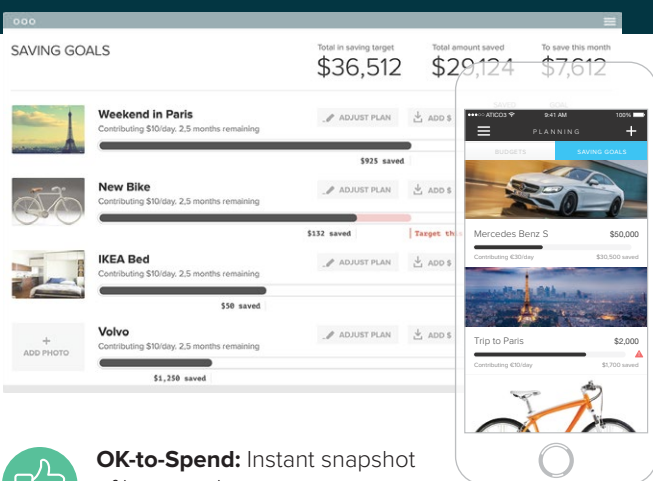
Community: A tool enabling users to anonymously compare spending patterns with any chosen segment of fellow bank customers

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

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

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