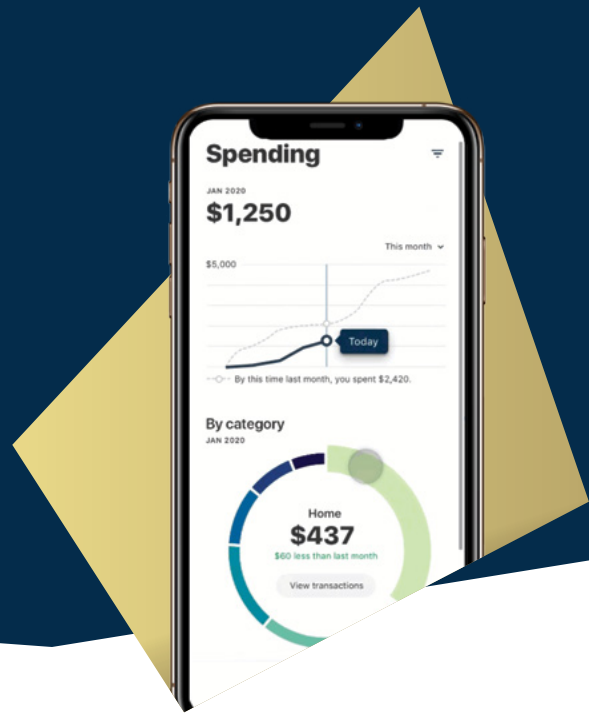


Alkami

The gold standard in digital banking

The gold standard in financial wellness solutions



ABOUT ALKAMI

With the nation's fastest growing cloud-based digital banking platform, Alkami facilitates digital success for banks and credit unions in the U.S.

The Alkami Platform helps financial institutions engage with their consumer and business customers with a modern digital-first infrastructure built for speed, security, and extensibility.

Through bold investments in technology and culture, and developing authentic bonds with remarkable clients, Alkami continues to be the gold standard in digital banking.

From Generation X to Z, today's consumers demand that online banking provides innovative technology that helps them manage and measure their finances. Users expect actionable financial insights that help them achieve their personal financial goals. Banks and credit unions who fail to provide these insights risk driving potential users to other financial institutions or applications.

FINANCIAL WELLNESS NEEDS

76%

of millennials report experiencing financial stress.

PwC 2019 Employee Financial Wellness Survey

Alkami's financial wellness framework provides deeply integrated solutions that assess a user's financial health within their digital banking experience. The result: a personalized digital strategy that enables each user to build credit, deposits, and promote overall financial wellbeing.

BRAND AUTHORITY

Account Aggregation

Allow users to view external bank, loan, credit card, payments, insurance, and investment accounts alongside held accounts within your institution.

- **FI benefit:** Gain a full view of user accounts enabling targeted marketing opportunities.
- **User benefit:** View all finances within digital banking.

SavvyMoney Credit Solution

Provide rich credit reporting and credit management solutions with user score monitoring, credit factors, credit utilization, and education.

- **FI benefit:** Gain access to credit profiles that enable targeted marketing.
- **User benefit:** Monitor credit and borrowing prequalifications.

STATE OF FINANCIAL HEALTH

29% of Americans identified as financially healthy

54% as financially coping

17% as financially vulnerable.
U.S. Financial Health Pulse:
2019 Trends Report

IMPROVED USER EXPERIENCE

Transaction Descriptions

Normalize transaction descriptions and auto-categorization across all internal and external accounts.

- **FI benefit:** Reduce transaction dispute calls to your call center, and lay the foundation for transactional analytics and personal financial management analytics.
- **User benefit:** View transactions in a streamlined experience with lower friction in maintaining transaction categories.

Transaction Data Enrichment Visual Spending Module

Show filtered spending visualizations for all held and held away accounts through transaction description-categorized expenses.

- **FI benefit:** Close gaps between fintechs and Megabanks, and increase user engagement.
- **User benefit:** Assess spending behaviors with a robust spending application.

Savings Goals

Enable users to establish savings goals and track progress via their savings accounts.

- **FI benefit:** Promote deposits and provide insight into savings intent and behaviors.
- **User benefit:** Visualize savings targets within the digital banking experience.

USERS WANT HELP

74%

of Alkami survey respondents in a vulnerable financial state want financial recommendations from their financial institutions.

2019 Alkami Financial Wellness Survey

To learn more about financial wellness solutions on the Alkami Platform, contact your Alkami representative or visit Alkami.com.