

Feature Overview

Geezeo[®] Personal Financial Management (PFM)

When your users find financial success, so do you. Give them the upper hand with an impressive suite of PFM tools, designed to provide greater clarity and financial control, and increase returns for your institution.



Powerful PFM toolbox

Equip your users with everything they need to make the most of their money, including financial health and spending overviews, budget planning tools, goal setting assistance, and more.



Data enrichment processes

Take advantage of our intelligent data enrichment system that automatically transforms your raw transaction data into clean, effective information that can provide clarity to your users and improve your bottom line.



Seamless digital banking integration

Bring everything within reach by integrating our PFM tools directly into your digital banking experience. With fully responsive modular components, Geezeo will feel right at home.



Intelligent insights

Provide your staff with powerful insights on your accountholders to personalize interactions, marketing, and services provided.

Geezeo Personal Financial Management

We know that you want to give your users the best digital banking experience possible, and a big part of that is providing the tools and features they need to succeed. Geezeo's personal financial management system is guaranteed to bring value to both your users and your financial institution.

what is PFM?

Our finances play a big part in our lives, and the way we manage our spending and saving dictates our financial freedom. By keeping an eye on where our money is coming from, where it's going, and allocating it properly, we can make sure we're covering all our bases and using our resources as effectively as possible. This is the practice of PFM, and the goal we've set out to help your users achieve with Geezeo.

Money management struggles are not uncommon

Many Americans have trouble managing their finances—the statistics don't lie:



These struggles can stem from a variety of factors, including a shortage of financial literacy, education, or lack of access to tools that help them manage their finances.

The PFM industry is on the rise

Users have come to expect a lot more from their digital banking platforms. Many are looking for a more comprehensive experience that gives them greater control over their finances, and 75% of people prefer financial management tools that are offered by their primary financial institution. This is reflected in the quickly growing value of the PFM software market, which is projected to be worth over \$1.57 billion by 2027².

**\$1.57
Billion**

**Projected value of the
personal finance software
market by 2027.**

Source: Allied Market Research

equip your users with the tools to answer all their money questions

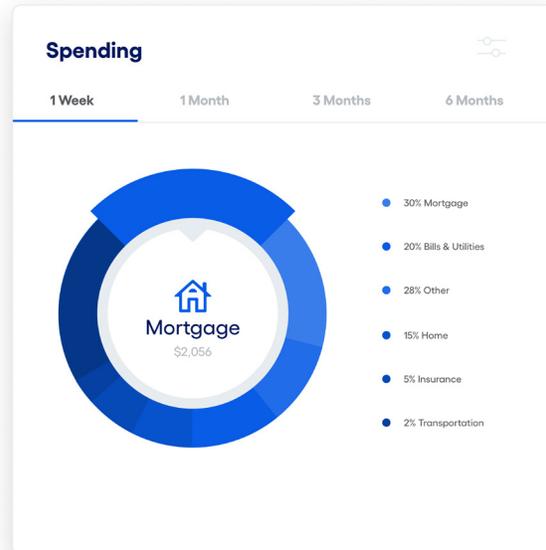
You have the opportunity to meet this demand by providing your users with the guidance and tools they need to make better financial decisions—directly within your digital banking experience. Here's a breakdown of the features that make up Geezeo's best-of-breed PFM platform:

Account aggregation

Bring all their external account information into their digital banking dashboard. This removes the complication of switching between multiple tools to view account status, and allows outside transactions to be included in spending and budgeting reports.

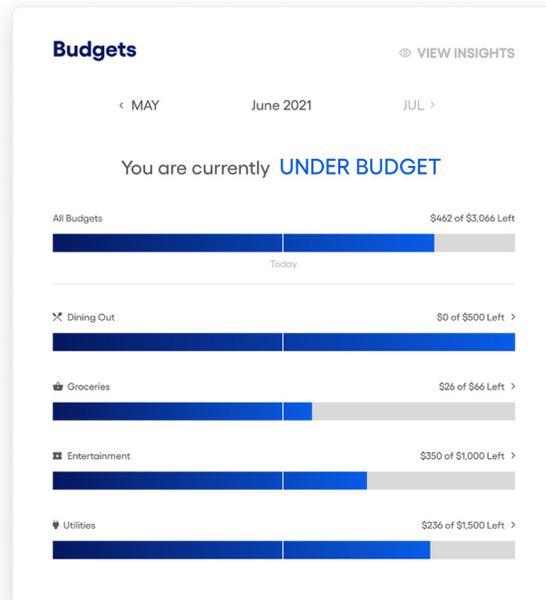
Spending by category

View all their spending activity broken up by category, and drill down into each one to get a full spending analysis report. This clear, visual format makes it simple for users to understand where their money is going, and organize transactions in the way they find most beneficial.



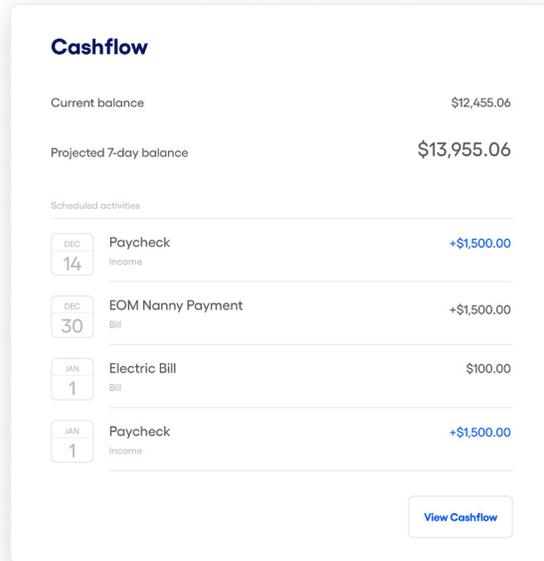
Budget progress

Build a comprehensive monthly spending plan and keep track of their progress, all within the context of their digital banking account. Users can even receive status alerts to help them stay on course.



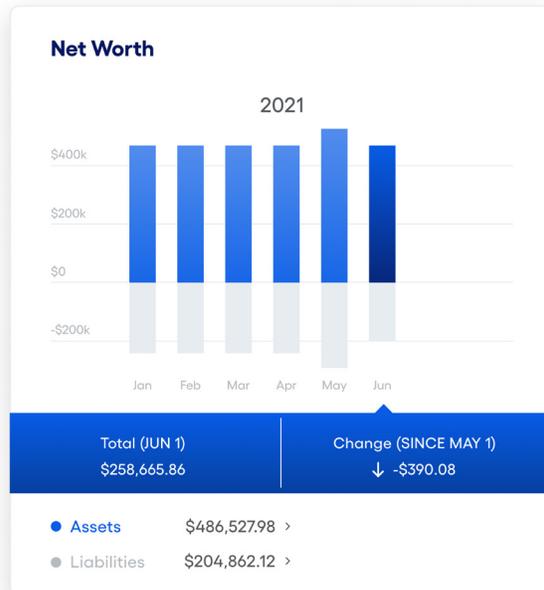
Cash flow calendar

Quickly view upcoming expenses—both recurring and one-time payments—and paychecks laid out in calendar view. This format makes it easy for users to plan for the future, and ensure they're prepared for what's coming.



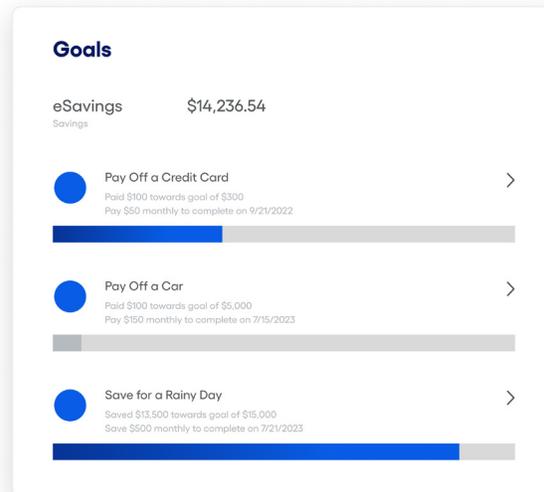
Net worth

Get a full-picture view of their net worth and its growth over time, including all their linked accounts. This gives users the ability to view their investments, assets, credit cards, and liabilities within the context of their digital banking account.



Financial goals

Create financial goals for anything they want to accomplish. Whether it's saving for a big purchase or paying down debt, your users will have access to a library of goal templates that make it easy to get started, customize as needed, view a step-by-step plan to reach the finish line, and track their progress along the way.



a mean, clean, transaction tagging machine

Raw transaction data doesn't provide much value for you or your users. One of Geezeo's greatest strengths is our built-in data enrichment system, which takes that messy data and automatically transforms it into clean, effective information.

The process starts at the point of sale when a banking transaction is generated. Once Geezeo receives this data it's analyzed, cleaned, and normalized. The transaction then undergoes a tagging process, and is categorized for Geezeo's spending overview. From here, users can choose whether or not to further customize transaction tags to best meet their needs.

This improved data collection method also allows you to more accurately curate marketing efforts on your platform. Better data means knowing more about your users, making it possible to present them with more relevant product and service advertisements—all adding up to greater returns for your institution.

COMING SOON: We're taking advantage of the best merchant data on the market

An upcoming partnership will provide Geezeo with access to MasterCard®'s extensive merchant data library, which will hugely expand the breadth of tagging capabilities, and improve the overall accuracy of transaction categorization.

a win for them, a win for you

Better financial wellness is a win-win situation for everyone involved. By providing easy access to the best financial management tools on the market, you'll see a host of benefits for both you and your users.

Everything they need to succeed

With a full view of financial health available at their fingertips, your users will have newfound clarity in creating and executing an effective financial plan. And if they're navigating one of life's tricky transitions—such as graduating college, buying their first home, or starting a family—your guidance will offer a much needed helping hand. Plus, by providing seamless access to everything within the digital banking experience they know and love, you're saving them the headache of learning a new tool.

Greater returns for your institution

Aside from the loyalty and satisfaction of your users, Geezeo can provide huge benefits for your institution. The PFM system allows you unfettered access to all the information your users enter into the tool, including external account details and the financial goals they're striving to achieve. This data can be used for in-house targeted marketing campaigns, or to enhance external marketing efforts and CRM tools already in use by your institution. All of this works together to move you towards first-app status, and improve your overall bottom line.

take your money management to the next level

Let's talk about this together. digitalexperience@jackhenry.com

For more information about Jack Henry, visit jackhenry.com.

sources

1. RFI Survey
2. Allied Market Research