

IND PFM

Personal Finance Manager



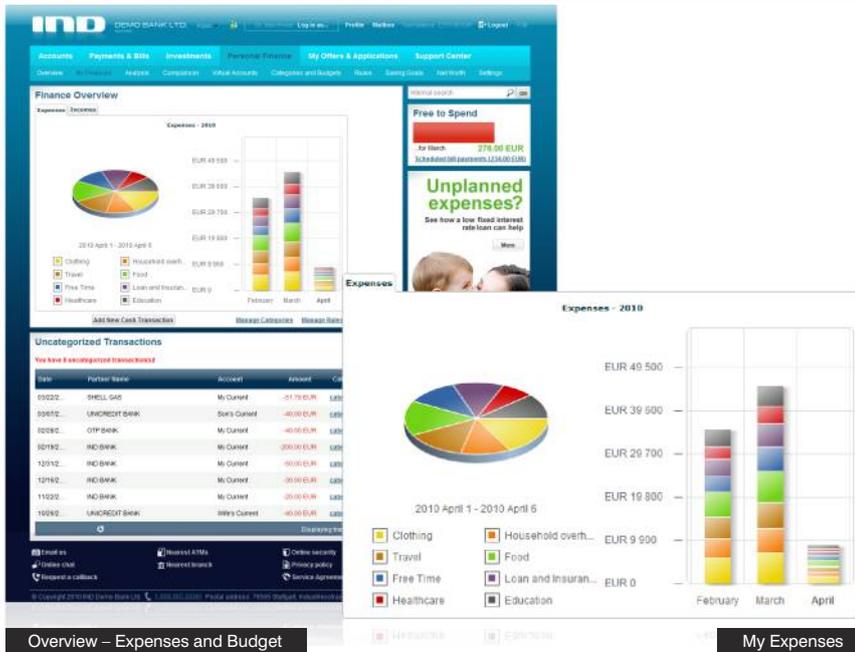
Besides everyday banking, customers also use the internet to manage their finances, including insurance, credit, and investments. **Help your clients to monitor their incomes, expenditures and investments online – strengthen your relationships and be their personal financial advisor!** Implementing IND Personal Finance Manager takes you closer to your customers and therefore builds trust and uncovers new sales opportunities.

IND Banking Front-Office (BFO) provides banking services that enable banks to build a comprehensive front-office system. These services, based on industry standards, are available in standard product packages.

IND Personal Finance Manager increases your customers' financial awareness by providing a deeper insight into their finances. It supports them to keep their finances in order by forecasting incomes and controlling expenses. IND Personal Finance Manager comes as a standalone module can be used to upgrade your existing internet bank to an innovative financial manager and advisor centre.

Online personal finance management

- A new banking service helps people instantly monitor their income and spending with categories, like housing, clothing, food, travel, utilities;
- Predefined and automated categorization of transactions to ensure ease of use;
- Option to drill down on account transactions within categories;
- A smart tool for setting budgets;
- Option to add cash transactions and split transactions to present a comprehensive financial view;
- Alerts about overspending and low account balance;
- Visual user interface (pie charts, graphs, progress bars) supporting users to get a better understanding of their financial status.



Net Worth

- Comprehensive overview of customers' financial situation including their accounts, investments, loans, savings, real estates and other assets;
- It calculates the current value and shows fluctuation of net worth as well.

Saving Goals

- Users can define saving goals (e.g. travelling, a valuable gift or even wedding), choose a time period over they wish to save, a payment contribution pattern (monthly, weekly) and a saving product from the bank;
- They can also keep an eye on the progress of their savings displayed in percentage, amount and estimated completion date.

Add-on to Internet Banking

IND Personal Finance Manager can seamlessly integrate to current internet banking systems.

Mobile Finance Manager

The most frequently used functions of IND Personal Finance Manager are accessible via web enabled mobile phones which makes it easy to check account balances and budgets, add new cash transactions and get a quick overview of spending. Banks can immediately send SMS / MMS alerts or even marketing messages.



Personal Finances Overview – Earnings/Spending

Functionality

Personal finance overview

- ➔ Expenses and income of the current month displayed in amount and ratio form;
- ➔ Expenses versus budgets;
- ➔ Saving goals and achieved progress;
- ➔ Uncategorized transactions.

Transaction categorization

- ➔ All expenses and incomes categorized and sub-categorized (e.g. "restaurant", "grocery" and "supermarket" sub-categories under "Food");
- ➔ Transactions: branch, card and cash;
- ➔ All categories and sub-categories customized by the user.

Income and expense analysis, statistics

Detailed analysis and statistics with comparison feature for categories and time periods displayed on pie charts and trend diagrams.

Budget setting, tracking and alerting

- ➔ Setting up budgets: monthly, quarterly, annually;
- ➔ All expenses tracked and measured to the budget;
- ➔ SMS and email alerts.

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Personal Finance Manager

IND Personal Finance Manager uses the IND Banking Front-Office framework which enables easy integration with back-office systems and quick customization.



About IND Group

OUR KEY CLIENTS:			
			

IND Group is one of the leading developers and providers of banking front-office products in the European e-finance market.

Our flagship product, the IND Banking Front-Office, is a set of comprehensive range of services that empowers front-office operations. BFO delivers a complete sales and banking suite of channels including branch, internet, mobile, contact centre on the same centralized platform, improving service quality and performance.

Your IND partner:

Meet your business needs

Working with Business Partners, IND delivers a comprehensive and customizable solution including BFO business components, services and infrastructure. With more than ten years of experience we continuously strive to build a best-in-class personal finance solution to meet your and your clients' needs.

For more information please contact us at: www.indgroup.eu
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The Banking Front-Office Technology