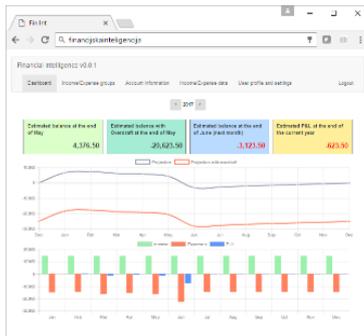




Financial IQ



- Audit of income/cost data (history)
- Estimation of future financial situation
- Budget planning and follow up
- Profit and loss analysis
- Scenario management
- Warnings and reports



- Financial responsibility awareness.
- Full understanding of personal finance situation.
- Immediate recognition of potentially dangerous situations.
- What-if analysis and scenario building enables most appropriate solutions.
- Activity follow up and impact analysis.
- Management of future data (prediction analysis)

Financial IQ™ (F-IQ) is a cloud service designed for personal finance management. It is a simple yet powerful tool for **audit, planning and analysis** of financial data (i.e. income and costs). Data presentation is realised through easily understandable table and graph view representing history, current and future personal finance status. **F-IQ** service offers regular reporting by delivering monthly e-mail messages and alerts containing main parameters such as monthly P/L, current account balance and next month prediction. **F-IQ** service is accessible through PC, tablet and smartphone devices by using standard internet browsers and does not require specific software installation. All personal data managed by the service are protected with latest, high level security protocols.

Service functionalities

Audit

All history, actual and planned future financial situations as well as account balance flow are at the tip of your finger. Data are organized in tables and charts but also available by invoking predefined, easy to understand reports. Depending on user's preferences, data structure can be very simple but also more complex. Data can be organized in logical groups covering level of details which are defined by particular user's needs. F-IQ service offers predefined logical groups, but user can define as much custom groups as required.

Follow up

Financial situation tracking over the time is realized by following actual (history) financial data which are distributed over the main income/costs groups or organized in more detailed way. This can be fully customized. **F-IQ** service allows immediate insight in potential problematic situations via easy to understand charts and suggests appropriate actions in order for user to avoid going into financial problems in the future.

Planning

Beside tracking actual (history) data, **F-IQ** service allows user to plan for future fixed or variable, one-time or recurring income and costs. Real time projection of future financial situation is one of the main service features. This feature allows user to make simulations by defining different scenarios. It makes it easy to plan future situations. By defining budgets on monthly or yearly basis, user can plan it's actual costs and stick to the plan or correct it if needed.

Analysis

Depending on entered data, **F-IQ** service will present easy to understand financial information structure (income, costs, monthly and yearly P&L, etc.) together with account balance projected over the time. With the help of customized and easy to understand reports user is able to analyse it's financial situation in any particular point in time or over the required period. Such analysis enables immediate insight in undesirable situations or personal insolvency. In such case user can react in time by searching for additional income (short term loan, for example) or by modifying the existing budget (cost cutting).

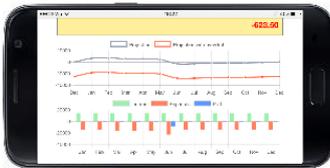
Reporting

F-IQ service automatically creates predefined reports, according to user preferences. Standard reports include following information:

- Monthly reminder for data update
- Monthly report about actual financial situation (for past month)
- Income / costs structure
- Monthly P&L (actual and projected for next month)
- Account balance information
- Projection for next period with warnings and risks (if any)



Financial IQ



- Add on service for existing clients.
- New sales channel for bank services.
- Client relationship strengthening.
- Communication improvement.
- Situation analysis and preparation for new requests for bank's services.
- Personalized cloud service fully aligned with bank's visual identity and integrated into the bank's existing e-banking solution.

F-IQ service enables users to track and plan personal financial situations together with analysis of influence of particular activities on overall personal finance. Main activities that are monitored by the service are: increase or decrease in main income/costs groups, changes in account overdraft, changes in account balance, loan considerations, installments and it's influence on overall picture, influence of planned on-time costs, etc. **F-IQ** service automatically tracks mentioned activities and records their influence of overall financial situation. User is immediately able to recognize and understand it's financial situation by consulting simple charts and graphs maintained by the service in real time.

Beside the analysis of income/costs structure and actual financial situation in past period, **F-IQ** service enables analysis the influence of main income/costs groups on the future financial situation. By providing these information, **F-IQ** service enables user to react in time and make qualified decisions based on real data and not on „feeling“, which is usually the case. This functionality, together with other parts of F-IQ web site like blog, tips&tricks, how it works and customer support sections, helps in financial responsibility awareness increase.

All analysis provided by the **F-IQ** service are presented in easy to understand tables, charts and reports. All effects in data changes are immediately calculated and presented in real time. By creating scenarios, user can simulate future situations and play with it's own financial data without changing the actual information. By doing this, user can do a very simple what-if analysis which, in turn, helps in better planning and budgeting.

Note: F-IQ DOES NOT provide financial consulting services. It is a tool intended for personal use. The main purpose of F-IQ service is to enable easy and understandable way of tracking down and analysing personal finances. Our intention is to provide the community service which will help individuals to increase their own financial awareness and make own qualified decisions.

For business users

F-IQ service is designed to be used by individuals (end users) for personal use. Business users (banks and other financial institutions) are welcome to purchase bulk of subscriptions which will be used by their own customers.

F-IQ service enables business users to benefit from additional communication channel and simple platform for selling other bank products and services.

How we deliver the service to business users?

For all business users, **F-IQ** service is personalized and adopted in order to fit into the existing system. We adjust visual identity based on specific corporate requirements, provide specific links to other services and contacts, reserve space for marketing and advertisement information and provide interface for integration into the e-banking solution, if required. Every business user has it's own, proprietary and completely separate instance of the **F-IQ** service. Depending on the project specifics, we can do very light or very complex integration. In any case, every business user has the possibility to create as much subscriptions as required for their own customers.

Contact

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