

**MX**

# Data

Webinar Series

## PART 7

## “How Data Helps Digital Banking Providers”



**Don Parker,**  
EVP of Partnerships at MX



**Bob Bugarino,**  
EVP of Product, Professional  
Services, and Marketing - Apiture







## Part 1

### “Garbage to Gold: Enhance Your Transaction Data, Delight Your Users”



Michael Bates,  
Product Manager at MX

## Part 2

### “Using Data to Empower True Financial Strength”



With Erin Caldwell,  
Director of Client Education at MX  
and John Schulte,  
CIO at Mercantile Bank

## Part 3

### “Preparing for the 5th Age of Banking — The Age of Advanced Analytics”



Don MacDonald,  
Chief Marketing Officer at MX

## Part 4

### “See How to Actually Get Started with AI: What Are the First Steps”



Ryan Caldwell,  
Chief Executive Officer at MX

## Part 5

### “Realizing the Power and ROI of Big Data”



James Dotter,  
Chief Financial Officer at MX

## Part 6

### “Why Data Holds Hidden Value for Financial Institutions”



Brandon Dewitt,  
Chief Technology Officer at MX



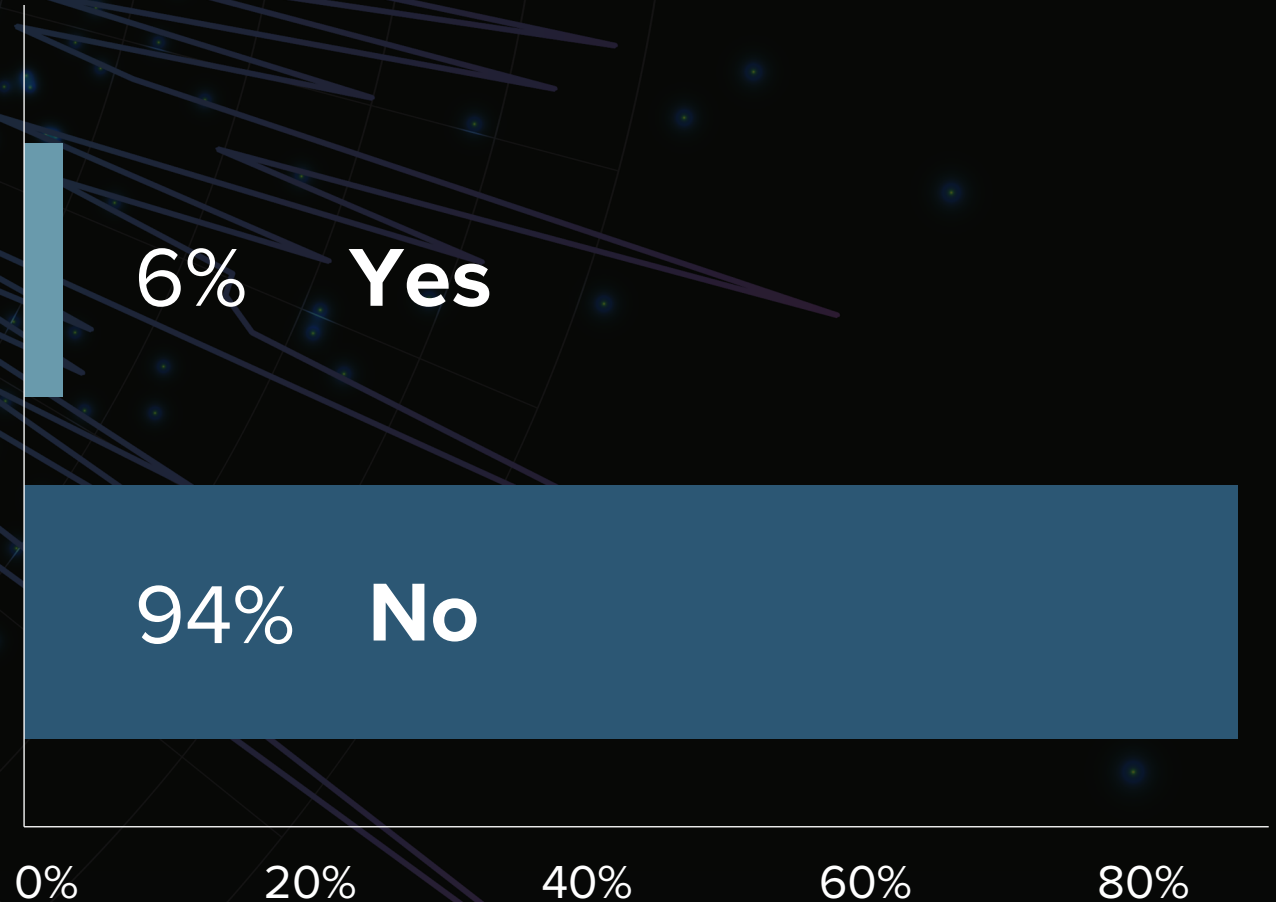


Education is when you read the fine print.  
Experience is what you get if you don't.

Pete Seeger



Do you feel you  
efficiently use  
the data that  
you have today?





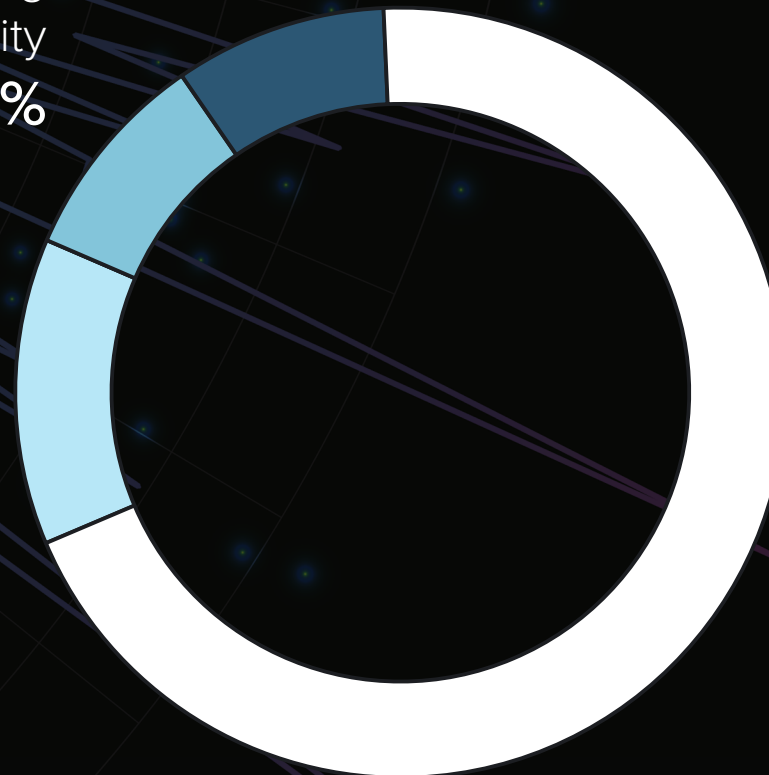
What is the  
biggest thing  
FI's should  
be doing that  
they are not?

Bolster the  
branch  
experience  
**0%**

Other  
**9%**

Increase mobile  
banking  
functionality  
**9%**

Invest in AI  
**13%**



Build a  
foundation of  
data analytics  
**70%**



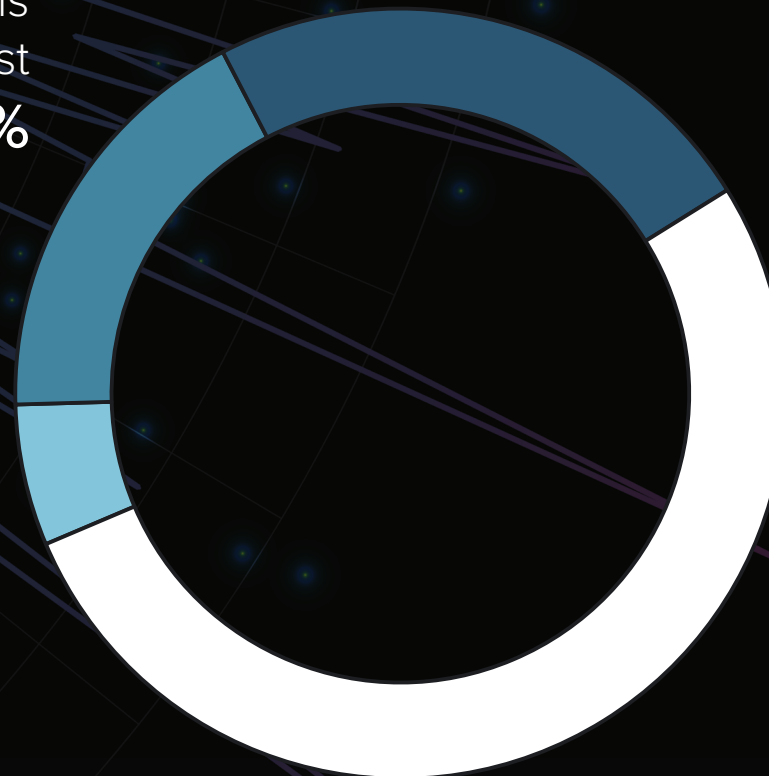
# Top barriers to leveraging data

Marketing department is stuck in the past  
**18%**

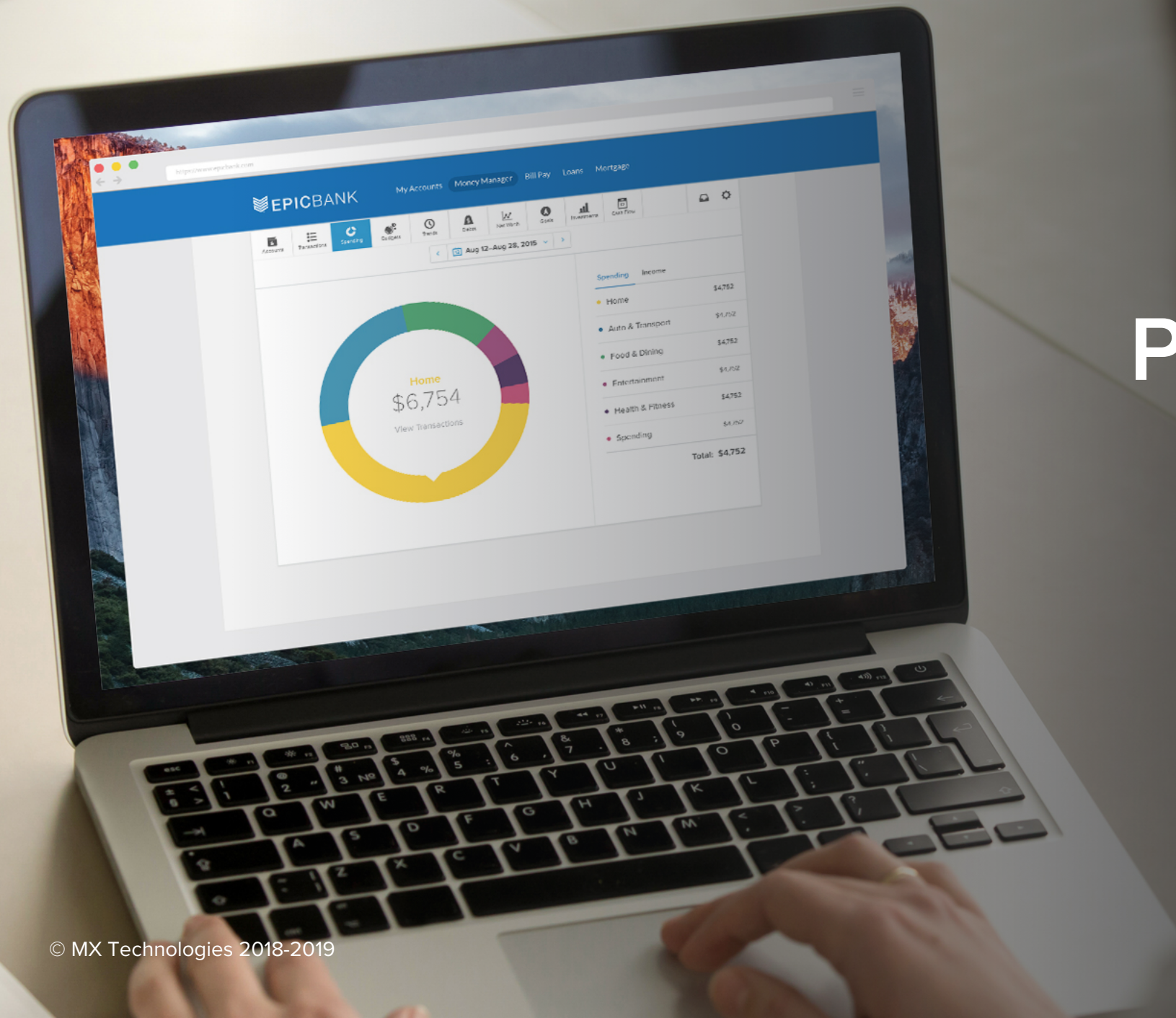
My institution doesn't "sell" to customers/members  
**6%**

We get it, but don't know "How"  
**24%**

Data "Silo'd" preventing us from getting started  
**53%**







# PFM is dead

but digital money  
management is  
alive and growing



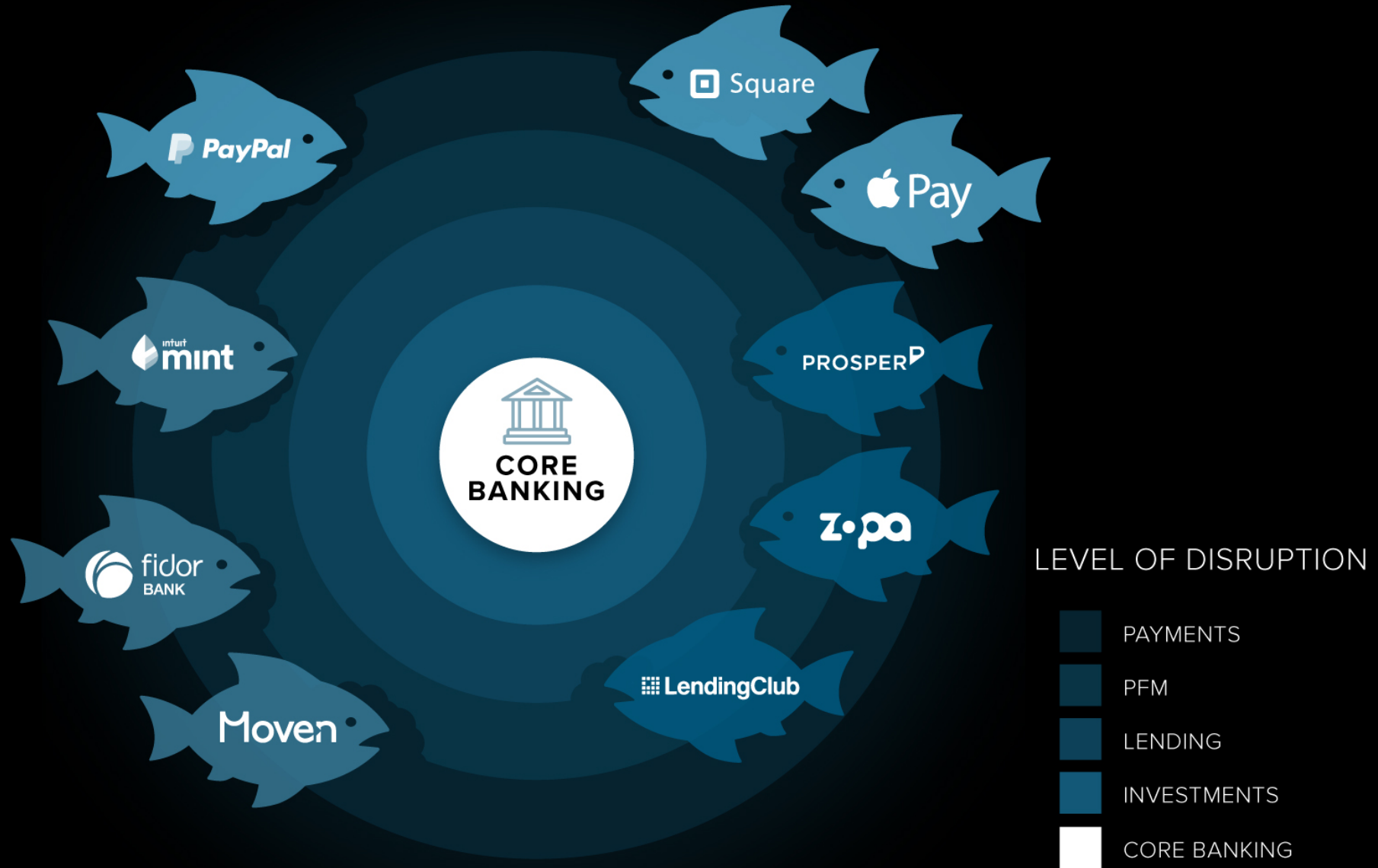


HOW DO YOU GET  
**MORE CONTEXT**  
ABOUT YOUR  
CUSTOMER/MEMBER?

To help  
**them**  
succeed

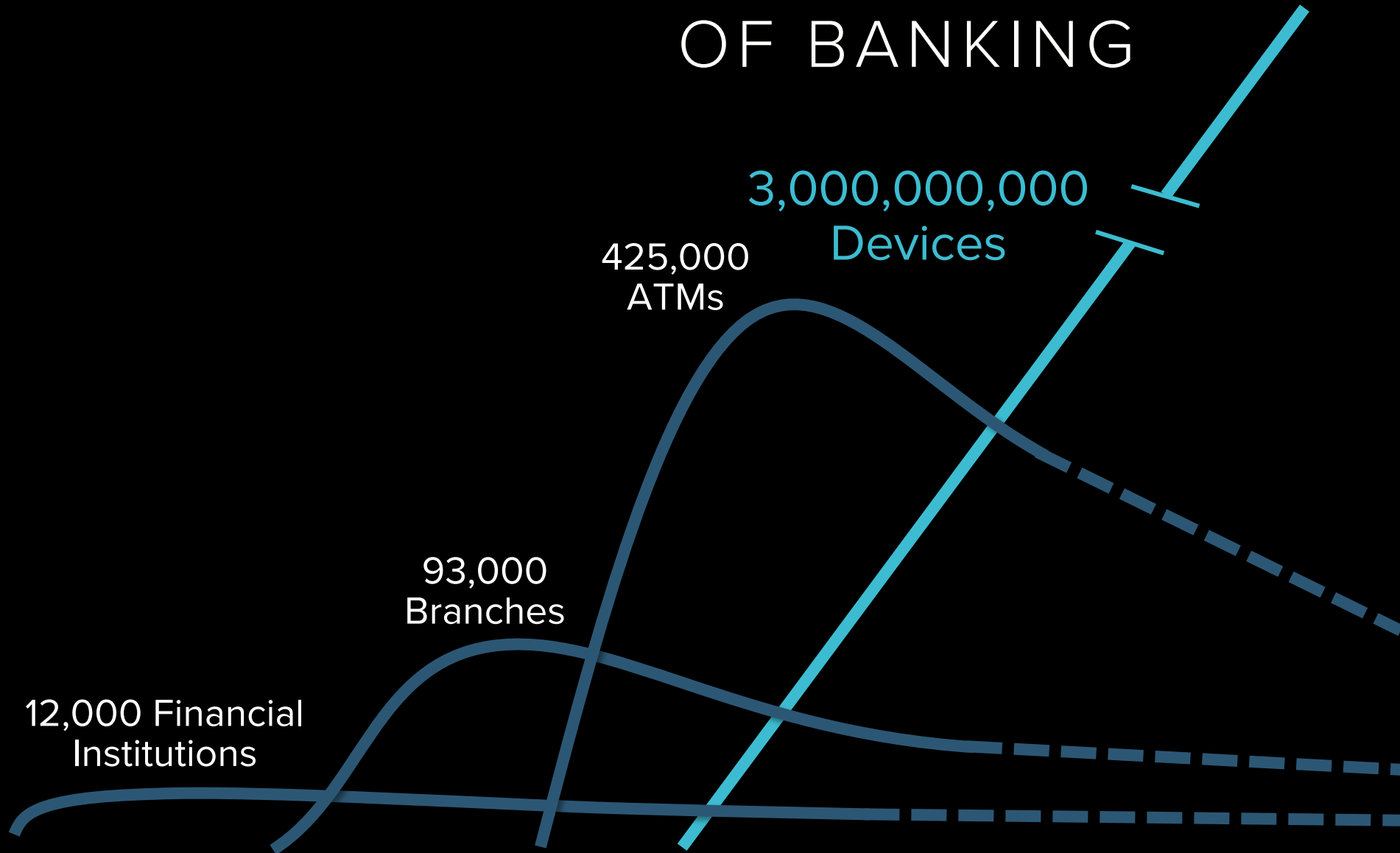
To help  
**you**  
succeed







# THE DIGITAL AGE OF BANKING





# BUILD – BUY – PARTNER





# The Pervasive Value of Data

Data enables Top Line Growth, Cost Reduction and better user experiences

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**MX**

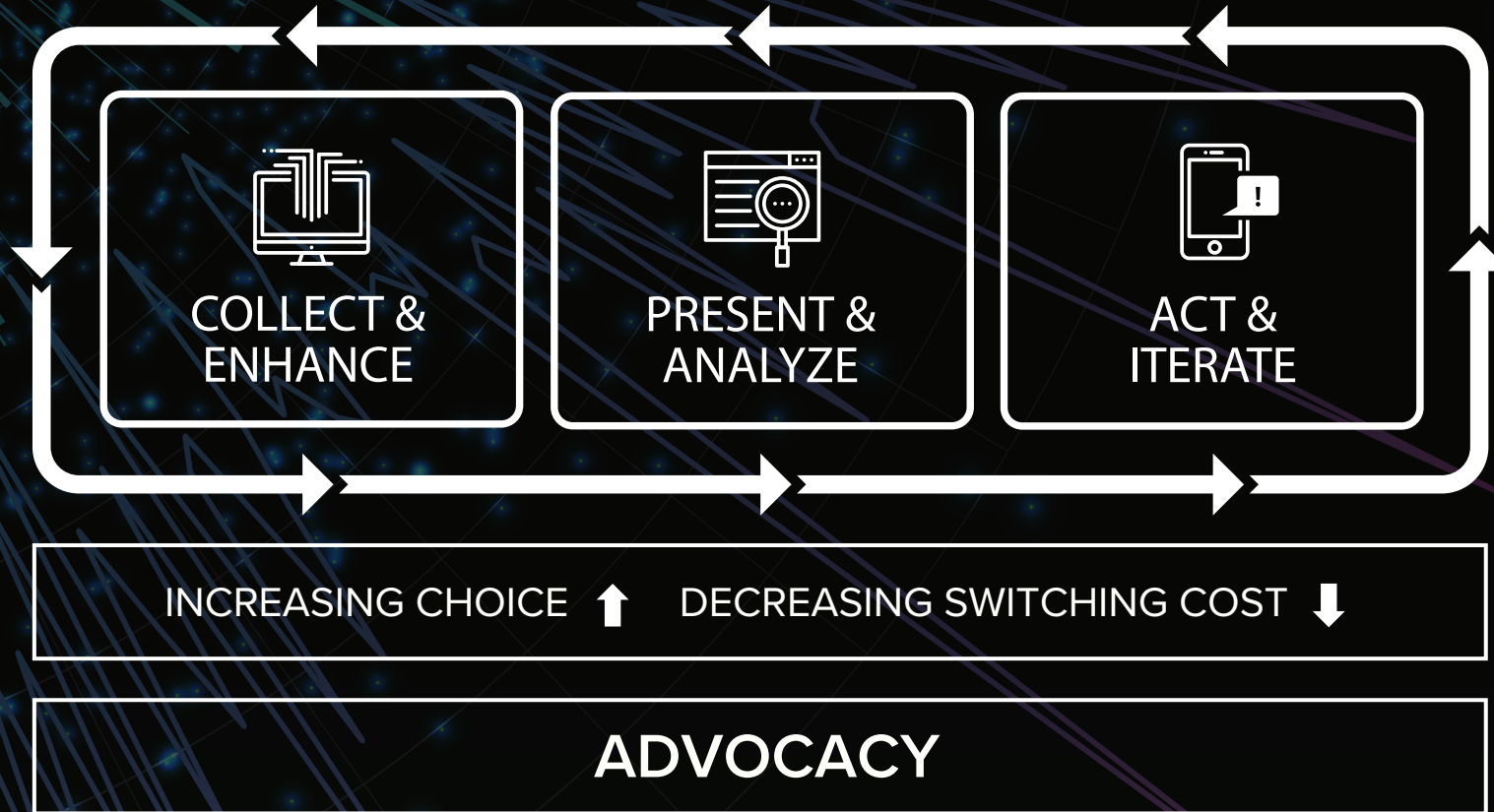
**The World Leader in Unified  
Financial Data**













# IS THE WORLD LEADER IN UNIFIED FINANCIAL DATA

MX WORLD CLASS PLATFORM





WELLS FARGO		
Posted Transactions		
+	PURCHASE AUTHORIZED ON 03/07 WEGMANS 724 RTE 202 SOUTH BRIDGEWATER NJ P00388066542091582 CARD 8710 03/07/18	\$62.46
+	PURCHASE AUTHORIZED ON 03/03 SHOPRITE BOUND BROOK S BOUND BROOK NJ P00000000073101692 CARD 1059 03/05/18	\$16.41
+	PURCHASE AUTHORIZED ON 03/02 TOYSRUS- BABIESRUS. 800-869-7787 PA S308062047598292 CARD 8710 03/05/18	\$53.48
+	PURCHASE AUTHORIZED ON 03/02 SHOPRITE BOUND BROOK S BOUND BROOK NJ P00000000487788318 CARD 8710 03/02/18	\$19.57
+	PURCHASE AUTHORIZED ON 03/02 COSTCO WHSE #0322 BRIDGEWATER NJ P00588061595898371 CARD 8710 03/02/18	\$131.51
+	PURCHASE AUTHORIZED ON 02/28 AMAZON MKTPLACE PM AMZN.COM/BILL WA S308059505771313 CARD 8710 03/01/18	\$27.31
+	PURCHASE AUTHORIZED ON 02/27 OLD NAVY US BRIDGEWATER NJ P00308058584536491 CARD 8710 02/27/18	\$22.58

Transactions		
SEARCH TRANSACTIONS		
Tuesday, March 20		
	Maverik Gas	\$47.54
	Netflix Movies & DVDs	\$70.14
	Costco Groceries	\$12.69
	Toys R Us Toys	\$66.58
	ExxonMobil Gas	\$54.23
	Amazon.com Electronics & Software	\$12.54
	Costco Service & Parts	\$34.84
	Payroll	

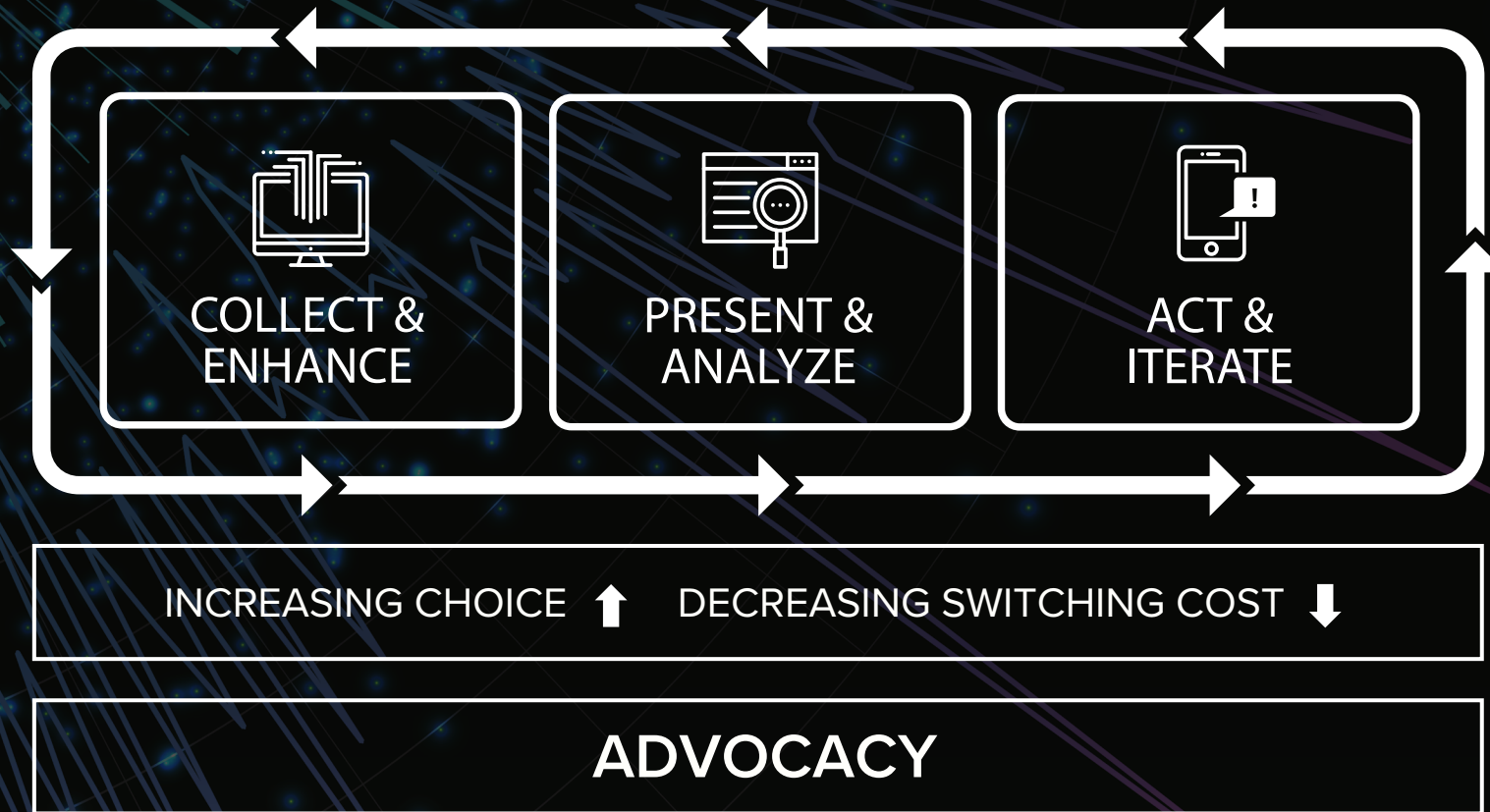
INTEREST CHECKING X4605		
POSTED TRANSACTIONS		
COSTCO WHSE #0 BRIDGEWATER NJ PO...	-\$4.99	03/09/2018
TARGET T-1224 BRIDGEWATER NJ POS P...	-\$1.27	03/09/2018
BPXXXXX7606 WEST UNI BOUND BROO...	-\$18.31	03/09/2018
BPXXXXX7606 WEST UNI BOUND BRO...	-\$35.43	03/09/2018
CHIMNEY ROCK INN BOUND BROOK NJ...	-\$26.68	03/09/2018
THE HOME DEPOT BRIDGEWATER NJ PO...	-\$19.97	03/08/2018
U-HAUL OF SCOT SCOTCH PLAIN NJ P...	-\$40.49	03/08/2018
28 BBQ BOUND BROOK NJ DEBIT CARD...	-\$41.58	03/06/2018
BUY RITE LIQUORS B BOUND BROOK NJ...	-\$51.12	03/05/2018
COSTCO WHSE #0 BRIDGEWATER NJ PO...	-\$15.03	03/05/2018





# IS THE WORLD LEADER IN UNIFIED FINANCIAL DATA

MX WORLD CLASS PLATFORM





# TWO WAYS TO WORK WITH MX

## 1 Data as a Service

- Completely customizable
- Raw Data available through industry-leading APIs
- Visualizations built on top of APIs, quick start options through component library

## 2 Software as a Service

- Out-of-the-box
- Data available through admin tools
- Award-winning data visualizations



# WHO IS IT FOR?

## Data as a Service, you have:

- Your own internal development teams
- Your own internal design teams
- Desire to manage the complete look and feel
- Desire to port the data into multiple systems for use in other business centers

## Software as a Service, you need:

- Quick implementation
- Additional technical and design resources
- Immediate access to internal data for identifying revenue opportunities
- Instantly identify and execute targeted messaging to users



API

+ Add an Account







MD Experience

<https://qa-firefly1.moneydesktop.com/demo/acme-side>

CHOOSE DIFFERENT EXPERIENCE

CACME

[Bill Pay](#)
[Online Services](#)
[New Account](#)
[Loans](#)
[Remote Deposit](#)

[Help](#)
[Secure Logout](#)

Welcome Mr. John Smith

[See Account Activity](#)
[Transfer Money](#)
[Make a Payment](#)

Acme Financial Accounts

Total Balance: \$100,000

Account	Available Balance	Present Balance
Acme Checking Account (...4546)	\$1,000	\$123.45
Acme Savings Account (...2878)	\$10,000	\$1,234.56
Acme Auto Loan (...1189)	\$100,000	\$12,345.67

[Learn more about checking and savings accounts](#)
[Show Offers](#)

External Accounts

+ Add an Account

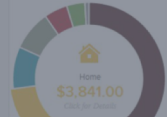
Total Balance: \$10,000

Account	Available Balance	Present Balance
Chase Rewards Checking (...2985)	\$1,000.00	\$100.00
Wells Fargo Credit Card (...5821)	\$10,000.00	\$1,000.00
Bank of America Credit Card (...1889)	\$1,000.00	\$100.00
Bank of America Auto Loan (...9924)	\$10,000.00	\$1,000.00
US Bank Personal Line of Credit (...3341)	\$100,000.00	\$10,000.00

Mortgage Loans are offered by:

SPENDING BY CATEGORY

Last 90 Days



Home

\$3,841.00

Click for Details

Making Checking Safer

Honor Students

Help for Homeowners

Military Benefits

Welcome: John Smith

Member # 528473423

Member ID: membername

Address: 123 Streetname, Provo, UT 84604

Email: john.smith@supermail.com

Phone: 801.555.1234

Member Since: March 1, 2000

Accounts

[Savings](#)
[Money Market](#)
[Checking](#)
[Term Deposit](#)
[Business](#)
[More](#)

User Tools

Text Size: [A](#) [A](#) [A](#)

[Print Page](#)
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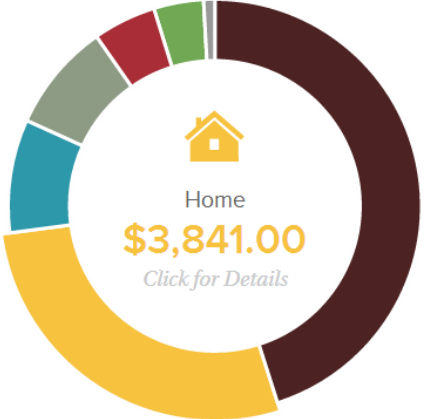
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UI

Last 90 Days

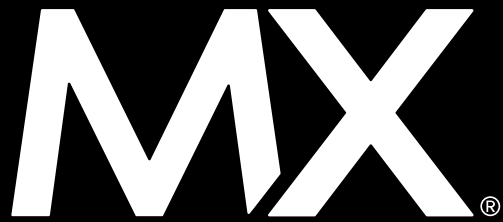


Home

\$3,841.00

Click for Details





**Don Parker,**  
EVP of Partnerships at MX



**Bob Bugarino,**  
EVP of Product, Professional  
Services, and Marketing - Apiture





# MX. Data

Webinar Series

## Q&A

To learn more about Data  
Enhancement contact [sales@mx.com](mailto:sales@mx.com)