



**COMARCH**  
BANKING

# Comarch Personal Finance Management

Comarch Personal Finance Management is an application which lets bank customers browse their balances and automatically categorized transactions, and analyze the condition of all their financial assets.

demo version

<http://pfm.comarch.com>

## accounts +1,891 EUR

Money	355 EUR
Money in USD	1,100 USD
My account	2,180 EUR
Credit Card II	-985 EUR
My Credit Card	-482 EUR

[accounts list](#)

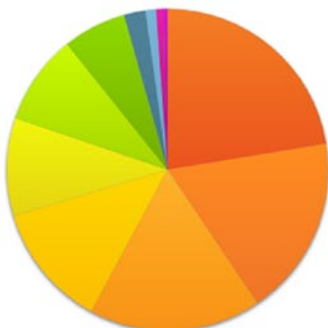
## cash flow (30 days forecast) +4,612 EUR



expenses: -2,029 EUR incomes: 4,750 EUR

02 / 29 / 2012 - 03 / 29 / 2012

## expenses -3,504 EUR



On-going expenses 785 EUR

## current plans

2012-02-27	Groceries	-125.00 EUR
2012-03-01	Bonus	150.00 EUR
2012-03-05	Groceries	-125.00 EUR
2012-03-08	Transfer to pension fund	-300.00 EUR
2012-03-10	Telephone bill	-30.00 EUR
2012-03-10	Credit repayment	-437.23 EUR
2012-03-12	Groceries	-125.00 EUR
2012-03-13	Salary	4,250.00 EUR
2012-03-14	Wedding gift	-400.00 EUR

## possible savings

savings in february 620 EUR



Income in february	4,250 EUR
Expenses planned	125 EUR
Expenses made	3,504 EUR

PFM is not only a new and effective sales channel, but also a source of valuable information for the bank, including the customers' financial plans for the future and products they own in other financial institutions.

Comarch PFM is a complete working product which can be customized and integrated with any electronic banking system.

## How the PFM works:

- PFM automatically categorizes transactions to show the customers (and the bank) their expense structure.
- The system calculates the customer's monthly budget based on planned and realized incomes and expenses to show how much money can be put toward investments.
- PFM lets customers plan their future expenses, like vacation or family celebrations making it easier for them to see when they will need a loan to cover their personal budget deficit.
- PFM is an ideal place to present a personalized product offer

## Benefits for the bank

- Access to valuable data: the customers' financial condition and products they own in other banks.
- New effective sales channel - products are presented according to the customers' profiles and needs.
- PFM encourages customers to move all their financial operations to the bank where they can be easily analyzed and monitored (bank transactions are updated and analyzed automatically while others have to be entered manually).
- The application is sleek, easy to use and visually appealing contributing to the bank's positive image

## How the PFM generates income for the bank

- More credit card transactions, less ATM withdrawals
- Customers using the PFM quickly realize that cash transactions are difficult to keep track of, and as a result, use credit cards and money transfers more often
- Moving the customers' transactions away from the competition
- The PFM is automatically updated with transactions from the bank, while other transactions (i.e. from competing financial institutions) have to be entered manually with more effort. Gradually, the customers move more and more of their transactions to the bank.
- Cross-selling - each customer buys several products
- Customers using the PFM are presented with a product offer that fits their current financial needs, and as a result they buy more products, more often.

## Mobile version

- Comarch Mobile PFM is an extension of the online application for iPhone and iPod Touch, the Android app is in the making. Comarch Mobile PFM helps to quickly record cash expenses and plans, and view current balances and reports. Features:
- Quick on-demand synchronization with the online application, with a single tap. Locally stored data.
- Demo version
- SSL login
- Available in the App Store at <http://itunes.apple.com/pl/app/iffin24/id408657193>



## PFM module and functionalities

- **Dashboard** - summary of all important information in the form of widgets
- **Accounts** - the user's financial assets registered in the system: from cash to savings and credit card accounts.
- **Transactions** - searchable and automatically categorized using a self-learning mechanism
- **Planner** - view of all planned incomes and expenses, with realization tracking
- **Reports** - graphs and charts with drill-down navigation
- **Possible savings** - automatically updated chart showing possible monthly savings
- **Budgets** - automatically tracking spending progress in a given category
- **Investments** - deposits, investment funds, stocks and others
- **Personalized financial products** - offer based on the data from the PFM

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### [www.pfm.comarch.com](http://www.pfm.comarch.com)

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ComArch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 0000575567. The share capital amounts to 8,051,637.00 zł. The share capital was fully paid, NIP 677-00-65-406  
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