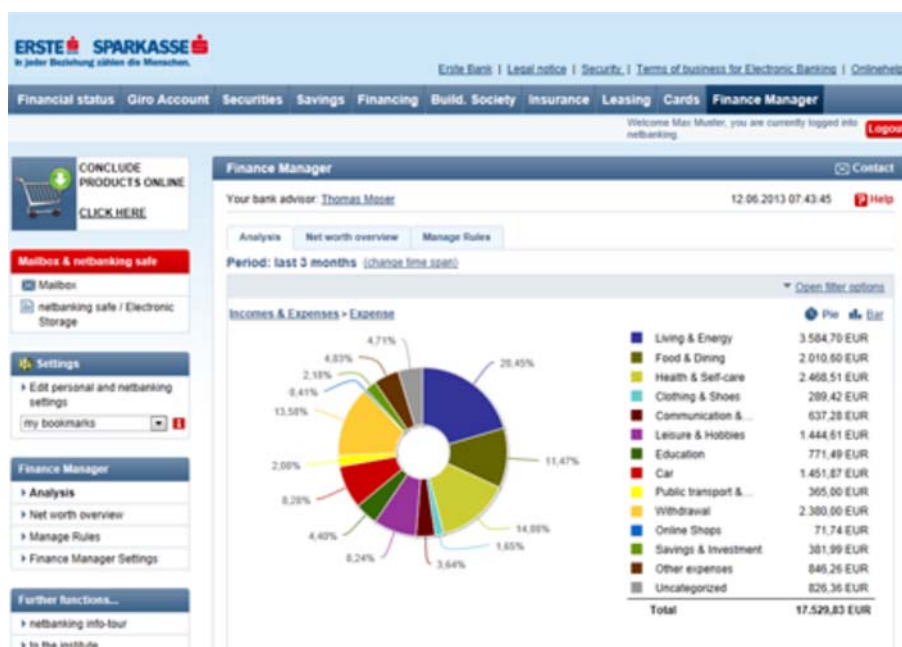


## Erste Bank und Sparkassen: Finance Manager in netbanking

11.06.2013

- Finance Manager provides overview of income and expenses
- Automated assignment of transactions to categories
- Countless possibilities to analyze personal financial behavior

Every customer receives with immediate effect a detailed overview of all deposits and withdrawals to and from his account as well as the s-credit card with the 'Finance Manager' application in netbanking at Erste Bank und Sparkassen. The Finance Manager automatically categorizes all account transactions in netbanking by various spheres of life, for instance food and drink, shelter, apparel or education. Transactions can be shifted into different categories online as desired, an intelligent rules engine learns how to categorize future transactions. "The first step toward responsible money management is to have an overview of one's own financial situation and current expenses", says Peter Bosek, member of the management board. The Finance Manager prepares the ground and neatly arranges income and expenses.



Payment streams can be structured and depicted in different charts with a mouse click. 'Transaction analysis' looks more closely at the expenses concerning different spheres of life: How much was spent on food and dining last month? Juxtapositions of the respective categories allow for instance comparisons such as the monthly cost of expenses for living & energy versus monthly income. The 'calendar view' shows expenditures on a calendar sheet, the 'cloud' displays the most frequent payment partners. In the 'net worth overview', savings behavior is contrasted with financing – this shows what types of reserves are available in savings accounts, securities accounts, etc., as well as the current state of financing. All data can be saved via download.

The Finance Manager can be activated in netbanking by every netbanking user via TAC-SMS or TAN.

