Our Roadmap is Driven by Customer Priorities

Summer ‘24 Release Themes

**Data Driven Engagement**
- Spring ‘24
  - Personalized Financial Engagement

**AI Powered Service Automation**
- Summer ‘24
  - Transaction Dispute Enhancements

**Automation Platform**
- Summer ‘24
  - Stage Management

- Summer ‘24
  - Policyholder Self-Service Portal

- Summer ‘24
  - Copilot Action Library for Banking & Insurance

- Summer ‘24
  - Integration Orchestration

- Summer ‘24
  - New Calculated Insights

- Summer ‘24
  - Financial Planning Partners
Financial Services Cloud Release Summary

**Einstein Copilot: Financial Services Actions**
Resolve banking and insurance service inquiries faster with AI-powered service processes

**Transaction Dispute Management Enhancements**
Streamline transaction dispute resolutions with enhanced case details

**Automation Platform Enhancements**
Manage complex workflows with Stage Management and Integration Orchestration

**Policyholder Self-Service Portal**
Empower your policyholder to take control with modern self-service experience

**Personalized Financial Engagement Enhancements**
Deliver financial wellness with actions derived from complete and unified data
Einstein Copilot: Financial Services Actions
Increase productivity with conversational, AI-assistive experiences for common service processes enabling new agents to get up to speed and start helping customers faster.

**Einstein Copilot: Banking Actions**

Resolve banking service inquiries faster with AI-powered service

**Banking Actions**
- Fee Reversal
- Get Balances & Recent Transactions
- Address Update
- Report a Lost or Stolen Card

**Beta in Summer ‘24**
Einstein Copilot: Banking Actions
Increase banking service reps productivity with AI-powered service processes
Einstein Copilot: Banking Actions

Increase banking service reps productivity with AI-powered service processes

Get Balances & Recent Transactions

Beta in Summer ‘24
Einstein Copilot: Banking Actions

Increase banking service reps productivity with AI-powered service processes

Address Update

Beta in Summer ‘24
Einstein Copilot: Banking Actions

Increase banking service reps productivity with AI-powered service

Beta in Summer ‘24
Einstein Copilot: Insurance Summarization

Resolve insurance service inquiries faster with AI-powered service processes

Converse with Einstein Copilot to swiftly query and summarize accounts, policies and claims

Augment AI with insurance data models to aid customer service reps deliver contextual help

AI Assist Customer service reps to lower response time and improve first call resolution rate

Insurance Prompts:
- Account Summarization
- Policy Summarization
- Claims Summarization

Beta in Summer '24
Einstein Copilot: Insurance Summarization

Resolve insurance service inquiries faster with AI-powered service processes

Generate accurate policy summaries grounded in business data

Beta in Summer '24
Transaction Dispute Management Enhancements
Rise in Digital Payments Resulting in Higher Dispute Volume and Increased Cost

$83bn in challenged credit card charges in 2023

50% of costs per transaction due to Processing Costs

$41bn in losses from online payment fraud

$37 Average cost to the bank per transaction dispute

4.4bn Customers shop using digital wallets

Source: Sift Research
Customers Expect Prompt Resolution and Agents are Overwhelmed

83% of customers expect to resolve complex problems through one person.

79% of customers expect consistent interactions across departments.

Challenges:
- Disparate Systems
- High Call Volumes
- Insufficient Details
- Data Silos
- Multiple handoffs
- Remaining Compliant
- Lack of Transparency
- Manual Processes
- Numerous Stakeholders
- High Agent Turnover

State of the Connected Customer (2023), and State of Service (2023)
What if you could improve experiences across customers, front, middle, and back-office users?

Simplify manual processes with data and automation

**Expedite Resolutions**
How can I quickly resolve a transaction dispute without experiencing long call durations and the necessity of repeatedly explaining my case to multiple representatives?

**Interact Efficiently**
How can we reduce call times while gathering all necessary information and accurately capturing disputes?

**Automate Manual Processes**
How do we reduce dispute case volume and automate manual processes to ensure our time is spent resolving the more complex cases?

**Ensure Compliant Processes**
How can we automate processes while maintaining compliant practices and auditability?

**Enhance Customer Experience**
How can increase transparency into historical interactions and proactively anticipate needs to foster more profound customer relationships?

Streamline Disputes and Increase NPS
Mastercard Partnership: why & what

1. For Issuing Banks, Disputes is one of the most expensive service processes.
2. The partnership will deliver cost savings & improved Customer experience.
3. Integration is native to FSC, and both companies sell their own solutions (no rev-share).

FSC Einstein 1 delivers Real-Time Data and AI to power orchestration of the entire dispute process.

- 25% Deflected
- Clarify Customer
  - Transaction Enrichment, Business Rules
- 30% Deflected
  - Alert Merchant
    - Timely Alerts to prevent Chargebacks
- Resolve
  - Orchestrate Chargebacks

Mastercard Solutions
Understand Charges and Deflect Disputes with Enriched Transaction Data

Powered by direct integration with Mastercard

Without Case Enrichment

POS DRI OG 4-28067-48105 04/02/2023, 11:03 PM $100.06

With Case Enrichment

Deflect dispute-related call with enriched transaction data for customers and employees. Transaction transparency allows customers to easily identify if a charge is valid or fraudulent.

Source: Ethoca and Aite Group Research

25% of transaction dispute can be deflected with enriched data

New at Spring '24
Expedite Dispute Resolutions and Reduce Chargebacks
Powered by direct integration with Mastercard

Reduce chargebacks with access to real-time transaction data and prompt merchant alerts helping to intercept charges
Pre-Built Deflection Capabilities to Identify and Classify Disputes

Assign automatic action to a case for the following reasons:

- **Amount Disputed**: Take different action based on dollar amount disputed, considering channel and customer profile type.
- **Duplicate Case**: Flag if a new case looks redundant with another existing case.
- **Out of Date**: Flag if a case is past your bank's policy on when the transaction occurred vs. when disputed.
- **Identify Misuse**: Ensure adherence to the protocol for addressing multiple disputes logged by a single customer within a brief period.

**Improve efficiency by reducing** the number of disputes that require manual intervention or resolution.

*New for Spring ‘24*
Unified System to Provide Transparency and Increase Customer Satisfaction

56% of customers expect enhanced experiences considering the data companies collect.

80% often have to re-explain information to different representatives.

Real-time alerts to anticipate a customer's concern and have pertinent information on hand.

Copilot to help assist bankers and agents through the interaction, provide case details, and suggest next steps.

Drive more meaningful engagement in the branch and at the call center with a view of all interactions and account details.

Orchestrate Process
Accelerate Development

56% of customers expect enhanced experiences considering the data companies collect.

80% often have to re-explain information to different representatives.
Increase visibility and control on external integrations required to resolve a transaction dispute, providing agents with real-time updates on cases and upcoming checkpoints.
Stage Management to Enhance Dispute Transparency and Coordination with External Parties

Provide full transparency in what’s occurring to resolve a dispute

Ensure transparency, oversight, and coordination with external parties

Manage and control complex processes with real-time status updates

Setup stages with low/no code configuration
Transaction Dispute Management

Streamline the complex end-to-end dispute process with data & AI

- Minimize dispute-related calls and chargebacks with data-driven tools
- Expedite dispute resolution through integration, automation & AI on a unified platform.
- Increase customer satisfaction with personalized interactions at scale

Review Transaction Information

Financial account: Cumulus Advantage

2 Transactions selected

<table>
<thead>
<tr>
<th>Transaction ID</th>
<th>Date</th>
<th>Transaction Amount</th>
<th>Disputed Amount</th>
<th>Invoice</th>
</tr>
</thead>
<tbody>
<tr>
<td>#200154578344</td>
<td>04/02/2023, 11:03 PM</td>
<td>$100.05</td>
<td>$100.05</td>
<td>Invoice</td>
</tr>
<tr>
<td>Merchant Information</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merchant Name: Olive Garden Restaurant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address: 92 Frank Lloyd Wright Dr, Ann Arbor, Michigan, 48106, United States</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone: +1 980 348 1289</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-mail: <a href="mailto:olive.garden@co.us">olive.garden@co.us</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| #200154578211 | 04/02/2023, 10:09 PM | $70.56             | $70.56          | Invoice |
| Merchant Information |
| Merchant Name: Allen Lifestyle |
| Address: 916 Michigan, 48105, United States |
| Phone: +1 230 430 2830 |
| E-mail: allen.lifestyle@co.us |

Steps:
- Select a Financial Account
- Select Transactions
- Review Transaction Information
- Add dispute details
- Add additional details
- Review summary

Winter '24
Data Model and guided intake forms to support disputes

Spring '24
Connect to Processing Partners and Gen AI Emails

Summer '24
Pre-built integrations and enhanced infrastructure to streamline fulfillment
Automation Platform Enhancements
Stage Management
Simplify complex business processes with greater visibility and control

- Determine entry and exit criteria of each stage in a process
- Restrict stage transitions with user access
- Setup stages with low/no code configuration
Integration Orchestration

Improve visibility, efficiency, and control on complex processes involving integrations

Dynamically determine the integrations required

Understand the flow of integrations with a timeline view

Provide visibility of the callout status to the mid-office agent
Policyholder Self-Service Portal
Empower policyholders with modern self-service

Personalize self-service portals with pre-built templates

Provide a unified view of policies, claims and service requests to policyholders

Personalize engagement by activating customer data

Elevate policyholder experience and reduce operational costs
Empower your policyholder with a modern self-service experience.
Personalize Financial Engagement Enhancements
Personalized Financial Engagement Enhancements

Deliver financial wellness with actions derived from complete and unified data

Connect to financial planning platforms with a bidirectional data flow

Access new views of data in Visualized Insights

Gain a more complete customer profile with new data model objects (DMOs) in Data Cloud
Personalized Financial Engagement Enhancements

- Enhanced Visualized Insights:
  - Cash Flow Summary
  - Cash Flow by Category
Financial Planning Platform Integration

Connect to leading financial planning platforms using open APIs for a seamless bi-directional flow of data.

Financial Planning Partnerships

New Partners!
Release Resources
Learn more about this release

Watch our recent recorded webinar on Transaction Disputes
View [here](#)

Watch a quick demo video
View [here](#)

Take a look at our Product Release Notes
Learn more [here](#)

Learn about releases across Salesforce products
View [here](#)

Read about our new AI offerings
Learn more [here](#)

Read about our new partnership with Mastercard
Learn more [here](#)
Thank you