



Financial Services Cloud Winter '25 Release

External Approved

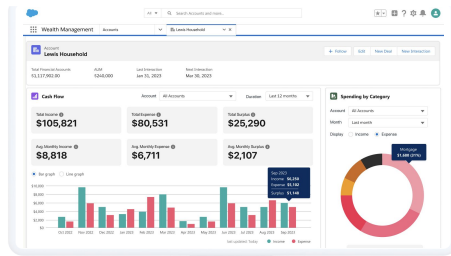


Our Roadmap is Driven by Customer Priorities

Winter '25 Release Themes



Data Driven Engagement



✓ Summer '24

New Calculated Insights

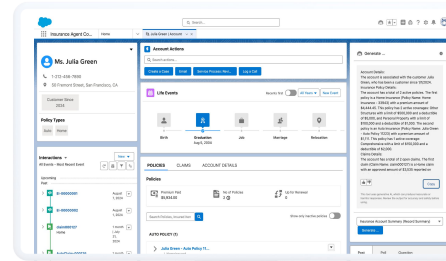
✓ Winter '25

Data Cloud for Insurance

✓ Winter '25

Contextual Alerts

Embedded AI Automation



✓ Winter '25

Complaint Summary

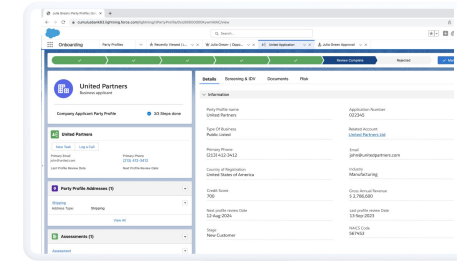
✓ Winter '25

Wealth Client Summary

✓ Winter '25

Insurance Account & Claim Summaries

Commercial Banking Innovation



✓ Summer '24

Beneficial Ownership

✓ Summer '24

Know Your Business (KYB)

✓ Winter '25

Business Relationship Planning

Financial Services Cloud Release summary



Winter '25 Release

Einstein Enhancements for Banking & Wealth

Increase efficiency for your service center and wealth advisors with the power of AI.

Einstein for Insurance

Deploy Generative AI for instant account & claim summaries and improve policyholder experience

Data Cloud for Insurance

Unify data from core policies to personalize journeys for policyholders and producers

Business Relationship Planning

Strategize, collaborate, and execute with AI to deepen client relationships and grow revenue.

Contextual Alerts

Increase efficiency with prebuilt alerts for bankers and wealth advisors

Fact Finding for Wealth Managers

Deepen customer trust by understanding clients' needs to provide tailored advice

salesforce

Einstein Enhancements for Banking & Wealth



Making AI easy by embedding turnkey AI solutions in your workflow








Embedded in Your Flow of Work

The screenshot displays a CRM interface for a 'Transaction Dispute' case. The case details include Case Number 00001171, Date Opened 11/23/2023, 1:00 AM, and a 'Provisional Cre...' status. An email draft is shown with the following details:

- From:** dispute@cumulus.com
- To:** Marcel Green
- Subject:** Onsite Visit to Enhance Your Performance Obligations
- Message:** Dear Marcel, We have received your dispute request and would like to acknowledge that provisional credit has been provided for the dispute amount \$170.62.

A 'Draft with Einstein' button is visible at the bottom of the email draft.

-  **User-friendly AI, directly in your business processes**
-  **Easily configurable and personalized to suit your business needs**
-  **Trusted and Secure with Einstein Trust Layer**
-  **Accurate and reliable outputs, powered by your data for your customers**
-  **Tangible benefits for both sales and service teams**

AI Autofill for Complaints

Eliminate the need to manually key in complaint case titles and descriptions with AI



Simplify the complaint intake process and boost agent efficiency with AI Autofill. Titles and descriptions for complaint cases can be auto-populated through keyword detection via phone calls or chats



The screenshot shows a web application interface for "Retail Banking" with a "Complaints Management" section. A modal window titled "Generate and fill with Einstein" is open, displaying AI-generated content for a complaint. The modal lists three fields with their respective output confidence levels:

- What is this complaint about?**: "Internet banking portal" (Output Confidence: High)
- Subject**: "Internet banking portal is deactivated" (Output Confidence: Medium)
- Description**: "Recently, customer discovered that his internet banking account has been deactivated without prior notice or explanation. This unexpected deactivation has caused significant inconvenience, as he is unable to access account to perform essential transactions. Despite multiple attempts, and interactions with various employees, the issue remained unresolved." (Output Confidence: Medium)

The modal includes "Cancel", "Regenerate", and "Add to Form" buttons. The background form shows fields for "Complaint Details", "Complaint Type", "Subject", "Description", "Upload Documents", "Priority" (Medium), and "Status" (New).

Auto-Generated Complaint Summaries

Quickly get up to speed with AI-generated complaint summaries, reducing the time spent reviewing complaint-related communications.



Einstein Summary

You're about to use Einstein

Generative AI can produce inaccurate or harmful responses. Review output for accuracy and safety. You assume responsibility for how the outcomes of Einstein are applied to your organization.

Got It

Fuel Complaint Manager Productivity

Einstein Summary

Summarize your data

Start summarizing by choosing a Prompt Template.

Prompt Template
Select a Prompt Template... **Generate**

Increase complaint management efficiency to reduce operational cost

Einstein Summary

Complaints Summary

06/15/2023
I made a \$22,000.00 deposit into a savings account at Cumulus, specifically at the branch located at 123 Main Street, Anytown, USA. The banker informed me that, as this was a Platinum Account, I would be eligible for a

06/25/2023
Customer visited the branch and spoke with John Smith, expressing concern. Agent subsequently filed complaint ID 98765432 on customer behalf.

👍 👎 **Copy** **Edit** **Save**

Prompt Template
Prompt 1 **Generate**

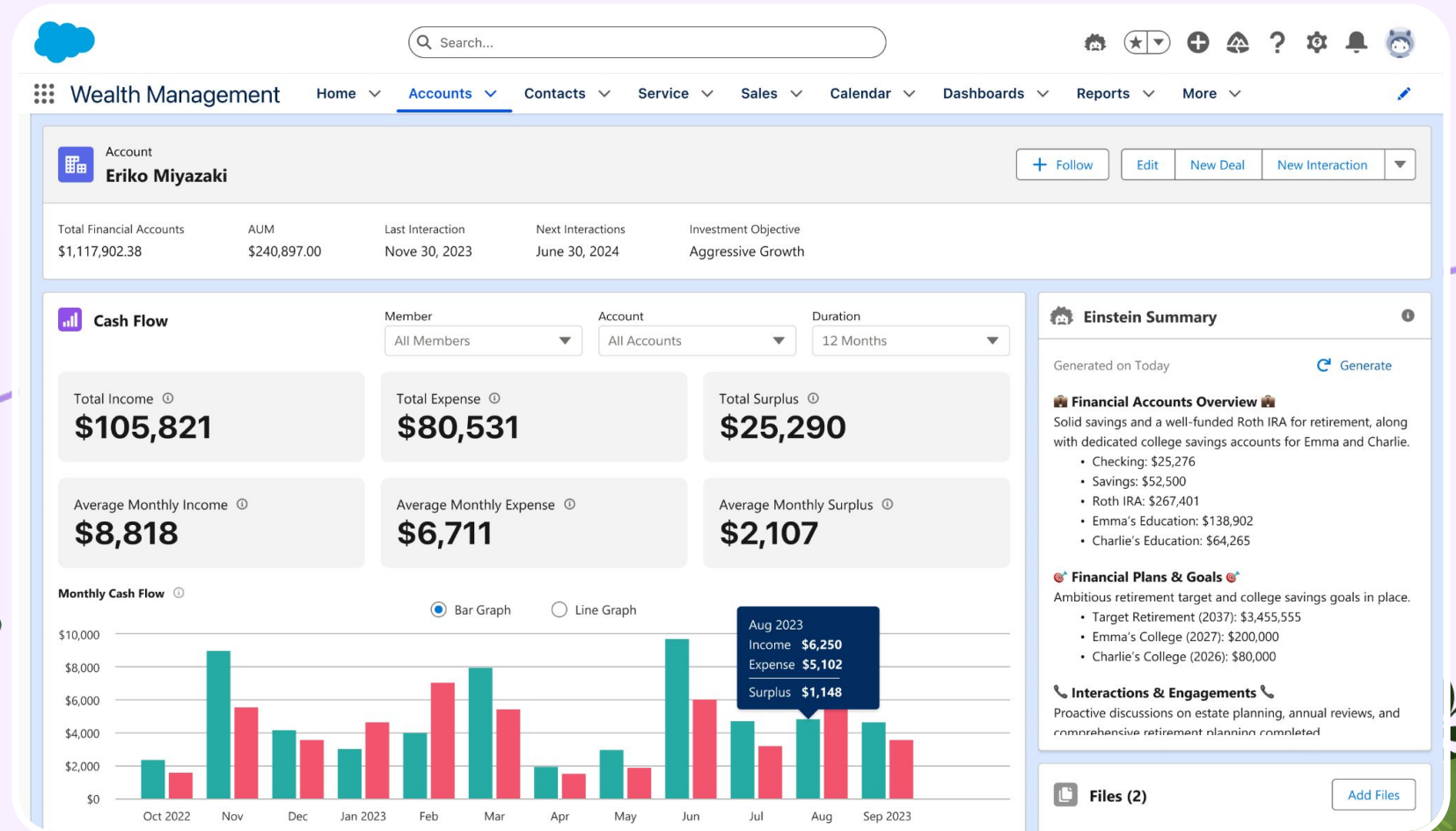
Enhance Customer Retention with Superior Customer Service and Effective Complaint Management

Einstein Enhancements for Wealth

Provide client summaries with context and data about financial status and plans & goals



Improve wealth advisor productivity by providing detailed AI client summaries including clients' relationship, life events, plans, goals, and net worth.



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Einstein for Insurance



Einstein for Insurance

Deploy Generative AI for instant account & claim summaries



The screenshot displays the Einstein for Insurance interface for a customer named Ms. Julia Green. The interface is divided into several sections:

- Account Actions:** Includes buttons for 'Create a Case', 'Email', 'Service Process: Revi...', and 'Log a Call'.
- Life Events:** A timeline showing events such as Birth, Graduation (Aug 5, 2004), Job, Marriage, and Relocation.
- POLICIES:** A section with tabs for 'POLICIES', 'CLAIMS', and 'ACCOUNT DETAILS'. It shows a table with columns for 'Premium Paid' (\$5,934.00), 'No of Policies' (2), and 'Up for Renewal' (0).
- Generate ...:** A panel on the right that provides a detailed 'Account Summary (Record Summary)' and a 'Generate ...' button.


The generated summary text includes:


Account Details: The account is associated with the customer Julia Green, who has been a customer since 1/1/2024.

Insurance Policy Details: The account has a total of 2 active policies. The first policy is a Home Insurance (Policy Name: Home Insurance - 33943) with a premium amount of \$4,444.45. This policy has 2 active coverages: Other Structures with a limit of \$500,000 and a deductible of \$5,000, and Personal Property with a limit of \$100,000 and a deductible of \$1,000. The second policy is an Auto Insurance (Policy Name: Julia Green - Auto Policy 11223) with a premium amount of \$1,111. This policy has 1 active coverage: Comprehensive with a limit of \$150,000 and a deductible of \$2,000.

Claims Details: The account has a total of 2 open claims. The first claim (Claim Name: claim000127) is a Home claim with an approved amount of \$3,535 reported on [redacted].

- Insurance Summaries
- Account Summary
 - Claims Summary

 **Integrate Generative AI experiences into your insurance workflows with ease**

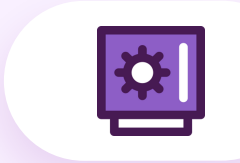
 **Augment AI with insurance data models to aid CSRs & claims adjusters to get to context quickly, at a click of a button**

 **AI Assists CSRs & claims adjusters to lower response time and for better claim evaluations**



Einstein for Insurance

Deploy Generative AI for instant account & claim summaries



Generate accurate claim summaries grounded in business data



The screenshot shows a web application interface for an insurance agent. The main content area displays the details for a claim with ID 'AutoClaim-000126'. The claim status is 'Coverage Confirmed'. The interface is divided into several sections:

- Account Information:** Account: Julia Green, Claim Type: Auto, Status: Coverage Confirmed.
- Related Details:** Information section with fields for Claim Number, Account, Claim Type, Estimated Amount, Actual Amount, Approved Amount, Severity, FNOL Channel, Phone, Incident Site, Policy Number, Insured Asset, Loss Type, Replacement, Loss Date, Initiation Date, Assessment Date, Finalized Date, Status, and Claim Reason.
- Map:** A map showing the incident location in San Francisco, CA, near Chinatown and Salazar Park.
- Create... Panel:** A text area containing a detailed summary of the claim, including dates, amounts, and participant information. A 'Copy' button is present.
- Activity:** A section at the bottom for tracking claim-related activities.



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Data Cloud for Insurance

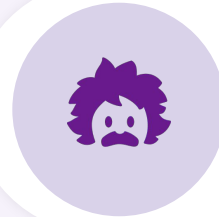


Data Cloud for Insurance

Unify data from core policies & claims to personalize journeys for policyholders & producers



The screenshot displays the 'Data Model Mappings' page in Salesforce Data Cloud. It shows a mapping between the 'Insurance Data Stream' and the 'Insurance Policy' data model. The 'Insurance Data Stream' table lists fields such as Account ID, Insurance Customer, Account Contact, Birthdate, Record ID, Insured Amount, Policy Term, Contact ID (Primary Key), Claim Number, and Claim Date. The 'Insurance Policy' table lists corresponding fields: Account ID, Insurance Customer, Account Contact, Birthdate, Insurance Policy ID, Insured Amount, Policy Term, Contact ID (Primary Key), Claim Number, and Claim Open Date. Each field in the stream is connected to its corresponding field in the policy model via a bidirectional arrow.



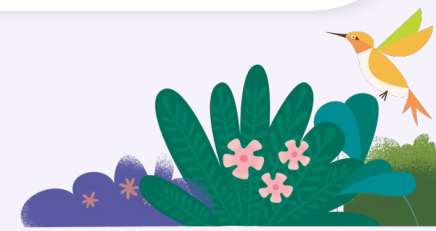
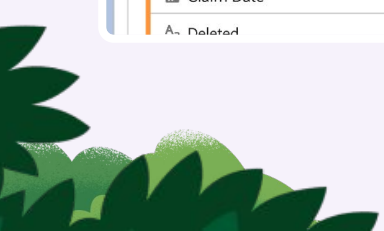
Unlock insurance policy and claims data to swiftly query and summarize accounts, policies and claims



Access data in real time to provide updates and insights to agents and brokers



Segment customers and drive automated action via your engagement channels



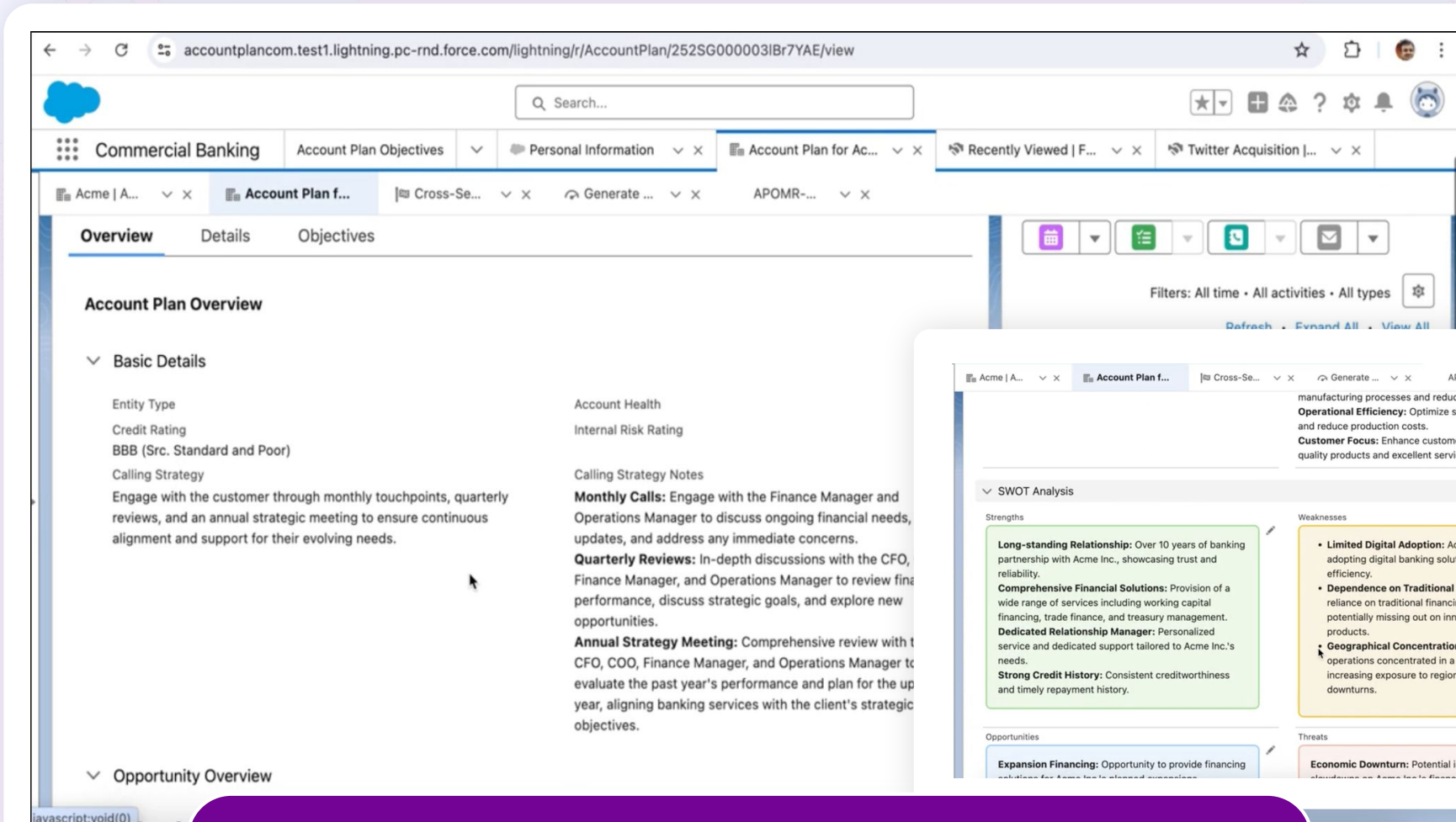
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Business Relationship Planning



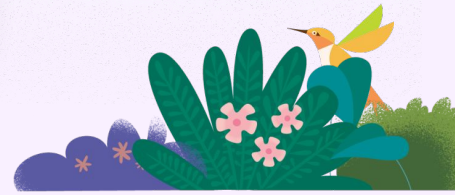
Create Business Relationship Plans with Ease

Easily create plans using pre-built templates that provide a comprehensive view of your client and their business performance, all in a single dashboard



Quickly assess opportunity areas with pre-built, custom templates and AI-powered relationship summaries

View client history, performance, and SWOT in one click



Work Together to Develop Winning Strategies



Use data and client insights to help inform successful strategies while gathering input from stakeholders in a centralized platform to help deliver on both organizational and client goals

54% Of banks state growing client wallet share is their #1 IT strategy & priority

Encourage collaboration toward meeting collective goals by setting measurable objectives and tagging key stakeholders

Client insights to help fuel effective strategies

Name	Title	Relationship Strength	Buying Influence	Comments
Patrick Hatman	CEO	Neutral	Key Decision Maker	Closely connected
				Alumni from grad school

Product	Value
Bill Discounting	\$8 Million
EFT Deposits	\$6.5 Million
Term Loans	\$5.5 Million
Corporate Credit Card	\$4.5 Million
Savings	\$3.5 Million
Overdraft	\$1.5 Million

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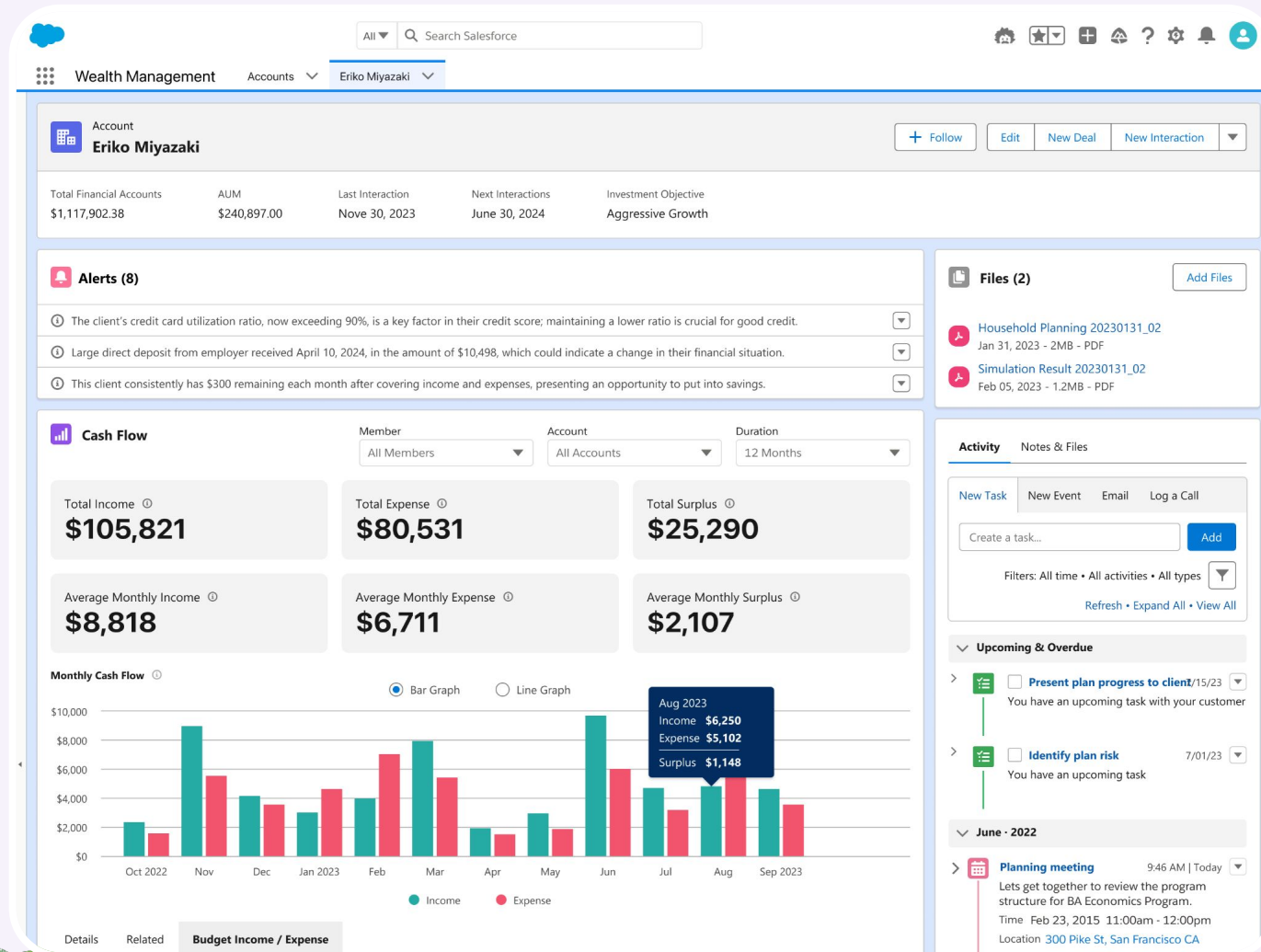
Contextual Alerts





Contextual Alerts

Increase efficiency with prebuilt alerts for bankers and wealth advisors



Alert bankers and wealth managers based on signals and behaviors



Activate alerts quickly with guided setup to configure an alert in about 5 minutes



Drive productivity with a prebuilt library of alerts



Contextual Alerts

Increase efficiency with prebuilt alerts for bankers and wealth advisors



Configure an alert in
about 5 minutes using
guided setup

The screenshot displays the Salesforce Setup interface for configuring Contextual Alerts. The left sidebar shows the navigation menu with 'Contextual Alerts' selected. The main content area is titled 'Set Up Contextual Alerts' and includes the following sections:

- Contextual Alerts for Financial Services Cloud**: Status is 'Enabled'. Description: 'Activate Contextual Alerts, leveraging data-driven signals and behaviors from Data Cloud to share insights about your customers.'
- 1 Organizational steps**: 'Set up Record Alerts for your organization to enable Contextual Alerts.' Action: [Begin Setup](#)
- 2 Explore library**: 'Learn about our pre-configured Contextual Alerts, which you can activate.' Action: [Explore library](#)
- 3 Activate and modify Contextual Alerts**: 'Set up Data Cloud Action Targets for each Contextual Alert, use the pre-configured Flow template to activate, and customize chosen alerts.' Action: [Activate / Edit](#)
- Monitor Contextual Alerts**: Action: [Digital Wallet](#)

At the bottom, a progress bar shows 'Credits remaining - 0%'. Below the bar, it states 'Aligned with your calendar-based usage'. A table summarizes the credit usage:

Credit Balance:	Credits Consumed:	Total Credits:	Expiration Date:
-	-	-	-



Contextual Alerts

Increase efficiency with a library of prebuilt alerts for bankers and wealth advisors



Explore the Contextual Alerts library (15)
Here's a list of Contextual Alerts. All alerts need a one-time setup.

[Activate Contextual Alerts](#)

Alert Title	Benefit	Calculated Insight
Expense Runway	Indicates a client's expense runway, measuring how long they can cover expenses with funds.	Average Monthly Expenditure Cover
Large Expense	Indicates when a client has faced a significant expense in one of their financial accounts.	Large Expense
Cash Inflow Spend Rate	Indicates when a client has spent a high percentage of income on expenditure.	Cash Inflow Spend Rate
Credit Utilization	Indicates when a client is nearing a high utilization on their credit card.	Credit Utilization Ratio
Cash Diversification	Indicates when a client's emergency fund has been exceeded.	Cash Diversification
Savings Opportunity	Indicates when a client has a consistent amount per month that can be redistributed into savings.	Savings Opportunity
Large Deposit	Indicates when a client has faced a significant deposit in one of their financial accounts.	Large Deposit
Account Wallet Share	Indicates client's wallet share, representing accounts under management to held away.	Account Wallet Share
Goal Achievement	Indicates when a client is nearing completion on achieving their financial goal.	Goal Achievement
Assets To Liabilities Ratio		
Cash Flow Summary		
Contextual Alert Title		

Spending

Expense Runway
Large Expense
Percentage of Cash Inflow Spent
Cash Flow Summary
Credit Utilization

Savings

Cash Diversification
Savings Opportunity
Large Deposit

Financial Asset & Liabilities

Total Outstanding Credit
Percentage of Assets to Liabilities

Other Alerts

Financial Account Balance
Wallet Share
Goal Achievement

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Wealth Management Fact Finding



Wealth Management Fact Finding

Deepen customer trust by understanding clients' needs to provide tailored advice



Client Fact Finding Questionnaire

Questionnaire

1. At what age would you like to retire

55

Retirement

2. Have you ever invested in the following financial instruments

Yes No

If yes, how many years experience of these products do you have

1-3 years

What are your investment objectives

Growth

What is your investment horizon?

6-12 months

3. What is your attitude to portfolio fluctuation versus potential for growth

I would prefer the maximum return, even if there is risk involved

I would prefer a lower return with more modest risk of swings in the value of my portfolio

I would prefer a low return in order to minimise any swings in my portfolio, even if the value doesn't keep up with inflation

4. What is your typical attitude when making important financial decisionst

Adventurous

Average

Cautious

5. In order to reach your financial goals would you prefer



Assess risk tolerance by capturing financial answers using an intuitive user interface for financial advisors.



Personalize the assessment to meet you firm's standards by customizing an OOTB experience



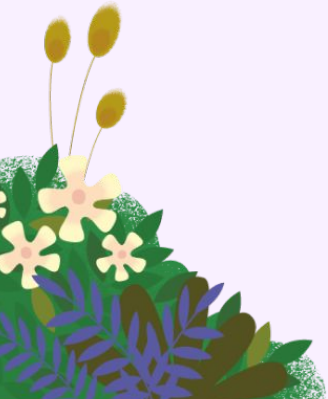
View risk tolerance scores and all historically completed fact finding assessments

Wealth Management Fact Finding

Deepen customer trust by understanding clients' needs to provide tailored advice



View the risk tolerance score and all historically completed fact finding assessments. Export the questions and answers for the client.



The screenshot displays a wealth management software interface for a client named Bryan Lewis. The account details show a total financial account value of \$1,117,902.00, an AUM of \$240,000, and a high risk tolerance score. The 'Assessments' section lists a completed fact finding assessment from 2024-10-30 with a risk assessment score of 86 and a high risk tolerance level. The 'Cash Flow' section provides a summary of income, expenses, and surplus for the last 12 months, with a bar graph showing monthly trends. The activity log includes tasks such as 'Present plan progress to client' and 'Identify plan risk', along with a 'Planning meeting' scheduled for June 2022.

Account	AUM	Last Interaction	Next Interaction	Risk Tolerance
Bryan Lewis	\$240,000	Jan 31, 2023	Mar 30, 2023	High

Completed Date	Risk assessment score	Risk tolerance level
2024-10-30 10:00am	86	High

Metric	Value
Total Income	\$105,821
Total Expense	\$80,531
Total Surplus	\$25,290
Avg. Monthly Income	\$8,818
Avg. Monthly Expense	\$6,711
Avg. Monthly Surplus	\$2,107

Month	Income	Expense	Surplus
Sep 2023	\$6,250	\$5,102	\$1,148

- Files (2): Lewis Household Planning 20230131_02 (Jan 31, 2023 - 2MB - PDF), Simulation Result 20230131_02 (Feb 05, 2023 - 1.2MB - PDF)
- Activity: Present plan progress to client (7/15/23), Identify plan risk (7/01/23), Planning meeting (9:46 AM | Today)



Thank you

