Data-driven personalisation for digital banking.

MONEYTHOR

ABOUT MONEYTHOR

Moneythor develops software providing more intelligent and contextual digital banking for customers and enhanced marketing and analytics for financial institutions.

The Moneythor solution comes as an easy-to-implement set of software components delivered as APIs enabling banks and fintech firms to offer improved functionality and experience to their retail & business customers through their digital banking services.

The prime focus of the solution is in the delivery of data-driven personalised, contextual and actionable insights, recommendations and nudges to customers, preconfigured or uniquely crafted by the financial institution.

OUR SOLUTION

Personal Financial Management. Provide AI-powered personalised forecasts and spending alerts based on customer behaviour and patterns.

Financial Literacy & Advisory. Provide educational content and interactive financial advisory through contextual messages.

Contextual Cross-Selling. Drive campaign conversions through precision targeting for product cross-sell.
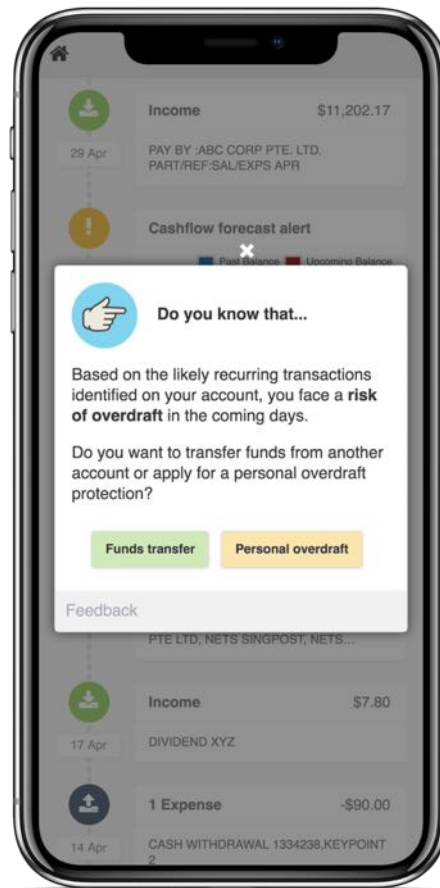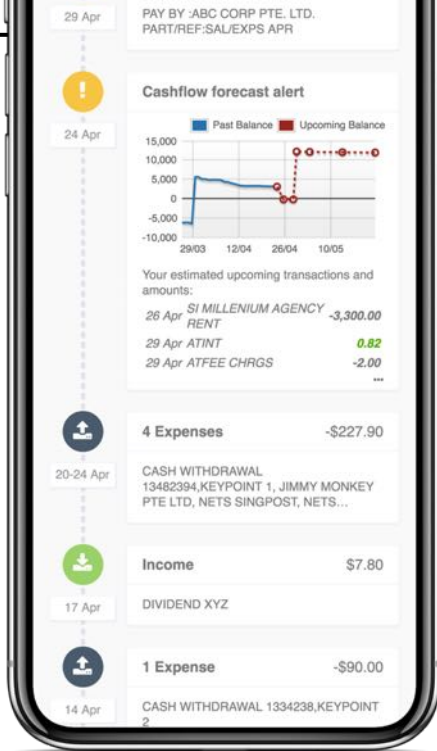
Card-Linked Offers. Improve customer loyalty by offering smart card-linked offers and rewards.

SOME OF OUR CLIENTS

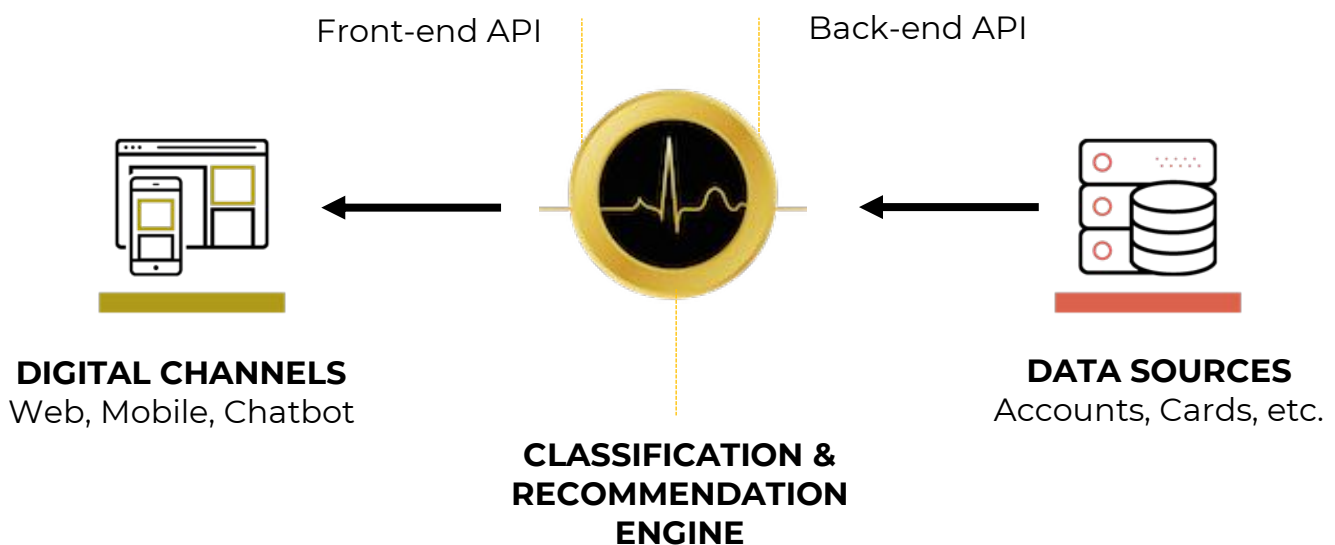DBS   acorns   Crédit Mutuel ARKEA   orange bank

ANZ   Standard Chartered   bnz

Example of Moneythor's solution in action: predictive money management based on cashflow forecasting.

DATA-DRIVEN ENGINE

The Moneythor software solution is a channel-agnostic data-processing engine with a rich API. Using internal bank data and/or leveraging Open Banking / PSD2 data, it enables banks and fintech firms to offer improved functionality and experience to their customers powered by real-time data, machine learning and behavioural science techniques

Front-end API   Back-end API

DIGITAL CHANNELS
Web, Mobile, Chatbot

DATA SOURCES
Accounts, Cards, etc.

**CLASSIFICATION &
RECOMMENDATION
ENGINE**