

# THE GLOBAL LEADER IN DATA-DRIVEN PERSONALIZATION AND CUSTOMER ENGAGEMENT FOR FINANCIAL SERVICES



Leading banks are looking to transform digital banking into the center of their customers' financial lives while delivering significant business impact.

Personetics enables banks to deliver on their key strategies:

- Increase customers' day-to-day engagement
- Strengthen customers' financial wellness
- Increase product penetration with contextualized digital sales offerings
- Drive share of wallet and deposit growth
- Empower agents and bankers within CRM Platforms

Personetics AI-powered technology is focused on proactive engagement - analyzing financial data in real-time, understanding individuals' **financial behaviors, anticipating** their needs and **acting on their behalf**.

Proactive engagement transforms the relationship between banks and their customers- and the results are remarkable:

- 35%** Increase in customer engagement
- 20%** Increase in accounts and balance growth
- 10%** YoY increase in digital sales of personal loans
- 17%** Increase in CTR - advice & product recommendation taken

## PROACTIVE BALANCE FORECASTING

JAN 03

### Upcoming Planned Activity

Take a sneak peek at your planned activity

\$304.12

BALANCE

-\$258

PLANNED ACTIVITY

## CONTEXTUAL SALES

JAN 03

### Next time abroad

Use your My Bank gold card next time you travel to avoid international fees

Apply Now



## OPTIMIZE CASH

JAN 03

### Savings Opportunity

Save part of your recent deposit

View Savings Options



# SOLUTIONS FOR EVERY BANKING ENGAGEMENT NEED:

- **Retail Banking** – Proactively engage with customers at scale – keep your bank top of mind and at the center of your customers’ financial lives while delivering significant business impact & differentiation.
- **Small Business Banking** – Dedicated SME insights & advice help business owners stay on top of their finances. Anticipate and proactively offer a line of credit or relevant products when your customers’ need it most.
- **Mass Affluent Banking** – Grow the segment with the most significant profit potential while cross selling to other bank services such as mortgages or investment.
- **Credit Card Holders** – Drive adoption of high value bank and credit services and acquire new banking customer through value selling.
- **Financial Data Enrichment & Categorization** – Cleansing, categorizing and enriching bank financial data is the foundation to all solutions and can build on top of bank models or serve as a single solution provider.
- **Banker and Agent Enablement within CRM Platforms** – Integrate insights directly to your CRM, allowing bankers and agents to recommend relevant actions and services or proactively reach out to customers regarding actionable opportunities.
- **Integration with Marketing Platforms** – Leverage Personetics’ insights and data mapping as a delivery channel for external marketing campaigns presenting at a customer’s “moment of truth” – increasing conversion rates.

## Personetics’ suite of products to implement personalization in your bank:

### ENGAGE

Day-to-day insights about a customer’s financial activity and proactive advice about relevant product and service offerings when they are need the most

### ACT

Automated wellness programs that enable customers to reach financial goals like, having an emergency fund, reducing debt, or saving for their first mortgage, by transferring available cash

### ASSIST

A search and chatbot services that delivers personalized, context-aware, and timely support resources

### ENGAGEMENT BUILDER

Create Personalization IP for market differentiation without additional development resources



Trusted by 6 of the top 12 banks in NA/EU

65MM+

Serving over 65 million customers worldwide

35MM+

Customer transactions analyzed

6B+

Personalized customer interactions



4+ star customer rating