



# FINANCIAL DATA- DRIVEN ENGAGEMENT PLATFORM

February 2022

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# THE NEW BATTLEGROUND IN FINANCE IS CUSTOMER ENGAGEMENT

**Incumbent banks**

ING  Bank of America 

CHASE  HSBC 

**Wealth & Insurance**

 Prudential 

Morgan Stanley  AVIVA 



**Neobanks, Fintechs**

chime  Revolut 

SoFi  Robinhood 

**Retailers and Big Tech**

 amazon pay 

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



Working with 6 of the top 12 banks in the NA/EU

120MM+

Serving over 120 million customers worldwide

58B+

Customer transactions analyzed

9B+

Personalized customer interactions



4.5+ Star customer rating



Royal Bank INTESA SANPAOLO

Santander



BNP PARIBAS

Openbank

AKBANK



usbank



BMO



citi

ally

Hyundai Card

MyState



Huntington

ISRACARD

UOB

Banamex

bank hapoalim



# KEY FACTS

Incorporated in 2011

**Privately held;** Backed by Viola Ventures, Sequoia Capital, Lightspeed Ventures, Nyca Partners, Warburg Pincus PE, Thoma Bravo PE

**Offices:** Tel Aviv, New York, London, Paris, Singapore, Tokyo, Sydney

**# of banks:** ~80

**# of employees:** ~300

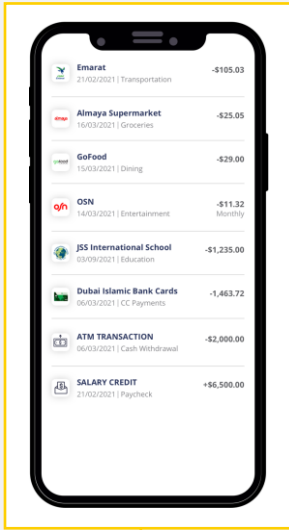


# PERSONETICS AT A GLANCE

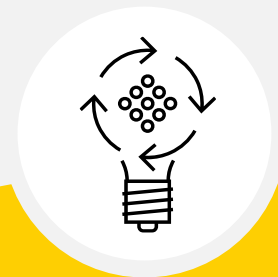
- Personetics is the global leader in **data driven personalization** and **customer engagement** for Financial Services
- We strive to actualize a world of **Self-Driving Finance** where banks proactively act on behalf of their customers to better monetize relationship value
- Focused on enabling proactive engagement for banks, Personetics' AI analyzes financial data in real-time to understand customer financial behavior, anticipate customer needs and deliver a hyper-personalized experience. With solutions designed for the mass market, wealth management, and small business customers, the technology enables banks to offer day-to-day insights, financial advice, and automated wellness programs to customers
- Personetics enhances **Microsoft's FSI** solutions by quickly deploying a strategic Engagement Platform on **Azure (hosted or SaaS)** and boosting bankers' productivity through **Dynamics 365 and Power-BI**



# SELF-DRIVING FINANCE TRAJECTORY



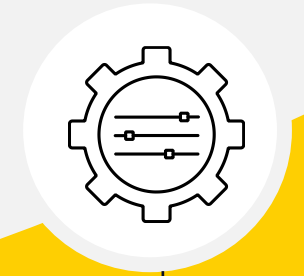
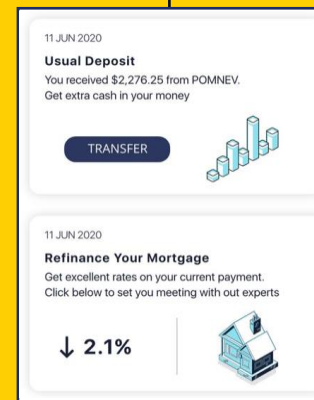
**Data**  
What's happened?



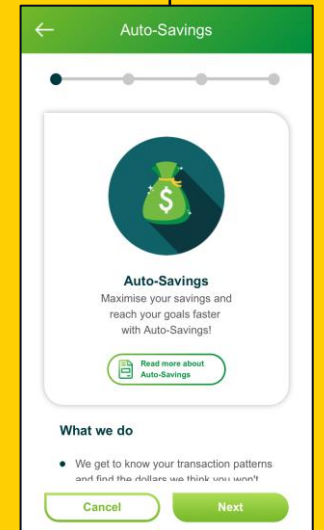
**Insight**  
What's important?



**Advice**  
What should I do?

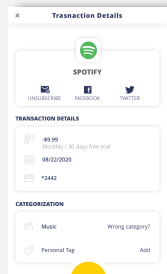


**Autonomous**  
Do it for me!

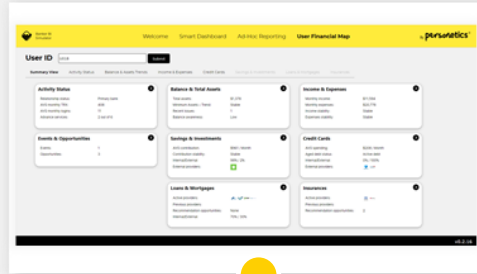


# THE MOST COMPREHENSIVE PLATFORM IN FINANCE ENABLES AGILITY AND DIFFERENTIATION

## 1 Data Enrichment Services

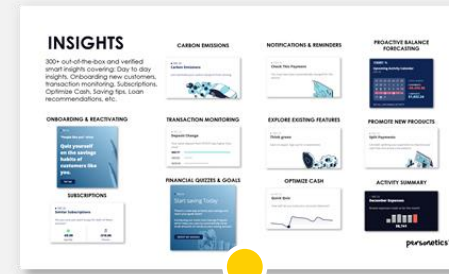


Transactions  
Enrichment

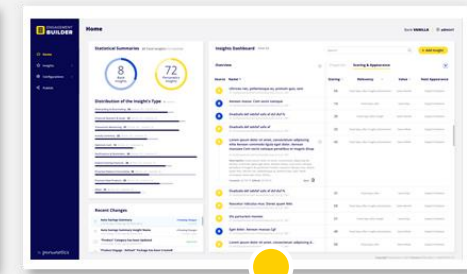


Customer  
Financial Map

## 2 Customer Engagement (Retail, SME, WM)

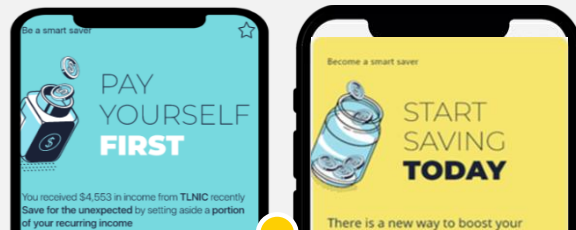


Insights Library



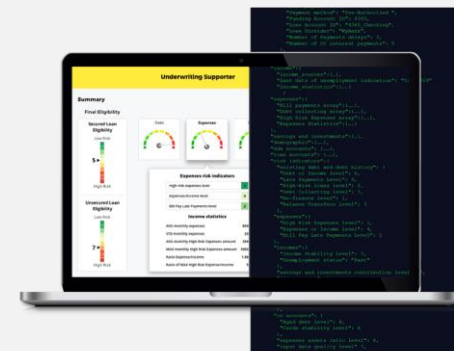
Engagement Builder

## 3 Financial Wellness Automation



Automated Programs

## 4 Open Finance



Cloud Data Connector

# MIGHTY APP

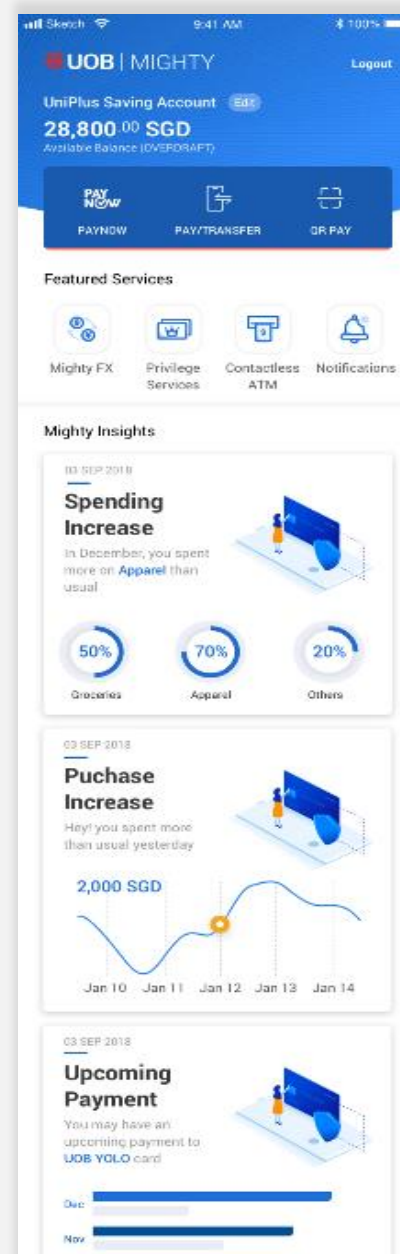
100 custom built insights developed internally to create deafferentation through proprietary Personalization IP

↑ 4x increase of NPS & customer engagement, over 8 times a month

↑ 2/3 of new customers referrals from existing customers

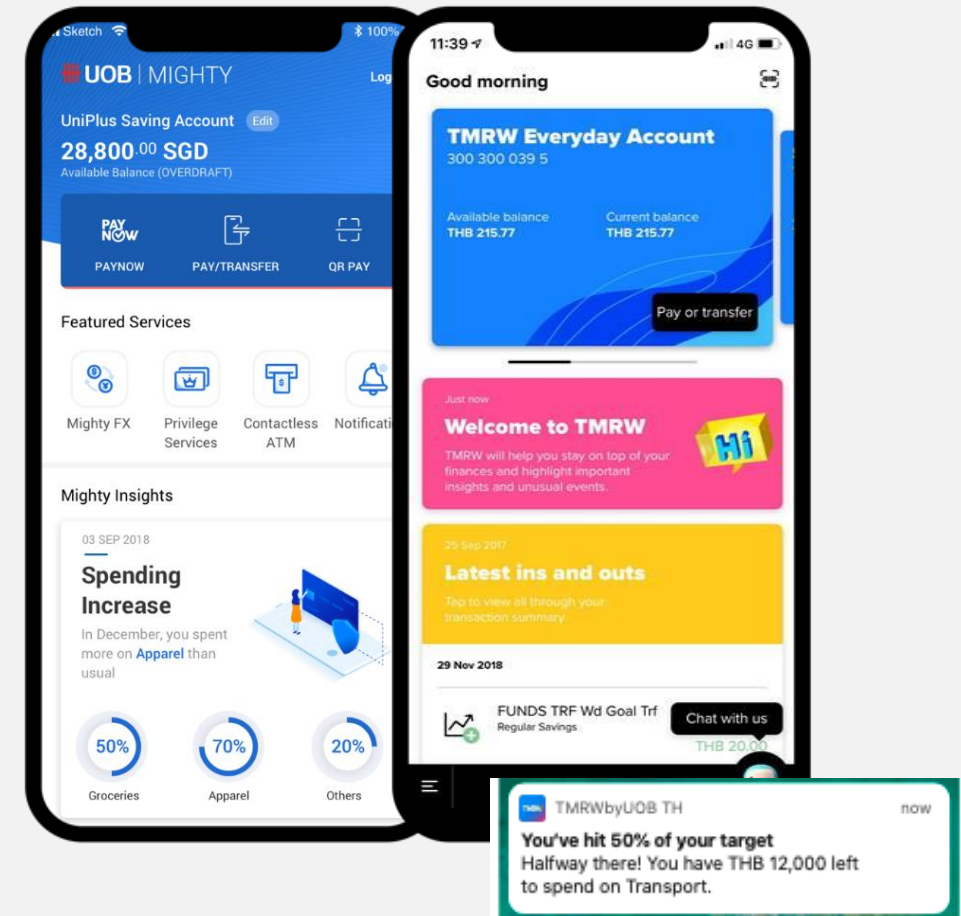
↑ Over 1 in 4 customers performing at least 4 financial transactions over 30 days

↑ 50% click through rate on presented insights

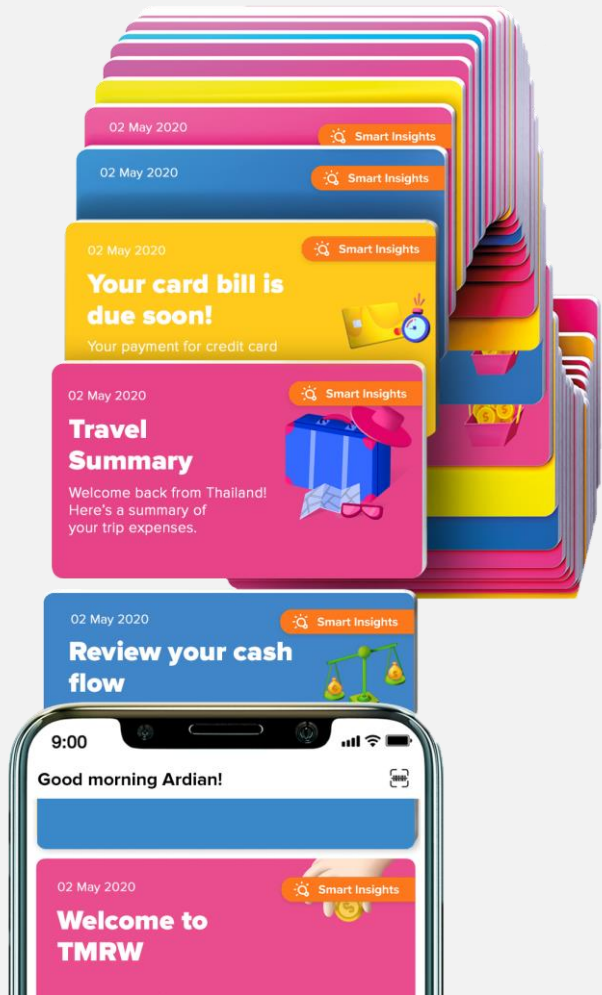


SINGAPORE

THAILAND



# CHALLENGER BANK FOR DIGITAL GENERATION: TAKE CONTROL OF YOUR SPENDING AND SAVINGS



## Banking for the Digital Generation

TMRW empowers the digital generation with a full suite of banking solutions through a smart, mobile-only app.

Available on the App Store and Google Play.

Note: Effective 1 April 2021, TMRW can only be accessed by devices with Android 8.0 or iOS11 and above.

### All Promotions

Filter By:

Promo Type (0)

- 20 on 20
- Online Vaganza
- QR Promo
- Special Deals

Sort By: A-Z

<p><b>Dining Privilege</b></p>	<p><b>Shop from home</b></p>	<p><b>Travel Vaganza</b></p>
<p><b>10Ten</b> 20% Discount</p>	<p><b>ALFACART</b> 10% Cashback</p>	<p><b>Bakerzin</b> 20% Discount</p>

Highlights (0)

Yesterday

### Get your coffee fix

Save THB3,000 and spend on your debit card or pay a bill, and we'll give you THB300 to spend at Starbucks!

Just now

### Your spending this month

Transportation THB 2,000

+ Add category

Just now

### Boost your 3% cashback to 5%

When you do the following with your UOB Digital Savings Account by the end of the month.

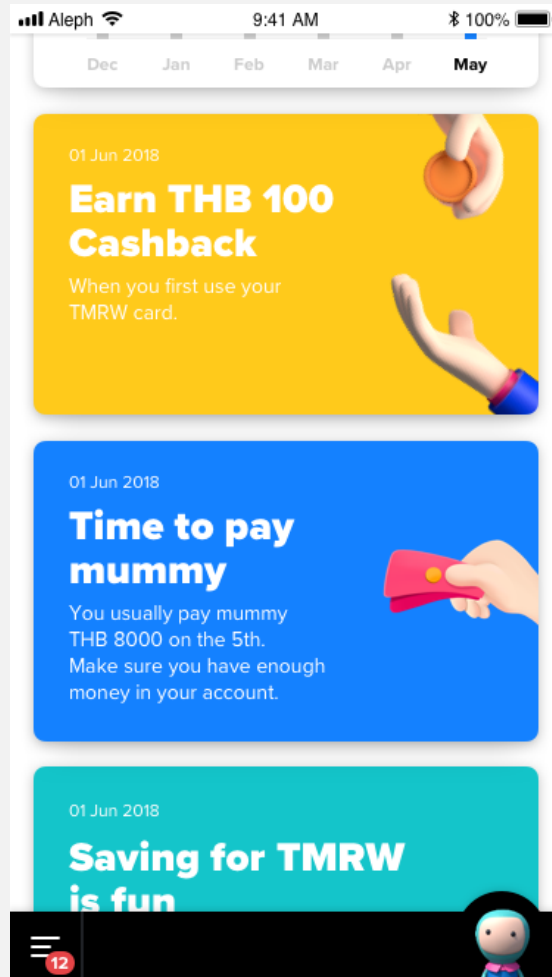
What you need to do to unlock 5% cashback

<p><b>Transfer funds</b> 5/5</p>	<p><b>Withdraw from ATM</b> 10,000</p>	<p><b>Pay bills</b> 5/5</p>
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# INSIGHTS & ADVICE EXAMPLES

CUSTOMER EXAMPLE



## Ease your cash flow

Break large purchases into interest free instalments at a small one-time fee with UOB SmartPay.

Here's what you would pay based on your recent transactions:

<b>6 Months</b>	<b>164.50 SGD</b>	<b>29.61 SGD</b>
Tenure	Monthly Instalment	One-Time Fee (3%)
<b>12 Months</b>	<b>82.25 SGD</b>	<b>49.35 SGD</b>
Tenure	Monthly Instalment	One-Time Fee (5%)

Recommended transactions:

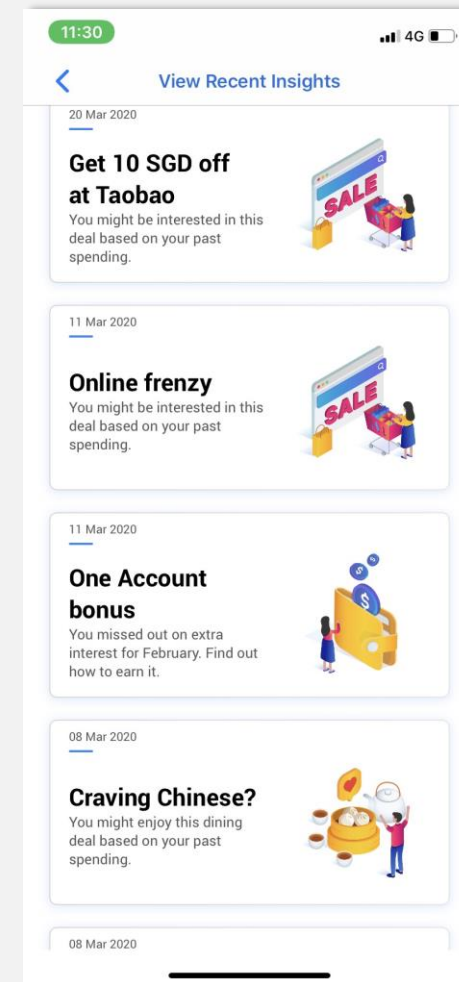
28 Mar  
TREKNOLOGY BIKES 3 PTE LT -987.00 SGD  
UOB PRVI MILES VI... \*\*\*\*2265

You can also choose to convert your entire statement due into monthly instalments for more convenience.

Terms and conditions apply.

[Apply online](#)

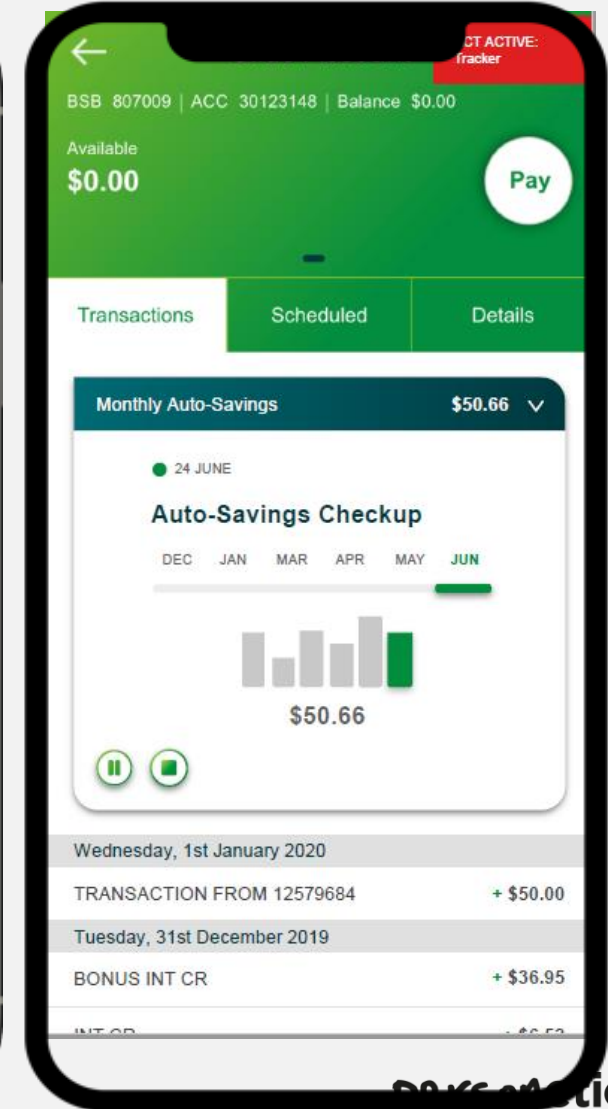
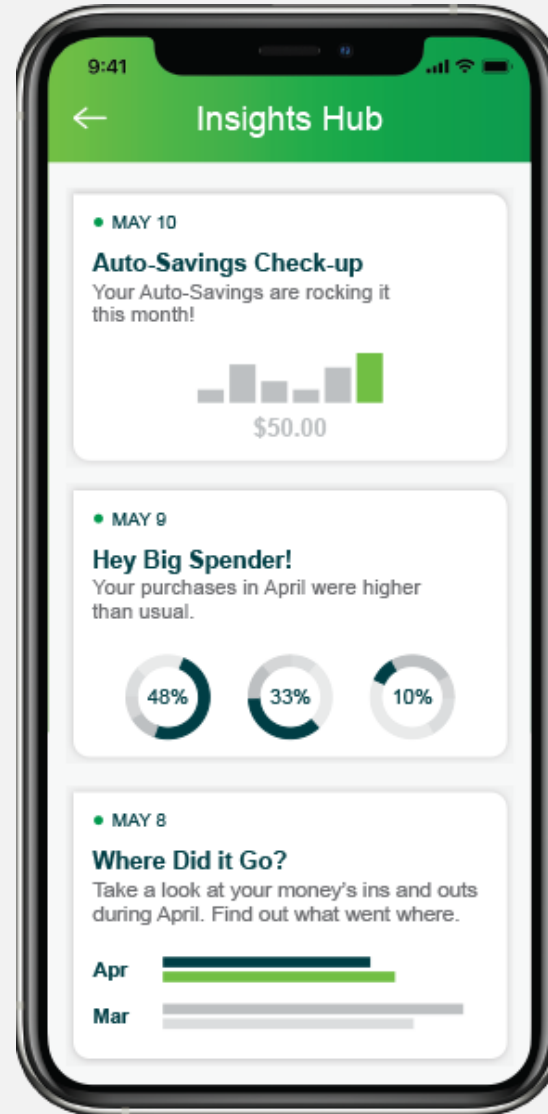
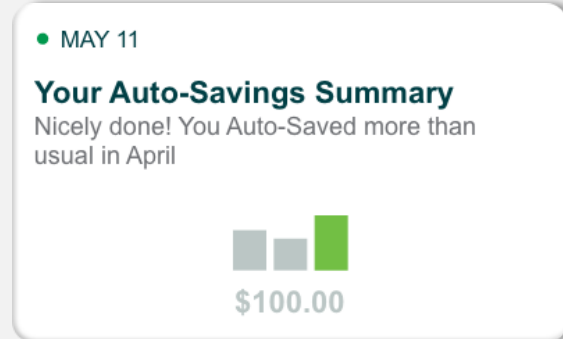
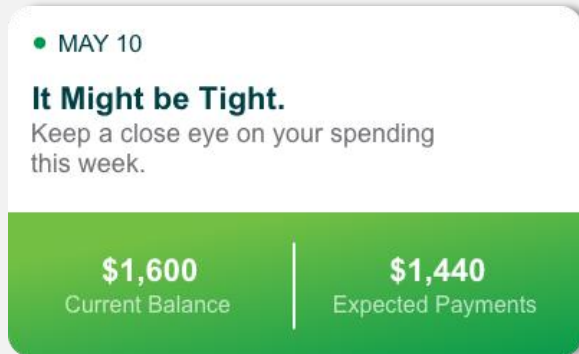
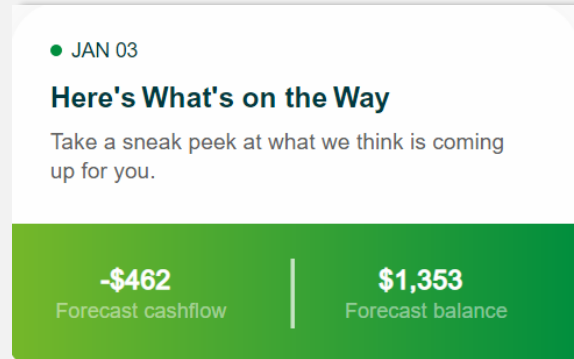
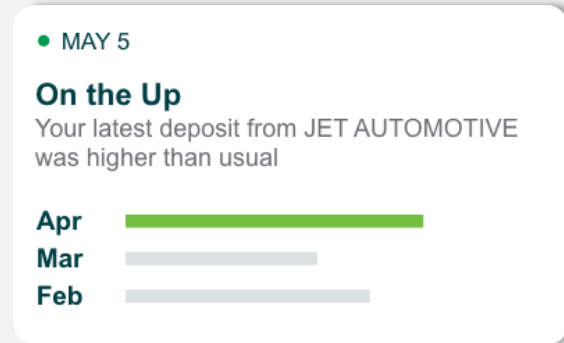
[Call us](#)



# PERSONALIZED INSIGHTS & AUTO-SAVE

Customers have auto-saved in average 1,237\$ per customer with 25\$ for each transfer

CUSTOMER EXAMPLE

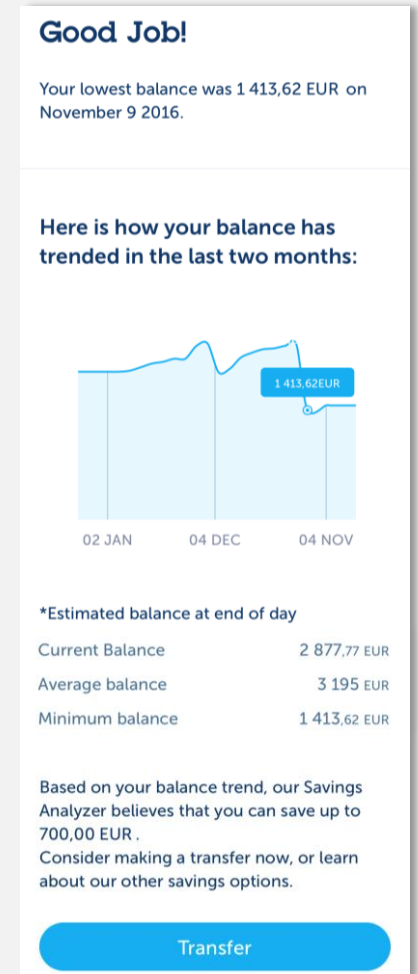
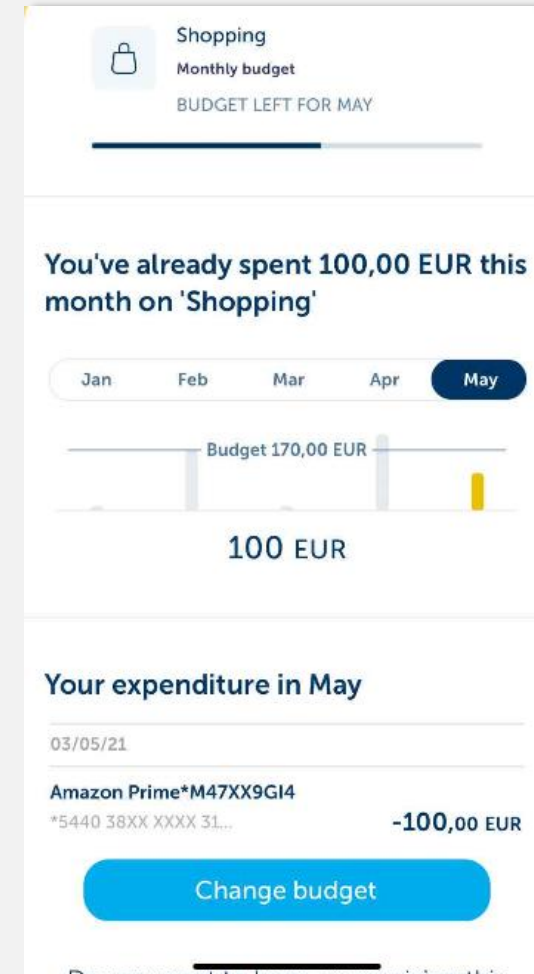
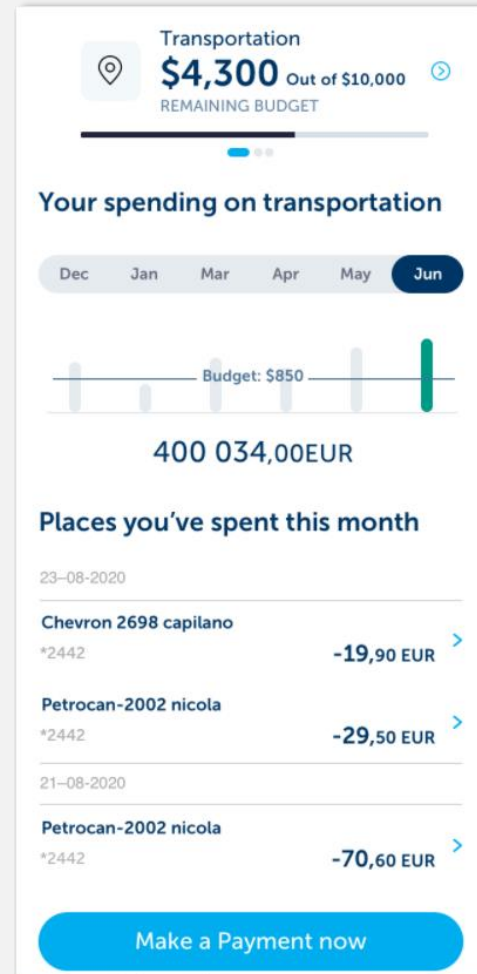


# CUSTOMERS ARE HUNGRY FOR RELEVANT, SUCCINCT INFORMATION ABOUT THEIR FINANCES

CUSTOMER EXAMPLE



- **33%** of customers are highly engaged
- Receiving over **6 insights** a month
- Over **90%** positive customer ratings
- Smart Budgets usage is growing **20%** month-to-month



# FROM DAY-TO-DAY TO ADVICE

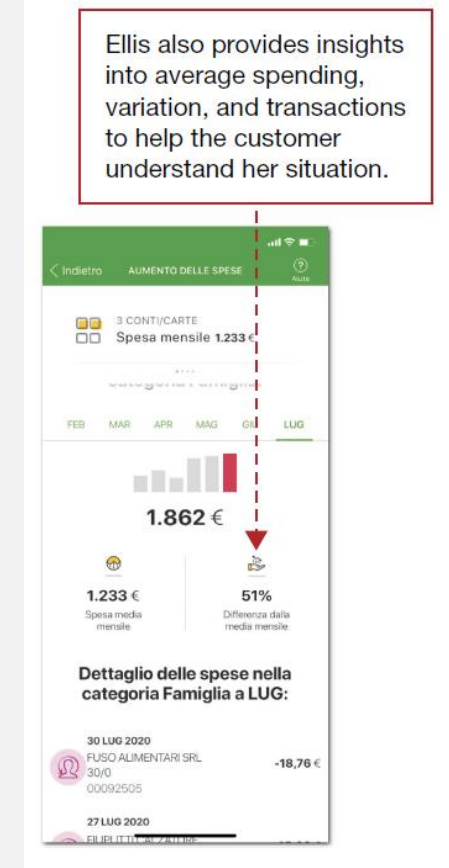
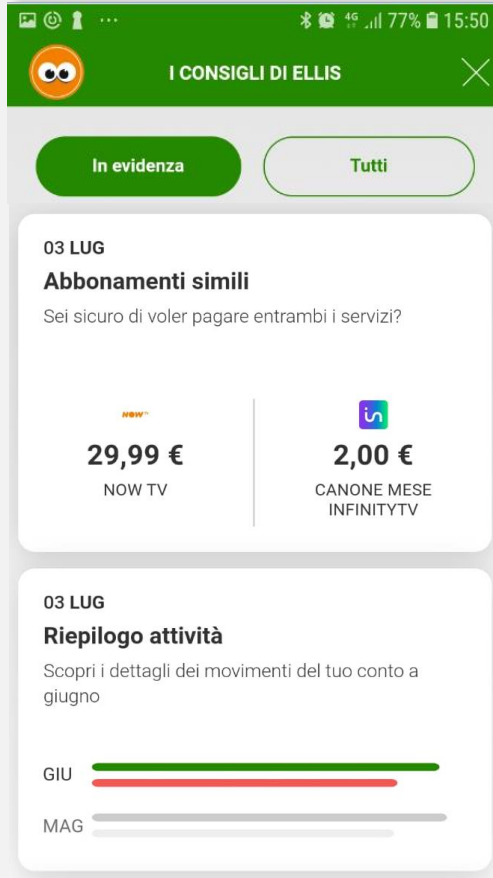
CUSTOMER EXAMPLE

INTESA  SANPAOLO

## The Forrester Digital Experience Review™: European Mobile Banking Apps, Q4 2020

BBVA And Intesa Sanpaolo Surge Ahead With Valuable Features And Strong User Experience

by Karine Cardona-Smiths and Luis Deya  
November 16, 2020





# MY MONEY MANAGER – PERSONALIZED INSIGHTS & ADVICE

Amazing ... this is even better than Monzo. well done  
- Test Merchant Spending IQ

Your available credit of £3.41 may not be sufficient to cover expected activity until your next estimated payment.

**CURRENT ACCOUNT \* 5789**  
Balance: **£3.41**

Previous months spending

Dec Jan Mar Apr May **Jun**

**£-124,000.00**

List of transactions in June

Electricity bill	-£120.00	16 Jun 2019
Supermarket	-£15.27	16 Jun 2019
London underground	-£8.40	16 Jun 2019
Cinema	-£20.50	16 Jun 2019
Supermarket	-£82.38	16 Jun 2019

See how you did in October.

**123 CURRENT A...** \*\*\*\*-\*\*-00  
\*\*\*\*\*00  
Total cash flow: **£22.73**

A view of your account activity:

Jul Aug Sep **Oct**

Money out: **-£4,274.54** | Money in: **£4,297.27**

**£22.73** | **£152.71** | **-£129.97**

Total money in minus total outgoings for Oct | Your avg. total money in minus total outgoings | Change from avg.

Summary by type for October:

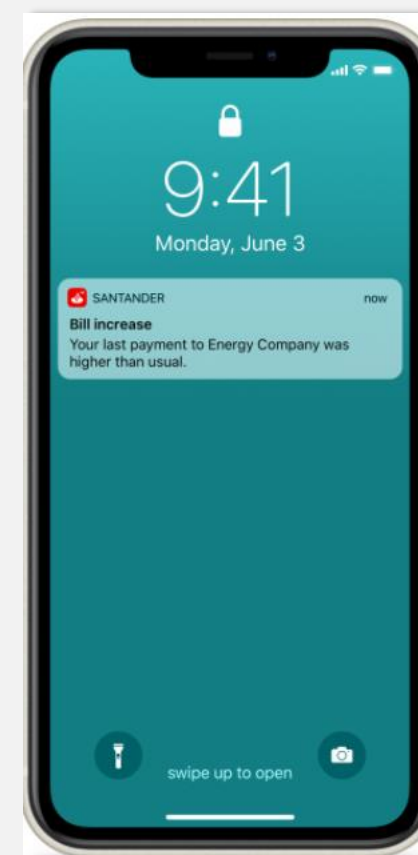
**OUT** | **IN**

ALL (6) | UNREAD (4)

08 Nov  
**Great to have you on board**  
Welcome to My Money Manager, we're looking forward to giving you insights into your incom...

08 Nov  
**Quick quiz**  
How well do you track your account balances?

08 Nov  
**Are you overpaying for your energy?**  
See if you can save money by reducing your energy bill.



Your lowest balance was £922.34 on 26 Sep.

Here is how your balance has trended in the last two months:

**£922.34**  
26 Sep

17 Aug 16 Sep 15 Oct

\*Estimated balance at end of day

<b>£1,016.98</b> Current balance	<b>£1,597.48</b> Average balance	<b>£922.34</b> Minimum balance
-------------------------------------	-------------------------------------	-----------------------------------

You can check interest rates on your account and learn about other options like paying off debt, or information on savings and investments, by visiting [Santander.co.uk](http://Santander.co.uk)

Top me up

The balance in your account 1004 may not cover the payments below that we think you're planning to make soon.

**1004\_Checking \* 1004**  
Current balance: **£400.22**

Expected payments:

PTIPAC 1004	£1,311.!	09 Dec 20
Transfer Internal Out 1004	£1,100.!	04 Dec 20

**Transfer money**

# QUICK 4 MONTHS SaaS ROLL-OUT

CUSTOMER EXAMPLE



MA FRENCH BANK

### Votre récapitulatif d'activité

## Vos dépenses et revenus du mois de Novembre en un clin d'oeil

CHECKING COMPTE  
1004

Montant total : **1 580 €**

Montant flux Nov: **1 580 €**

Moyenne mensuelle: **-249 €**

Delta: **1 828 €**

AOÛ SEP OCT NOV

DÉBIT -6 305 € | CRÉDIT 7 885 €

Let's Cagnotte  
Partager sans se déchirer.

We Partage  
Partager sans se déchirer.

MA FRENCH BANK

Retraits cash -20,00 €

CCM PARIS 17 ETOILE -20,00 €

VERSEMENT CARTE +50,00 €

→ Voir plus

10/07

### Retraits identiques

Vous avez des retraits d'un même montant le même jour, il s'agit peut-être d'un doublon.

**2** retraits | **20,00 €** chacun

→ Voir plus

Mes services

Let's Cagnotte  
Pour faire plaisir aux copains tout simplement!

We Partage  
Partager sans se déchirer.

16:41  
App Store

### Retraits identiques

Vous avez 2 retraits d'un même montant le **04/07/2020**

CHECKING COMPTE  
\*\*\*\*8971

2 retraits : **20,00 €**

Détails des retraits :

CCM PARIS 17 ETOILE -20,00 €  
04/07/2020 | \*\*\*\*8971

CCM PARIS 17 ETOILE -20,00 €  
04/07/2020 | \*\*\*\*8971

Si vous pensez qu'il s'agit d'une erreur, veuillez nous contacter.

CONTACTEZ-NOUS

MA FRENCH BANK

### Montant disponible

# +4 153,00 €

Mon crédit renouvelable\*

Ma tirelire

CB Phie Centre Gar... -25,38 €  
Loisirs

CB Phie Centre Gar... -15,45 €  
Loisirs

CB Phie Centre Gar... -3,59 €  
Loisirs

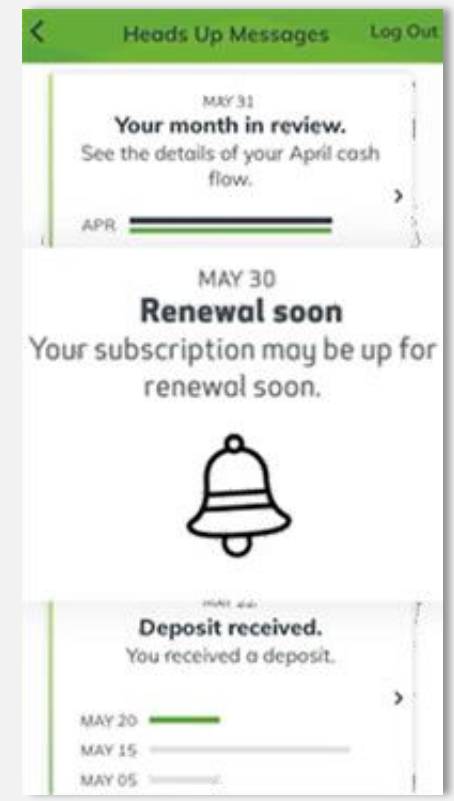
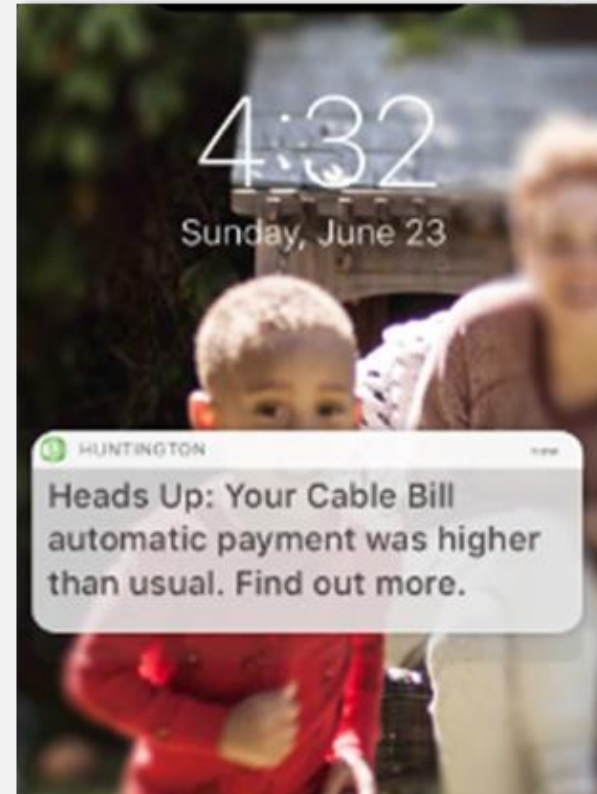
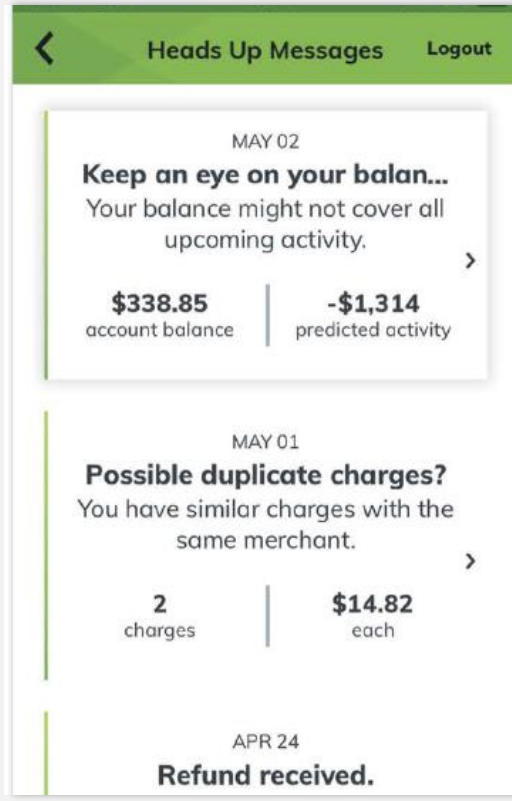
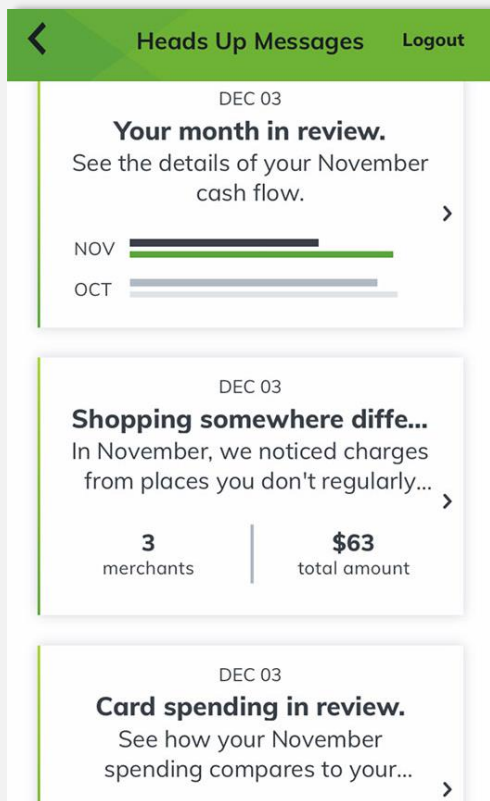
CB Phie Centre Gar... -3,55 €  
Loisirs

# LOOKING OUT FOR CUSTOMERS

CUSTOMER EXAMPLE



Huntington Mobile App Ranks #1 Amongst Regional Banks in J.D. Power Study for the third year in a row.



# ENABLING PERSONALISED CUSTOMER ENGAGEMENT FOR US BANK

CUSTOMER EXAMPLE



“We play proactive role with customers around driving financial confidence...  
**Damian Warren**  
**Head Digital Channels**

OVERALL	
Best in Class	1 Bank of America
Leaders	2 <b>U.S. Bank</b>
	3 Chase
Contenders	4 USAA
	5 Navy Federal
	6 BB&T
	7 Wells Fargo
	8 Huntington

**HOME EQUITY LINE OF CREDIT**  
 We notice that you've spent \$945.00 on home improvements recently.  
 Let us help you make your dream home a reality!

**Home equity**

Based on your purchase history, it seems like you may be remodeling or doing home repairs.

**TRANSACTIONS**

XXXXXXCHEXTRA YOUR OLDE TYME HCANTON \$710.78  
 5/24/18 | 7190

A U.S. Bank Home Equity Line of credit lets the equity you've built in your home work harder for you. Whether you're looking to do a small renovation or a full-scale remodel, a home equity line of credit offers flexibility and a competitive interest rate.

**Continue**

9:41

WEDNESDAY, APRIL 2

**Welcome back, Taylor**

Checking ...5090 \$2,974.23

Savings ...1234 \$27,983.11

Total Balance \$32,931.57

**JUNE CASH FLOW**  
 Review your June account activity.

Apr May Jun

Transfer Deposit Pay bill Zelle Send More

**GOAL PROGRESS**

**Nice job! You've already saved \$1,000 towards your goal.**

**SUPPORTS SOMEONE WHO NEEDS ME**  
 \$24,000 remaining

**CREATE A BUDGET**

**Manage your Food & dining spending with a smart monthly budget.**

AVG. \$500

Jan Feb Mar Apr May Jun

Recommended budget **\$450**

**Create budget**

**AVOID BALANCE ISSUES**

**Transactions may not be covered.**

Scheduled transactions indicate balance for account...5090 may not cover payments.

Oakridge Apartments \$710.32  
 4/12/19

**INVEST YOUR EXTRA CASH**

**You set the goal, we do the rest with Automated Investor.**

Automated Investor is exclusively offered by U.S. Bancorp Investments.

**Spend tracker Insight (Desktop)**

**JUNE SPENDING**  
 Expenses made so far this month are higher than usual.

June \$2,032  
 May \$1,901

Top categories	Amount	Percentage
Groceries	\$400	3%
Entertainment	\$10,394	92%
Restaurants	\$392	3%
Gas stations	\$123	1%

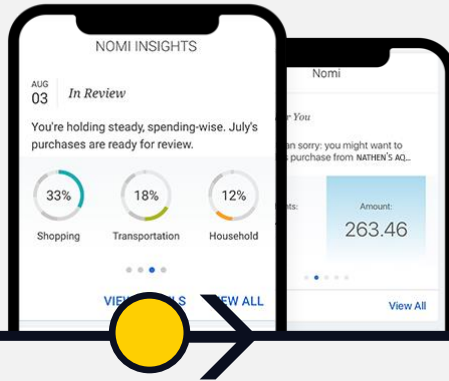
Update 3 hours ago





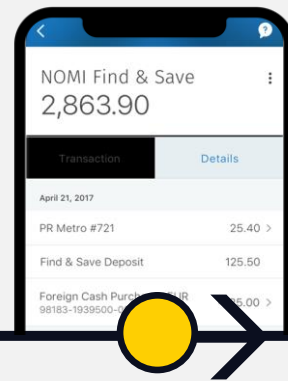
# RBC ENABLES CONTINUOUS AND ACCELERATED INNOVATION AND WHILST DELIVERING BOTTOM-LINE ROI

## NOMI "INSIGHTS"



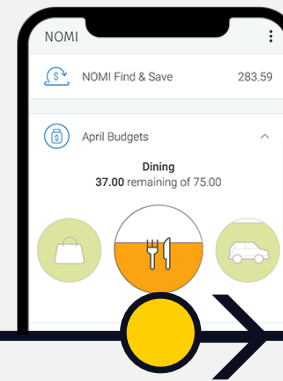
1.2B insights with high NPS  
100% Growth in User Engagement (from 3 to 6 minutes average session duration)

## NOMI "FIND & SAVE"



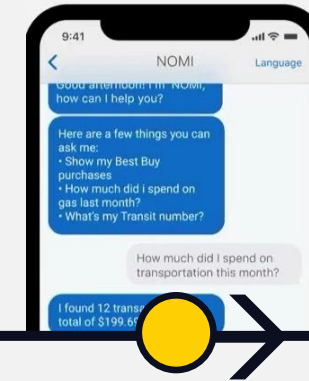
300k+ new accounts generated #1 new savings account generator  
Annual customer savings of \$2,400

## NOMI "BUDGETS" (AI DRIVEN)



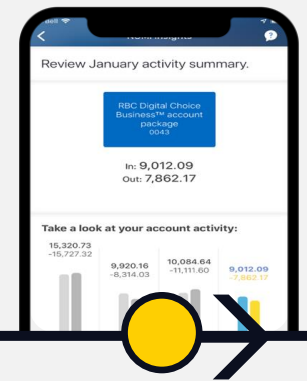
20% penetration in active mobile base. 1.2M Customers & 2.2M smart budgets in 1 year.  
20% product penetration

## NOMI "ASK"



1.5MM + conversations in 4 months

## NOMI "INSIGHTS for SMALL BUSINESS"



First in Canadian Market

# FROM TRANSACTIONAL VIEW TO HYPER PERSONALIZATION

**Accounts**

Checking \$1,175.01  
x1234 Available

Transfer Deposit Pay Message

**Transactions**

<b>YOUR TOWN CINEMA</b> Nov 25, Checking	\$7.50
<b>GEORGES BBQ &amp; PUB</b> Nov 25, Checking	\$37.25
<b>YOUR TOWN UTILITIES</b> Nov 25, Checking	\$76.46
<b>EL GRAN RESTAURANTE</b> Nov 25, Checking	\$13.98
<b>ATM Deposit</b> Nov 25, Savings	+\$37.25
<b>LE PETITE CAFE</b> Nov 24, Credit card	\$2.61

See more



**Cashflow**

**OUTFLOWS** \$1,234.20 | **INFLOWS** \$2,567.78

SEP OCT NOV DEC JAN

Typically to date

SEE DETAILS

**Insights**

11 JUN 2020  
**Usual Deposit**  
You received \$2,276.25 from POMNEV. Get extra cash in your money.

TRANSFER

11 JUN 2020  
**Refinance Your Mortgage**  
Get excellent rates on your current payment. Click below to set you meeting with out experts.

↓ 2.1%

11 JUN 2020  
**Similar Subscription**  
Are you sure you want to pay for both of these services?

**Overall Budget**

\$375 Current | \$500 Typical | \$1,200 Total

Entertainment \$294 Of \$260

Shopping \$172 Of \$200

Dining & Drinks \$12 Of \$60

**Goals**

Emergency Fund \$873

Education Fund \$19,274

Trip To Japan \$2,162

12:04

TUESDAY 20

Rehearsal Call... 13:00-14:00

Weekly catch-up 15:00-16:00

Tokyo 21°

Dry air advisory

Waze Photos Maps Google Maps

Camera Settings Clock Productivity

Apr 27

On track

**Track your cashflow**

Track your income and expenses so far this month

Income \$10,609

Expenses -\$4,482

WhatsApp Phone Mail Compass

# DRIVE IMPACT ON KEY BUSINESS OUTCOMES

## BUSINESS DRIVERS

**35%**

Customer Engage

**Digital Engagement**

Frequency, time spent

**15-20%**

New accounts & balances

**Account & Balance Growth**

Regular & Tax-free Savings accounts

**10%**

YoY

**Digital sales growth**

Personal loans

**+7pts** NPS

**4.4/5** Rating

**Customer Experience**

CSAT, NPS

**17%**

CTR

**Advice & Product  
recommendation taken**

Sales Leads generated (premium cards, meet  
advisor etc.)

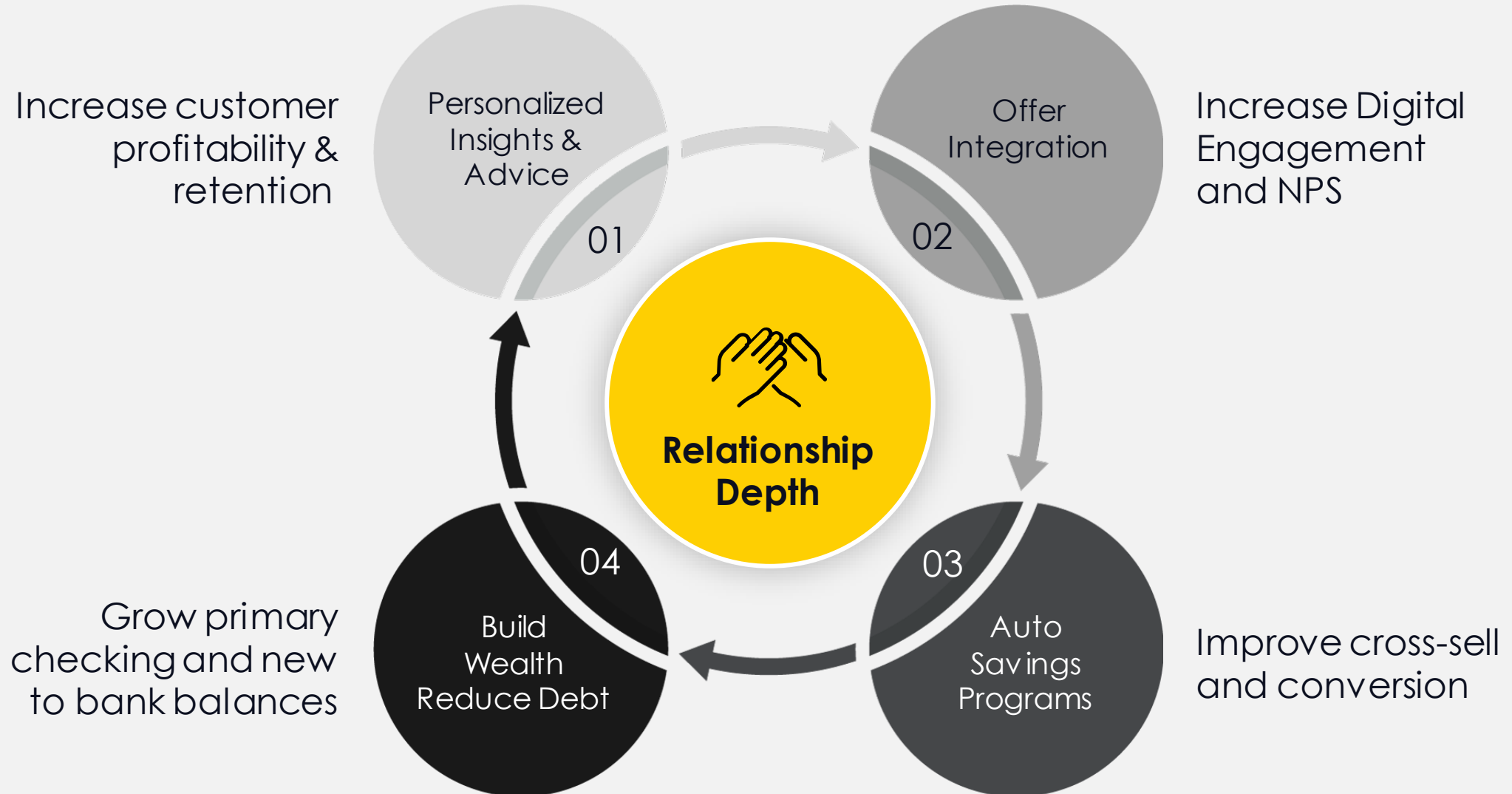
**5-8%**

Improvement

**Retention**

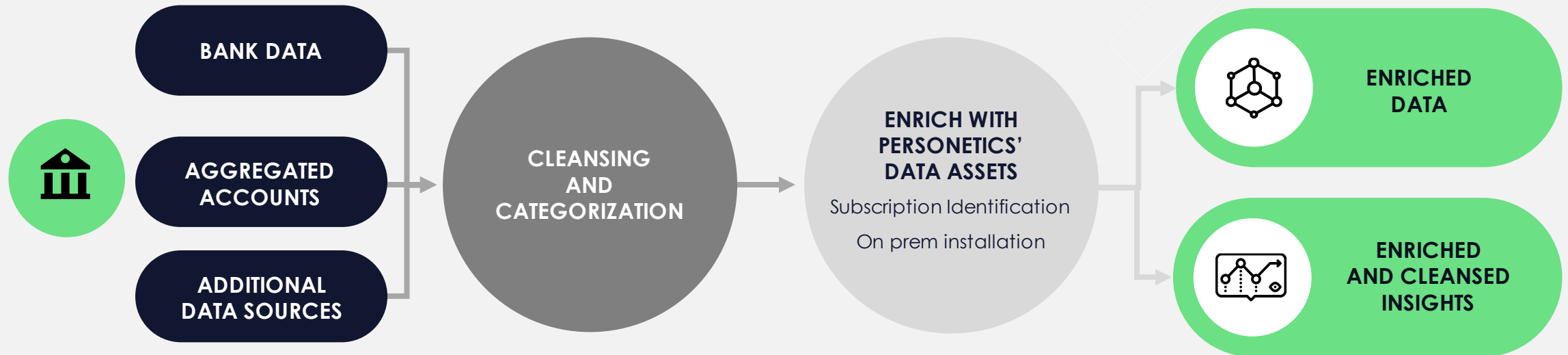
Retention rate of actively engaged in Insights

# CREATING A VIRTUOUS CUSTOMER “FLY WHEEL”



# FINANCIAL DATA ENRICHMENT AND CATEGORIZATION


Personetics' capabilities include cleansing, categorizing and enriching bank financial data as the foundation to all solutions. Personetics data enrichment can build on top of bank models or serve as a single solution provider




CR CD PMT H-D VISA 06018 >>> Harley-Davidson credit card Payment

# ENRICH FOR SUPERIOR CUSTOMER EXPERIENCE


✕
**Transaction Details**




**SPOTIFY**



UNSUBSCRIBE





FACEBOOK




TWITTER


**TRANSACTION DETAILS**


 **-\$9.99**  
Monthly / 30 days free trial







 **08/22/2020**

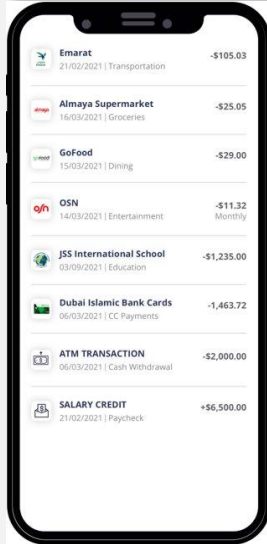
 **\*2442**

**CATEGORIZATION**


 **Music** Wrong category?

 **Personal Tag** Add

#	Description	Clean Description	Clean Name	Category	Logo	Payment App
0	FSI*TD AUTO FINANC 09-16 888-...	TD AUTO FINANC 888-939-9876 M...	TD Auto Finance	Loan & Mortgage		
1	MCDONALD'S F17689 08-01 ANGLE...	MCDONALD'S F17689 ANGIER NC	McDonald's	Dining		
<b>Account:</b> 116486679		<b>Branch Number:</b> 17689		<b>Opening Hours:</b> Mon: 05:30 - 23:00 Tue: 05:30 - 23:00 Wed: 05:30 - 23:00 Thu: 05:30 - 23:00 Fri: 05:30 - 23:00 Sat: 05:30 - 23:00 Sun: 06:00 - 23:00		
<b>Date:</b> 12/09/2019		<b>Address:</b> 52 S Raleigh Street, Angier, NC, 27501				
<b>Amount:</b> -14.2		<b>Phone:</b> 919-639-3354				
<b>Sub Category:</b> Fast Food		<b>Branch Details:</b> <a href="https://www.mcdonalds.com/us/">https://www.mcdonalds.com/us/...</a>				
<b>Payment App:</b>		<b>Map:</b> <a href="https://www.google.com/maps/p...">https://www.google.com/maps/p...</a>				
2	POPEYES #13655 10-03-20 Genev...	POPEYES #13655 GENEVA AL	Popeye's	Dining		
3	MICHAELS STORES 3755 07-12-19...	MICHAELS STORES 3755 GARNER NC	Michaels	Shopping		
4	7-ELEVEN 38164	7-ELEVEN	7-Eleven	Groceries		
5	7-ELEVEN 10803	7-ELEVEN	7-Eleven	Groceries		



TRANSACTION DETAILS
✕



**Scholastic Book**

SPENDING CATEGORY




**Education**

*Wrong category?*

PERSONAL TAG

*Enter your tag* ▶

CONTACT MERCHANT

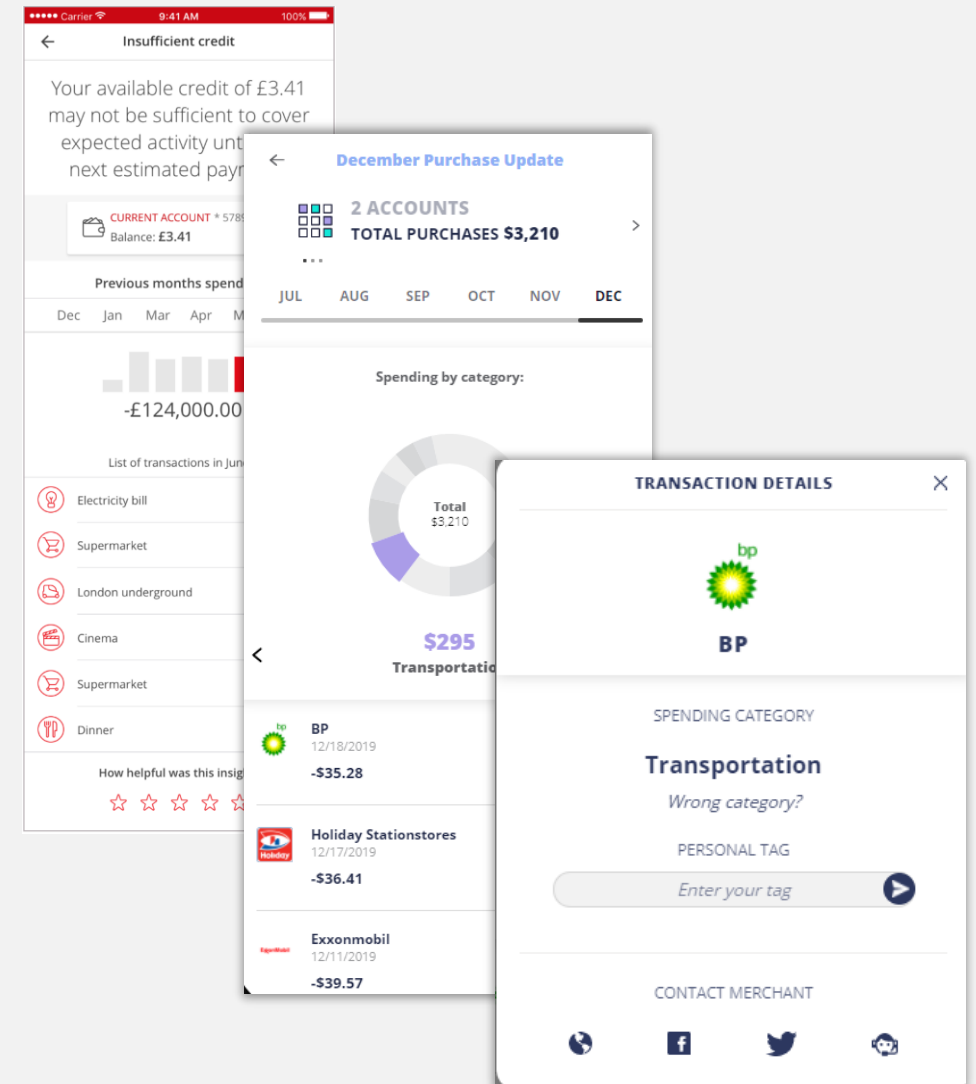
BCBS OF NC ACH CREDIT >>> BlueCross BlueShield Deposit

# ENHANCED CATEGORIZATION AND ENRICHMENT FUNCTION

Enrich Financial data for a superior customer experience and effective cross-sell targeting

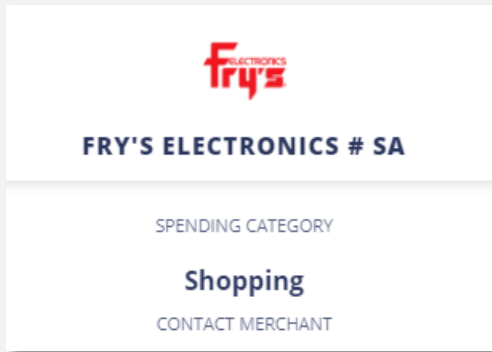
A set of **AI-based data cleansing and enrichment capabilities** :

- Accurate automated **categorization model**
- Normalized **merchant name** (CPK)
- **Enrichment** for **top merchants and providers**
- **Subscriptions** enrichment
- **Recategorization** by end-user
- Ability to **publish** via Transaction API
- Support for **on-prem and hosted** implementation
- **Real-time and batch service** options



# TRANSACTION ENRICHMENT

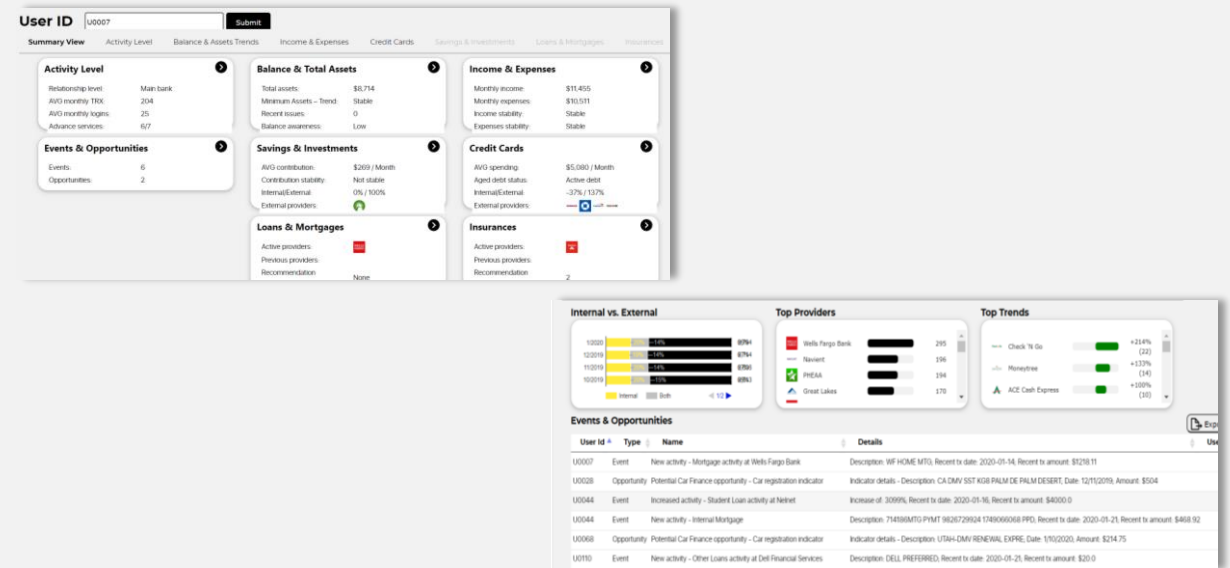
## TRANSACTION DATA (END CUSTOMER)



- Cleansing
- Categorization
- Counterparty catalog
- Subscription Info
- Contact Information
- (Re)categorization & tagging

# CUSTOMER ENRICHMENT

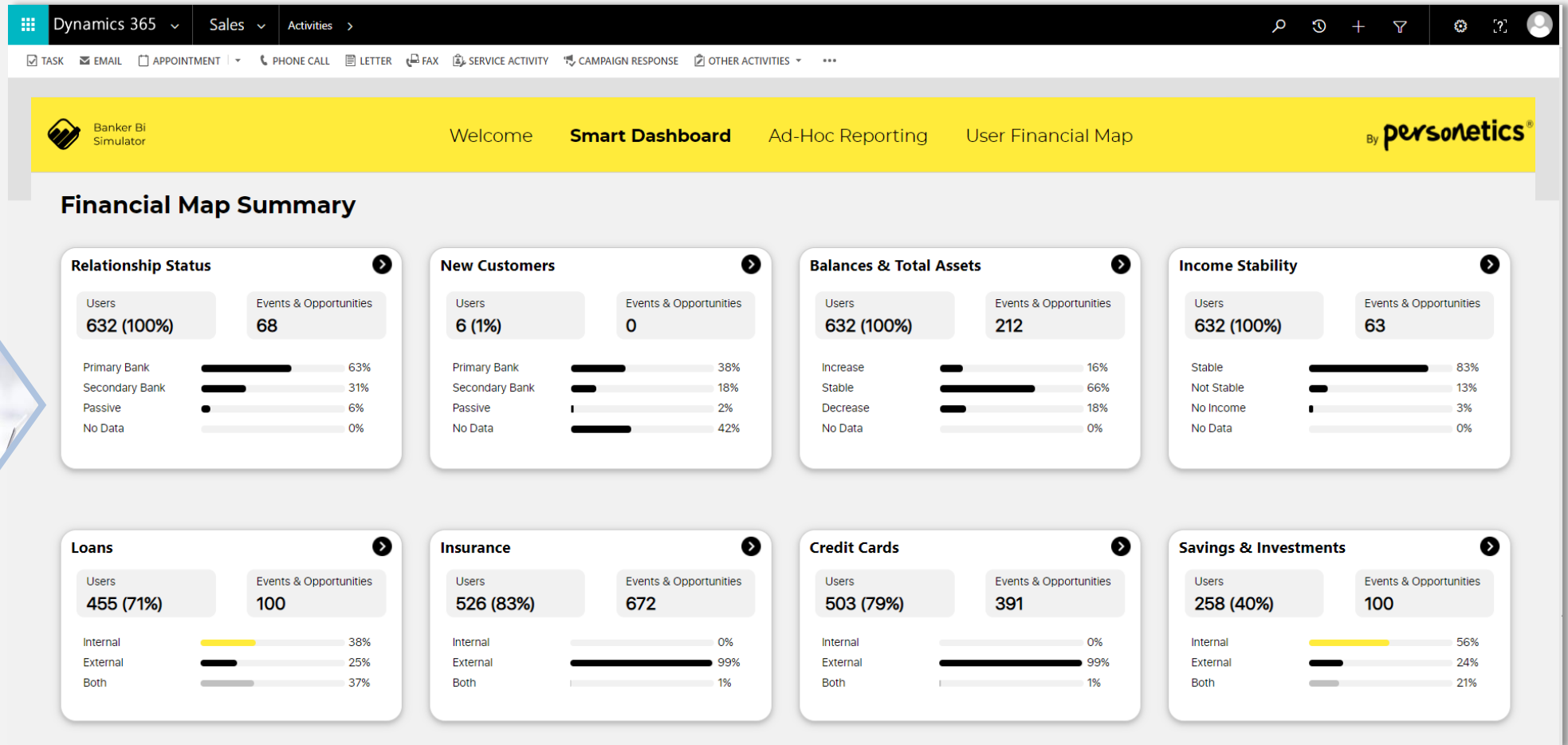
## CUSTOMER FINANCIAL MAP WITH EVENTS & OPPORTUNITIES



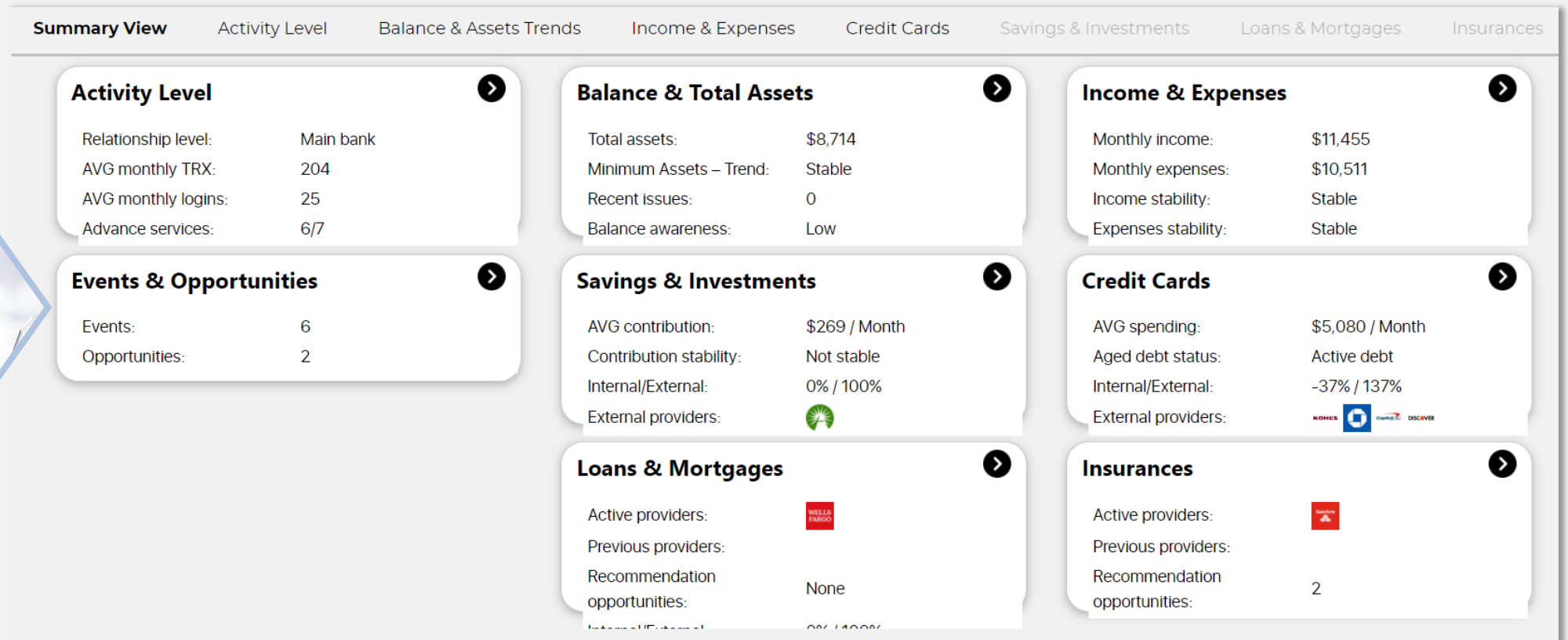
- Summary of all known assets and liabilities
- Financial relationships
- Payment behavior
- Income profile
- Financial health ratios
- Customer Audiences slicing
- Transaction based indicators
- Competitor Trends
- Cross-Customer Dashboard
- Connectors to common marketing engines



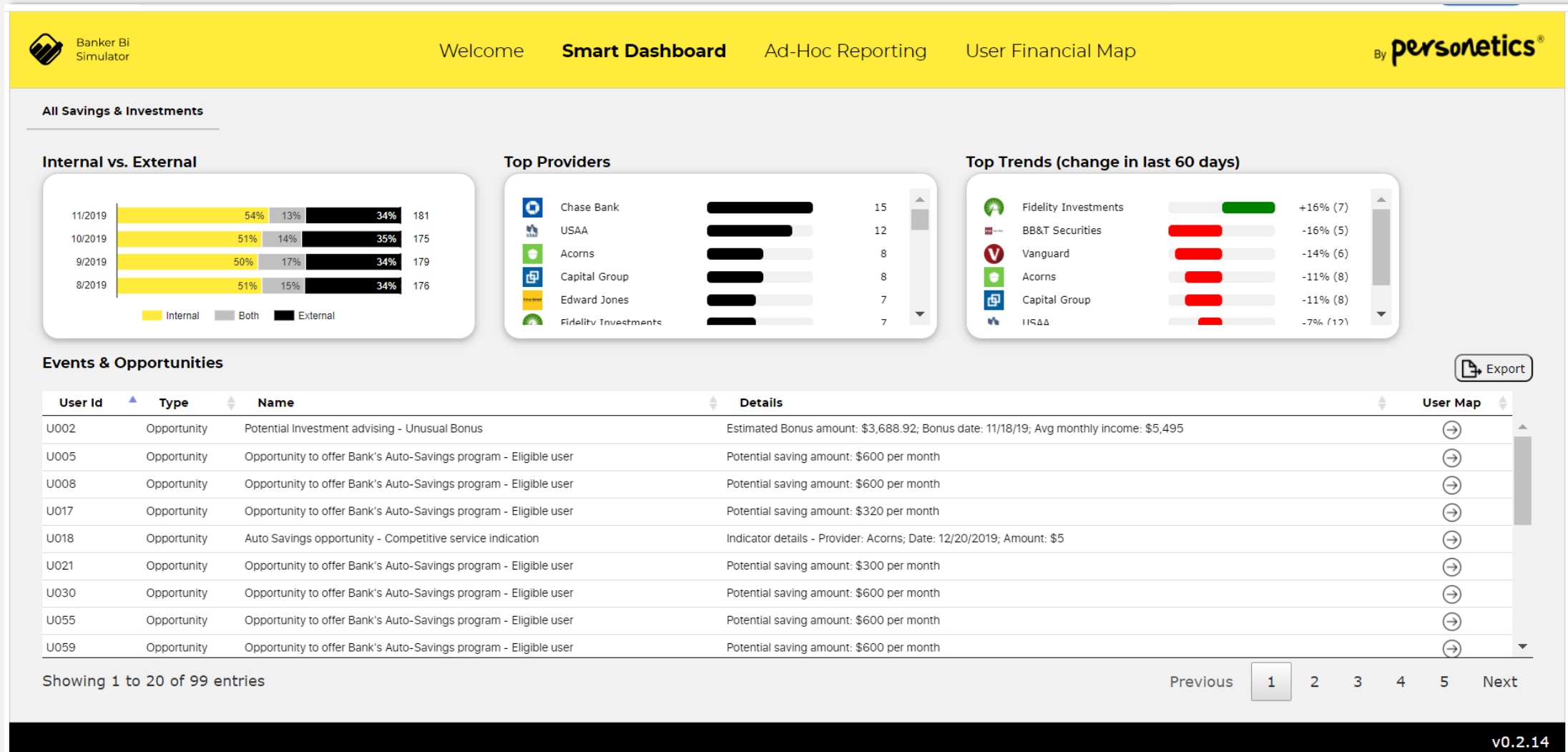
# ENRICH TRANSACTION DATA TO SHOW CUSTOMER FINANCIAL ACTIVITY MAP: AN INTELLIGENT, HOLISTIC VIEW OF CUSTOMERS



# ENRICH TRANSACTION DATA TO SHOW CUSTOMER FINANCIAL ACTIVITY MAP: AN INTELLIGENT, HOLISTIC VIEW OF CUSTOMER – BANKER ASSISTANT



# FEED ENRICHED DATA INTO CUSTOMER DATA PLATFORM TO CREATE TARGETED AND PERSONALIZED OUTREACH



# INSIGHTS

300+ out-of-the-box and verified smart insights covering:  
Day to day insights, Onboarding new customers, transaction monitoring, Subscriptions, Optimize Cash, Saving tips, Loan recommendations, etc.

## CARBON EMISSIONS

• DEC 22  
**Carbon Emissions**

Let's estimate your carbon footprint from driving



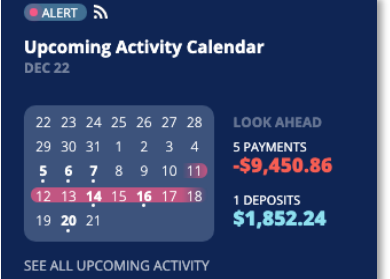
## NOTIFICATIONS & REMINDERS

• DEC 22  
**Check This Payment**

You may have been automatically charged for this service



## PROACTIVE BALANCE FORECASTING



## TRANSACTION MONITORING

• DEC 22  
**Deposit Change**

Your latest deposit from PETATS was higher than usual



## EXPLORE EXISTING FEATURES

• DEC 22  
**Think green**

Save on paper. Sign up for e-statements



## PROMOTE NEW PRODUCTS

• DEC 22  
**Split Payments**

Consider splitting your payments to improve your cash flow and avoid a low balance



## SUBSCRIPTIONS

• DEC 22  
**Similar Subscriptions**

Are you sure you want to pay for both of these services?



## ONBOARDING & REACTIVATING

• DEC 22

"People like you" trivia

**Quiz yourself on the savings habits of customers like you.**

TRY ME

## FINANCIAL QUIZZES & GOALS

• DEC 22

**Start saving Today**

There is a new way to boost your savings and reach your goals faster!

Introducing our smart Auto-Savings Program which helps you save by automatically move small amounts of money to your saving account

BOOST MY SAVINGS

## OPTIMIZE CASH

• DEC 22  
**Quick Quiz**

How well do you track your accounts balances?



## ACTIVITY SUMMARY

• DEC 22  
**December Expenses**

Review expenses made so far this month



# INSIGHTS: BEHIND THE SCENES

## Late Deposit

This insight informs the customer when a recurring deposit is not received when its expected

### Trigger when conditions met

- Pattern of similar deposits - provider, amount, date
- Expected date has past
- Deposit not received

### Present different use cases based on customer's situation:

- Salary Deposit
- Government Deposit
- All other deposits

4.5







• DEC 22  
**Deposit Delay**

It seems that a payment from AIG annuity pmt hasn't been deposited

An illustration of a person sitting at a desk with a computer monitor. The monitor displays a calendar and a bar chart. There are some stacks of coins or papers on the desk.

Previous deposits from AIG annuity pmt:

 <b>AIG annuity pmt</b> 11/10/2019   1001	\$408.51
 <b>AIG annuity pmt</b> 10/08/2019   1001	\$420.20
 <b>AIG annuity pmt</b> 09/08/2019   1001	\$408.51
 <b>AIG annuity pmt</b> 08/04/2019   1001	\$408.51

How helpful was this insight?

★ ★ ★ ★ ★

# INSIGHTS: BEHIND THE SCENES

## Promote Impulse Savings

Use up-to-date financials to prompt user to transfer a suggested amount of money to savings

### Trigger when conditions met

- Is an active saver
- Has an active checking account
- Has a high balance

4.2



• DEC 22

### Quick Quiz

How well do you track your accounts balances?



**\$4,251**

Current  
Balance



**\$2,878**

Average  
balance



**\$1,564**

Minimum  
balance

Based on your balance trend, our Savings Analyzer believes that it is safe to save up to \$700.

Consider making a transfer now, or learn about our other savings options.

Saving options

Transfer

# INSIGHTS: BEHIND THE SCENES

## Similar Subscriptions

This insight recognizes when a customer is paying for overlapping subscription services and helps the customer to unsubscribe

### Trigger when conditions met

- 2 subscription merchants found
- Subscriptions in the same sub-category
- Payments made recently
- No recent refunds from subscription merchants



4.6



• JAN 03

### Similar Subscriptions

Are you sure you want to pay for both of these services?



 \$9.99 SPOTIFY PREMIUM	 \$9.99 ITUNES.COM/BILL
--	--

---

← **Similar Subscriptions**

## We see that you recently subscribed to a new service

You're already paying for a similar service, so you may want to choose one and save the extra funds

 \$9.99 SPOTIFY PREMIUM <a href="#">Unsubscribe</a>	 \$9.99 ITUNES.COM/BILL <a href="#">Unsubscribe</a>
--	--

How helpful was this insight?

★ ★ ★ ☆ ☆

# INSIGHTS: BEHIND THE SCENES

## Carbon Intensive Activity

Educate customer of high carbon emissions from high focus categorize and suggest green alternatives

### Trigger when conditions met


- Home Energy
- Gas for Automobiles
- Flights
- Groceries

4.7



• DEC 22  
**Carbon Emissions**

Let's estimate your carbon footprint from driving



**You contribute 5.21 kg of CO2e each year by driving.**

Reduce your personal impact with meaningful steps



- Switch to public transportation
- Carpool when possible
- Trade for a more fuel-efficient car

See gas charges by month:

AUG	SEP	OCT	NOV

**\$492.11**

Transactions in November

 <b>BP</b> 11/28/2019   1001	<b>-\$38.17</b> 113.11kg CO2E
 <b>Shell Oil</b> 11/22/2019   1002	<b>-\$97.87</b> 290.02kg CO2E



# DAY TO DAY ACTIVITY (TRANSACTION MONITORING)

25/12

## HERE ARE YOUR THREE TOP PROVIDERS



Do you think that the charge is wrong?

- 1 Event medical so sale  
**\$4,786.60**
- 2 Keystone lift tyts  
**\$4,375.30**
- 3 Payroll  
**\$4,257.30**

25/12



## YOUR PAYMENT IS COMING

During November you spent on **shopping** was  
**42%** more then you usually spend

Last Payment: **\$2,126**



25/12

## WE NOTICED TWO SIMILIAR CHARGES



Do you think that the charge is wrong?

20/12/19 2 charges of  
**Zara** **\$100**

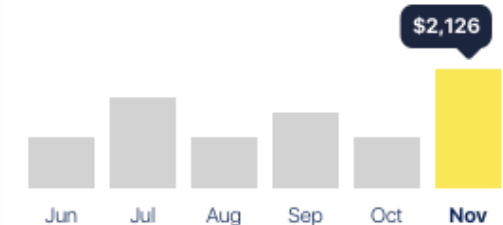
PRIMARY BUTTON

25/12



## SHOPPING SPENDINGS INCREASED

During November you spent on **shopping** was  
**42%** more then you usually spend



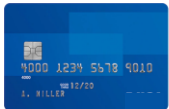
# EXPAND CARD RELATED INSIGHTS TO CAPTURE MIND SHARE

## REWARDS

● JAN 03

### Rewards earned

Here's how much you earned last week using your My Bank Gold card



Points  
**4,200**

● JAN 03

### Rewards balance

You've got enough to fly to Europe, South America, even Africa!



## BENEFITS

● JAN 03

### Benefits of your Premium Card

You are entitled to a free membership with citibike



Register Now

● JAN 03

### Remember next time

When you rent a car with Avis, book through the MyBank rewards site to earn 4x points!



## OFFERS

● DEC 04

### Coffee lover

Next time you can get 5000₩ cashback



● JAN 03

### Store discounts

Do your favorite stores offer discounts with a My Bank Gold card?

**85**  
Participating shops

**1 to 5%**  
Discounts offered

# OPEN BANKING, LINKING EXTERNAL SOURCES

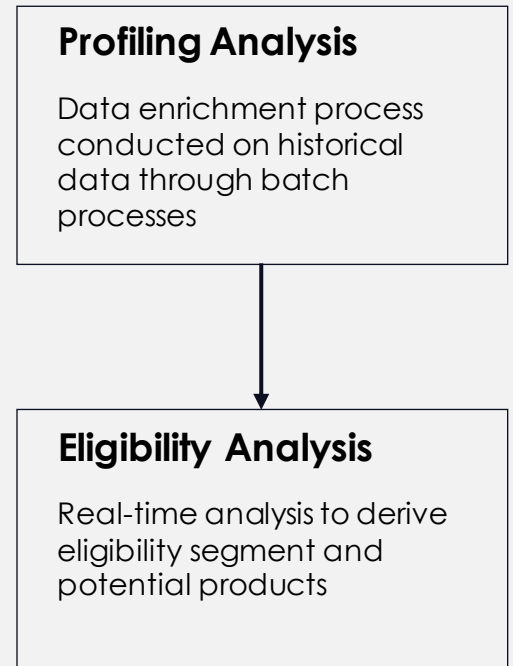
Encourage customers to link external accounts

A mobile app interface with a blue header 'Start Saving Smartly'. The main text reads 'Earn more from your cash' and 'My Bank offers a new program to grow your savings effortlessly.' Below is an icon of a wallet with a checkmark. A text block states: 'It monitors your checking account to find cash you can afford to put aside. Its free and automated. So sit back and watch your money grow.' At the bottom is a dark blue button that says 'Link your checking account to start'.

Enable account linking through aggregation

A mobile app interface titled 'Select your bank' with a search bar and a grid of bank logos: CHASE, Bank of America, WELLS FARGO, citi, usbank, USAA, PNC, Capital One, REGIONS, AMERICAN EXPRESS, SUNTRUST, and NAVY FEDERAL.

Run API processes to assess available savings



Holistic financial view Personal Offering

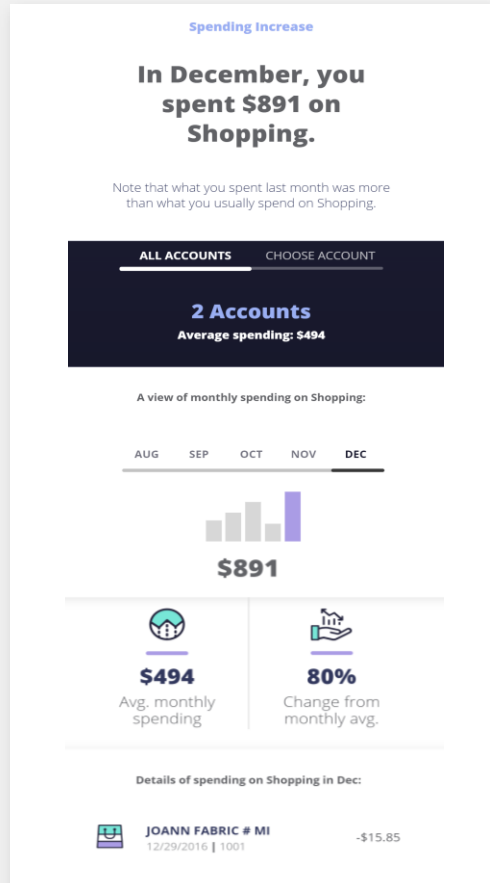
A mobile app interface showing financial data. At the top, 'OUTFLOWS \$1,234.20' and 'INFLOWS \$2,567.78'. Below is a bar chart for months SEP, OCT, NOV, DEC, JAN. A 'SEE DETAILS' button is present. Under 'Insights', there are three cards: 'Usual Deposit' (11 JUN 2020) with a 'TRANSFER' button, 'Refinance Your Mortgage' (11 JUN 2020) with a '2.1%' rate and a house icon, and 'Similar Subscription' (11 JUN 2020).

# INSIGHTS FOR ACCOUNT AGGREGATION

## CROSS ACCOUNT ANALYSIS

Consolidate transactions activity across accounts and offer comprehensive synthesis and spending analysis

**Offer immediate value**



## CASH OPTIMIZATION


Anticipate cash flow issues and opportunities and suggest where to reallocate funds

**Provide holistic advice**

• JAN 03

**Time to offload**

Consider transferring \$750 of your recent bonus to pay down your debt at USB




[Transfer Now](#)

• JAN 03

**Healthy balance**

Your BBVA account balance is relatively high. Consider funding your Citi brokerage account.



[Transfer Funds](#)

## CONTEXTUAL SALES

Recognize opportunities to win over customer's share of wallet based on needs

**Provide competing alternatives**

< **A smart alternative**

**Did you know you could use Chase Quickpay to pay anyone?**

Recently you transferred money to Venmo, in anticipation of paying friends.

**VENMO**  
08/03/2019 | 1001 | -\$19.42


To pay friends, simply send money directly through Chase Quickly. Keep your spare cash with your bank, so you have it when you need it.

[Go to Chase Quickpay](#)

• JAN 03

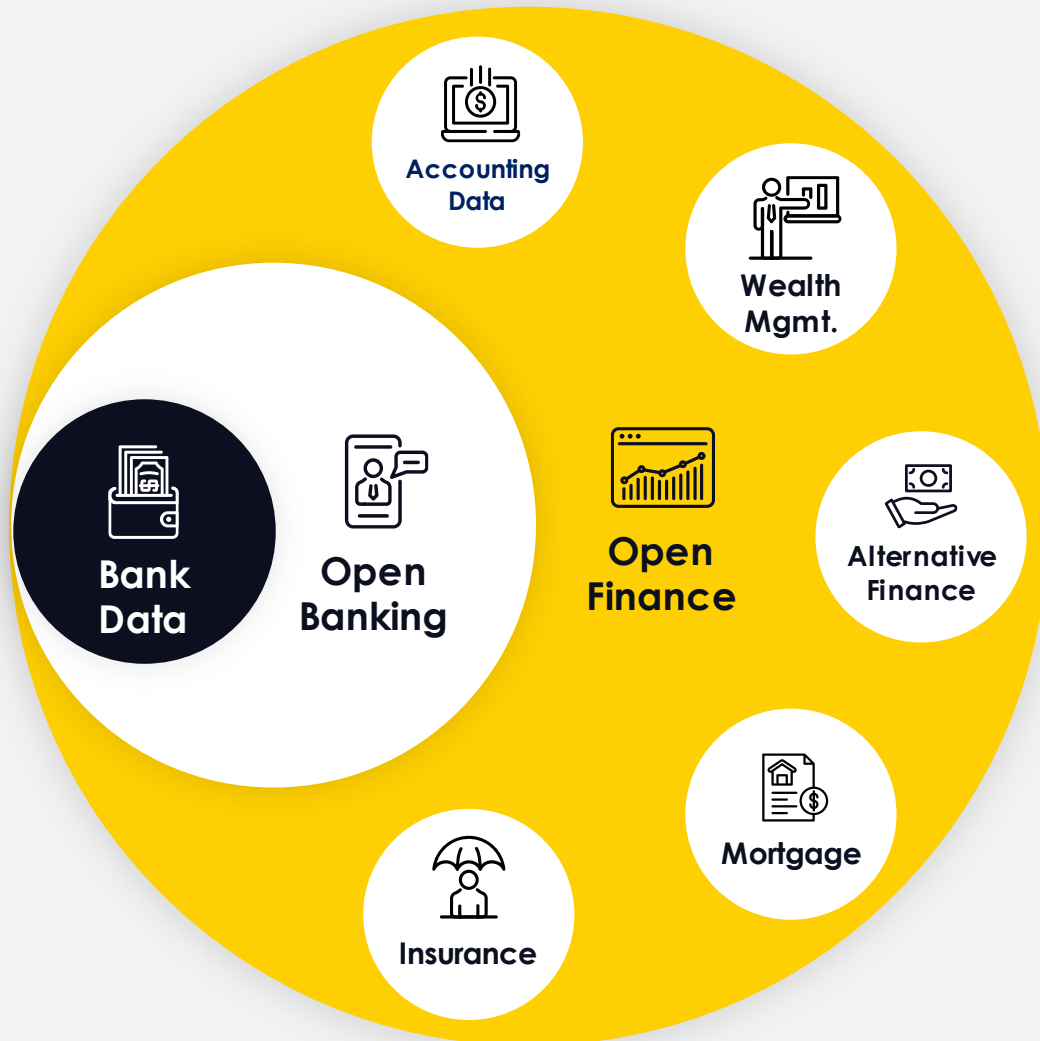
**Investment Opportunity**

Here's how to earn more on the cash sitting in your Citibank Savings account.



[Learn More](#)

# OPEN FINANCE WILL RESHAPE FINANCIAL SERVICES OVER THE COMING DECADE – PERSONETICS WILL DRIVE USAGE



- Insurance - Life events and contract discovery
- Wealth management – Suitability and advice
- Consumer Finance – Unsecured lending
- Mortgage – Underwriting
- Pensions – Accurate forecasting and automated advice

# CONTEXTUAL DIGITAL SALES

Unique offers driven by Offer Engine

## RECOGNIZE LIQUIDITY ISSUE

● JAN 03

**Possible Balance Issue**

You may want to pay close attention to your spending this week

<b>\$750.70</b>	<b>-\$652</b>
Current balance	Estimated cash flow



## PERSONALIZED ADVICE

**Possible Balance Issue**

**Monitor your spending this week from account 1002 - your balance is expected to dip**

<b>\$750</b>	<b>-\$652</b>
Current Balance	Estimated Cash Flow

Account activity in previous months, during the same seven days:

SEP	OCT	NOV	DEC	JAN
-----	-----	-----	-----	-----

**Details of transaction:**

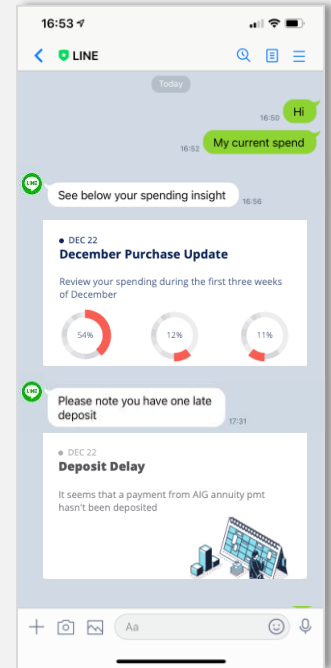
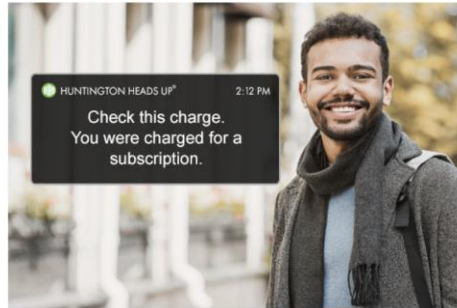
OC-WESTMINISTER WESTMIN - \$24.04  
12/10/2020 | 1002

- Overdraft Protection
- Transfer Money
- Pre-approved Credit Line

# SEAMLESS DISTRIBUTION OPTIONS

## Monitor Your Huntington Subscriptions

Music, movies, meal delivery—you know, all those subscriptions we sometimes forget about? Huntington Heads Up will monitor your subscription transactions and let you know when free trials end, when your subscriptions are coming up for renewal, and more.



Bank of Cyprus Accounts Transfer & Payments Products & Services Investment & Trading

Hello, Panicos!

The best bank, is your couch!

Transactions	Balance
Credit Product -€343.39	401k Savings Account 203,343.39
Petrol lorem +€43.39	401k Savings Account 203,343.39
401k Savings Account -€3.39	401k Savings Account 203,343.39
401k Savings Account +€343.39	401k Savings Account 203,343.39
401k Savings Account +€343.39	401k Savings Account 203,343.39

Send money Pay bills

Teasers carousel

Account Activity Summary

Schedule

Smart Assist Online

- Show my refunds from Amazon.
- How many cash withdrawals did I do in April?
- See my credit card transactions.

start a budget

Manage Your Budget!

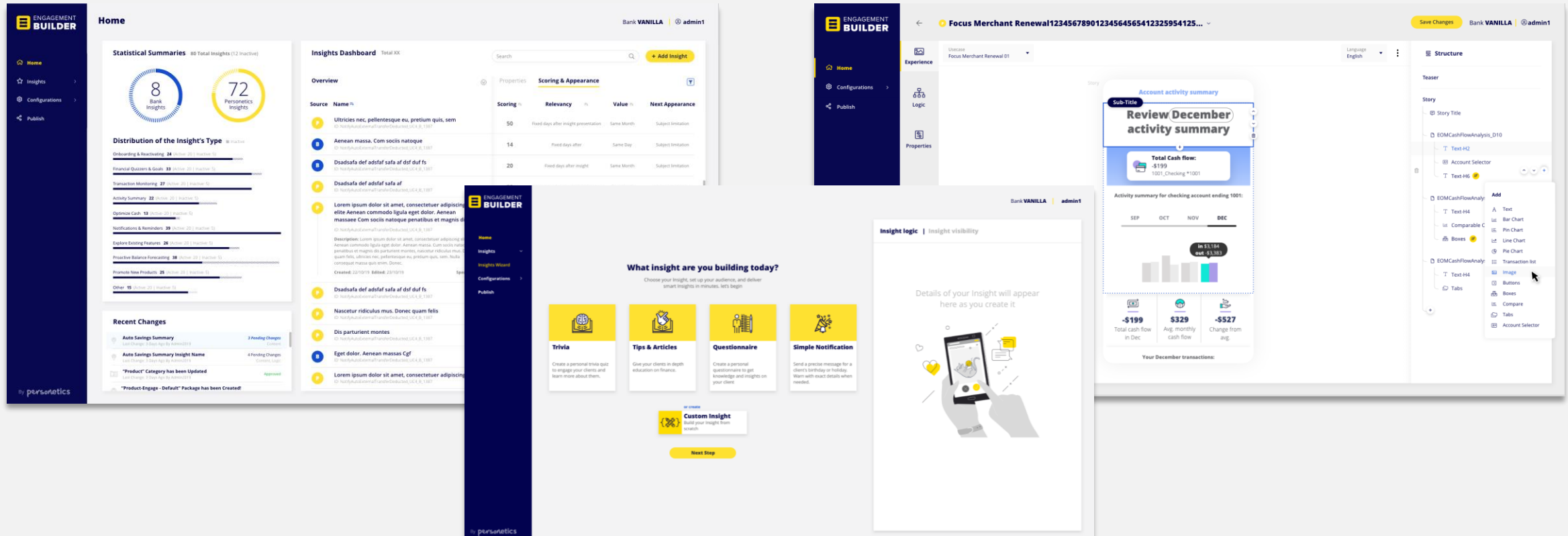
Let me take you to the Financial Planning Center where you track your savings and manage goals.

Learn More ->

Type your text here

# PERSONETICS ENGAGEMENT BUILDER

A user-friendly tool that enables banks to build Personalization IP for market differentiation. Rapidly build, enhance and optimize bespoke content for user engagement.





# BUILDING INSIGHTS BASED ON CUSTOMER NEEDS

The screenshot shows a logic builder interface with a sidebar on the left containing 'Home', 'Configurations', 'Change Manager', and 'Package Manager'. The main area is divided into 'Experience', 'Logic', and 'Properties' sections. The 'Logic' section is active, showing a rule configuration under 'Triggering & Threshold'. The rule is set to 'Trigger for each Party (confirmedParty) that meets the following conditions:'. The conditions are:

- 1. confirmedParty.Ineligible for Loan (T/F) = False
- 2. CG1000SpendingLastD2(calc) >= MonthlySpendingInCategorySTD(calc) \* STD\_M(3) + CG1000MonthlyAVG(calc)

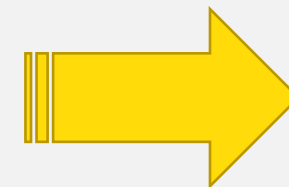
Below this, there is a section for 'Exist at least 2 Transaction (transactions) that:'. The conditions are:

- 3. transactions.Category ID = Household (CG1000)
- 4. transactions.Date in last days D3(30)

The screenshot shows a template editor for a 'Home Renovation Loan offer'. The template includes:

- Title: Home Renovation Loan offer
- Teaser-Text: You are pre-approved for a loan to help you cover your home renovation.
- Main-Image: An illustration of a house with a roof being renovated.
- Buttons: A 'Loan Offer' button.

Category	Threshold	Value
Party	D3	30
Accounts	D1	20
Cards	D2	30
Transactions	STD_M	3
Holdings		
Invoice		
Date & Time		
Insight		
External Event		
All		
Bank Calculations		
Thresholds		



The screenshot shows a mobile app interface with a top navigation bar containing 'ACCOUNTS', 'FEED', and 'ACTIONS'. The main content area displays several insights:

- Payment Change:** Your last payment to DirecTV was higher than usual. A bar chart shows payments for DEC20, NOV21, and OCT22.
- December Expenses:** Review expenses made so far this month. A bar chart shows a total of \$8,741.
- Home Renovation Loan offer:** You are pre-approved for a loan to help you cover your home renovation. A 'Loan Offer' button is visible.
- Your Personal Care spending:** A section for personal care spending.

# ENGAGEMENT BUILDER – INSIGHT TEMPLATES

Ready insight templates for bank's marketing and sales needs (Products, Merchants and Benchmarking)

The screenshot shows the 'Engagement Builder' interface for a template titled 'Frequent Shopper at Partner Merchant'. The interface is divided into several sections:

- Left Sidebar:** Contains navigation options: Home, Configurations, Change Manager, and Package Manager.
- Top Bar:** Includes 'Save Changes', 'Documentation', and user information 'Bank VANILLA | admin1'.
- Main Content Area:**
  - Triggering & Threshold:** Shows 'Trigger for each Party (confirmedParty) that meets the following conditions:'. Below this, there are two groups of conditions. Group 1 includes 'Exist at least 2 Transaction (transactions) that:'. Group 2 includes 'None of the Transaction (transactions1) are:'. Each group has a '+ Rule' button.
  - Logic:** Shows logical connectors 'AND OR NONE' and 'group\_1'.
  - Properties:** Shows specific rule configurations, such as 'transactions.MCC = BankPartner/MCC(5992)' and 'transactions.Date in last days D1(30)'. A '+ Rule' button is also present here.
- Right Panel (Thresholds):** A table with columns for 'Party', 'Merchant', and 'Threshold'. The 'Interflora' merchant is highlighted with a yellow circle. The table lists various categories like D1, MCC, A1, A2, and BankPartner/MCC with their respective thresholds.

Easy logic adjustments with a few clicks

Modify predefined targeting rules

Add/Remove rules for precise customer targeting

**Oct 12**  
**New Clothes Up Ahead**  
Save up to 30% and 35% cashback on your next clothes shopping

Save when you shop for clothes

Did you know you can save up to 30% + 35% cashback when shopping at Zalora using MyBank Card?

**MORE CASHBACK INFORMATION**

**START SHOPPING NOW!**

**20.12**  
**FRESH FLOWERS**  
Save 10% on your next flower purchase

**SAVE WHEN YOU SHOP FOR FLOWERS**

Did you know can save 10% when you shop at Flora using your MyBank card?

**Get offer**


# BUILD WITH ENGAGEMENT BUILDER

Results: 10% Digital sales growth




Just now

## Boost your 3% cashback to 5%

When you do the following with your UOB Digital Savings Account by the end of the month.




**What you need to do to unlock 5% cashback**

 Transfer funds 5/5	 Withdraw from ATM 10,000	 Pay bills 5/5
--	--	---

PAYMENT FLEXIBILITY

## We can set up a payment plan that works for you.



Having trouble making your credit card payment? Learn about our payment program.


6:13 4G

### View Recent Insights

25 May 2021

#### Scams on the rise


Never release your OTP to anyone. Protect yourself by learning how online scams work.



25 May 2021

#### Seafood galore


You might enjoy this dining deal at HACK IT based on your past spending.



25 May 2021

#### Accelerate your miles


Sign up for a KrisFlyer UOB account to receive welcome miles and more mileage with your UOB PRVI MILES VISA CARD.



10 May 2021

#### Rest and relax

You might enjoy this staycation deal at Expedia based on your past spending.




6:14 4G

### Mighty Insights

## Accelerate your miles

Get the only savings account that rewards you with miles for the experiences you love, on top of interest on your savings with the KrisFlyer UOB Account.



Maintain a Monthly Average Balance (MAB) of 1,000 SGD in and spend with your UOB PRVI MILES VISA CARD (any other eligible UOB Card to earn the following bonus KrisFlyer miles per 1 SGD spent:

<b>5 KrisFlyer Miles</b> Without Salary Crediting	<b>6 KrisFlyer Miles</b> With Salary Crediting
--	---

Bonus miles is capped at 5% of MAB.

### Miles for your everyday

Your miles can go towards redeeming electronics and other products on Singapore Airline's KrisShop.

You can also redeem return Economy Saver award

### Mighty Insights

## Ease your cash flow

Break large purchases into interest free instalments at a small one-time fee with UOB SmartPay.

Here's what you would pay based on your recent transactions:

<b>6 Months</b>	<b>164.50 SGD</b>	<b>29.61 SGD</b>
Tenure	Monthly Instalment	One-Time Fee (3%)
<b>12 Months</b>	<b>82.25 SGD</b>	<b>49.35 SGD</b>
Tenure	Monthly Instalment	One-Time Fee (5%)

Recommended transactions:

28 Mar  
**TREKNOLOGY BIKES 3 PTE LT** -987.00 SGD  
UOB PRVI MILES VI... \*\*\*\*2265

You can also choose to convert your entire statement due into monthly instalments for more convenience.

Terms and conditions apply.

[Apply online](#)

[Call us](#)

# ACT: AUTOMATED FINANCIAL WELLNESS PROGRAMS



- How much should I put away?
- Is that the right goal?
- How do I monitor it?
- Can I make my payment?

**CURRENT BANK TOOLS PLACE THE BURDEN ON THE CUSTOMER**

**The Result: Low Adoption**

*Lower savings, persistent debt, excess spending*

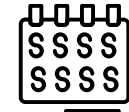
**Self-Driving Services**



**AI-driven bank**



**Emergency Savings**



**Retirement Planning**



**Saving for College**



**Planned Vacation**

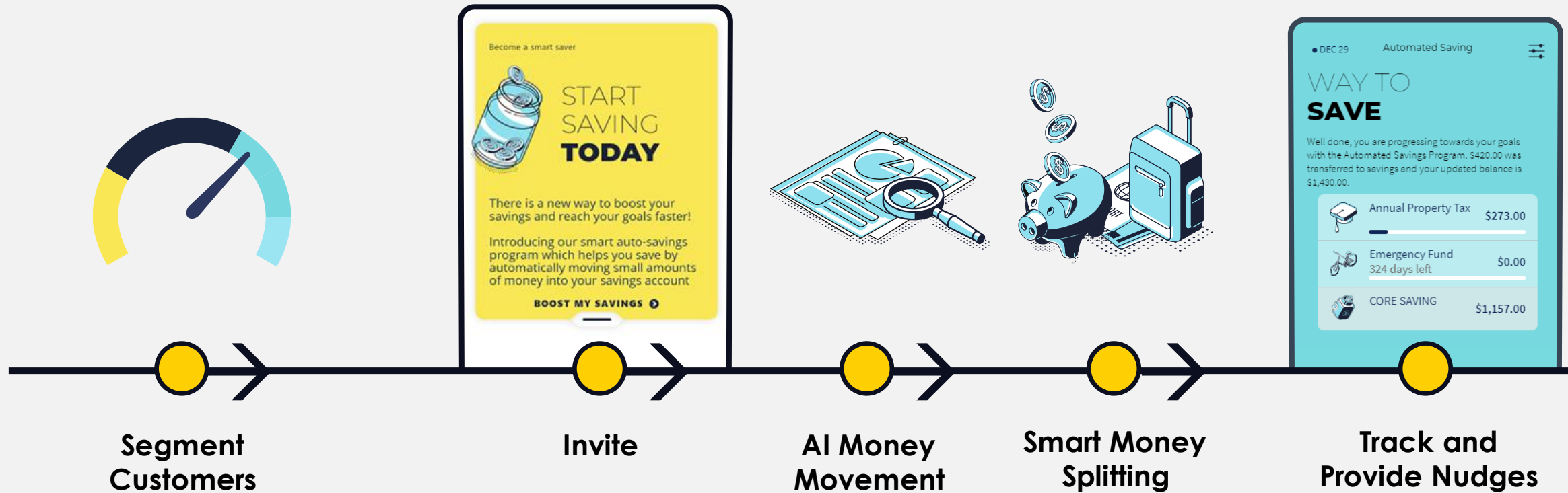


**Build Wealth**



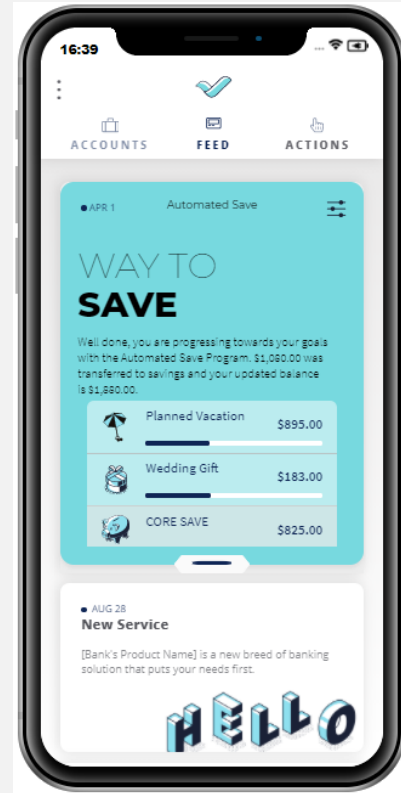
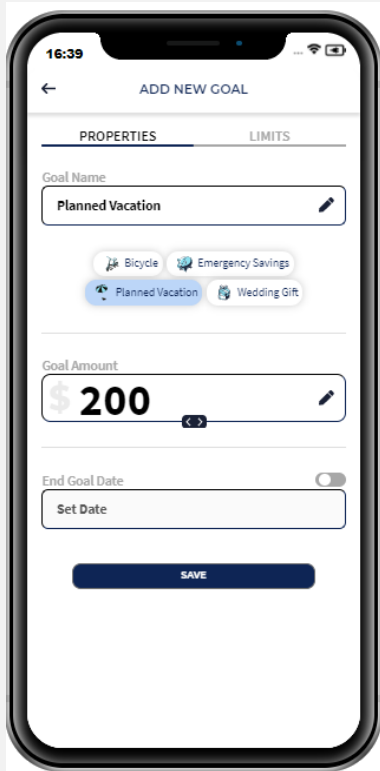
**Reduce Debt**

# ACT: THE ROAD TO SELF DRIVING FINANCE



# ACT: KEY FEATURES

## GOALS & ENVELOPES



Goals managed as virtual envelopes

Personetics manages digital ledger

## FUNDING METHODS



Automated variable Transfers (~\$31)



Smart Scheduled Transfers (~\$240)

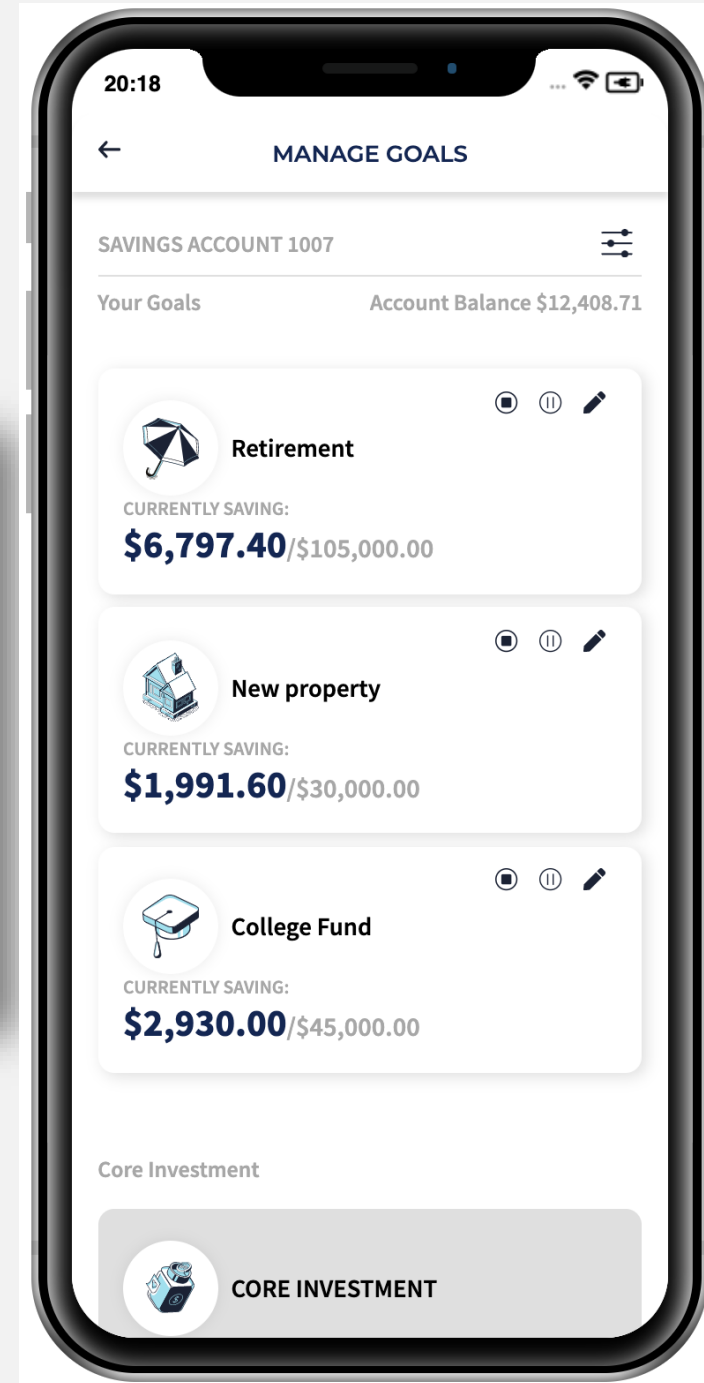
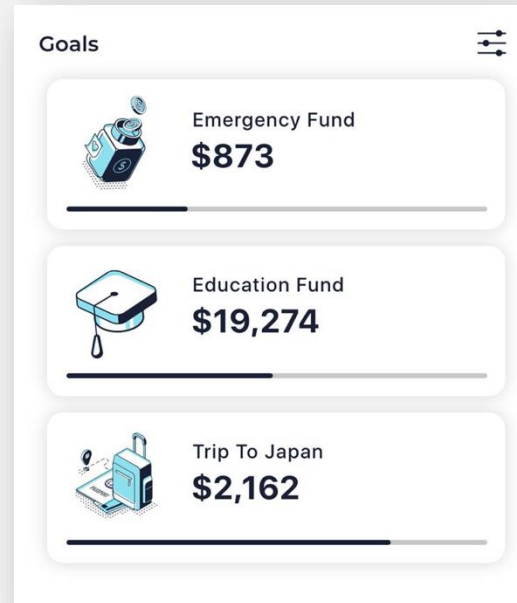


Impulse Transfers (\$400+)

Amounts are personalized to each customer's financial ability to save or invest at any given time

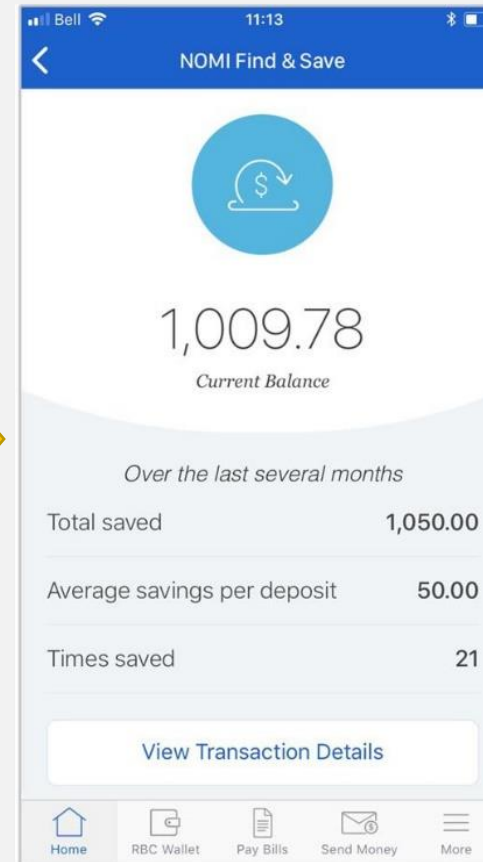
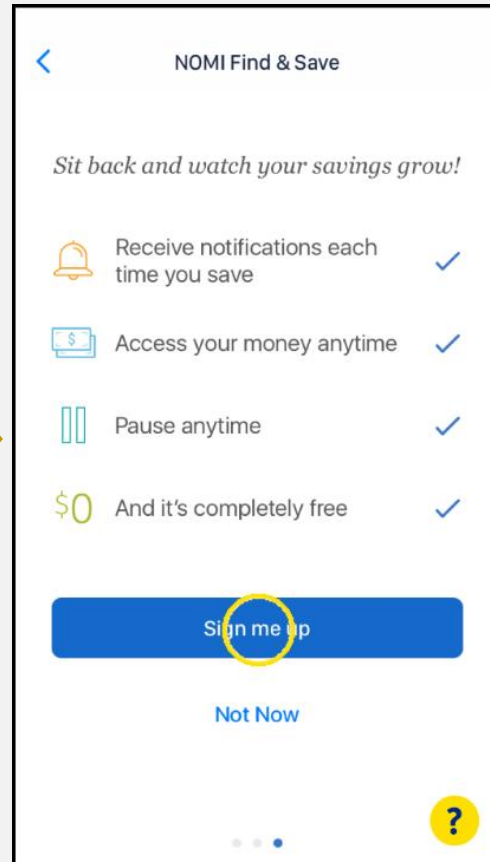
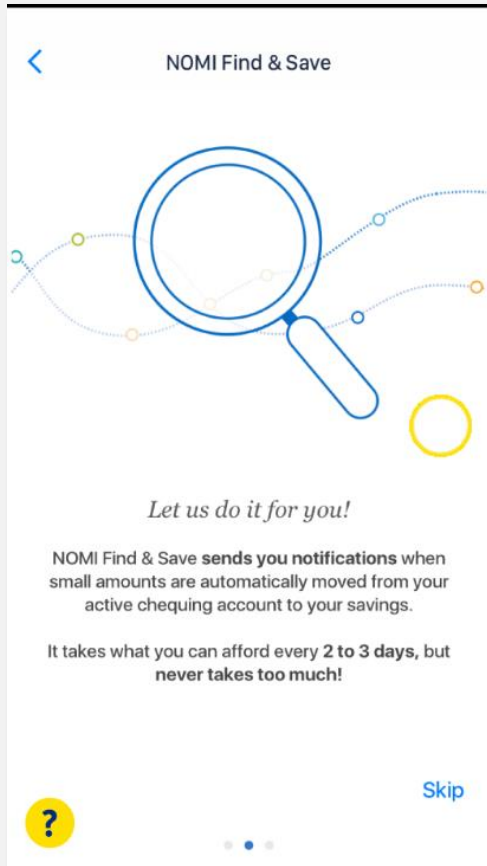
# GOAL MANAGEMENT

- Multiple goals can be created per savings account (envelopes)
- Support for new or existing account
- Customers can create an unlimited number of additional savings goals
- Personetics manages the goals, and automatically splits funds when more than one goal is selected
- Customers can manually adjust goal split and fund allocation



# AUTOMATED PROGRAM TO BUILD EMERGENCY SAVINGS

CUSTOMER EXAMPLE



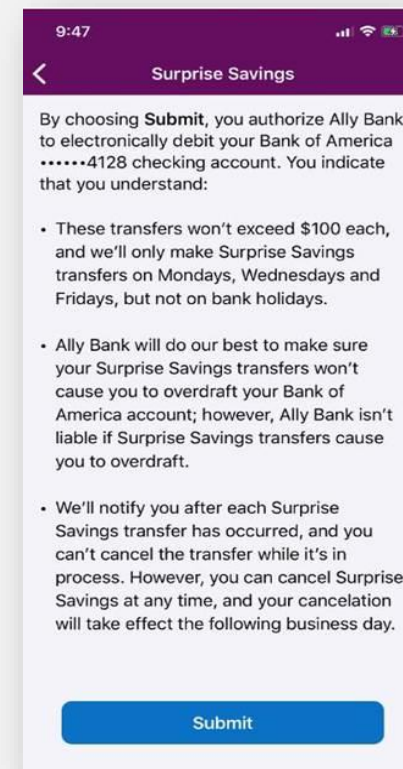
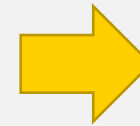
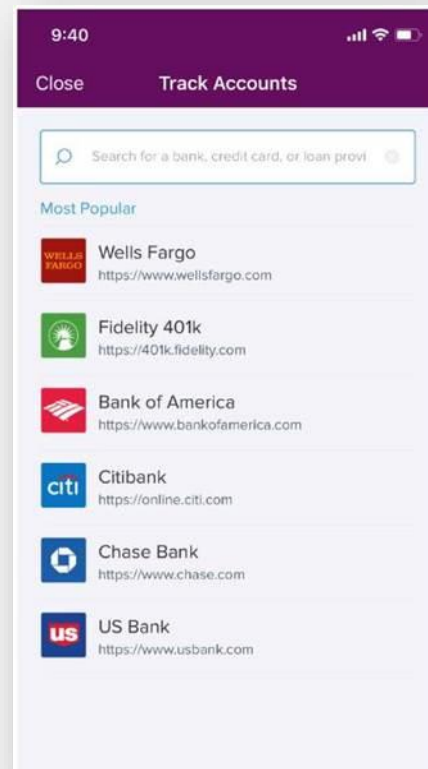
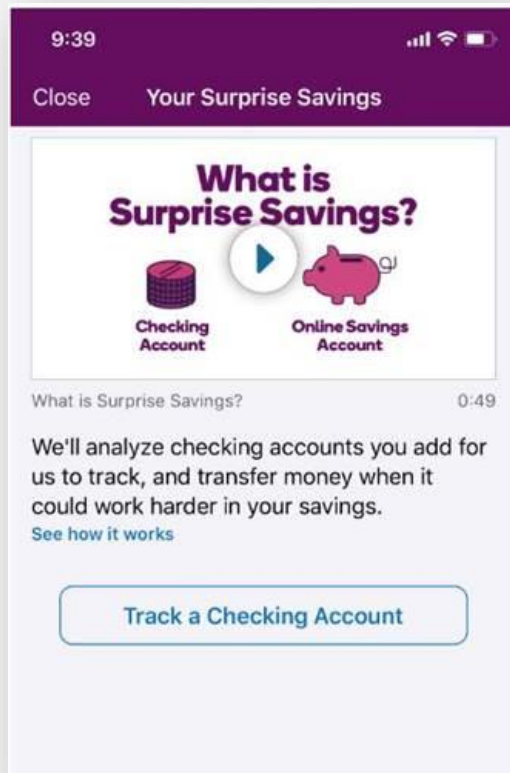
- Find & Save Clients are saving over **\$225 per month**
- **300,000** Find & Save Accounts
- **20%** of Find & Save accounts are new to RBC Savings
- Increased Login by **60%** and NPS by **35%**





# AUTO SAVING PROGRAM WITH EXTERNAL ACCOUNT LINKING

Activate Surprise Savings and we'll monitor your linked checking accounts to identify safe-to-save money and automatically transfer it when we think it could work harder in your savings account



# U.S. BANK LAUNCHES PAY YOURSELF FIRST: PATENTED SOLUTION TO HELP CUSTOMERS SAVE

CUSTOMER EXAMPLE



AMERICAN BANKER

DIGITAL BANKING

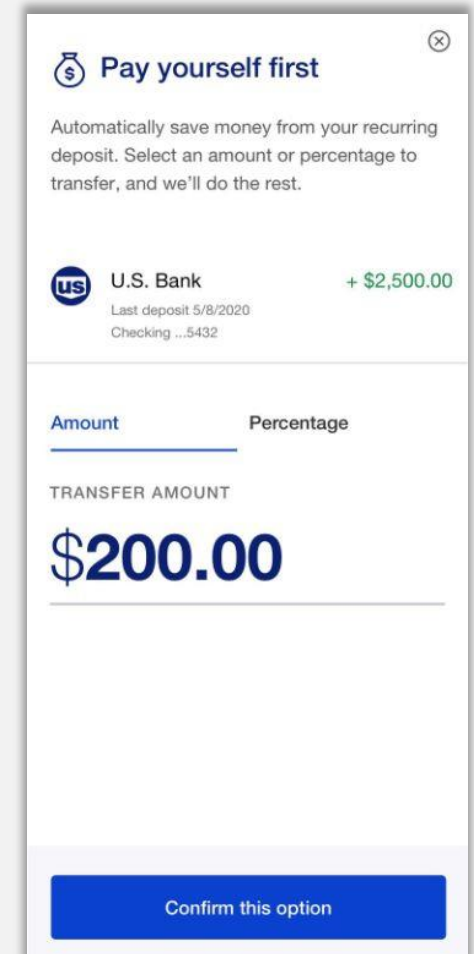
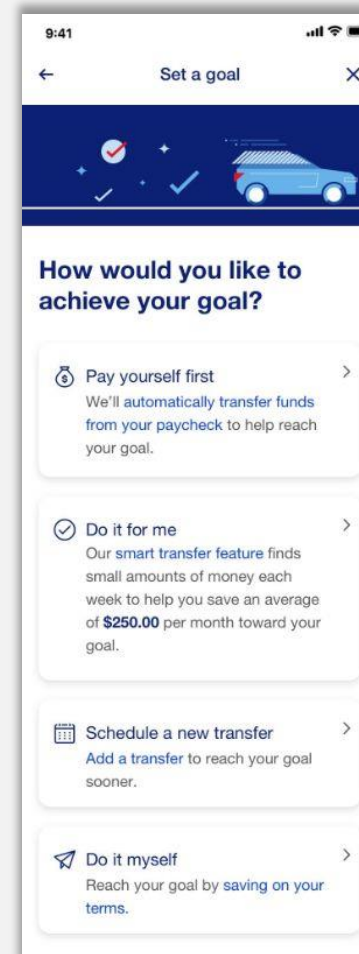
## U.S. Bancorp tool helps protect overambitious savers

By Penny Crosman March 24, 2021, 12:57 p.m. EDT 4 Min Read



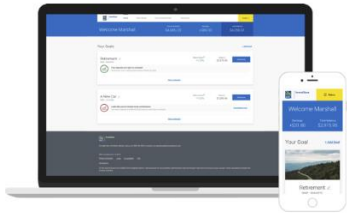
“...play proactive role with customers around driving financial confidence...”

Damian Warren  
Head Digital Channels





# DRIVE INVESTING WITH SMART FUNDING



**Welcome to RBC InvestEase**

We make the complex world of investing simple! We pick your investments, manage your portfolio and make any required changes based on market conditions.

No hassles, no headaches – you just sit back and watch your money grow.

[Continue](#)

**Here's How It Works**

- We pick and buy the right investments for you ✓
- We'll periodically buy or sell your investments to maintain the right mix ✓
- Ongoing human support from our Portfolio Advisors ✓
- Low annual fee of 0.5% ✓
- Make money while you sleep! ✓

[Get started](#)

**Tax-Free Savings Account (TFSA)**

Withdrawals from TFSAs are tax-free and don't result in lost contribution room, but the funds you add are not tax-deductible.

**Registered Retirement Savings Plan (RRSP)**

A RRSP is a government-approved plan that can help you save for retirement.


**Non-registered Account**

A non-registered account has no contribution limits and no penalties for withdrawing money, but your investment returns are taxable.

**Insights** [View all](#)

MAY 29 | **Grow Your Money Faster**

How much faster can your RBS InvestEase RRSP grow with regular funding?



[Show Me](#)

**Insights** [View all](#)

MAY 29 | **You've Got Savings**

Put your savings to work. Add a portion of it to your account with InvestEase.

Balance in [Savings (3452)] <sup>1</sup> **500<sup>.00</sup>** | Suggested Amount **200<sup>.00</sup>**

[Edit](#) | [Transfer Now](#)

**Insights** [View all](#)

MAY 29 | **Fund Your Future**

Set aside some of your recent deposit from \*123 account to fund one of your investments.

Deposit Amount **530<sup>.00</sup>** | Suggested Amount **310<sup>.00</sup>**




[Edit](#) | [Transfer Now](#)

# BEGIN TO INVEST – ROBO ADVISORY

← Smart investing

## Introducing smart investing

Our free, automated solution can help you invest even more. Here's how it works:

-  We find small amounts of money in your checking account to safely put aside. (Don't worry – we'll never make a transfer that could cause an overdraft.)
-  We'll automatically make transfers to your Automated Investor account.
-  That's it! Automated Investor continues to do the rest. And you can pause or stop at any time.

### Your investing potential looks great!

We've analyzed your historical and upcoming spending patterns and are confident that you can transfer an average of **\$200** per month to your Automated Investor account.

TRANSFER FROM  
Checking ...2345 (\$1,997)

TO  
Automated Investor (\$10,000)

Get started

Read FAQ

← Smart investing

## Nice job! Let's review your smart investing plan:

TRANSFER FROM  
Checking...XXXX  
Available balance \$X,XXX.XX

TRANSFER TO  
Automated Investor...XXXX

TARGET BALANCE  
\$X,XXX.XX

ESTIMATED MONTHLY AMOUNT  
\$XXX

Note: Transfers will continue after Target Balance has been reached. You can pause or stop transfers at any time.

Start investing

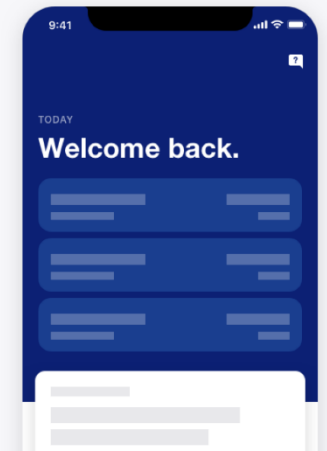
Read FAQ

Cancel

☰ Smart investing

## You're all set!

View and track transfers on your dashboard, and you'll receive notifications like the one below.



You can also pause or stop transfers at any time – just tap the savings progress card on your dashboard.

Return to dashboard

# SMART BUDGETS OVERVIEW

## BUDGET INSIGHTS

02/24

### Better manage your transportation spending

Transportation spend was higher than usual. Setting a budget can improve expenses control



Set a new budget

1. User Profiling
2. Activity Change
3. Moment of Truth
4. External Event

## SET-UP

← MANAGE BUDGETS

Budgets information ?

**Recommended Budget**

**TRANSPORTATION**  
\$354 Monthly Avg.  
**\$300** Recommended  
25% increased last month

**More budgets to add**

**SHOPPING**  
\$428 Monthly Avg.  
\$0

**ENTERTAINMENT**  
\$264 Monthly Avg.  
\$0

**EDUCATION**  
\$184 Monthly Avg.  
\$0

## TRACKING

← ON TRACK

**Budget Tracker**  
JUN 01 - TODAY

**TRANSPORTATION**  
**\$630** LEFT  
TO KEEP YOUR \$1,000 TARGET

Just now  
**Your spending this month**

Transportation THB 2,000 Add category

## NUDGE AND ADJUST

← MANAGE BUDGETS

Budgets information ?

02/24

**Budget tracker**

This is your tracking teaser. Tap for more details on your Transportation category

**TRANSPORTATION**  
\$120/300 40%

**SHOPPING**  
\$120/300 40%

**DINING**  
\$120/300 40%

Manage Budgets

100% TMRWbyUOB TH now  
**You've hit 50% of your target**  
Halfway there! You have THB 12,000 left to spend on Transport.

# TARGET CUSTOMER SEGMENTS

## MASS MARKET

---



Offer day-to-day banking insights and automated savings programs to drive digital activity and loyalty

## MASS AFFLUENT

---



Engage customers on important banking activity and deepen relationships through financial wellness programs

## SMALL BUSINESS

---



Offer cash flow control and business management advice for easier business oversight and scaling

# KEY FEATURES FOR WEALTH MANAGEMENT

## DASHBOARD

**BANKLOGO**

**\$12,456.2** Cash  
**\$131,247.1** Loan & Credit  
**\$123,456.7** Investment  
**\$191,641.9** Retirement

**My Portfolio**

Personal Performance  
**\$745,000**

Line chart showing performance from Dec 2019 to Sep 2020. Values range from (\$0.2M) to \$0.6M.

**Goals**

Annual Property Tax **\$273.00**

Education Fund **\$45,236.2**

**Insights**

11 MAR 2020  
**Tax Return**  
You got \$35,253 tax return. Invest it before spending it. Transfer to your brokerage account today.

11 MAR 2020  
**Portfolio Change**  
You've had a significant change in your portfolio since yesterday  
30% increase

Cash Accounts Wealth Lifestyle Services

## FINANCIAL DRIVEN INSIGHTS

01/03

### Upcoming Bond Coupon

On 02.01.2021, you are expected to receive a coupon payment from HKSAR bond

**02.01.2021** Coupon Date  
**\$641.11** Expected Payment

01/03

### Portfolio Currency Fluctuations

The value of foreign currency held holdings has reached 26% of total portfolio's value during this month

July

June

May

## ADVICE

### Fund your future

**6,574** Current balance  
**2,872** Average balance  
**800** Minimum balance

**DIR DEP FDR** 12/22/2019 | 1003 **\$530.00**

Based on your balance trend, our investment analyzer believes that it is safe to transfer \$310 to your investment account.  
Consider making a bi-weekly transfer to your investment account.

**TRANSFER NOW**

INVESTMENT OPTIONS

## AUTOMATED PROGRAMS

### Smart investing

## Introducing smart investing

Our free, automated solution can help you invest even more. Here's how it works:

- We find small amounts of money in your checking account to safely put aside. (Don't worry – we'll never make a transfer that could cause an overdraft.)
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TRANSFER FROM  
Checking ...2345 (\$1,997)

TO  
Automated Investor (\$10,000)

**Get started**

Read FAQ

## BANKER / RM VIEW

Summary View Activity Level Balance & Assets Trends Income & Expenses Credit Cards Savings & Investments Loans & Mortgages Insurance

**Activity Level**  
Recurring invest: Mar Loan  
AFC Monthly Plan: 204  
AFC Monthly Income: 25  
Advance services: 677

**Balance & Total Assets**  
Total assets: \$1.7M  
Retirement: \$1.5M  
Recent issues: 0  
Balance awareness: Low

**Income & Expenses**  
Monthly income: \$11,492  
Monthly expenses: \$12,018  
Income stability: Stable  
Expense stability: Stable

**Events & Opportunities**  
Events: 6  
Opportunities: 2

**Savings & Investments**  
AFC Contributions: 2023 Months  
Combination stability: Not stable  
Interest earned: 10% 100%

**Credit Cards**  
All opening: \$1,000 (limit)  
Active debt: Active debt  
Interest earned: -10% 100%

**Loans & Mortgages**  
Active providers: 1  
Pre-qualified providers: None  
Opportunities: 1

**Insurance**  
Active providers: 1  
Pre-qualified providers: None  
Opportunities: 2

Smart Dashboard Add-ins Reporting User Financial Map

At a glance & overview  
Top Providers  
Top Trends (change in last 60 days)

Client Overview Table

# DRIVES PERSONALIZATION FOR MASS AFFLUENT / WM CUSTOMERS



Accounts & Cards > Services

## DBS iWealth<sup>®</sup>

World's best mobile app for Wealth Management

● DEC 22

### Article Recommendation

We think you will find interest in this article on shell oil which was published today.

**SHELL OIL OUTPACES STOCK MARKET GAINS:**  
What you should know

● 01/03

### Upcoming Bond Coupon

On 02.01.2021, you are expected to receive a coupon payment from HKSAR bond

<p><b>02.01.2021</b> Coupon Date</p>	<p><b>\$641.11</b> Expected Payment</p>
--	---

● 01/03

### Dividend Deposit

On 01.01.2021, a dividend from Pfizer, Inc was deposited into your account

<p><b>01.01.2021</b> Dividend Date</p>	<p><b>\$910.22</b> Dividend Amount</p>
--	--

● DEC 22

### Green your Portfolio

Diversify your portfolio with our green bonds offering.

● 03/01

### Portfolio Decrease

On 01.01.2021, the value of your portfolio has decreased by 6.14%



# KEY FEATURES FOR SMALL & MEDIUM BUSINESS

## DASHBOARD

**VANILLA BANK**

Accounts Dashboard Actions Contact

**UPCOMING EVENTS**

6 Payments 7 Deposits  
\$4,545 \$1,456

**CASHFLOW TRACKER**

Outflows Inflows  
\$18,560 \$15,543

**MANAGING CASH SHORTAGES**

Great funding product to help you handle cash swings

**ACCOUNTING SNAPSHOT**

Payables Receivables  
\$12,034 \$25,670

Over 0-30 30-60 60-90 due

LOAN OFFER

## FINANCIAL DRIVEN INSIGHTS

• DEC 22

**Income Rising**

Income received so far this month is higher than usual

\$3,565

• DEC 22

**Payment Change**

Your last payment to WELLMARK was lower than usual

DEC16

NOV21

OCT19

## ADVICE

• DEC 22

**Managing cash shortages**

My Bank offers funding tools to help business's like yours handle cash swings

• JAN 03

**Delay payment**

Consider shifting an upcoming payment to Elroy & Sons to avoid cash flow issues.

Jan 8  
Next payment date

Delay

## AUTOMATED PROGRAMS

• DECEMBER 25

**Anticipate Taxes**

There is a better way for small business owners and Self-Employed to prepare for their taxes.

Using predictive technology our Smart Tax Savings tool is designed to automatically set aside cash toward your quarterly estimated tax payments

LEARN MORE

## LENDING SUPPORT

• JUNE 22

**Competitive Small business loan**

Set an amount of Your required SMB loan and we'll offer you a loan based on your finances

Loan's amount

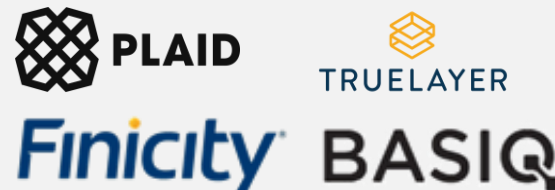
\$1,000 \$200,000

CONNECT YOUR ACCOUNT →

## BANK DATA



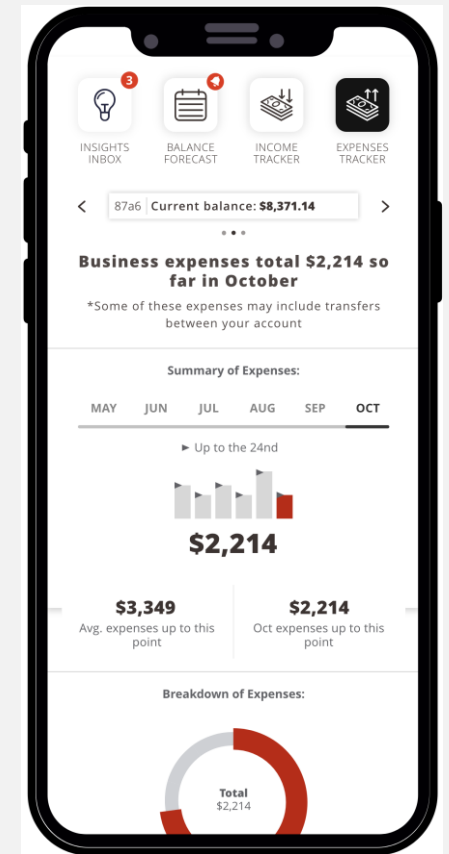
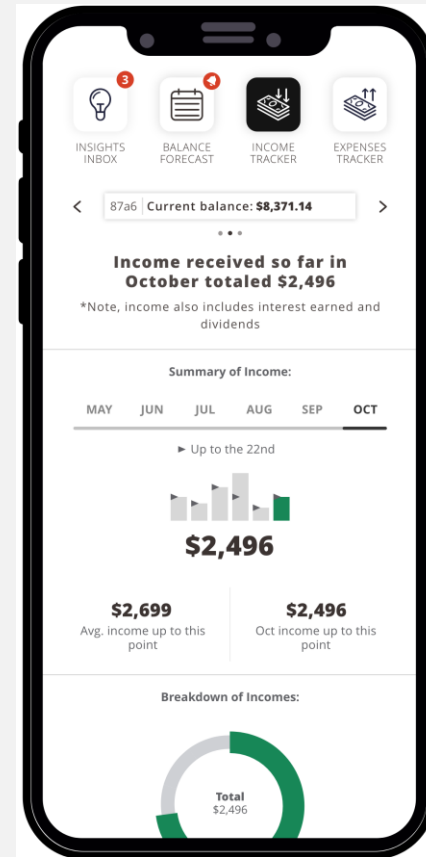
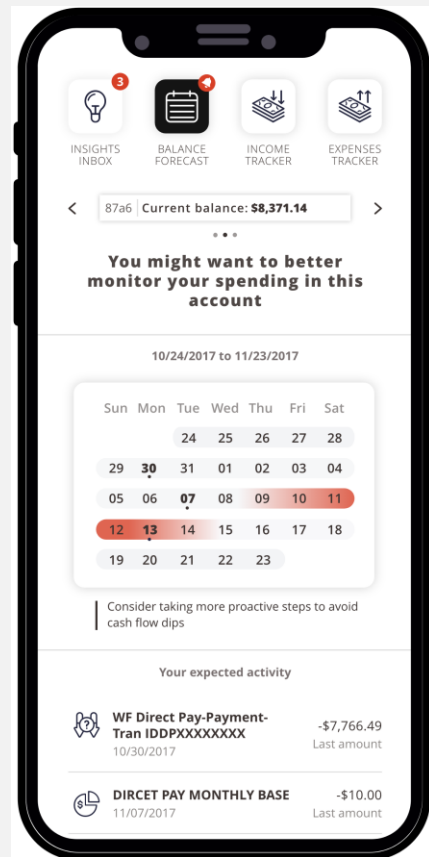
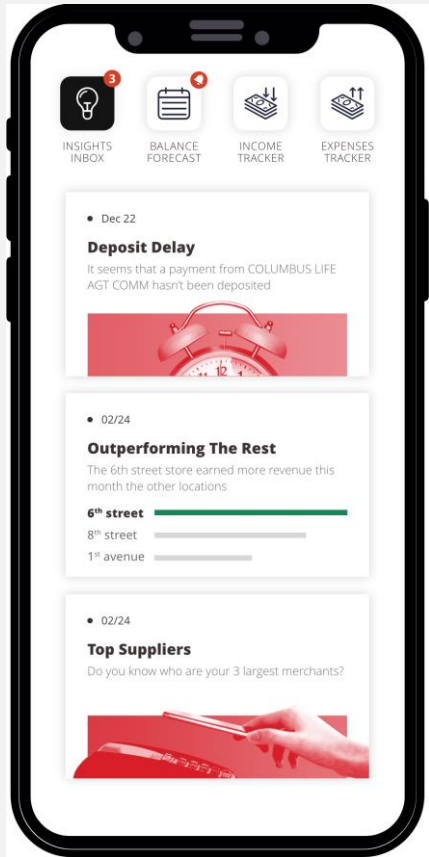
## OPEN BANKING



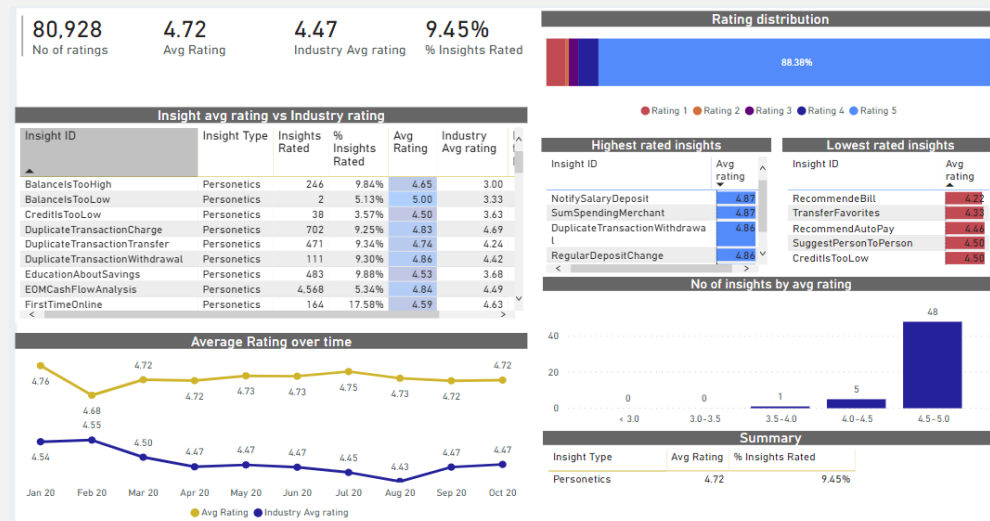
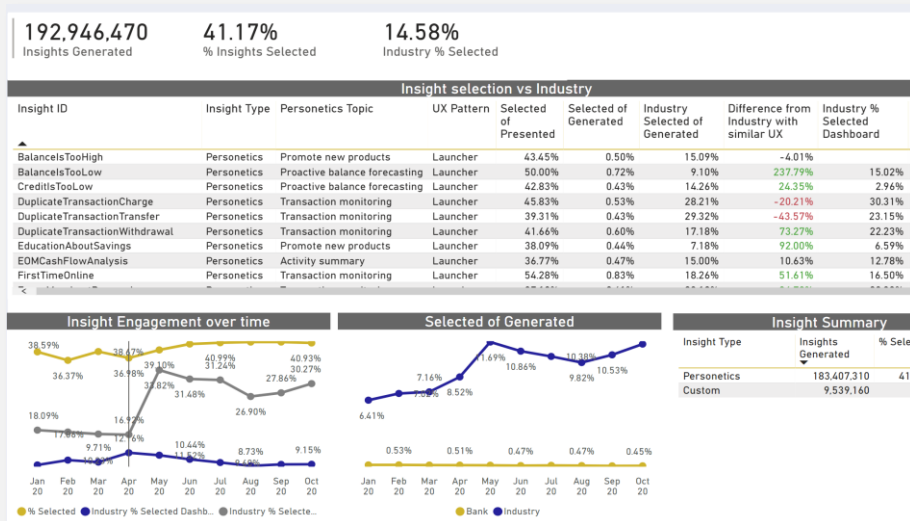
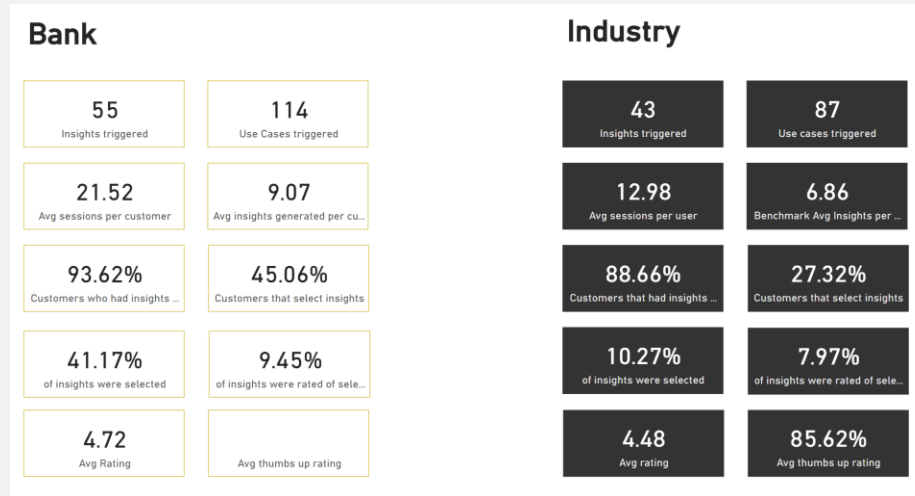
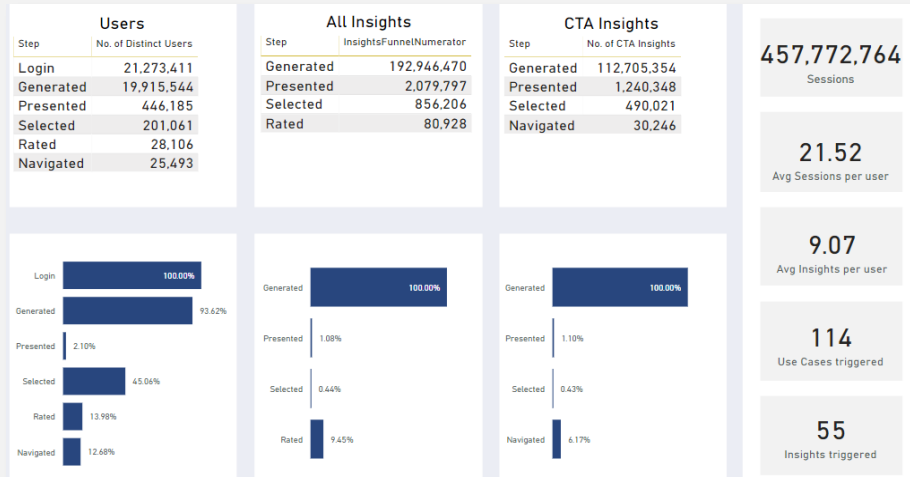
## OPEN FINANCE



# SME - CFO IN YOUR POCKET



# KPI REPORTING – CONTINUOUS SUPPORT

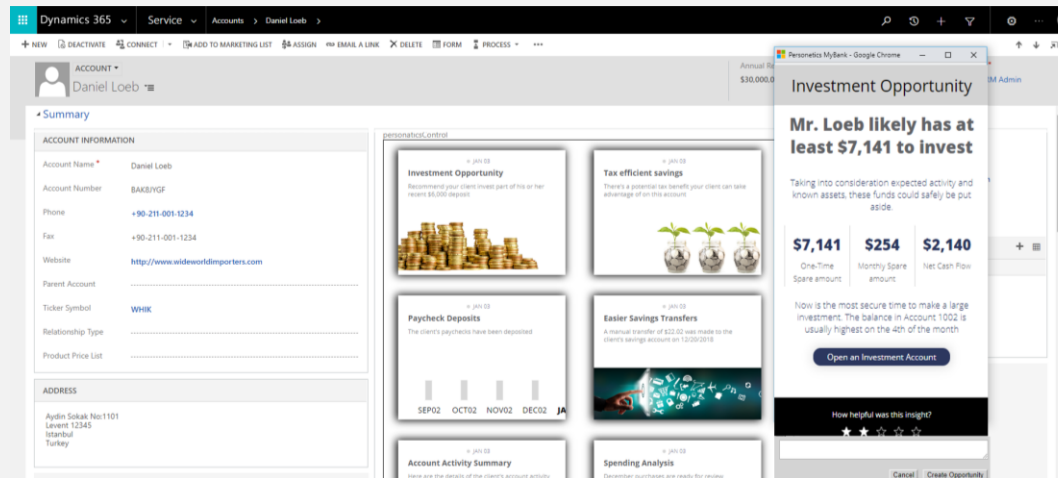


# FINANCIAL DATA DRIVEN INSIGHTS & ADVICE AS A SERVICE IN MS DYNAMICS 365

## Objectives

- Equip bank agents with **real-time financial data** driven **actionable insights & advice** to raise with customers
- Help **customers** stay on **top of their finances** and **increase financial well-being**
- Help agents **foster deeper & meaningful relationship** with customers
- Boost **Banker Productivity**

## Product



## Expected Outcomes

- ↑ **Customer Satisfaction**  
CSAT, NPS
- ↑ **Digital Engagement**  
Frequency, time spent
- ↑ **Sales & Balance Growth**  
% of sales through digital  
Balances per customer
- ↑ **Advice & Product recommendation taken**
- ↑ **Banker Productivity**

**Personetics enables MS Dynamics 365 to become knowledgeable of the Customers' financial life and to offer a roadmap for Banks win over Customers**

# PROVIDING MULTI-CHANNEL FINANCIAL DATA-DRIVEN PERSONALIZED ENGAGEMENT

Drive consistent multi-channel smart interactions with customers to increase personalized engagement, financial wellbeing, banker productivity and business impact

## Inbound call center



Address insights questions and deliver in stronger contextual support

## Branch Banker



Engage in meaningful discussions upon customer's request

## Wealth Manager



Proactively nurture customer relationships by prioritizing lucrative opportunities and customer care

# KEY USE CASES

- A Call center agent offers meaningful insights to customer during inbound call
- B Call center agent explains insights that the customer was presented during inbound call
- C Banker recommends relevant actions and services to customer during inbound call
- D Banker proactively calls set of customers regarding actionable opportunities
- E Financial Advisor prepares for a customer meeting using the financial map

# FACILITATE DIGITAL COLLABORATION BETWEEN RMs/ AGENTS AND THEIR CLIENTS

Enable RMs to curate their client's digital experience by selectively pushing insights they deem relevant. RMs role is reinforced and all client's actions are shared back.

Dynamics 365 Service Accounts Daniel Loeb

ACCOUNT Daniel Loeb

Summary

ACCOUNT INFORMATION

Account Name Daniel Loeb

Account Number BAK8JYGF

Phone +90-211-001-1234

Fax +90-211-001-1234

Website <http://www.wideworldimporters.com>

Parent Account

Ticker Symbol WHIK

Relationship Type

Product Price List

ADDRESS

Aydin Sokak No:1101  
Levent 12345  
Istanbul  
Turkey

Active

Investment Opportunity

Mr. Loeb likely has at least \$7,141 to invest

Taking into consideration expected activity and known assets, these funds could safely be put aside.

\$7,141	\$254	\$2,140
One-Time Spare amount	Monthly Spare amount	Net Cash Flow

Now is the most secure time to make a large investment. The balance in Account 1002 is usually highest on the 4th of the month

Open an Investment Account

How helpful was this insight?

Description

Aaron, call me back so we can discuss your estate planning

Cancel Create Action

## CUSTOMER

VANILLA BANK

INBOX

JAN 03

**Estate Planning**

Schedule a call with your advisor to discuss estate planning

JAN 03

**New Investment Approach**

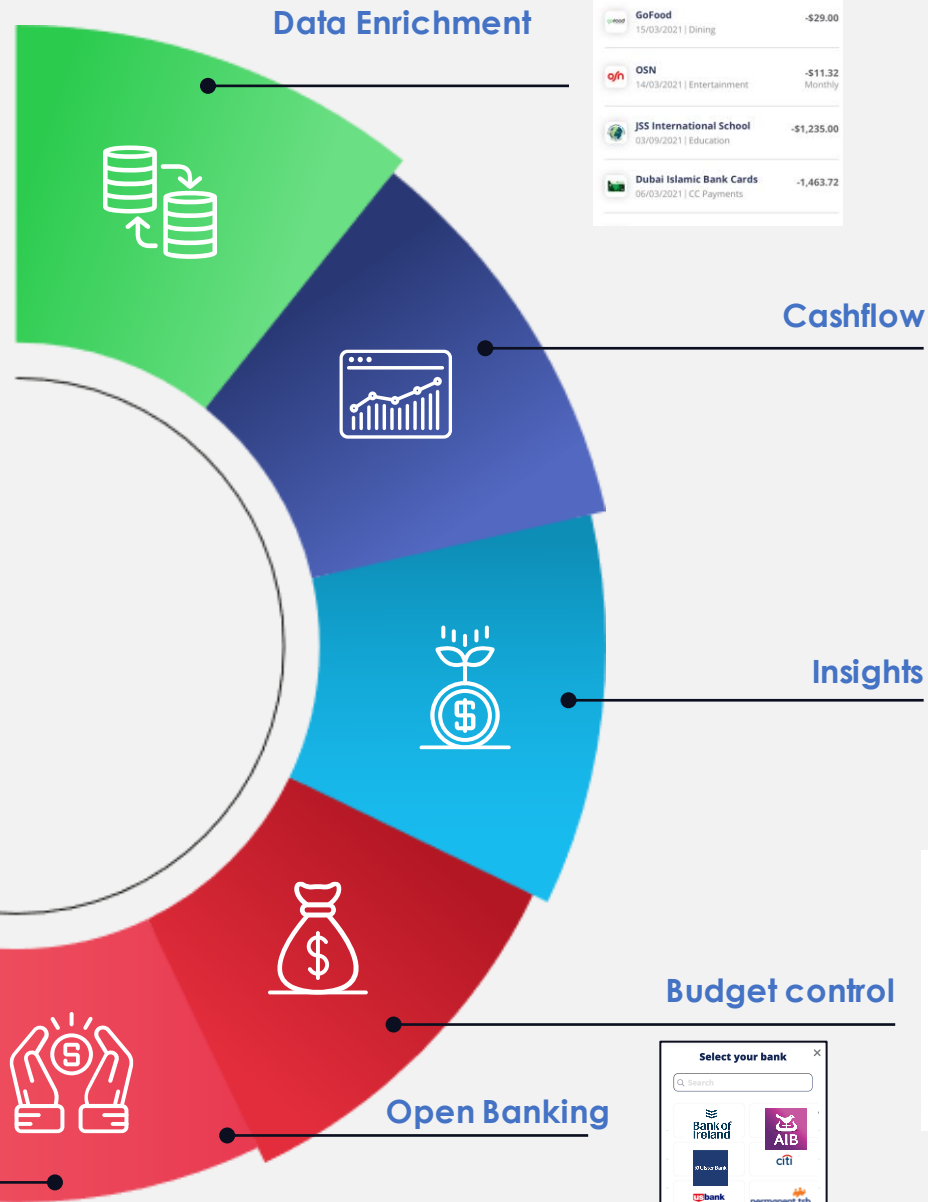
Given your recent financial success, consider a guided investment account

JAN 03

**Keep it up!**

Your new 529 Education Savings account is growing. Today's a chance to boost it more.

# SELF-DRIVING FINANCE DEPLOYMENT OPTIONS



	Almaya Supermarket	-25.05
16/03/2021   Groceries		
	GoFood	-29.00
15/03/2021   Dining		
	OSN	-511.32
14/03/2021   Entertainment		
	JSS International School	-1,235.00
03/09/2021   Education		
	Dubai Islamic Bank Cards	-1,463.72
06/03/2021   CC Payments		

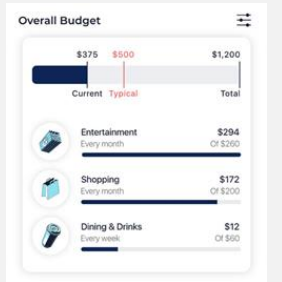


**HOUSEHOLD SPENDING INCREASED**  
\$396.57

**THERE'S NO DAY LIKE PAYDAY**

**YOUR RECENT RECENTLY CHANGE WAS HIGHER THAN USUAL**

**WE NOTICED TWO SIMILAR CHARGES FROM TARGET**



**UPCOMING EVENTS**

**CASHFLOW TRACKER**  
Outflows: \$18,560  
Inflows: \$15,543

**INSIGHTS FEED**  
You have 4 New insights  
32 Relevant insights

**ACCOUNTING SNAPSHOT**  
Payments: \$12,034  
Receivables: \$25,670

**TRANSFER SUCCESS**

\$2,400

0.12% OUT OF \$200,000

Select your bank

Bank of Ireland, AIB, citi, tnbank, permanent tsb, BARCLAYS, CREDIT Agricole, REGIONS, AMERICAN BUSINESS, Southwest



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**Dorel Blitz, VP Strategy & Business Development**

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