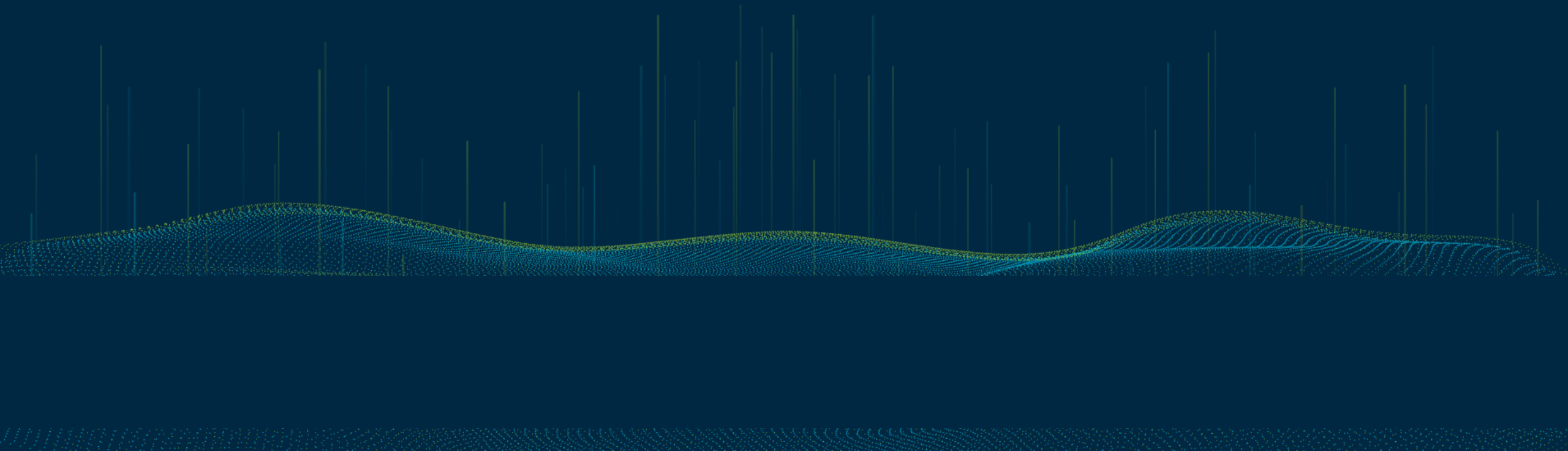


SYMEND OVERVIEW



CONSUMERS ARE FACING A DIGITAL PARADOX



They want everything to be digitally accessible.

19% increase in digital adoption in North America



Consumers are experiencing a digital paradox.



At the same time, they're being overwhelmed by digital

49% ignore emails and texts more than before

39% are more likely to be late or miss paying a bill

Enterprises are faced with a choice between...



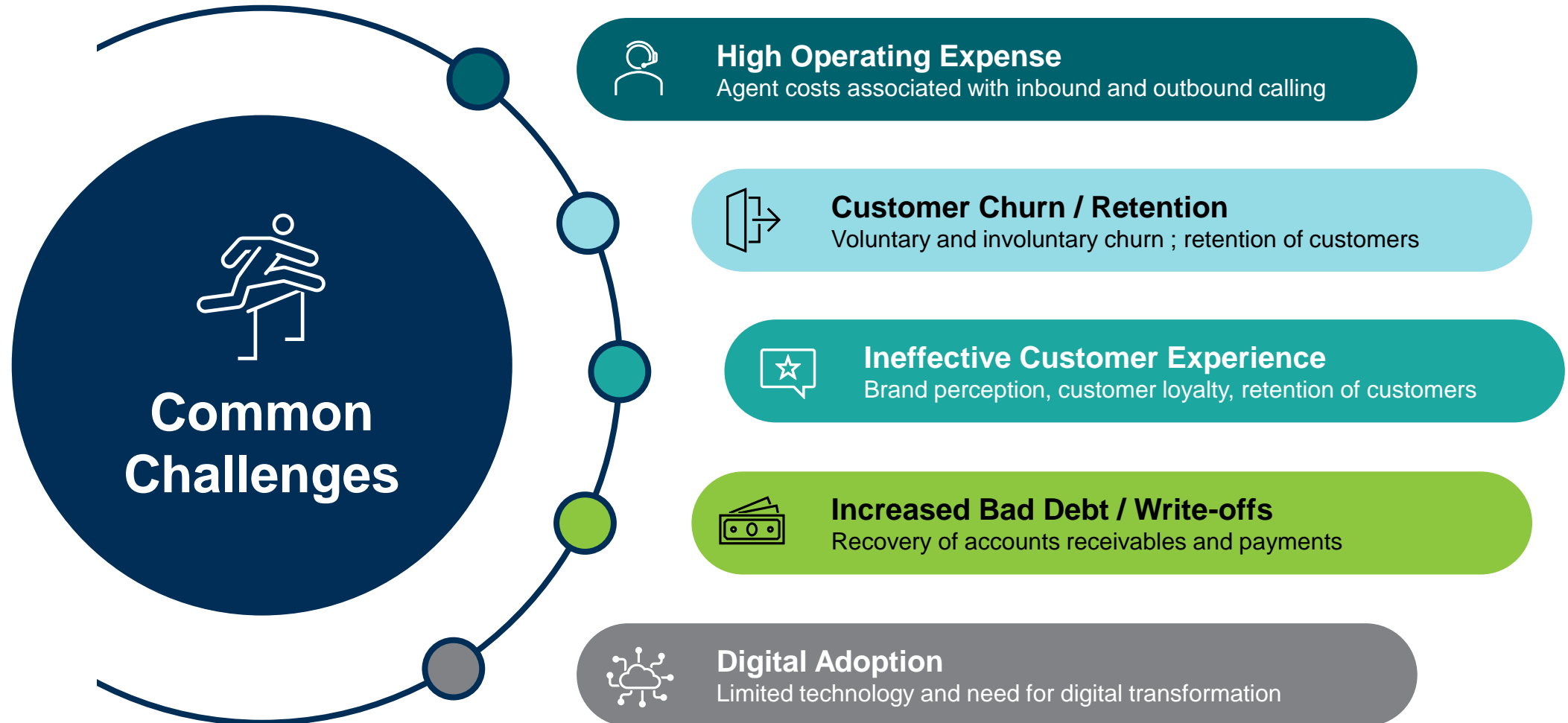
Sophistication & Effectiveness

VS.

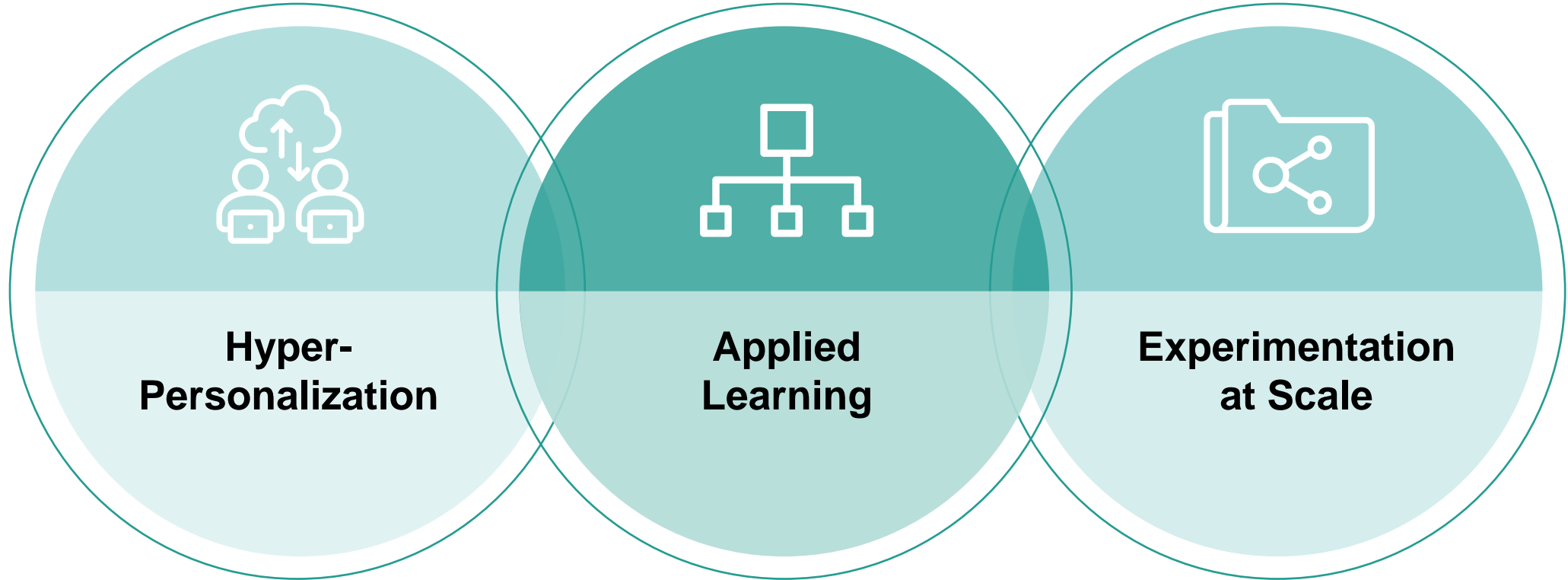


Speed, Cost Efficiency, Simplicity, Control

CHALLENGES YOUR BUSINESS MAY BE FACING



WHY WE'RE DIFFERENT



The intersection of behavioral science & data science

PLATFORM WORKED EXAMPLE

Meet Sam & Alex

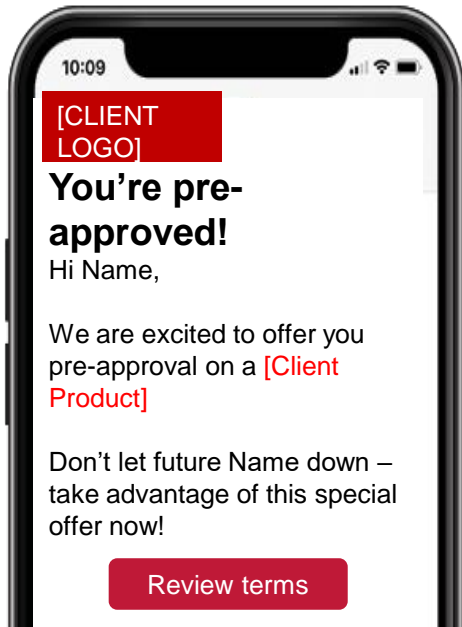
Sam & Alex both:

- Are [Client] customers
- Have a [Client Product]
- Are high income earners
- Have good credit



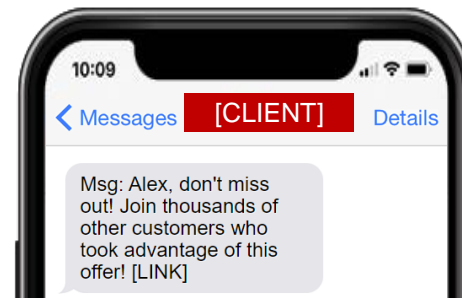
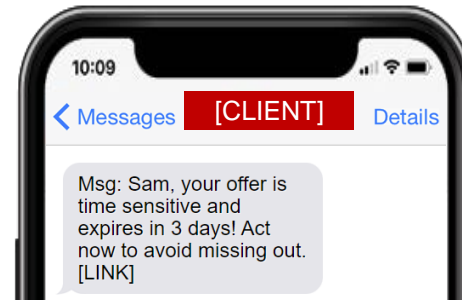
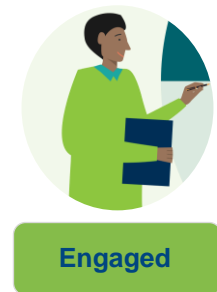
Outreach #1

Both Sam & Alex are pre-approved for a [Client Product]. Sam & Alex are sent similar outreaches to get them to apply!



Following Outreaches

Sam's previous engagement triggers a subsequent outreach to drive conversion. Alex's non-engagement triggers a different behavioral tactic to drive conversion.



Engaged, Converted

Sam is driven by practical financial decisions.
Offers that emphasize urgency should be used.

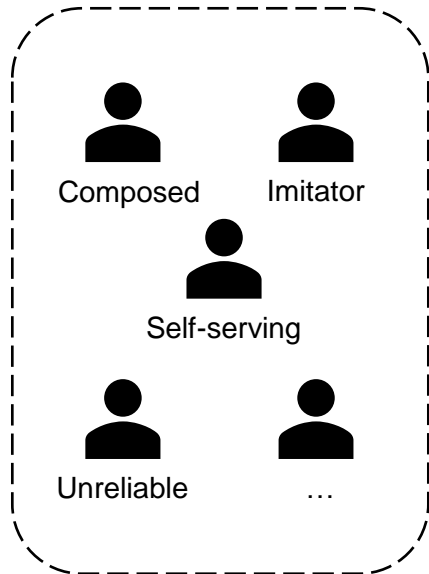
Engaged, Converted

Alex is driven by social norms and aligning with peers.
Offers that emphasize trends and peer groups are recommended

ENGAGEMENT STRATEGY WORKED EXAMPLE

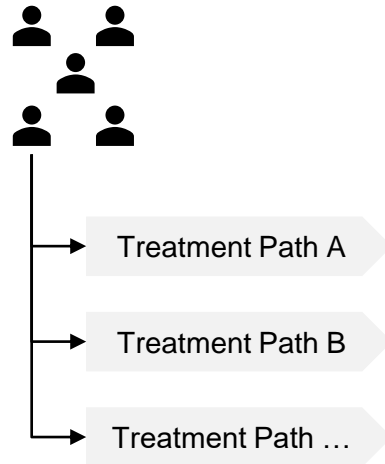
Enter Treatment

Customers enter and are segmented based on their profile and attributes



Assigned Paths

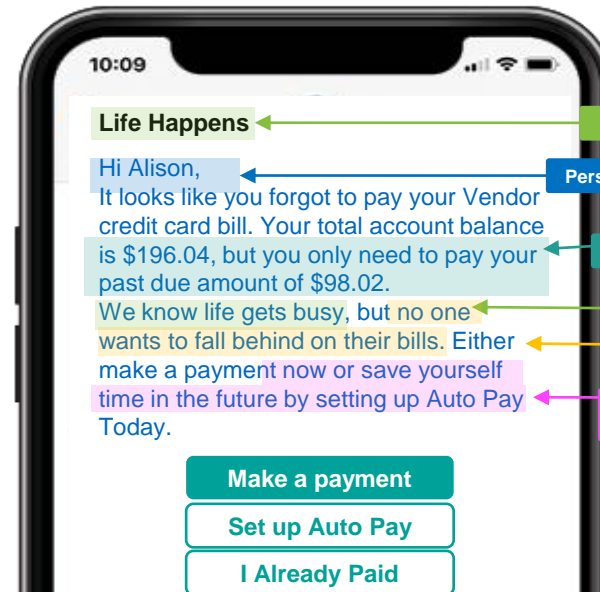
Customers are assigned a treatment path based on their segmentation



Engagement Strategy

Messaging is personalized based on the different sets of attributes and assigned treatment path.

Treatment Path A



10:09

Life Happens ← Empathy

Hi Alison, ← Personalization

It looks like you forgot to pay your Vendor credit card bill. Your total account balance is \$196.04, but you only need to pay your past due amount of \$98.02. ← Anchoring

We know life gets busy, but no one ← Empathy

wants to fall behind on their bills. Either ← Cognitive Dissonance

make a payment now or save yourself ← Temporal Discounting

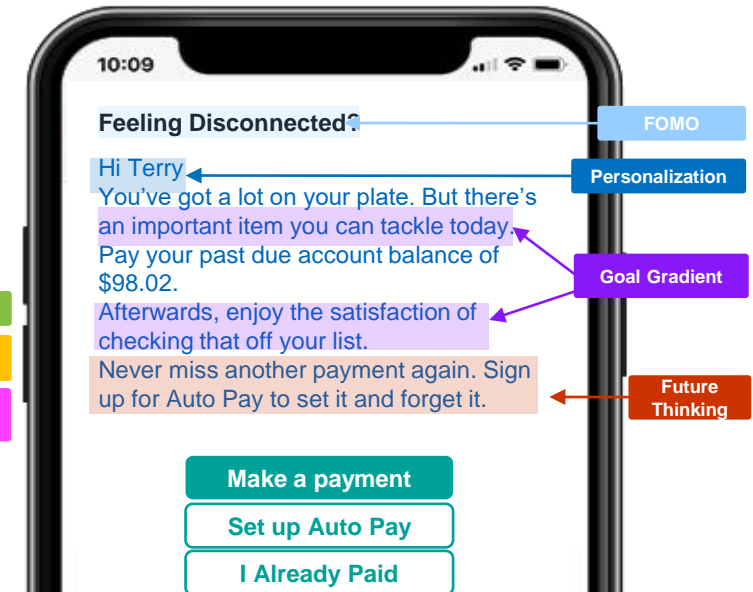
time in the future by setting up Auto Pay Today.

Make a payment

Set up Auto Pay

I Already Paid

Treatment Path B



10:09

Feeling Disconnected? ← FOMO

Hi Terry ← Personalization

You've got a lot on your plate. But there's an important item you can tackle today. Pay your past due account balance of \$98.02. ← Goal Gradient

Afterwards, enjoy the satisfaction of checking that off your list. ← Goal Gradient

Never miss another payment again. Sign up for Auto Pay to set it and forget it. ← Future Thinking

Make a payment

Set up Auto Pay

I Already Paid

Customers are constantly evaluated mid-treatment based on new data and recent actions to shift them into new segments and modified treatment paths



The science of engagement™