

HMBradley

Banks are too big to innovate



...and consumers are paying the price

Change the way customers are experiencing their bank

Omnibus Account

The Omnibus Account dashboard shows a balance of \$12,728.15 and a plan of Tier 1 with a 3.00% APY. The Transactions section lists several entries, including Walgreens purchases and Venmo transfers.

Date	Description	Amount
PENDING	Walgreens	-\$50.00
TODAY DEC 22, 2019	Venmo Transfer	+\$150.00
	Airbnb ta2qesd airbnb.com	-\$150.00
DEC 21, 2019	Airbnb ta2qesd airbnb.com	-\$50.00
	Walgreens	-\$50.00
	Airbnb ta2qesd airbnb.com	-\$50.00
	Venmo Transfer	+\$150.00
	Walgreens	-\$50.00
	Airbnb ta2qesd airbnb.com	-\$50.00

One Click Credit-enabled Credit Card

The One Click Credit-enabled Credit Card offer page displays a credit limit of \$10,000, a rate of 13.9% APR, and a 3-2-1 Cash Back Savings Tier Increase. Below the offer, there is a section titled "Ready to accept your new HMBradley Credit Card?" with a "Choose Your Card" section showing four different card designs.

Ready to accept your new HMBradley Credit Card?

Choose Your Card

Selected:

Other options:

Build what customers need, before they even ask for it

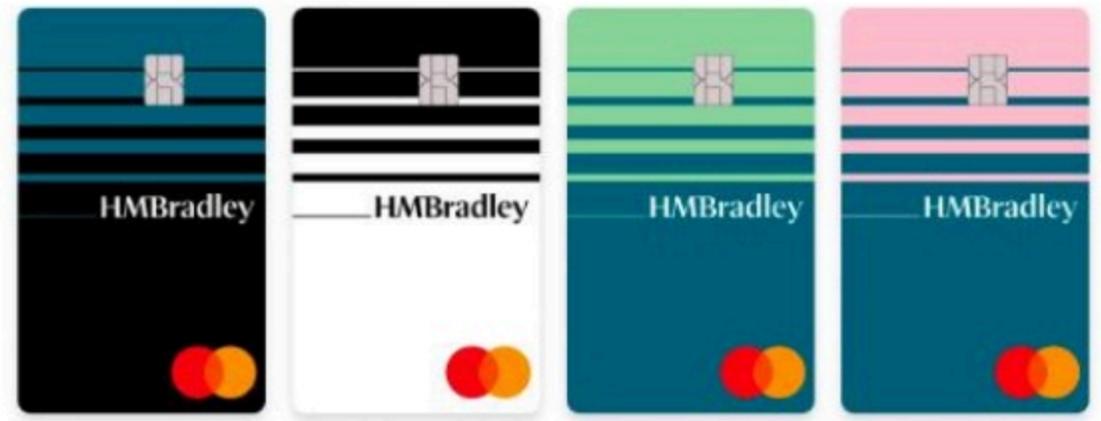
HMBradley
Today

	Tier 1	3.00% APY	Saving at least 20%
	Tier 2	2.00% APY	Saving at least 15%
	Tier 3	1.00% APY	Saving at least 10%
	Tier 4	0.50% APY	Saving at least 5%

New Couch

Vacation

Rainy Day Fund



HMBradley
In the Future

New Credit Offer!

Your HMBradley Mortgage

AMOUNT	TERM	RATE
\$830,000.00	30 years	3.30%

[Details](#)

Tier Rewind

Not in your highest tier? Refer a friend and Rewind to last quarter's Savings Tier!

Your Referral Link: hmb.to/calvinzheng [Copy](#)

New Credit Offer!

Your HMBradley Auto Loan

AMOUNT	TERM	RATE
\$80,000.00	60 months	2.90%

[See Details](#)

Travel credit cards have dominated the last decade

**But now more than ever,
Consumers need products that
adapt to their habits**

Savings Tiers, One Click Credit, and
Plans are proving this

A screenshot of a tweet from Jordan Moore, a CloudPlatform Engineer (Java) and consultant. The tweet text reads: "Not using travel points for the foreseeable future, so might as well max the cashback." Below the text is a screenshot of a credit card management interface. The interface shows a balance of \$10,000.00 and a "Credit Card" section with four HMBBradley credit cards: a white card, a black card, a green card, and a pink card. The white card is labeled "The HMBBradley Credit Card". Below the screenshot is a link to an article: "HMBBradley rolls out rewards credit card for consumers" from verdict.co.uk, with a 2-minute read time.

Customers are choosing us over the world's largest banks

Where they come from



What credit cards they use



What they're saving for



Banking is one of the largest industries in the world

Top 4 banks worth ~\$1.1T



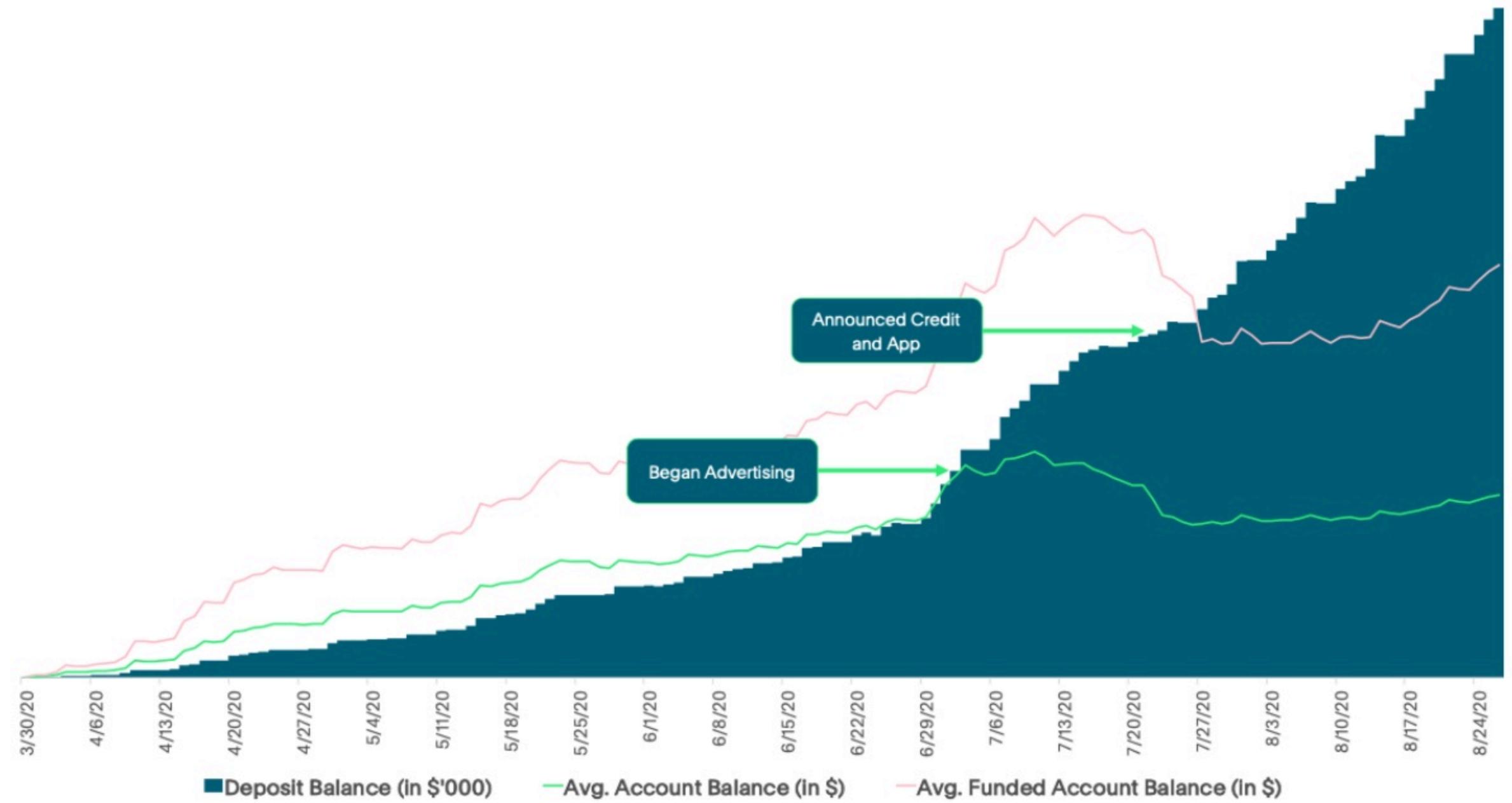
Banks 5-100 worth ~\$1.4T



Current challengers worth <\$10B



Growth makes it clear – we’ve struck a nerve



Fine-tuning of acquisition channels just beginning

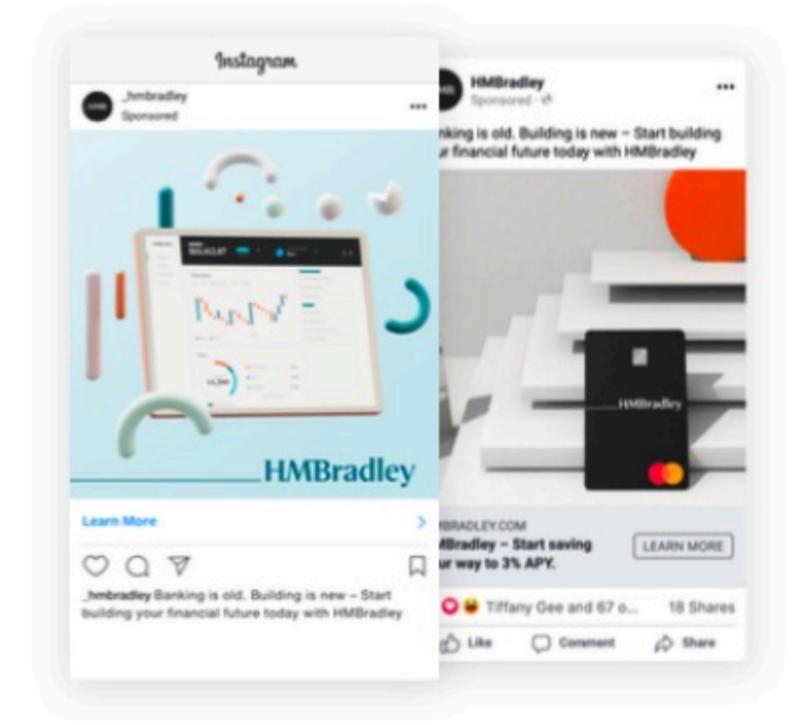


Organic

Word of mouth is getting stronger

Strong Traction with Earned Media

Organic Search Traffic still largest source of traffic to date



Paid

Instagram is proving to be the right channel

Building the right personas to retarget

CAC extremely low at \$14

One Click Credit enables unique lending opportunity



Better targeting



Minimize Lending CAC



Time-series data



Improve Acceptance Rates

HMBradley's Plan

Plans

The screenshot shows the 'Plans' dashboard. At the top, it displays 'MY BALANCE \$12,728.15' and 'BALANCE + PLANS \$15,000.00'. A 'Plans Breakdown' section features a donut chart with a 'Plans Balance \$4,200.00' and a 'Remaining \$2,300.00'. Below this, three goal cards are visible: 'Vacation' with a goal of \$1,500.00 and a current balance of \$400.00; 'New Sofa' with a goal of \$2,000.00 and a current balance of \$800.00; and 'Emergency' with a goal of \$1,500.00 per payday and a current balance of \$3,000.00. Each card has an 'Add Funds' button.

Push, not pull

The screenshot shows the 'One-Click Credit' dashboard. It features a large teal header with the text 'One-Click Credit' and a sub-header: 'Opt-in to One-Click Credit and we'll automatically send you offers we know you're good for that you can accept with just a click of the mouse.' Below this, a section titled 'Here's how it works:' contains three steps: 'Opt-in to receive offers', 'Review your new offers', and 'Accept with a click!'. At the bottom, there is a call to action: 'Ready to start receiving offers?' with a 'Click here to opt-in' button.

Personalized credit offers

The screenshot shows the 'One Click Credit Offers' dashboard. It displays 'CURRENT CREDIT BALANCE \$875.45' and 'AVAILABLE CREDIT \$9,124.55'. The dashboard is divided into two main sections: 'Mortgages' and 'Car Loans'. Each section features a 'New Credit Offer' banner and a table of offers from various banks like Chase, Bank of America, TD Bank, and Citibank. Each offer card includes details like 'AMOUNT', 'TERM', and 'RATE', along with a 'See Details' button.

You are here



And we have the team to prove it



Cyndx
HVF



Cyndx
HVF



Goldman Sachs
HVF



Capital One
FARMERS INSURANCE
PROCORE



soylent



FINANCIAL TECHNOLOGY PARTNERS
Medallia



CHASE
WELLS FARGO
USAA



Capital One
Varo



fair



cheddar



honey



LIVEPERSON



WHALENOCK



Microsoft



soylent

Raising \$15m

founders@hmbradley.com



Browse the best pitch deck examples.

Brought to you by bestpitchdeck.com — the world's largest library of pitch decks: hundreds of winning presentations from leading startups, updated every week.

[Read more →](#)

Follow us [@pitchdecks](#)    

