

personetics[®]

FINANCIAL DATA- DRIVEN ENGAGEMENT PLATFORM

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personetics[®]
SELF DRIVING FINANCE



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, Singapore, Tokyo, Sydney, Sao Paulo

of banks: ~80

of employees: ~300

 **FINTECH 100**

Silver at

RACE TO THE TOP

2019



 **FROST & SULLIVAN**

**BEST
2019 PRACTICES
AWARD**

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
- We partner with Financial Institutions to re-invent financial services by integrating, automated intelligence to every customer interaction, creating significant business impact in months vs years

THE GLOBAL LEADER IN FINANCIAL-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



RBC
Royal Bank

INTESA
SANPAOLO

Santander



BNP PARIBAS

Openbank

AKBANK



usbank

METRO
BANK

BMO



ISRAEL
DISCOUNT
BANK

citi

ally

Hyundai Card

MyState



Huntington

ISRACARD

UOB

Banamex

bank hapoalim

WELLS
FARGO

MA
FRENCH
BANK

THE NEW BATTLEGROUND IN FINANCE IS CUSTOMER ENGAGEMENT

Incumbent banks



ING Bank of America
CHASE HSBC

Wealth & Insurance



Fidelity Prudential
Morgan Stanley AVIVA



Neobanks, Fintechs



chime Revolut
SoFi Robinhood

Retailers and Big Tech



PayPal G
Alibaba amazon pay

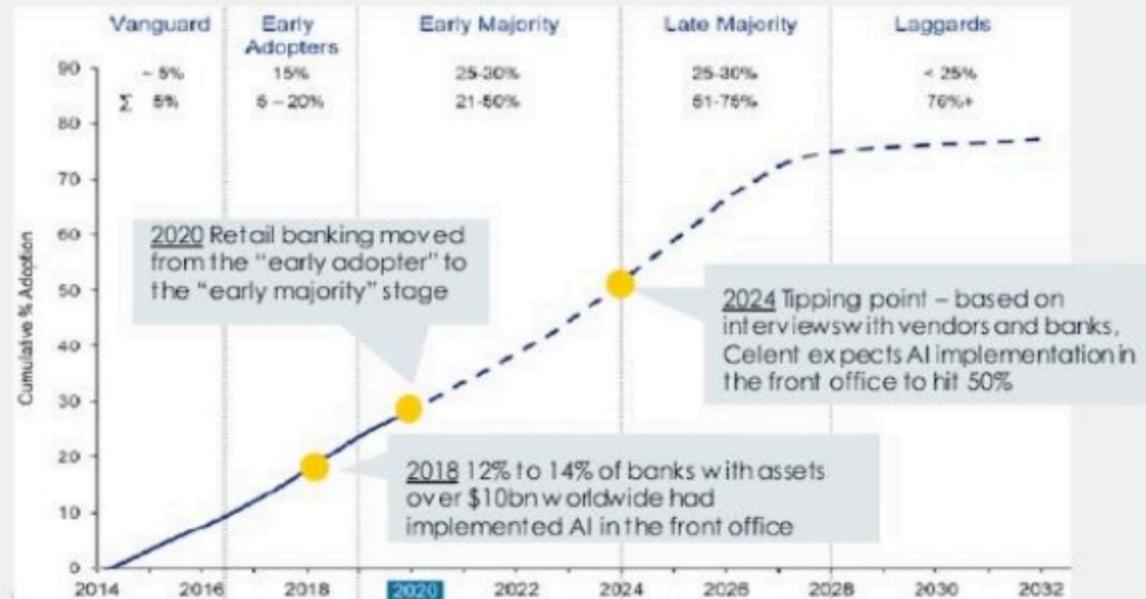
TIDAL WAVE OF TRANSFORMATION IN BANKING

What is Self-Driving finance?

“ Algorithm-driven services that make financial decisions and take actions on a customer’s behalf ”

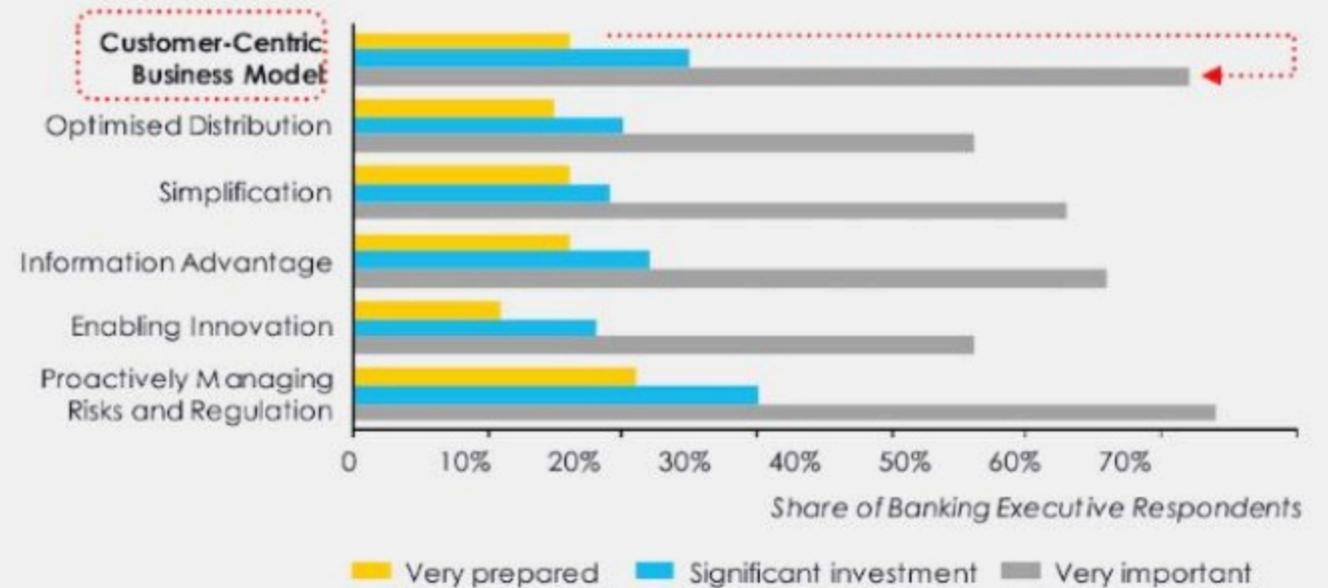
Source: Forrester

Increasing AI Adoption in Retail Banking Front-End

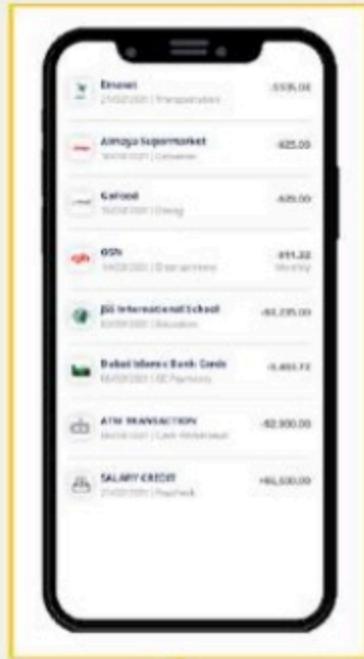


Banks Recognize Need, but Are Unprepared

PwC 2020 Banking Executive Survey



SELF-DRIVING FINANCE TRAJECTORY



Data

What's happened?



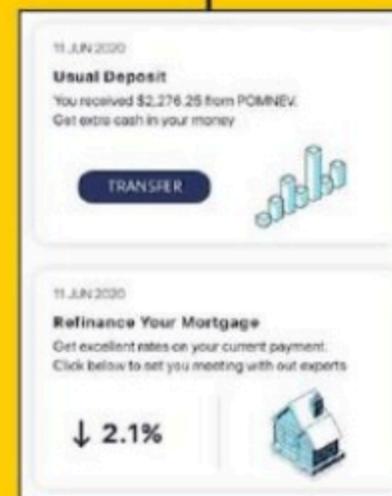
Insight

What's important?

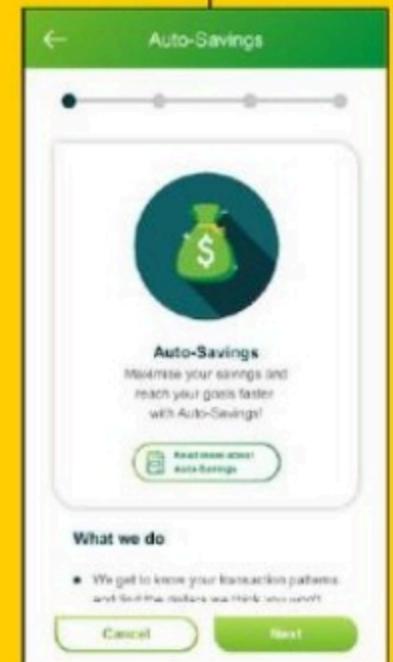


Advice

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

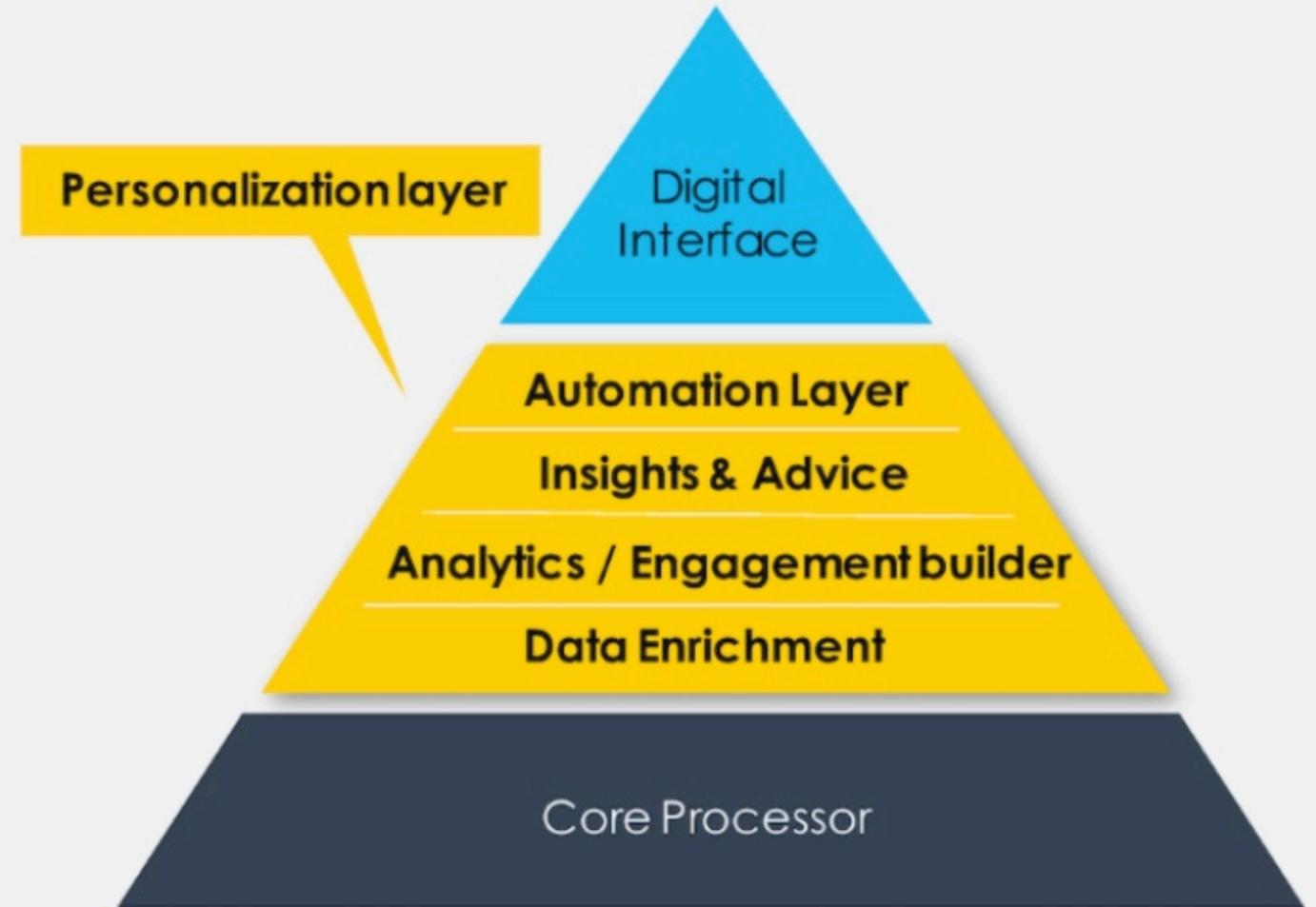


Cloud Data Connector

BANKS ARE INVESTING IN DATA-DRIVEN PERSONALIZATION

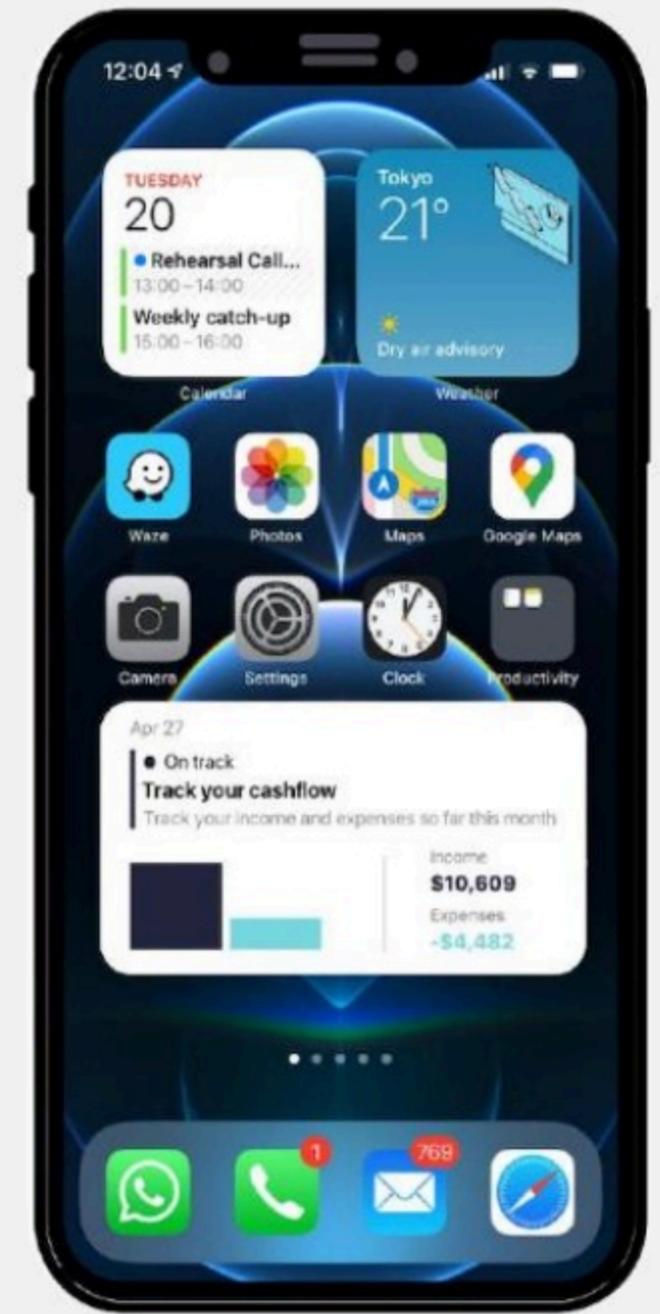
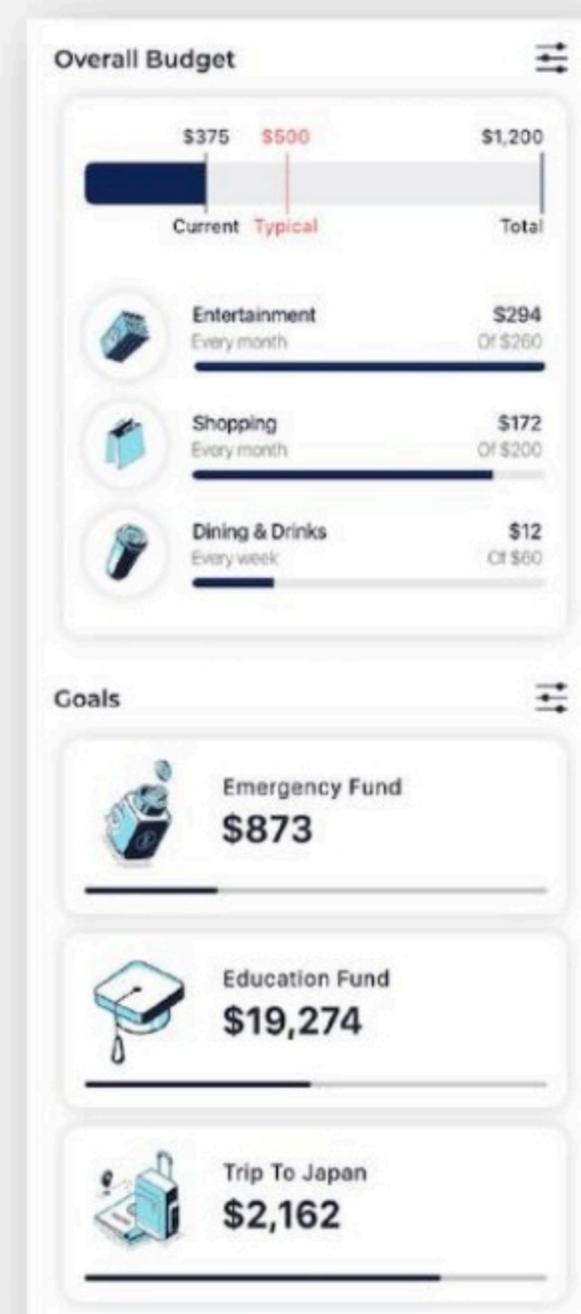
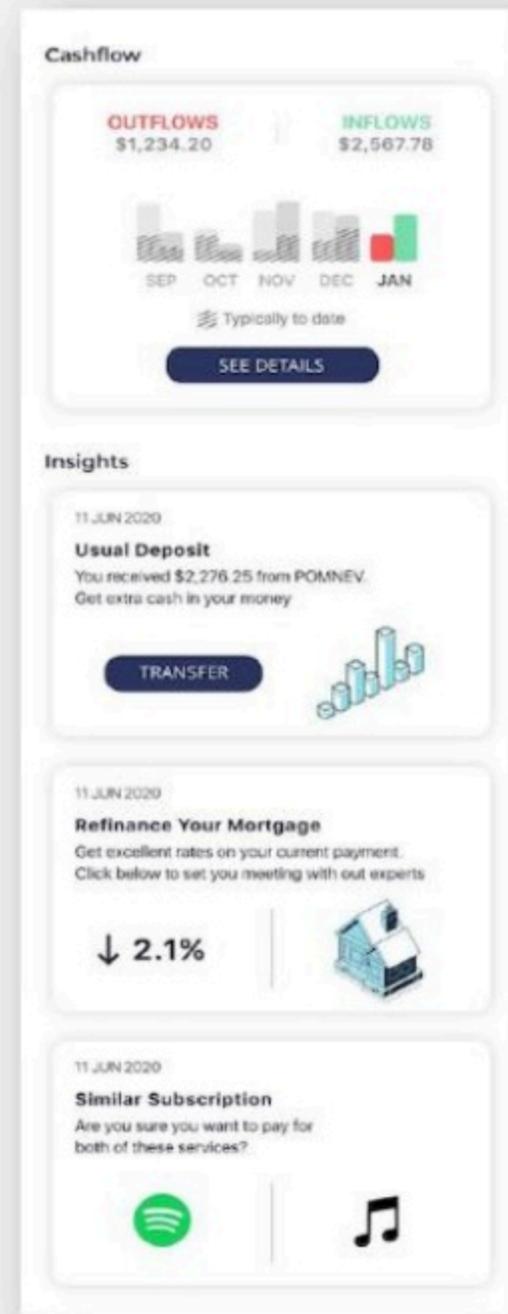
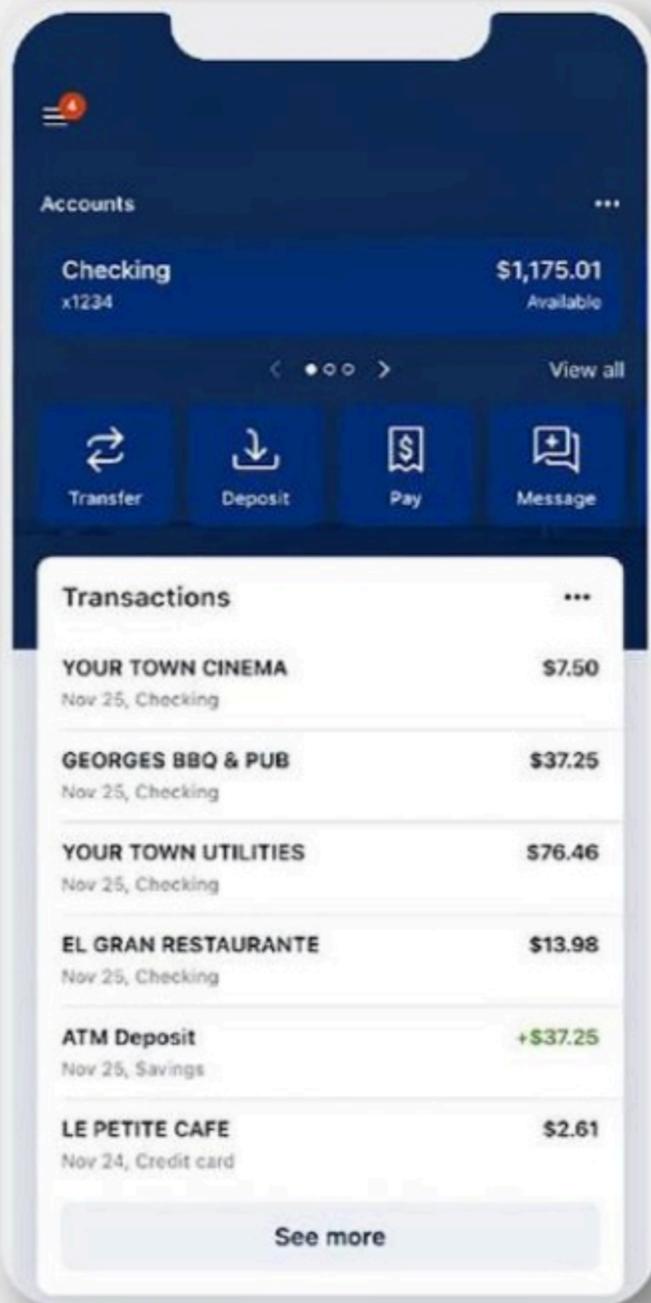
“Personetics is focused on customer financial resilience... and has been deployed quickly and surgically at many large banks”

Celent, August 2020

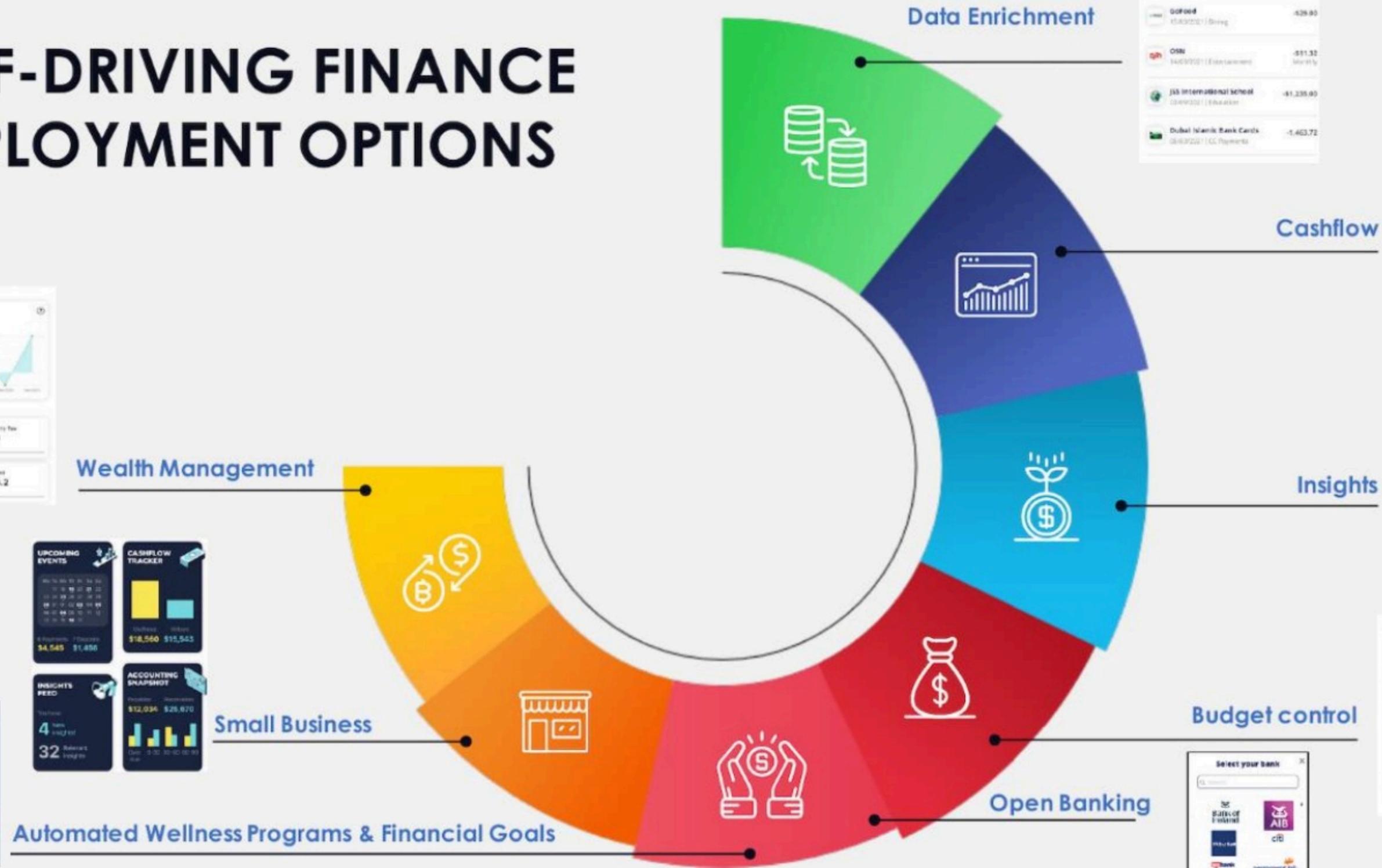


PERSONETICS IS THE OBVIOUS CHOICE

FROM TRANSACTIONAL VIEW TO HYPER PERSONALIZATION



SELF-DRIVING FINANCE DEPLOYMENT OPTIONS



Data Enrichment

Almaza Supermarket	15/03/2021 Groceries	-528.85
Ujifood	15/03/2021 Dining	-528.85
OSM	14/03/2021 Entertainment	-511.32
JIS International School	02/03/2021 Education	-41,235.00
Dubai Islamic Bank Cards	02/03/2021 CC Payments	-1,403.72



Insights

HOUSEHOLD SPENDING INCREASED

THERE'S NO DAY LIKE PAYDAY

YOUR BEST BET: MERGEE

WE NOTICED TWO SPENDING CATEGORIES HIGHER THAN USUAL

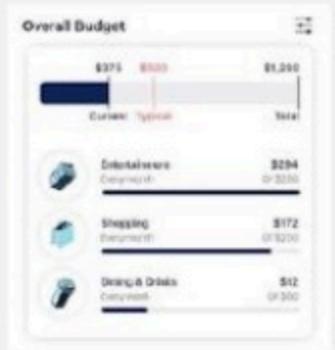
Small Business

UPCOMING EVENTS

CASHFLOW TRACKER

INIGHTS FEED

ACCOUNTING SNAPSHOT



Automated Wellness Programs & Financial Goals

TRANSFER SUCCESS

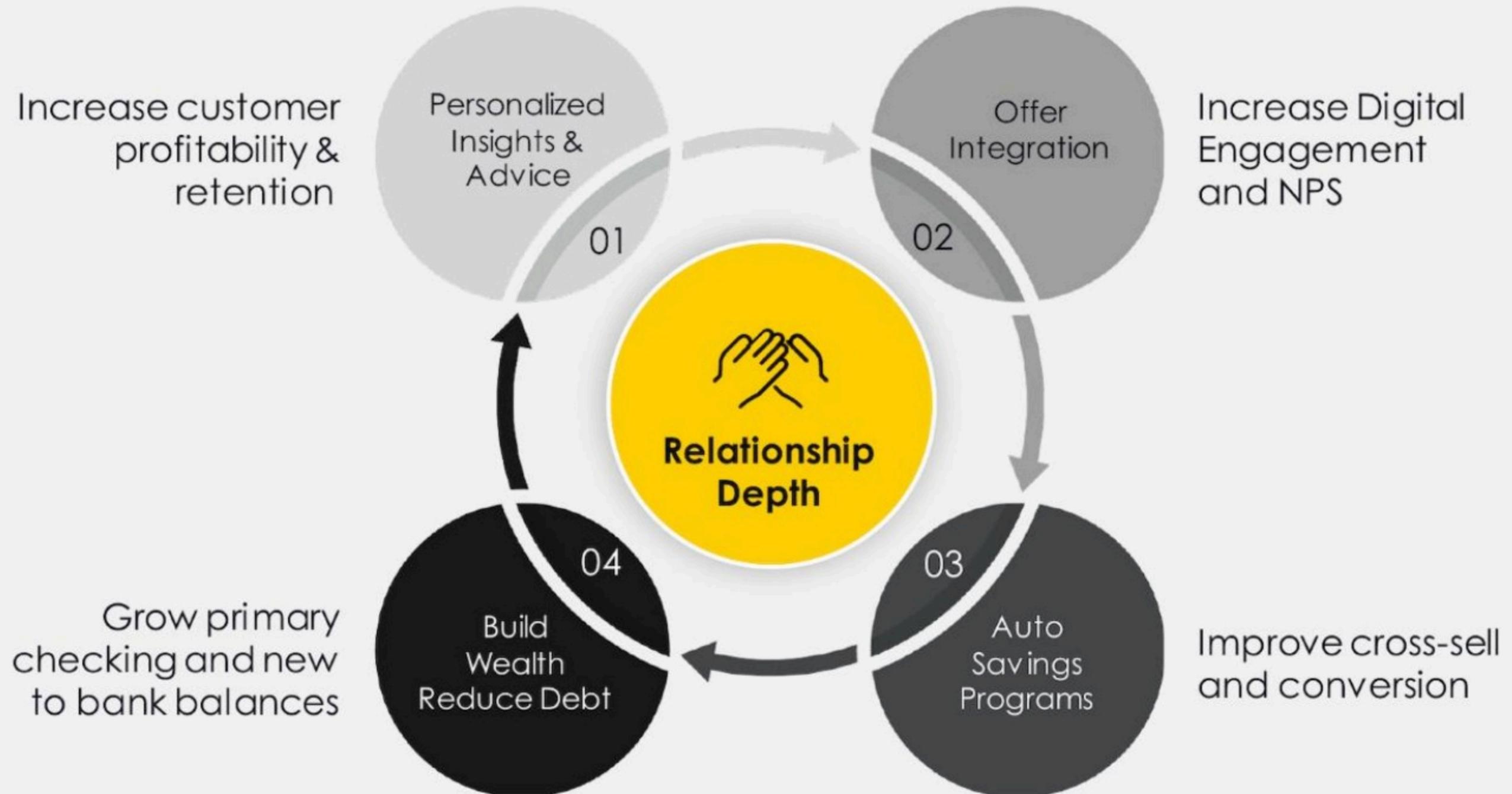
CHILD'S COLLEGE \$2,400

Open Banking

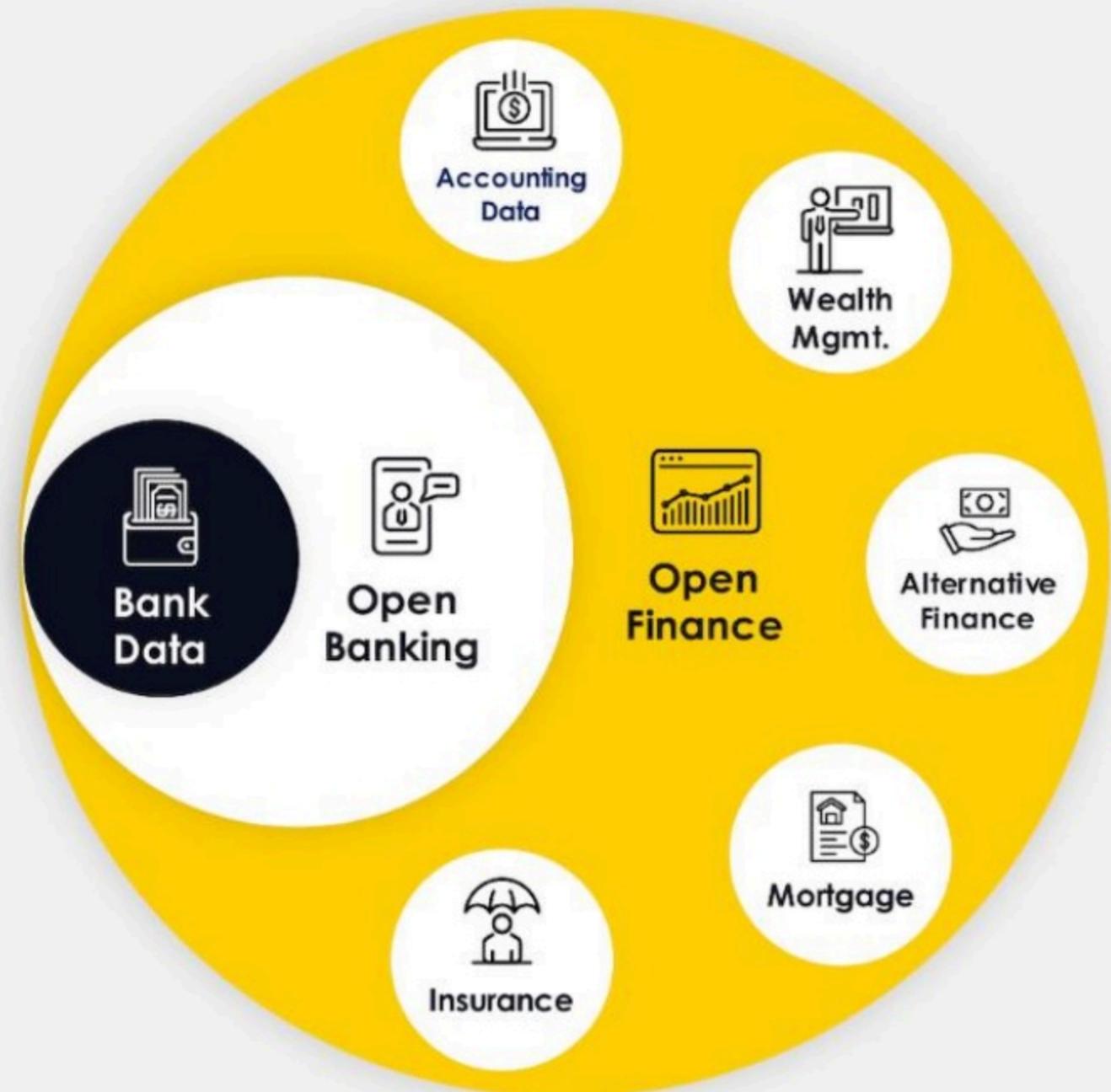
Select your bank

- Bank of Bahrain
- AIB
- Bank of China
- citi
- HSBC
- paribas
- BARCLAYS
- WELLS FARGO
- ROYAL BANK OF CANADA
- AMERICAN EXPRESS
- HSBC
- WELLS FARGO

CREATING A VIRTUOUS CUSTOMER “FLY WHEEL”



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

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

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