# Personetics Engage for Small Business

AI-powered small business banking

## Financial Business Insights and Guidance that Deliver Real Value, Real-Time, All the Time

Small business owners and managers have high expectations from financial services providers in the digital age. Beyond quick access to data anytime anywhere, they need ways to stay ahead of any issues that could disrupt the business and streamline day-to-day financial management for employees across the organization.

Using the power of AI and real-time predictive analytics to deliver insight and advice that can help businesses control their finances and simplify everyday money management tasks, banks can reestablish themselves as a trusted partner to the small business customer.
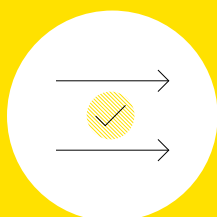
HOW BANKS USE AI TO EMPOWER SMALL BUSINESS CUSTOMERS
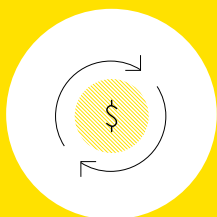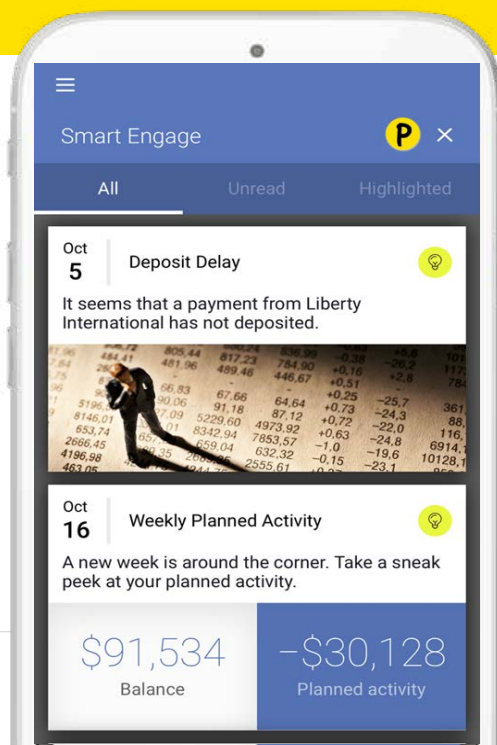
Optimize Cashflow
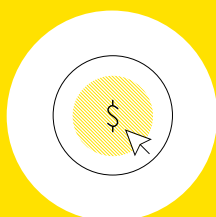
Manage Receivables

Simplify Payables

Support Growth

- Scan **expenses** activity to flag **exceptions** and items that are of interest to the company and the controller

- Suggest corrective **actions** to avoid unexpected cash shortages, fees, and other potential business disruptions

- Identify **opportunities** to optimize cashflow management and maximize return on investment

- Educate the business about relevant **products & services** that can improve their financial standing

Smart Engage

All   Unread   Highlighted

Oct 5   Deposit Delay
It seems that a payment from Liberty International has not deposited.

Oct 16   Weekly Planned Activity
A new week is around the corner. Take a sneak peek at your planned activity.

$91,534
Balance

−$30,128
Planned activity

Transform business-specific data streams into just-in-time, predictive, and actionable insights.

Role-Based Views

Engage analyzes financial data streams to create a business-specific list of actionable insights. Insights are presented to different users according to their role, and business owners can view seperate insights for their personal and business accounts.

Real-Time Insights

Insights are triggered upon invocation, to ensure they account for the most recent customer activity and reduce false positives. For example, alerting a customer to a low balance issue based on previous night's batch feed would be inaccurate if the customer had a cleared deposit earlier in the day.

Out-of-the-Box Insights for Small Business Segments

Engage comes with a rich library of prebuilt insights and flows tailored to specific business segments and their unique financial management needs.
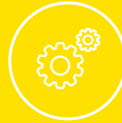
Self-Learning

Over time, Engage learns from individual customer interactions to better select and prioritize insights for each customer. It also supports the ability to capture explicit user feedback (rating, likes, etc.) that is utilized as part of the learning algorithm.

Controlled by the Bank

The Engage Content Editor allows business users to manage pre-built insights and create new ones using the Personetics framework.

> " THE NUMBER ONE COMPLAINT OF SMALL BUSINESSES, ENTREPRENEURS, AND THE FOLKS THAT SUPPORT THEM IS HOW MUCH TIME IS WASTED RUNNING THE BANKING SIDE OF THE OPERATIONS."
>
> - American Banker

A new way to serve and engage business customers

Cognitive Banking brings together Artificial Intelligence, Predictive Analytics, Natural Language Understanding, and Machine Learning technologies to transform your bank's relationships with business customers.

- Increase business customer engagement with contextually-relevant insights

- Offer products and services that anticipate and meet the needs of each business

- Jumpstart customer adoption from day one – no data entry or setup needed

- Seamlessly adapt to user preferences while retaining the ultimate control

- Accelerate time-to-market with pre-packaged financial services knowledge

COGNITIVE BANKING

personetics®

TAKING DIGITAL BANKING PERSONAL