

Personetics Act

AI-powered Automated Money Management

Powered by predictive analytics and artificial intelligence, Personetics Act enable financial institutions to offer automated money management programs that help customers reach their financial objectives.

Designed for today's fast-paced and digital-centric lifestyle, these programs require minimum effort on the part of the customer, automatically moving money to meet personal goals while keeping the customer in control.



Save for a short-term goal

Emergency fund,
large purchase, vacation



Pay off debt

Credit card, mortgage,
student loans



Get ahead of long- term saving goals

Retirement, college



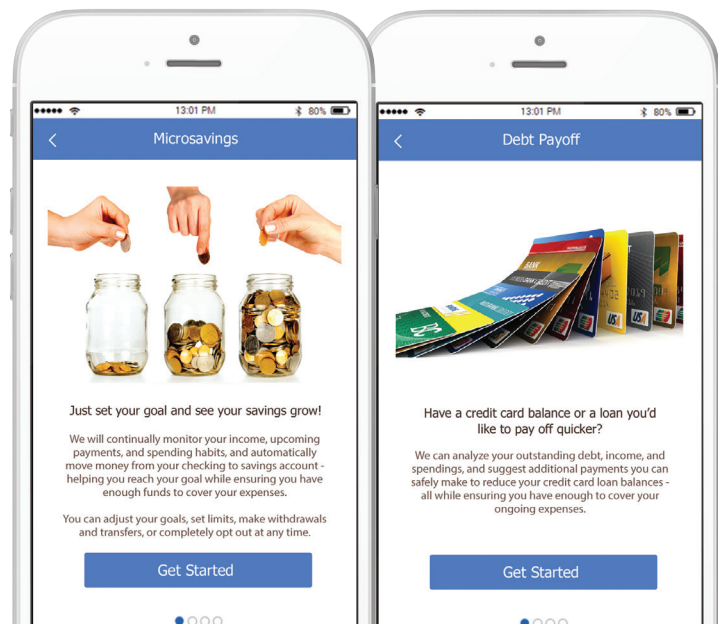
31%

of Americans spend no time
managing their finances
(MyBankTracker survey)



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consumers are interested in
automated savings programs
(Mercator Advisory Report)



How does Act work on behalf of the customer?



A win-win proposition for the consumer and the bank



For customers

- Let the automated program help you meet your financial goals while you go about your busy life
- Stay in complete control – adjust your goals, set limits, make withdrawals and transfers, or opt out at any time



For banks

- Increase stickiness and share of wallet for current account holders
- Attract customers that hold their primary account with other banks