

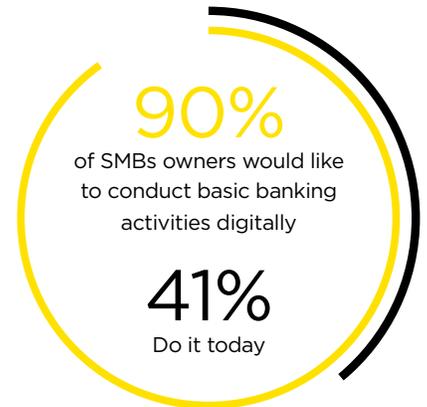
ENGAGE FOR SMALL BUSINESS

AI-powered Small Business Banking

Meeting the Needs of Small Businesses with Digitally-driven Insights and Guidance

Small business owners and managers have high expectations from financial services providers in the digital age. With cashflow critical to their survival, an aggregated real-time view of their finances anytime anywhere is a key requirement. Beyond survival, they need forward-looking insight and advice to ensure adequate liquidity and be well-positioned for growth.

Using the power of AI and predictive analytics to help businesses control their finances and simplify money management, banks can establish themselves as a trusted partner and build deeper relationships with their small business customers.



Source: Personetics SMB survey, 2019

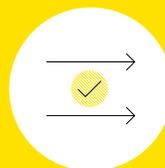
HOW BANKS USE AI TO EMPOWER SMALL BUSINESS CUSTOMERS



Optimize Cashflow



Highlight Receivables & Payment Exceptions

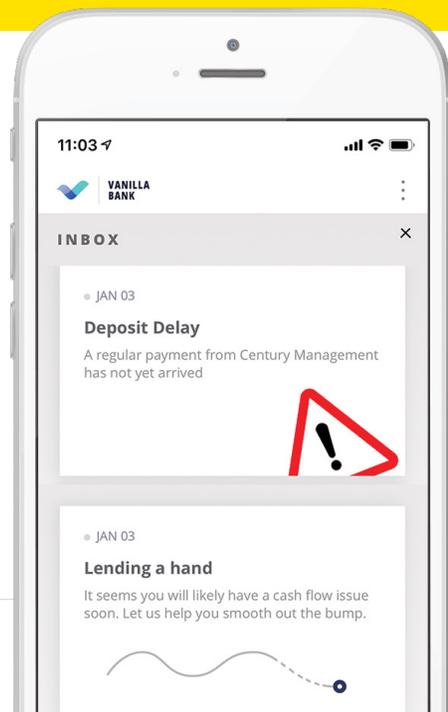


Consolidate & Simplify Activity Tracking



Respond to Liquidity & Growth Needs

- Scan payment and **expenses** activity to flag **exceptions**
- Suggest corrective actions to avoid **cash shortages** and other business disruptions
- Increase business agility by identifying and responding to **liquidity** and **growth** needs
- Educate the business about relevant bank **products & services** that can simplify and improve financial control
- Integrate accounting data to deliver insights and advice based on a **consolidated view** of actual and planned financial activities



Empowering small business financial management with actionable insights and cashflow predictions



Day-to-day Banking Insights

Simplify everyday financial management by proactively highlighting important issues and suggesting corrective actions.



Cashflow Predictions

Enable the business to preempt expected balance shortfalls by predicting future cashflows.



Mobile-enabled Money Management

Integrate the experience into the bank's mobile app, allowing business owners and employees to stay on top of their financials anytime anywhere.



Out-of-the-Box Business Insights

Shorten time-to-market with a rich library of prebuilt insights tailored to business users' needs.



Customized and Controlled by the Bank

The Personetics Engagement Builder allows your bank to modify pre-built insights, add your own custom insights, and control the user experience.



Integrated with Accounting Data

Provide an aggregated view of financial activity with optional integration with popular accounting software.



of small businesses want their bank to provide online cashflow management, forecasting and budgeting tools.

Source: Aite + Bottomline Technologies, 2018

A new way to serve and engage business customers

Personetics Self-Driving Finance™ delivers a new level of engagement and insight, transforming your bank into the financial partner of choice for your business customers.

- Increase business customer engagement with contextually-relevant insights
- Offer products and services that anticipate and meet the needs of each business such as real-time line of credit or loan
- 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

