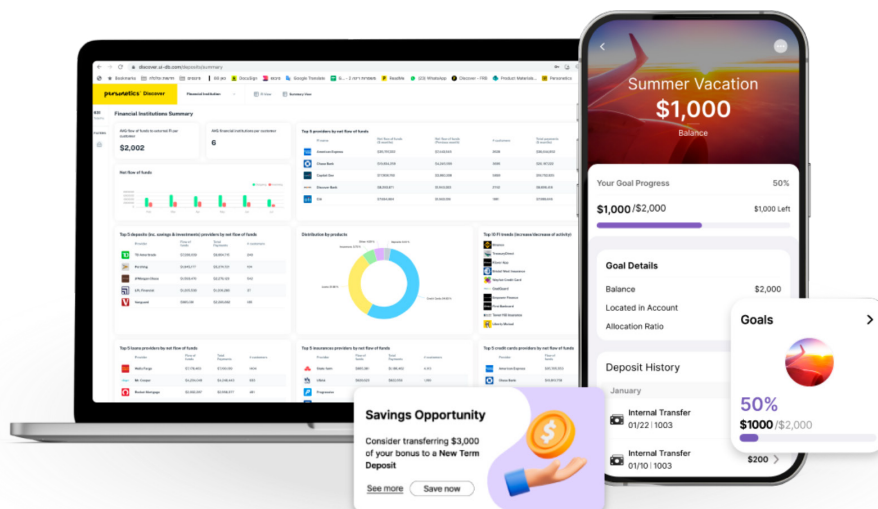# personetics®
SELF DRIVING FINANCE

Winning the Battle for Deposits:
Unlocking the Value of Transactional Data

Win, grow, and retain deposits with AI-based solution

Don't settle for reactive traditional tactics of promotional rates.
Instead, deploy a proactive data-driven strategy to identify deposit opportunities,
boost customers' savings, and achieve business impact.

Identify Deposit Opportunities and Optimize Your Targeting

Apply deposit intelligence to capitalize on saving opportunities that benefit both customers and the bank. Track deposit leakage, assess customers' savings eligibility, and optimize outreach across your CRM, MarTech, and digital banking experience.

Boost Deposits With Actionable Advice

Engage customers and boost deposits with actionable insights that recommend to each customer when, how, and how much they can save, based on their forecasted balance, cashflow stability, and financial preferences.

Easily Generate Custom Insights Without Code

Shorten time-to-market with an intuitive admin console to deliver the right offer, to the right customer, at the right time. Easily create and manage your own insights, no code of analytic background required.

Encourage Customers' Savings With Smart Journeys

Leverage goal-based savings and automated journeys to attract, retain, and grow deposits. Assess the customers' long-term savings capabilities and optimize their savings with personalized trackers, nudges, and advice.

personetics

Optimize your customers' savings and yield higher deposits

+20%	$2,540	–2%
Savings accounts opening growth rate	Avg. annual savings per customer	Deposit leakage decrease

"

"In the first quarter over 20k new deposit accounts were opened and 30k customers have set up savings goals… this is a fantastic outcome we've seen for a new product, new experience."

Peter Poon
VP Digital Product Management

BMO

"

""Pay Yourself First" (PYF) addresses a need in the market for customers that have the capacity to set savings aside. It is fully automated, self-adjustable, deals with big chunks of money, and can provide different virtual "buckets" to automatically or manually split the money between them"

Damian Warren
SVP of Consumer Digital Channels

usbank

"

"NOMI Find & Save uses predictive technology to find money clients can spare and automatically sets it aside for them. Clients using this feature have saved on average about $308/month, adding up to about $3,700 per year".

Peter Tilton
Chief Digital Officer

RBC

Don't sit out the battle for deposits
Unlock the value of transaction data and build a winning deposit strategy.

Learn more at Personetics.com/deposit-growth