

# Turn Every Account Into a Primary Relationship

**Activate**

01/20/2025  
**Make Payday Effortless!**

Set up direct deposit for a fast and secure access to your salary!

More Info [Set Up Direct Deposit](#)

**Deepen**

04/28/2025  
**Get More from Your Credit**

Check out how our Maple Bank credit card can benefit you!

[More Info](#) [Apply Now](#)

**Retain**

08/08/2026  
**Restart Your Savings**

Haven't saved lately? Time to get back on track!

[More Info](#)

**Look Ahead**

Mo Tu We Th Fr Sa Su

02	03	04	05	06	07	08
09	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

**Budget**

12%  
\$120 / \$1,000

**Linked Accounts**

- US Bank Balance: \$6,560
- Truist Balance: \$2,000

Become your customers' go-to financial partner with real-time indicators and contextual insights that help boost account activation, capture external funds, and reduce churn – enabled by Personetics AI-powered Cognitive Banking Platform.



## Detect Primacy Signals Without Requiring Open Banking

Gain visibility into external activity such as savings, payments, and card usage – to proactively identify primacy risks and opportunities you can act on.



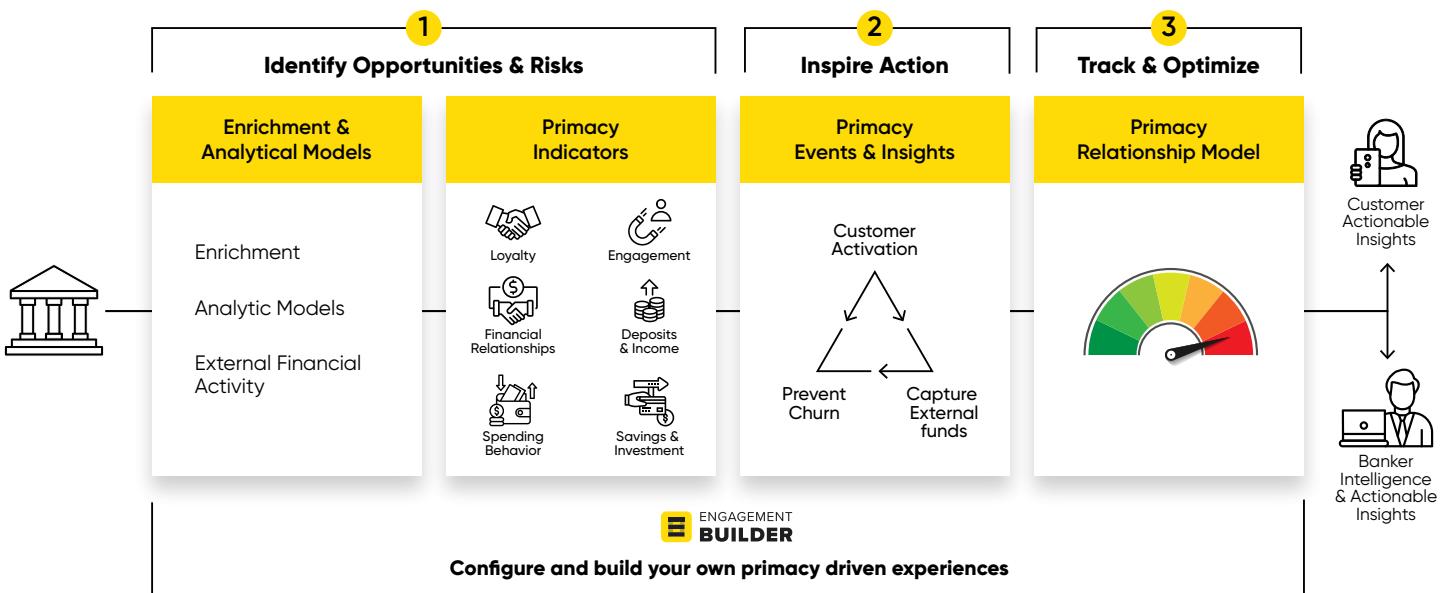
## Inspire Action Across the Customer Lifecycle

From onboarding, through deepening, to retention – inspire action with contextual insights that help you deepen relationships and grow share of wallet.

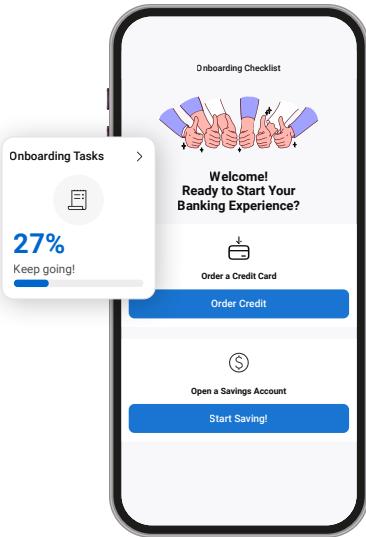


## Build Your Own Primacy Experience

Easily customize and create insights—including messaging, logic, and design—to match your bank's primacy strategy.



## Driving Proactive Primacy Across the Customer Lifecycle

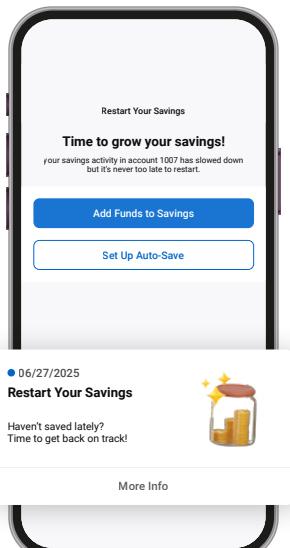
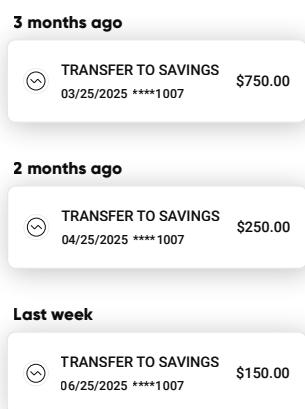
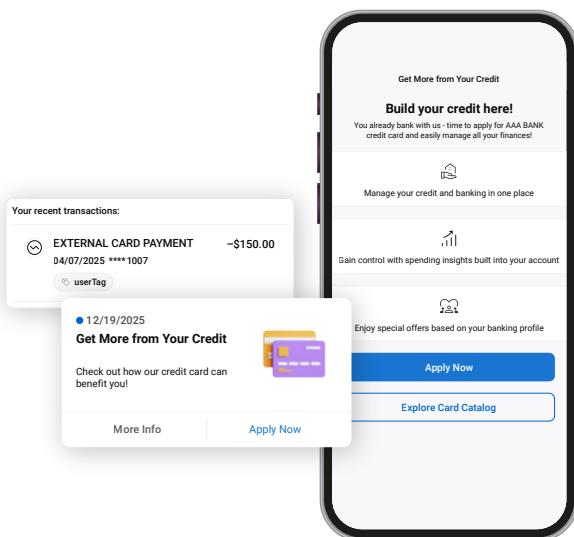


### Activate New Customers

Drive account activation within the first crucial 90 days through a guided onboarding checklist, nudges, and progress trackers.

### Deepen Engagement

Convert secondary to primary customers by detecting external financial activity and delivering contextual, real-time offers that help you grow share of wallet.



### Retain “At-Risk” Customers

Spot early churn signals—such as reduced savings or card inactivity—and re-engage dormant customers with tailored offers that you can configure to your business needs.

## Key Features

### ✓ Primacy Enrichment & Events

Gain deeper understanding of customers' financial activity—including products, changes in account activity, and income stability—with dedicated enrichment and analytical models.

### ✓ Actionable Insights

Grow share of wallet and increase retention with prebuilt contextual insights that help identify and capitalize on external financial activity across savings, checking, credit and more.

### ✓ Onboarding Tracker

Optimize onboarding with a guided, configurable checklist that drives key actions like direct deposits, auto-bill payments, and card activation.

### ✓ Engagement Builder

Customize your own Primacy insights, with a no-code platform and enriched data attributes covering both internal and external financial activity indications.

## Why Primacy Matters?

Without primacy, banks lose deposits, loyalty, and revenue.  
The numbers speak for themselves:

**73%**

engage with multiple banks beyond their main bank  
(Accenture)

**30-40%**

of digital accounts never activate in first 90-days  
(BCG)

**10X**

more deposits from primary vs. secondary customers  
(Curinos)

## Contact Us Today to Unlock the Power of Cognitive Banking

New York • London • Singapore • São Paulo • Tel Aviv

