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EXECUTIVE CASE STUDY | 90-DAY PILOT | 1,500 MEMBER COHORT

Selene Intelligence Wealth Engagement Pilot Study

A 90-day pilot study on member activation, deposit activity, wealth-building behavior, and product-readiness in a premium digital financial experience.

1,500
Members Invited

43%
Invited Members Activated

54%
Activated Members Engaged Weekly

$550K+
New or Retained Deposit Activity

296
Investing Members

90%
90-Day Funded Balance Retention

Prepared by
AlgoPear Research & Analytics

Pilot Model
90-Day Pilot

Host Environment
AlgoPear-Hosted Platform

What the Pilot Validated

Selene Intelligence demonstrated that members will voluntarily activate, fund, invest, and return when offered a premium digital wealth-building experience.

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Invited Members Activated

$550K+
New or Retained Deposit Activity

296
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Trusted member behavior supports a stronger case for embedded deployment.

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Why This Matters Now

Financial institutions need deeper, more engaging relationships that move beyond static account access.

Traditional FI Relationship	Modern Member Expectation
Checking & Savings	Financial Command Center
Payments & Transactions	Wealth-Building Tools
Loan Awareness	Personalized Guidance
Low Daily Engagement	Deeper Relationship Value

Wealth engagement can become the new relationship layer inside digital banking.

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What the Pilot Evaluated

The pilot evaluated whether members would voluntarily activate, fund, invest, and return to a premium digital financial experience before full embedded deployment.

1. **Invite**
   Members receive access
2. **Activate**
   Members enter the experience
3. **Fund**
   Members move initial balances
4. **Invest**
   Members make first investment
5. **Return**
   Members come back and engage

Core research question: Can wealth-building engagement increase activation, deposits, investing behavior, and product-readiness before embedded deployment?

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How the Pilot Was Conducted

A controlled pilot measured voluntary member behavior before full embedded deployment.

FINANCIAL INSTITUTION

Partner credit union.

1,500 MEMBER COHORT

Invited via email and in-app communication.

MAGIC LINK ACCESS

One-click secure access. No credentials required.

SELENE INTELLIGENCE PLATFORM

AI-powered wealth-building experience.

ACTIVITY + DEPOSIT TRACKING

Behavior and deposit data captured.

OUTCOME ANALYSIS

Results measured against defined outcomes.

PILOT MODEL

90-Day Pilot

ACCESS METHOD

Magic Link / Non-Embedded

HOST ENVIRONMENT

AlgoPear-Hosted Platform

PARTICIPANT COHORT

1,500 Members

What This Study Was Designed to Prove

The study tested Selene across four critical feasibility pillars before full embedded deployment.

IMPLEMENTATION

Could members access the experience through a controlled pilot environment?

ADOPTION

Would members activate and complete meaningful onboarding actions?

MEASUREMENT

Could engagement, deposits, investing, and product-ready signals be tracked?

SCALABILITY

Do the results support a larger embedded deployment?

The pilot validated that Selene could drive measurable member engagement and financial behavior.

What We Measured

The pilot focused on outcomes that matter most to financial institutions.

PRIMARY OUTCOMES

Activation
Members who activated through the magic link.

Engagement
Frequency and depth of platform usage.

Funding
Members who funded their accounts.

Investing
Members who made their first investment.

Funded Balance Retention
Retention of funded balances at 90 days.

SECONDARY OUTCOMES

Session Depth
Average sessions and time spent.

Profile Completion
Completion of financial profile.

Automation
Members who enabled automated transfers.

Portfolio Assets
Total assets invested or allocated.

Product-Ready Signals
Indicators for lending and product offers.

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Members Progressed from Activation to Recurring Use

Members moved from initial activation to funded, investing, and recurring behavior.

KEY TAKEAWAYS

43% of invited members activated

26% of invited members funded

20% of invited members made a first investment

15% of invited members became recurring users

Strong voluntary progression demonstrates member interest in wealth-building within their financial institution.

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Members Returned with Meaningful Frequency

Engagement strengthened as members moved from initial activation into repeated financial behavior.

54%
Activated Members Engaged Weekly

4.6
Average Weekly Sessions

7.8 min
Average Session Duration

Engagement Trend Across Pilot Period

A meaningful segment returned frequently enough to create a recurring usage pattern.

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Behavior Continued After Activation

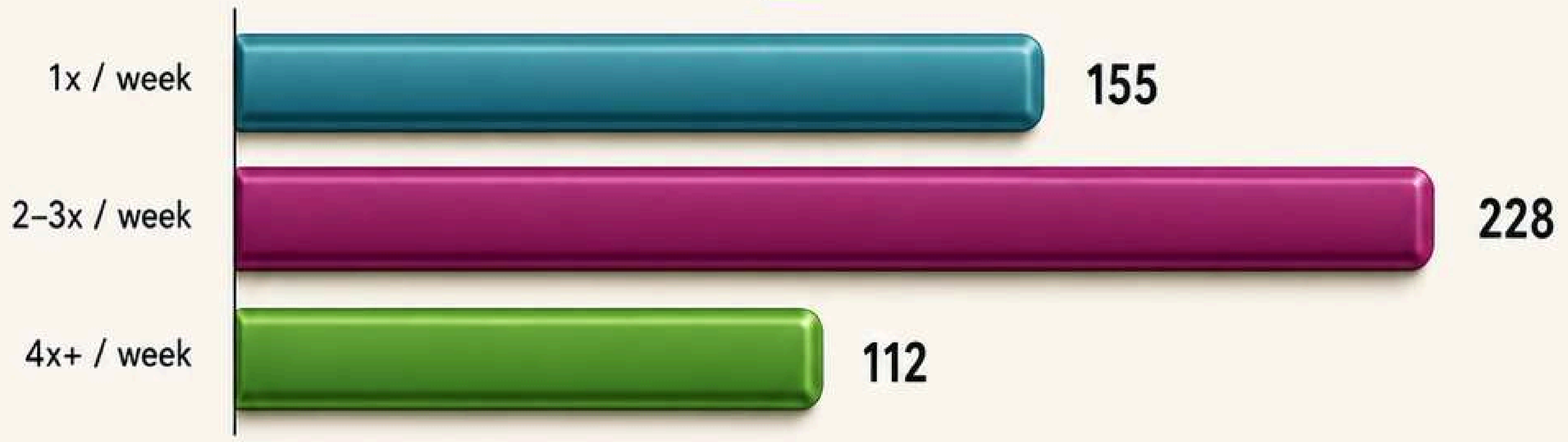
The pilot examined whether engagement was durable enough to support a recurring member touchpoint.

90%
90-Day Funded Balance Retention

228
Recurring Users

35%
Recurring Rate of Activated Members

Weekly Usage Distribution



15% | Recurring user rate of total cohort

Retention is the bridge between product adoption and financial relationship expansion.

Deposit Activity Became Visible

The pilot measured whether wealth engagement could produce funding behavior in a standalone environment.

$550K+

New or Retained Deposit Activity

387
Funded Accounts

90%
Funded Balance Retention

$418K
Invested / Portfolio Assets

Deposit Activity Composition

$418K
Invested / Portfolio Assets

$72K
Checking / Savings

$38K
Cash Awaiting Investment

$22K
Recurring Transfer Pipeline

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Where Deposit Activity Went

Separating deposits from portfolio assets makes the economic signal easier to evaluate.

- **$418K** Invested / Portfolio Assets
- **$72K** Retained in Checking / Savings
- **$38K** Cash Awaiting Investment
- **$22K** Recurring Transfer Pipeline

$418K was reflected in invested or portfolio assets. Remaining balances represented liquidity and transfer activity still in progress.

Members Moved from Funding to Investing

Selene was evaluated as a bridge from savings-only behavior to investment particcipation.

296
Investing Members

48%
Investing Members Enabled Automation

$184
Average Monthly Contribution

Behavioral Shift Observed

Members did not stop at activation; a meaningful cohort funded accounts and made first investments.

From Engagement to Institution Value

The pilot produced measurable product-ready signals and meaningful economic opportunity.

PRODUCT-READY SIGNALS CAPTURED

BORROWING READINESS
Members showing intent and capacity for credit products.

AUTO LOAN INTEREST
Members expressing interest in auto financing.

CREDIT CARD INTEREST
Members indicating interest in credit solutions.

HOME LOAN READINESS
Members showing future home financing potential.

CROSS-SELL OPPORTUNITIES
Members open to additional financial products.

— INSTITUTION ECONOMIC IMPACT (PROJECTED FROM PILOT)

PRODUCT REVENUE OPPORTUNITY
$2.7M+
Estimated annual revenue from engaged cohort.

HIGH-VALUE MEMBER PIPELINE
296
Members showing strong investment behavior.

DEPOSIT GROWTH POTENTIAL
$5.6M+
Projected deposit growth from engaged members.

LONG-TERM MEMBER VALUE
3.2x
Higher lifetime value vs. non-engaged members.

Selene delivers measurable product-ready signals that translate directly into institution growth.

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Scaling Impact Through Embedded Deployment

The pilot validated the model. Phase II scales the impact across the full member base.

PHASE II: EMBEDDED DEPLOYMENT ROADMAP

1. **EMBED & INTEGRATE**
   Seamless integration into digital banking experience.
2. **SCALE TO FULL MEMBER BASE**
   Expand Selene access to all members.
3. **DRIVE DEEPER ENGAGEMENT**
   Increase activity, funding, and investing.
4. **CONVERT ENGAGEMENT TO PRODUCTS**
   Move engaged members into loans, cards, and more.
5. **MAXIMIZE LIFETIME VALUE**
   Build stronger relationships and long-term growth.

WHAT PHASE II UNLOCKS

10X+
POTENTIAL SCALE
Expand impact across the entire membership.

HIGHER DEPOSIT GROWTH
Drive meaningful balance growth.

STRONGER MEMBER LOYALTY
Increase retention and primary status.

SUSTAINABLE REVENUE GROWTH
Strengthen long-term institution economics.

Phase II transforms Selene from a successful pilot into a scalable growth engine.

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The Pilot Validated the Future of Embedded Intelligence

Selene Intelligence proved it can drive measurable financial engagement, deposit growth, and wealth-building behavior—before full integration.

PROVEN. MEASURABLE. REPEATABLE.

Selene delivers the engagement, data, and economic outcomes financial institutions need to grow.

PILOT HIGHLIGHTS

43%	$5.6M+	296	15%	High Product Readiness
Activation Rate	Deposit Growth Potential	First Investments	Recurring Users	
Strong voluntary member activation.	Meaningful projected deposit opportunity.	Members took action to build wealth.	Early signs of sustainable behavior.	Strong pipeline for loans, cards, and more.

THE PATH FORWARD

COMPLETE INTEGRATION

Embed Selene seamlessly across the digital banking experience.

SCALE & PERSONALIZE

Expand access and personalize insights for every member.

GROW MEMBERSHIP VALUE

Turn engagement into lasting relationships and measurable growth.

Selene Intelligence by AlgoPear is the future of embedded, intelligent banking.

The pilot proved the impact. The future is scalable.

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