



FINANCIAL DATA- DRIVEN ENGAGEMENT PLATFORM

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Incorporated in 2011

Privately held; Backed by Viola Ventures, Sequoia Capital, Lightspeed Ventures, Nyca Partners, Warburg Pincus PE & Thoma Bravo PE

Offices: Tel Aviv, New York, London, Singapore, Tokyo, Sydney, Sao Paulo

of banks: ~80

of employees: ~300



PERSONETICS AT A GLANCE

- Personetics is the **global** leader in **data driven personalization** and **customer engagement** for Financial Services
- We strive to actualize a world of **Self-Driving Finance** where banks proactively act on behalf of their customers to better monetize relationship value
- We partner with Financial Institutions to re-invent financial services by integrating, automated intelligence to every customer interaction, creating significant business impact in months vs years

THE GLOBAL LEADER IN FINANCIAL-DATA-DRIVEN PERSONALIZATION AND CUSTOMER ENGAGEMENT FOR FINANCIAL INSTITUTIONS



Working with 6 of the top 12 banks in the NA/EU

120MM+

Serving over 120 million customers worldwide

58B+

Customer transactions analyzed

9B+

Personalized customer interactions



4.5+ Star customer rating



RBC
Royal Bank

INTESA

SANPAOLO

Santander



BNP PARIBAS

Openbank

AKBANK



usbank



BMO



citi

ally

Hyundai Card

MyState



Huntington

ISRACARD

UOB

Banamex

bank hapoalim



THE NEW BATTLEGROUND IN FINANCE IS CUSTOMER ENGAGEMENT

Incumbent banks



Wealth & Insurance



Neobanks, Fintechs



Retailers and Big Tech



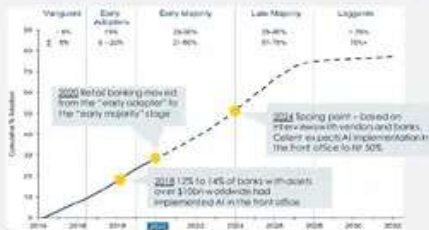
TIDAL WAVE OF TRANSFORMATION IN BANKING

What is Self-Driving finance?

“Algorithm-driven services that make financial decisions and take actions on a customer's behalf”

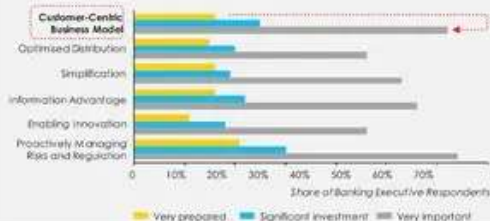
Source: Forrester

Increasing AI Adoption in Retail Banking Front-End



Banks Recognize Need, but Are Unprepared

PwC 2020 Banking Executive Survey



SELF-DRIVING FINANCE TRAJECTORY



THE MOST COMPREHENSIVE PLATFORM IN FINANCE ENABLES AGILITY AND DIFFERENTIATION

1 Data Enrichment Services



Transactions
Enrichment



Customer
Financial Map

2 Customer Engagement (Retail, SME, WM)



Insights Library



Engagement Builder

3 Financial Wellness Automation



Automated Programs

4 Open Finance



Cloud Data Connector

BANKS ARE INVESTING IN DATA-DRIVEN PERSONALIZATION

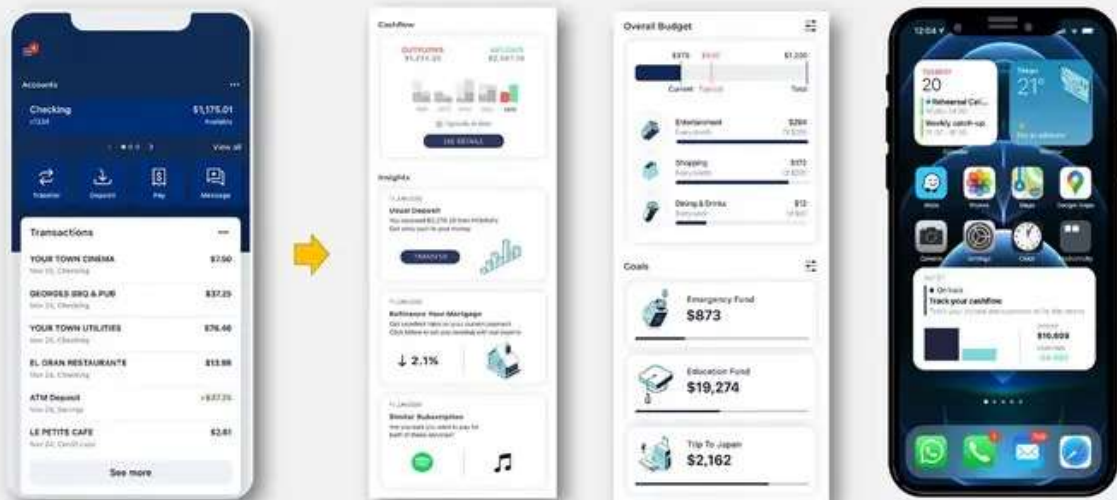
"Personetics is focused on customer financial resilience... and has been deployed quickly and surgically at many large banks"

Celent, August 2020



PERSONETICS IS THE OBVIOUS CHOICE

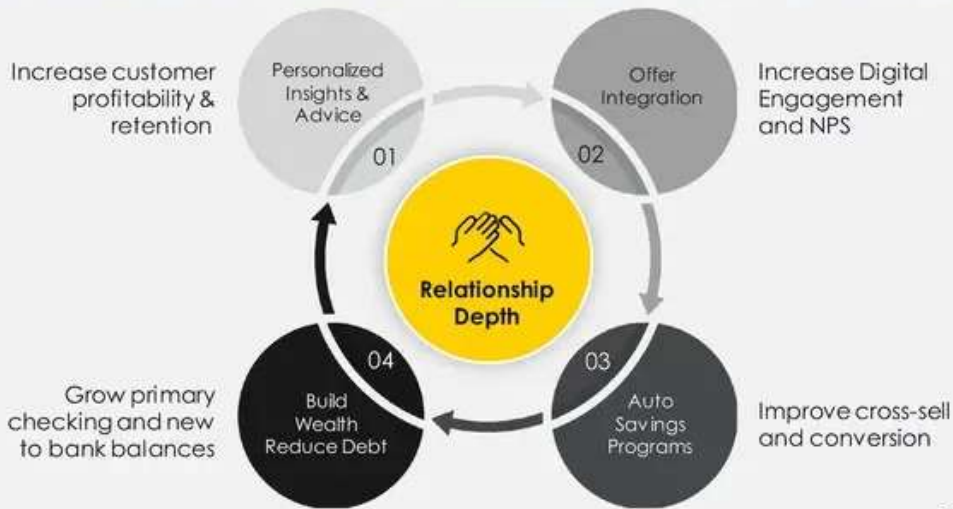
FROM TRANSACTIONAL VIEW TO HYPER PERSONALIZATION



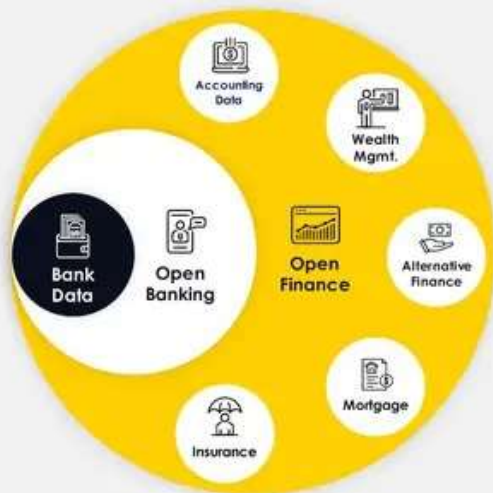
SELF-DRIVING FINANCE DEPLOYMENT OPTIONS



CREATING A VIRTUOUS CUSTOMER “FLY WHEEL”



OPEN FINANCE WILL RESHAPE FINANCIAL SERVICES OVER THE COMING DECADE – PERSONETICS WILL DRIVE USAGE



- Insurance - Life events and contract discovery
- Wealth management – Suitability and advice
- Consumer Finance – Unsecured lending
- Mortgage – Underwriting
- Pensions – Accurate forecasting and automated advice

DRIVE IMPACT ON KEY BUSINESS OUTCOMES

BUSINESS DRIVERS

35%

Customer Engage

Digital Engagement

Frequency, time spent

15-20%

New accounts & balances

Account & Balance Growth

Regular & Tax-free Savings accounts

10%

YoY

Digital sales growth

Personal loans

+7pts NPS

4.4/5 Rating

Customer Experience

CSAT, NPS

17%

CTR

**Advice & Product
recommendation taken**

Sales Leads generated (premium cards, meet
advisor etc.)

5-8%

Improvement

Retention

Retention rate of actively engaged in insights

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THANK YOU!