



MONEYTHOR

The modern toolkit to
enhance digital banking

Unlimit^{with}
Infosys[®] | Finacle

Moneythor

Moneythor is a software company providing financial services providers with a modern toolkit to enhance their digital banking services with **rich transaction insights & data-driven personalized recommendations**.

Overview

- Founded in 2013 by digital banking software veterans
- Head-office & product development in Singapore
- Sales & services offices in Europe (London & Paris)
- Self-funded, debt-free and profitable

Select Customers & Awards



Moneythor

Customers' Challenges

Receive **little assistance** from their banks in their daily **financial life**

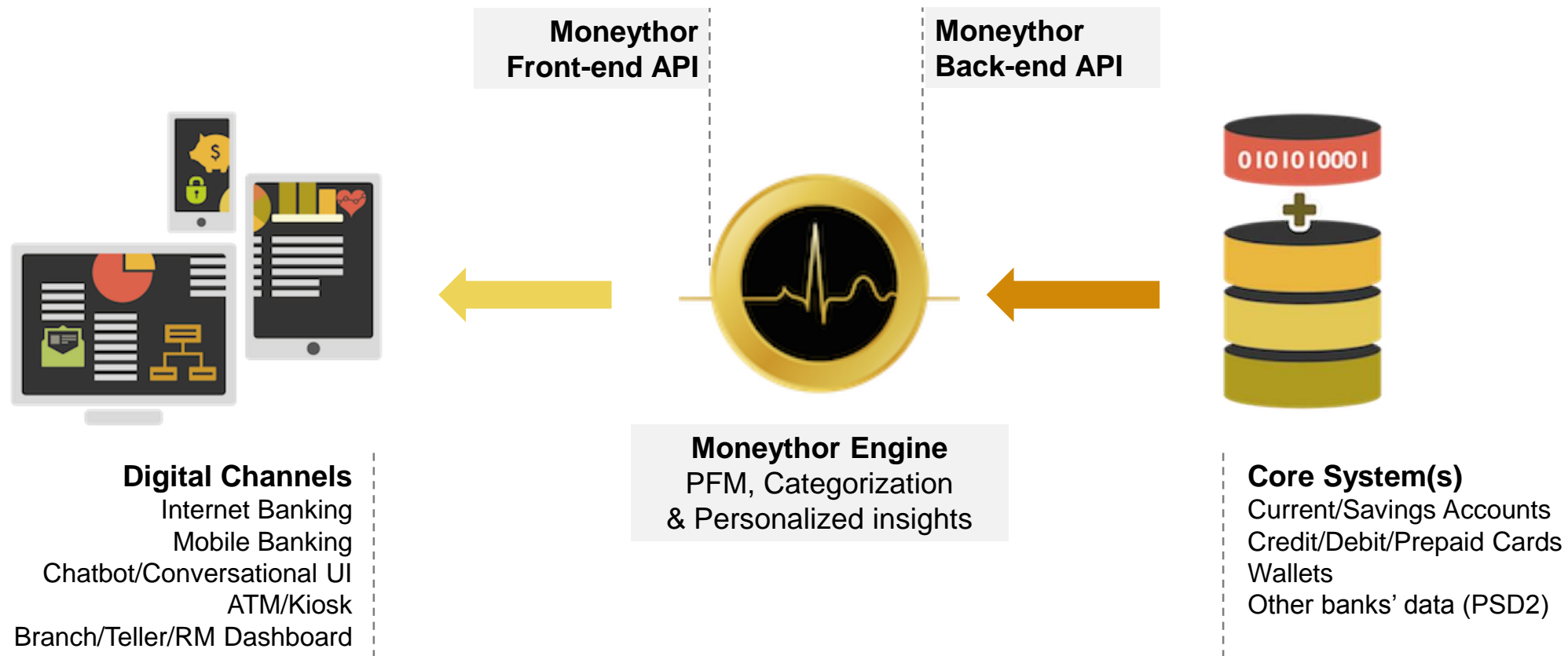
Banks' Challenges

Struggle to **increase loyalty** while maintaining **digital engagement**

Solution

Deliver **data-driven personalized insights** and **recommendations**

Moneythor



Recommendations & insights





myBetterBank

Transactions

John Doe

Help

Sign out

Main Account

MyBetterBank Savings Account

123-4-567890

SGD 10,580.56

06/09/2014

Date	Description	Currency	Debit	Credit
06/09/2014	POS NETS SPOTLIGHT	SGD	224.78	
06/09/2014	POS NETS KINOKUNIYA	SGD	54.69	
06/09/2014	AWL 27029678,LIANG COURT	SGD	600.00	
05/09/2014	POS BAT SURVEYMONKEY.COM LU XE 02SEP	SGD	39.31	
04/09/2014	POS BAT DEEZER 33 65 02SEP	SGD	9.98	
04/09/2014	POS BAT ACT*TRIBOB.COM PTE LTD 87 7- 03SEP	SGD	102.46	
04/09/2014	POS BAT BIG CARTEL 80 14 02SEP USD9.99	SGD	12.90	
04/09/2014	POS COMFORT TR	SGD	14.70	
04/09/2014	POS COMFORT TR	SGD	21.70	
04/09/2014	POS COMFORT TR	SGD	28.85	
03/09/2014	POS BAT PAYPAL *ATHENANETWO 40 29 31AUG	SGD	160.00	
03/09/2014	POS COMFORT TR	SGD	21.85	
03/09/2014	POS COMFORT TR	SGD	18.30	
03/09/2014	MST EZLINK SI NG 31AUG	SGD	30.30	
03/09/2014	MST SPINELLI @ IBM PH 2 BL SI NG 01SEP	SGD	5.30	
02/09/2014	ATM CSH 13482394,KEYPOINT 1	SGD	600.00	
02/09/2014	POS BAT GOOGLE *EXOZET GO OG 30AUG 4628-4500-1348-2394	SGD	2.02	

Before

Unlimit with
Infosys® | Finacle



myBetterBank

Transactions

John Doe

Help

Sign out



Main Card

myBetterBank Credit Card

CFRGOLD0AF01-XXX-83004

EUR -793.60

18/08/2014



Main Account

myBetterBank Savings Account

123-4-56789

SGD 10,580.56

06/09/2014



Joint Account

myBetterBank Current Account

001-222333-4

SGD 26,610.74

06/09/2014

Search

More ...

Page 1

Date	Description	Currency	Debit	Credit
06/09/2014	POS NETS SPOTLIGHT #Shopping	SGD	224.78	
06/09/2014	POS NETS KINOKUNIYA #Books birthday #	SGD	54.69	
06/09/2014	AWL 27029678,L	SGD	600.00	
05/09/2014	POS BAT SURVE #BusinessService	SGD	39.31	
04/09/2014	POS BAT DEEZER #Entertainment	SGD	9.98	
04/09/2014	POS BAT ACT*TR #Shopping	SGD	102.46	
Alert on your Shopping Expenses				
04/09/2014	POS BAT BIG CARTEL 80 14 02SEP USD9.99 #BusinessServices	SGD	12.90	
04/09/2014	POS COMFORT TR #Taxi	SGD	14.70	
04/09/2014	POS COMFORT TR #Taxi	SGD	21.70	
04/09/2014	POS COMFORT TR #Taxi	SGD	28.85	

BillsUtilities (Bills & Utilities)

- HomePhone (Home Phone)

- Internet (Internet)

- MobilePhone (Mobile Phone)

- Television (Television)

- Utilities (Utilities)

TAGS

Taxi (207)
Shopping (118)
Restaurants (112)
FoodDining (94)
Kids (65)
Work (49)
AirTravel (45)
BillsUtilities (44)
Bars (37)
Entertainment (37)
Clothing (36)
BusinessServices (33)
Groceries (28)
Hotel (24)
PublicTransport (24)
Sports (24)
Taxes (24)
Electronics (21)
Utilities (21)
Pharmacy (20)
SportingGoods (20)
Internet (18)
CoffeeShops (15)
FeesCharges (13)
Books (10)



Unlimit with
Infosys | Finacle

Main Card

myBetterBank Credit Card
CFRGOLD0AF01-XXX-83004
EUR -793.60
18/08/2014

Search

Date	Description
06/09/2014	POS NETS S #Shopping
06/09/2014	POS NETS K #Books birthd
06/09/2014	AWL 270296
05/09/2014	POS BAT SU #BusinessSe
04/09/2014	POS BAT DE #Entertainme
04/09/2014	POS BAT AC #Shopping
Alert on your	
04/09/2014	POS BAT BIC #BusinessSe
04/09/2014	POS COMFC #Taxi
04/09/2014	POS COMFC #Taxi
04/09/2014	POS COMFC #Taxi
04/09/2014	POS COMFC #Taxi

Main Account

myBetterBank Savings Account

Joint Account

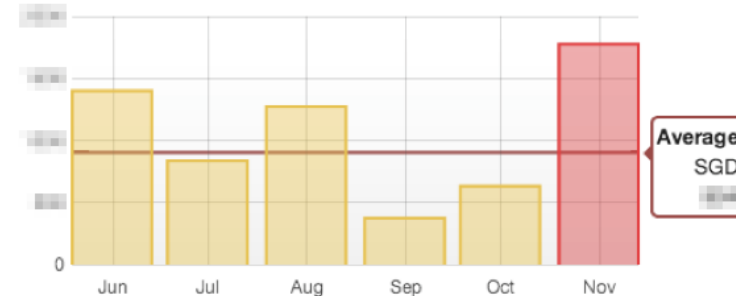
myBetterBank Current Account

Plus

Print

Tracking Your Spending

Alert on your Shopping expenses



Your expenses of the current month in the **Shopping** category across your accounts have reached **SGD 150** and have exceeded your average monthly expenses of **SGD 85** in the category over the past few months by more than 20%.

Did you know that...

According to a recent survey of consumers in Singapore (source: *The Nielsen Global Survey of Consumer Confidence and Spending Intentions Q1 2013*), the **top five options considered to cut back on expenses** are to:

1. Try to save on gas and electricity
2. Spend less on new clothes
3. Switch to cheaper grocery brands
4. Cut down on out-of-home entertainment

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04/09/2014	POS COMFC #Taxi

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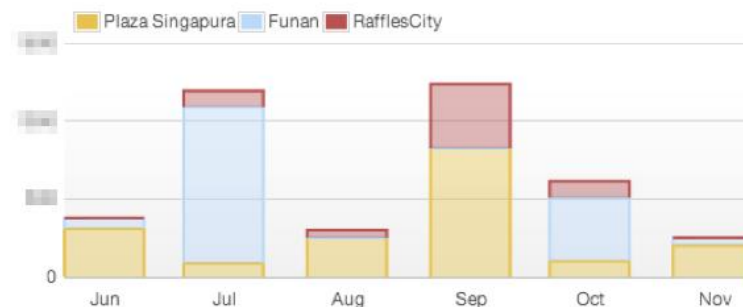
myBetterBank Current Account

Plus

Print

Tracking Your Spending

Interesting card for your lifestyle



The cumulative amount of your expenses at various CapitaMalls over the past 6 months has reached SGD [REDACTED].

Did you know that...

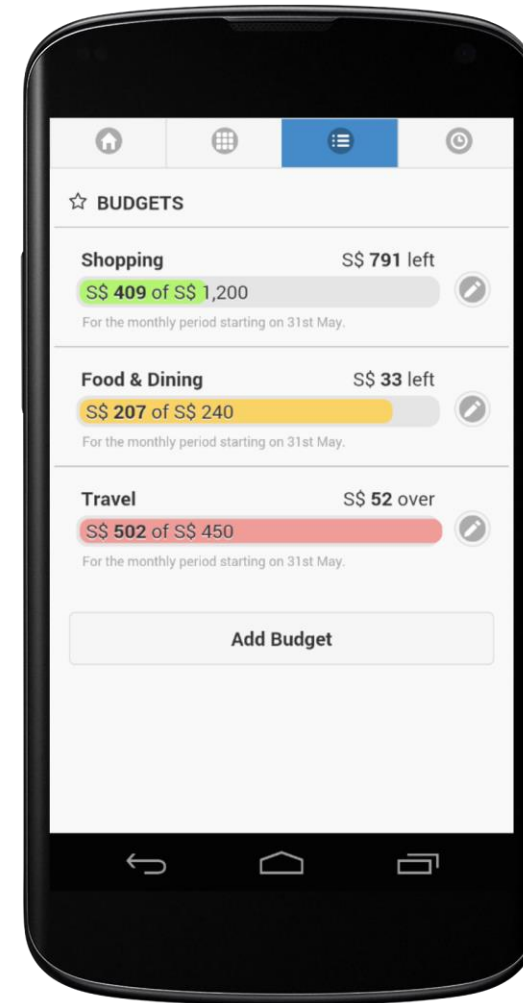
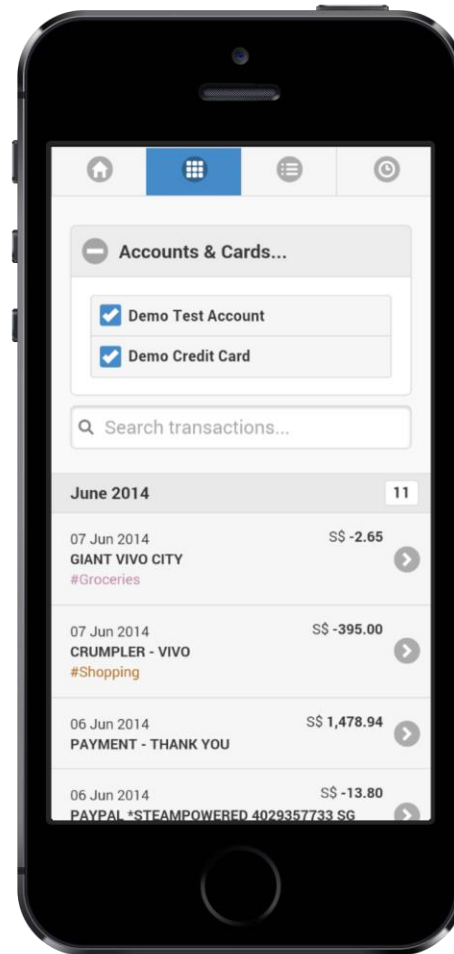
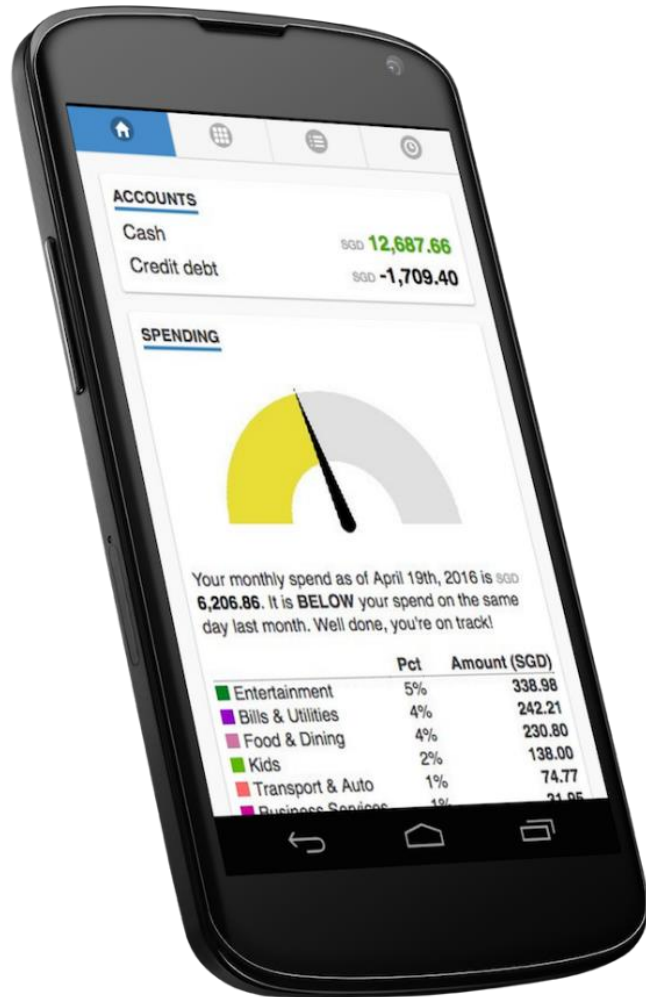
What you have spent could have helped you save at least SGD [REDACTED] over the same period by using the **CapitaCard**, plus extra benefits such as free parking and preferential room rates at participating hotels and residences.



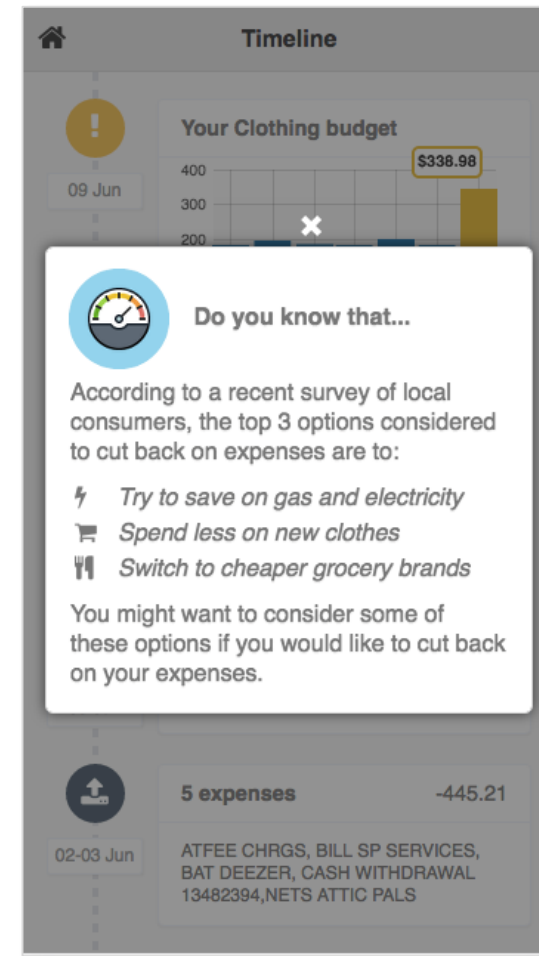
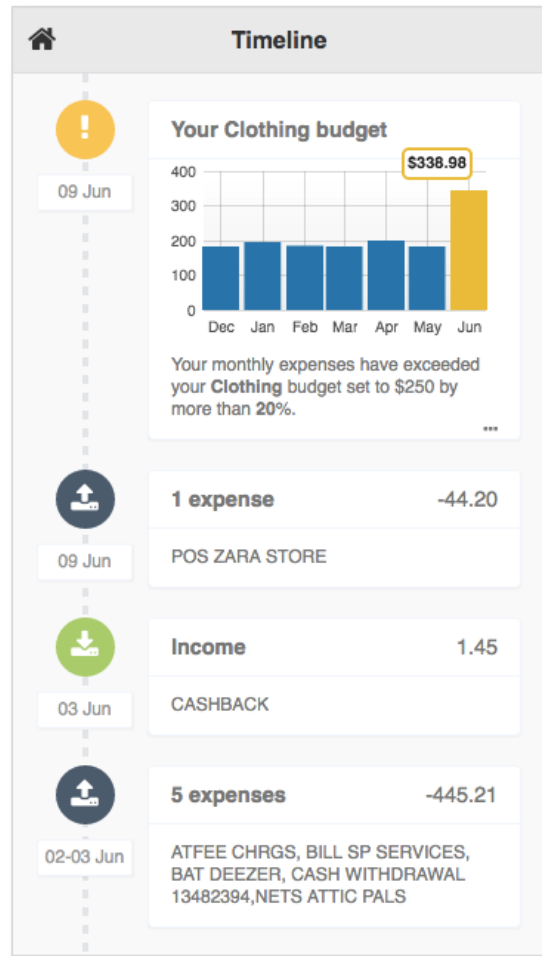
Learn more about this card and apply at [CapitaCard](#).

TAGS

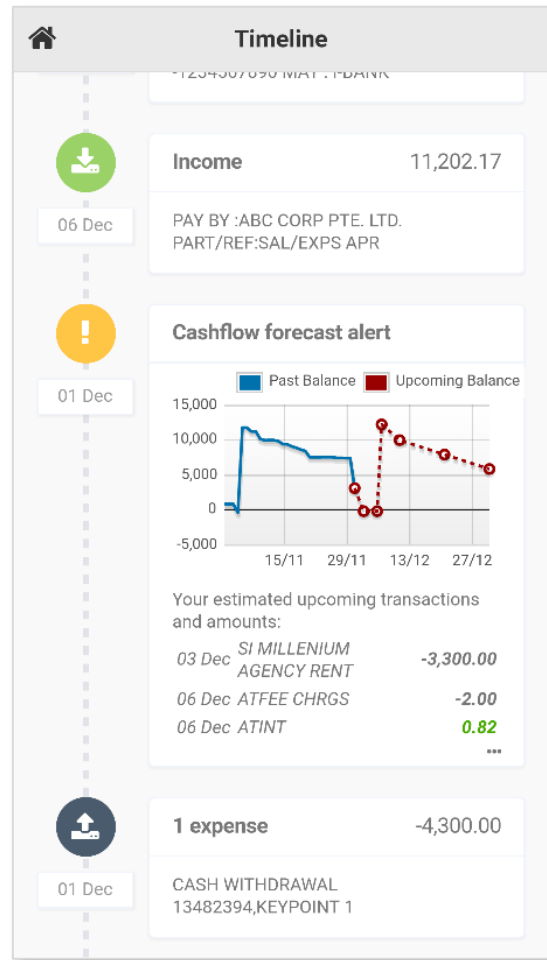
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Expenses & budgets alerts



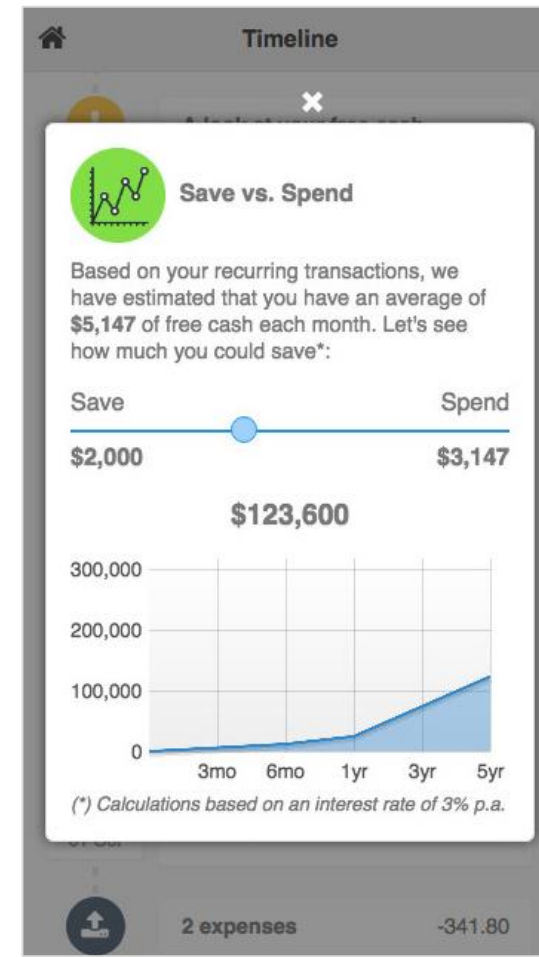
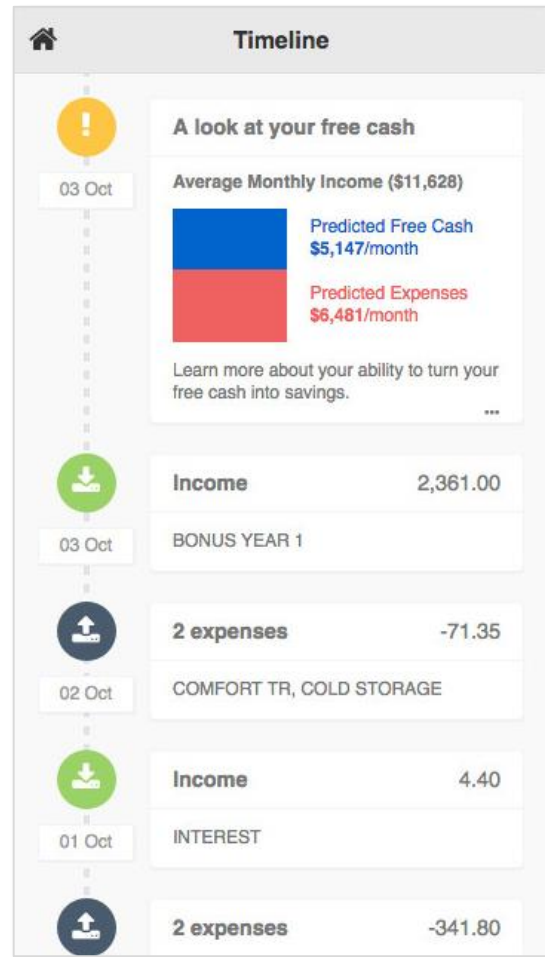
Predictive money management



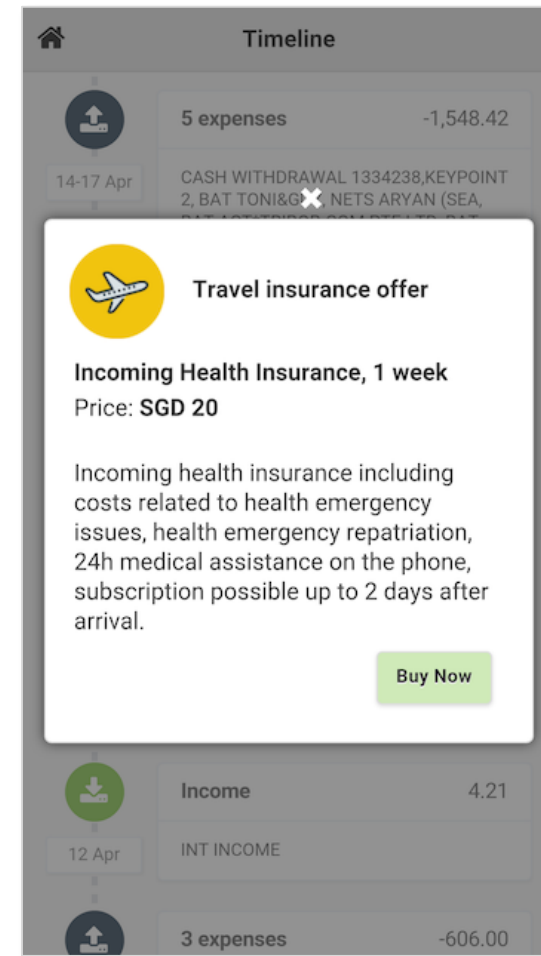
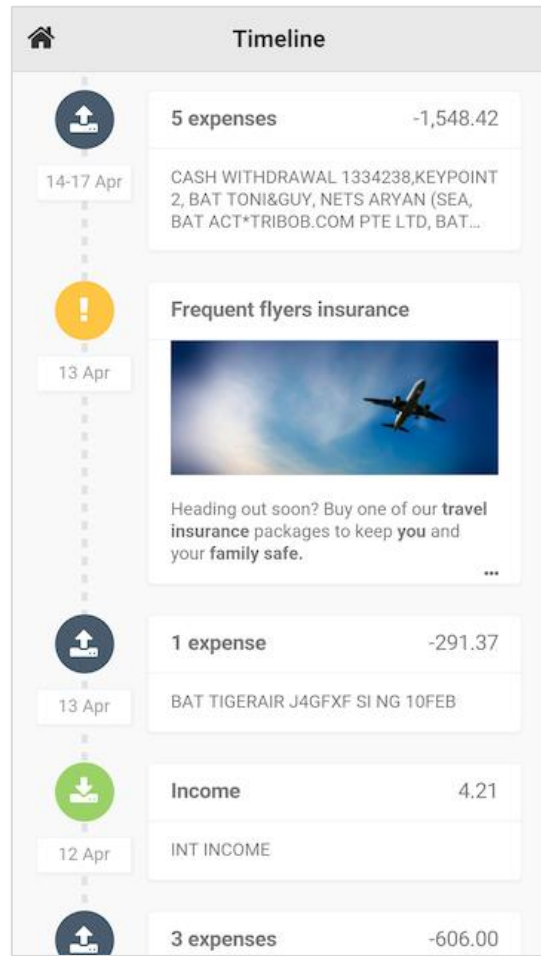
The interface displays a 'Do you know that...' alert. It features a hand icon pointing to the right. The text reads: 'Based on the likely recurring transactions identified on your account, you face a **risk of overdraft** in the coming days. Do you want to transfer funds from another account or apply for a personal overdraft protection?'. Below the text are two buttons: 'Funds transfer' and 'Personal overdraft'. A 'Feedback' section is visible at the bottom of the alert.

The interface displays a 'Feedback' form. It features a thumbs up icon and the text: 'What do you think about this tip?'. Below this, a question asks: 'How frequently do you want to see tips of this kind?'. There are four radio button options: 'Always' (selected), 'Weekly', 'Never', and 'Monthly'. Below the options is a text input field for 'Any comments?'. At the bottom are 'Back' and 'Submit' buttons.

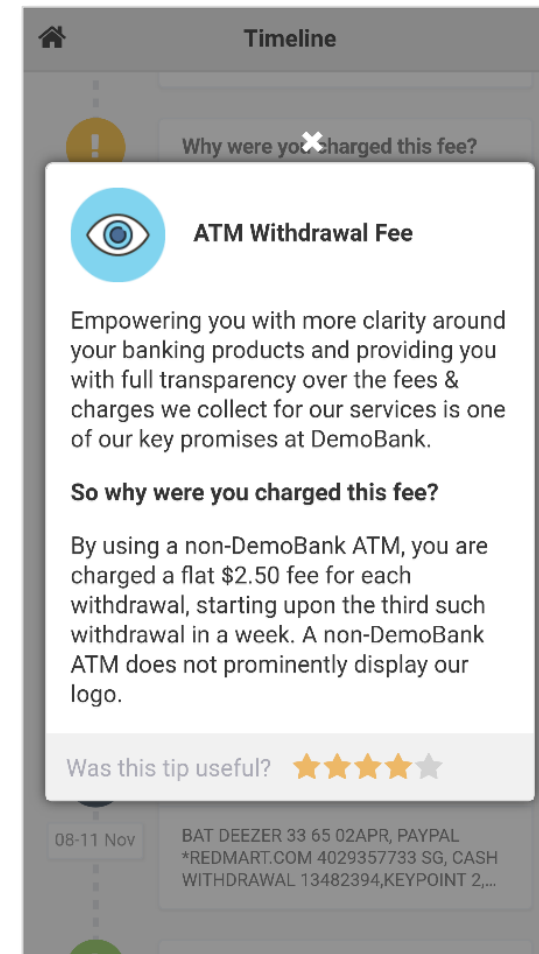
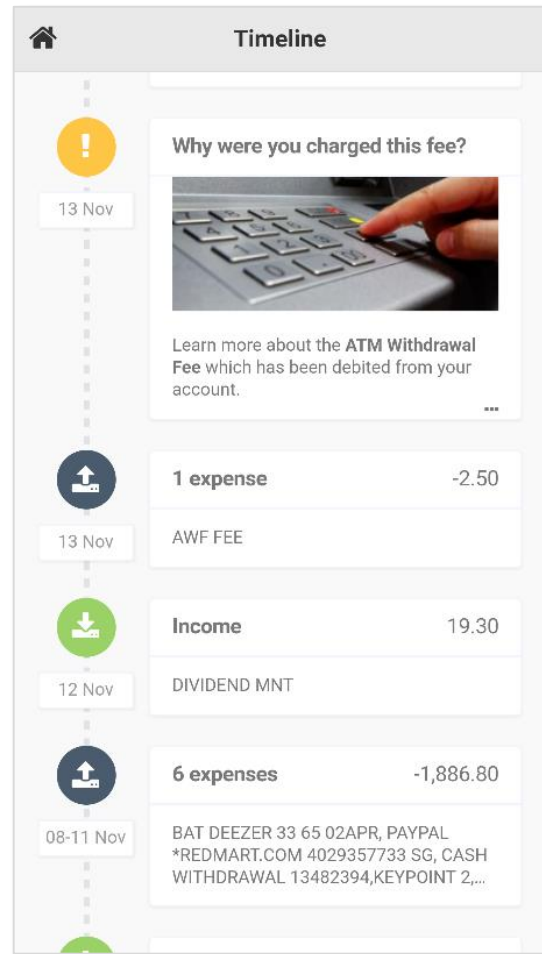
Interactive advisory



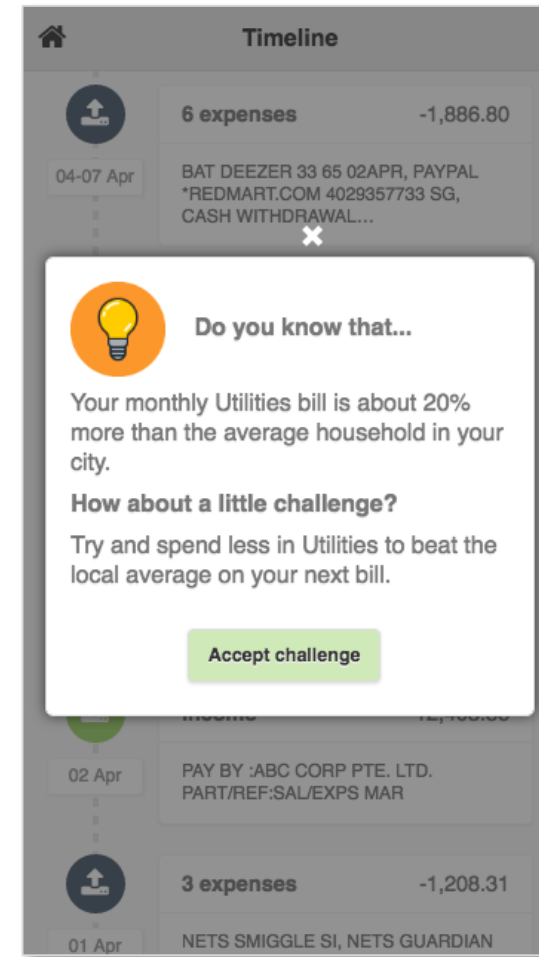
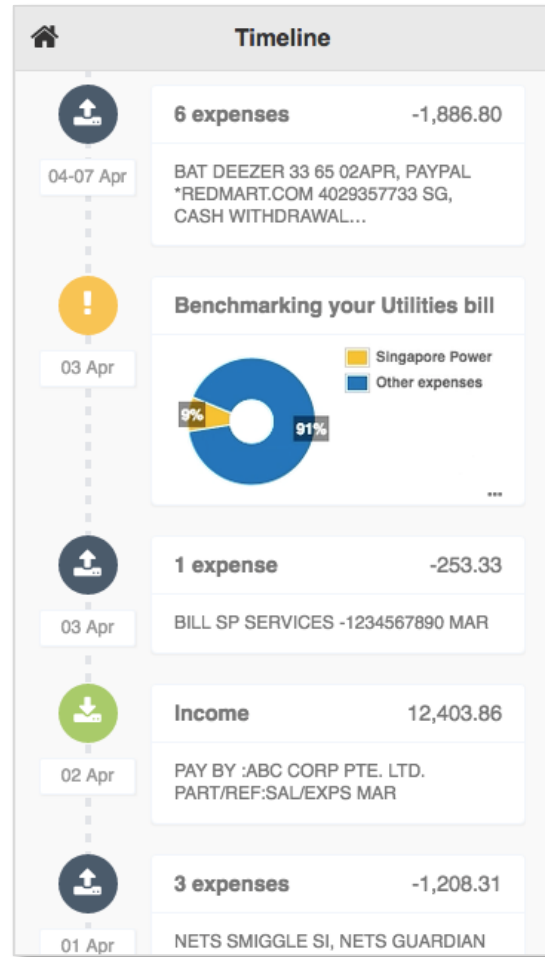
Contextual cross-selling



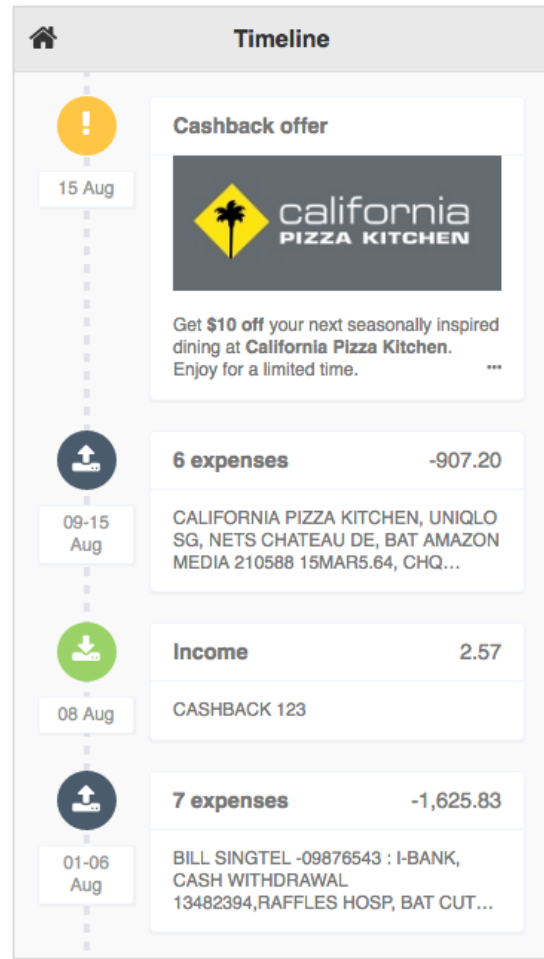
Fee transparency



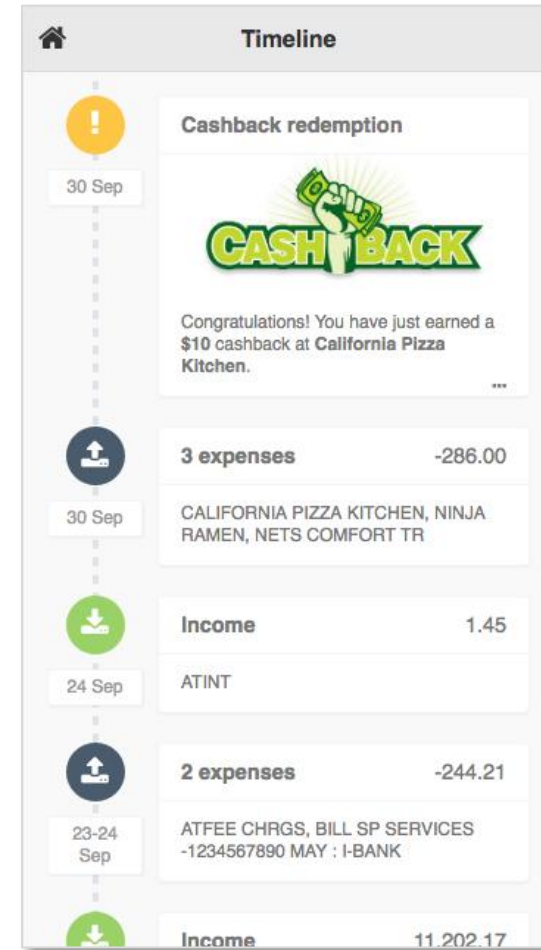
Challenges / gamification



Card-linked offers

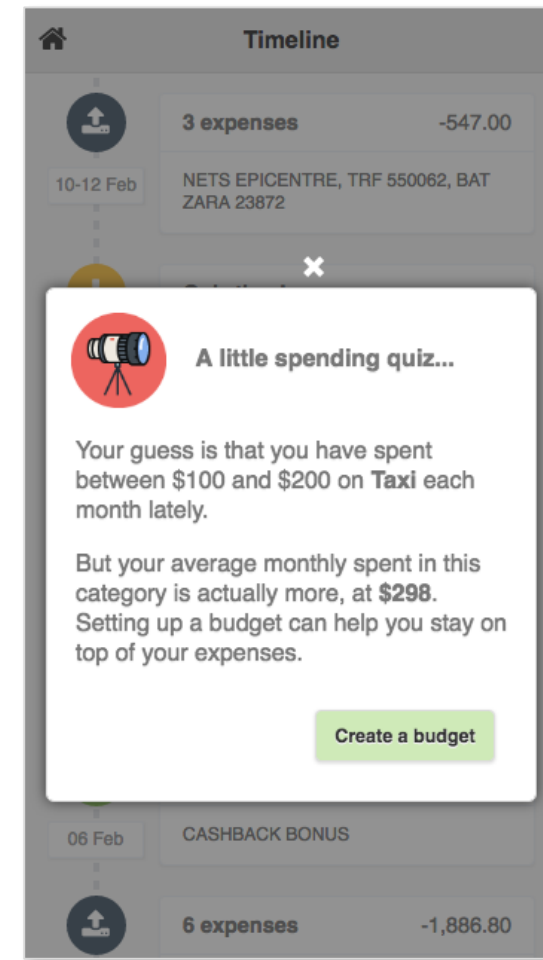
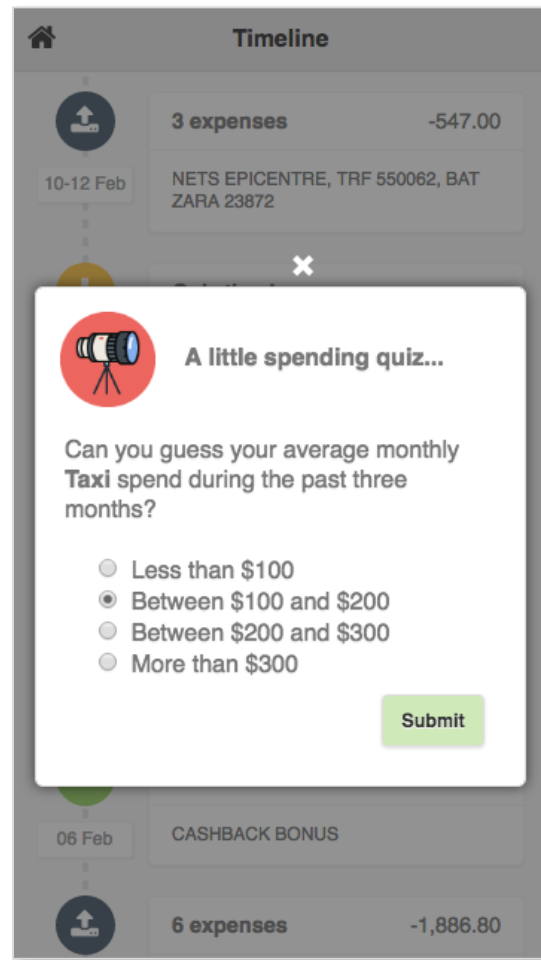
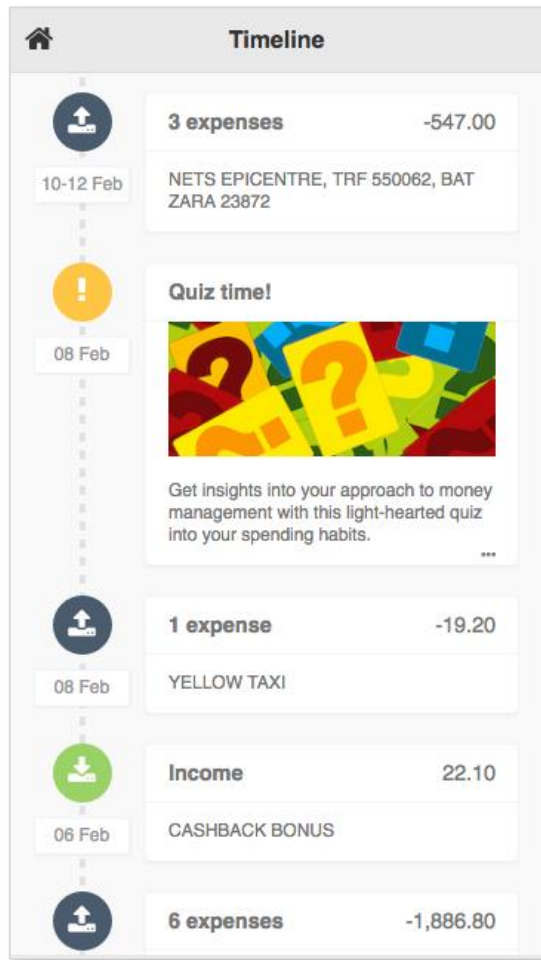


1 Offer

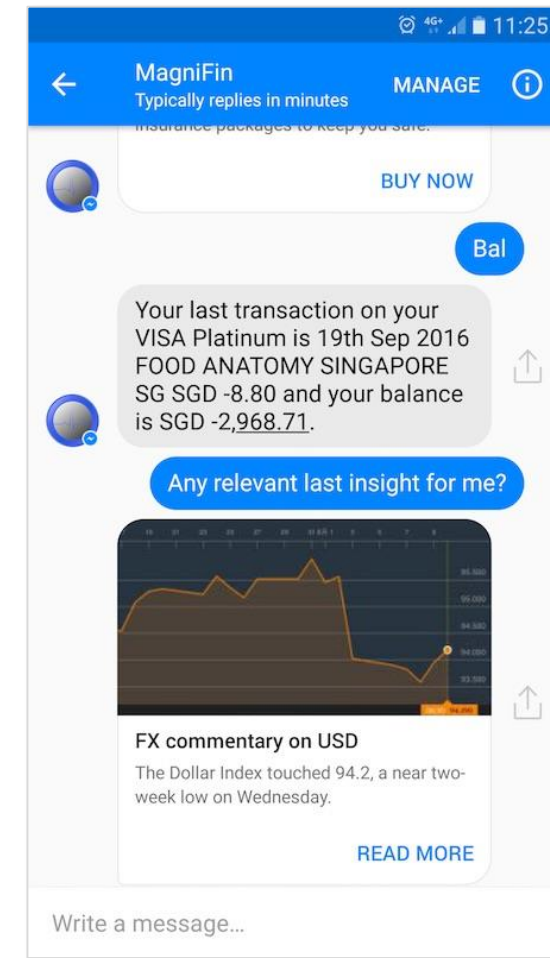
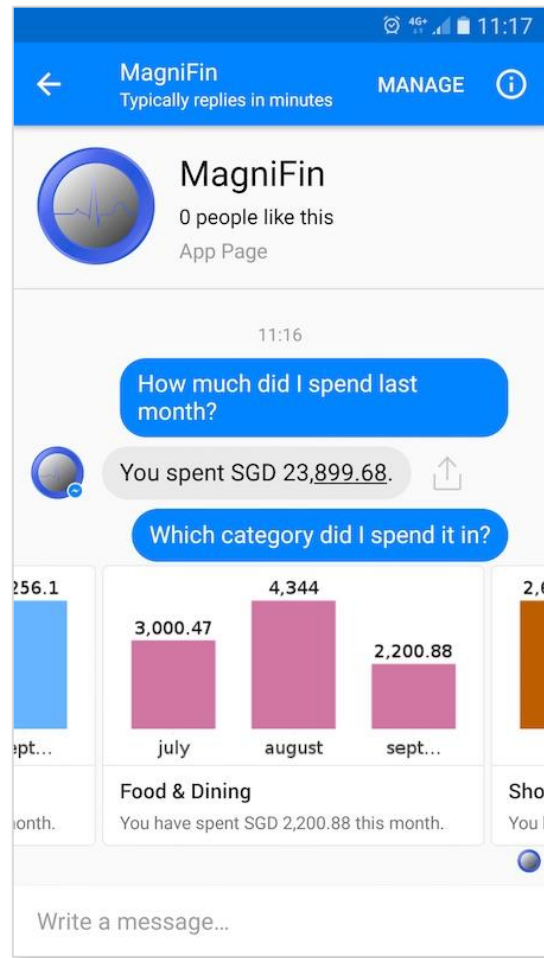


2 Redemption

Quizzes / Survey



Applied to chatbots / conversational UI



Powered by a rich back-office tool


Moneythor Recommendations & Insights

Vivek Sesharaman

Library of Recommendations


Search

Objective... Scope... Capability... Search Reset




Air travel with insurance
Promote bank's travel insurance product to customers who have recently purchased flight tickets.

Customer Satisfaction Money Management Budgets




Best payment mode
Suggest better payment methods that may be available to the customer while shopping at merchants that award cashback or points for redemption.

Customer Satisfaction Money Management Budgets




Budget limit alert
Alert customers when their spending on a particular budget has exceeded the limit, providing meaningful tips on ways to cut back on expenses.

Customer Satisfaction Money Management Budgets




Budget threshold notification
Alert customers when their spending on a particular budget has exceeded the set threshold, providing meaningful tips on ways to cut back on expenses.

Customer Satisfaction Money Management Budgets




Business expenses recommendation
Advise customers to enhance their categorization to help them to monitor their finances better.

Customer Satisfaction Money Management Budgets




Buy vs. rent
Food for thought for customers on the costs of buying a home or apartment compared to renting it. Triggered for customers with identified rent transactions.

Customer Satisfaction Money Management Budgets




Card due reminder
Respond to customer's chatbot query on payment due dates for their credit cards based on identified recurring patterns.

Customer Satisfaction Money Management Budgets




Cash transaction analysis
Triggered when a significant portion of the customer's monthly expenses are based on cash, give the users perspective on the impact of cash and card-based.

Customer Satisfaction Money Management Budgets




Cashback redemption
Perform fulfillment of cashback offers awarded to the customer through campaigns automatically.

Customer Satisfaction Money Management Budgets



Cashflow forecast
Alert the customer if any of the accounts faces a risk of going in to overdraft based on the recurring patterns detected for the account.

Customer Satisfaction Money Management Budgets



Category expenses alert
Educate the customer about potential overspending based on a spike and introduce the concept of budgeting to the customer.

Customer Satisfaction Money Management Budgets

Moneythor Recommendations & Insights

John Doe

Recommendation Designer

Id: 0909FT19HW Spending Alert Status: Live

Type: Alert Priority: 1

Running from: 01/09/2014 to: 31/12/2014

Latency: ☒ None ☐ Days ☐ Event

Source Test

Test Dataset Select test data... Inspect Run

Account Details

Account number: 123456 Balance: 12098

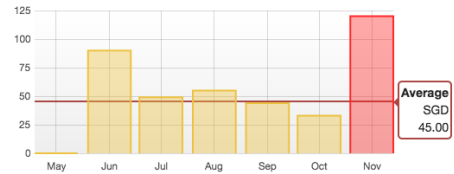
Description: Sample Current Account Currency: SGD

Account type: Limit:

Date	Description	Custom Description	Amount	Balance	Delete
11/11/2014	PIZZA	#Restaurants	-87.00	12,098.00	x
09/11/2014	GV.COM	#Entertainment	-120.00	12,185.00	x
08/10/2014	MOVIES ON THE	#Entertainment	-33.00	12,305.00	x

Tracking your expenses

Alert on your Entertainment expenses

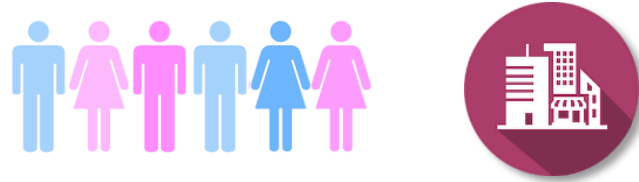


Your expenses of the current month in the Entertainment category have reached SGD

... and a modern API

Moneythor API		
Front-end Integration		
Recommendation Utilities		
Back-end Integration		
Models		
Search data <small>i</small>		
POST	/v3/getaccounts	Retrieve all the accounts and cards of a customer across all his banks
POST	/v3/getbalances	Get balances
POST	/v3/gettransactionsbycategory	Get customer transactions matching a set of parameters and a given category
POST	/v3/gettransactionsbypattern	Get customer transactions matching a set of parameters and a given pattern
POST	/v3/gettransactionsbyextractiondate	Get customer transactions from a given extraction date
POST	/v3/gettotalsbycategory	Get totals by category
POST	/v3/searchtransactions	Search transactions
POST	/v3/searchmonthlytotals	Search monthly totals
POST	/v3/gettipsbypattern	Get customer tips matching a set of parameters and a given pattern
GET	/v3/tip	Get the content of a tip
POST	/v3/getcategories	Get categories
Custom fields <small>i</small>		
POST	/v3/synccustomfields	Synchronize transaction custom fields
POST	/v3/getcustomfields	Retrieve all custom fields of a transaction
Forecast <small>i</small>		
POST	/v3/getrecurringtransactionspatterns	Get recurring transactions patterns
POST	/v3/setrecurringtransactionspattern	Set recurring transactions pattern
POST	/v3/updaterecurringtransactionspattern	Update a recurring transactions pattern

Summary



Provide customers with a more **personalized** and **relevant** digital banking experience with guidance directly contributing to **improving their finances**



Help banks boost **customer satisfaction** with increased digital channel **usage and engagement**, while improving **marketing effectiveness**



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www.moneythor.com

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