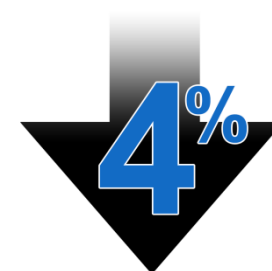


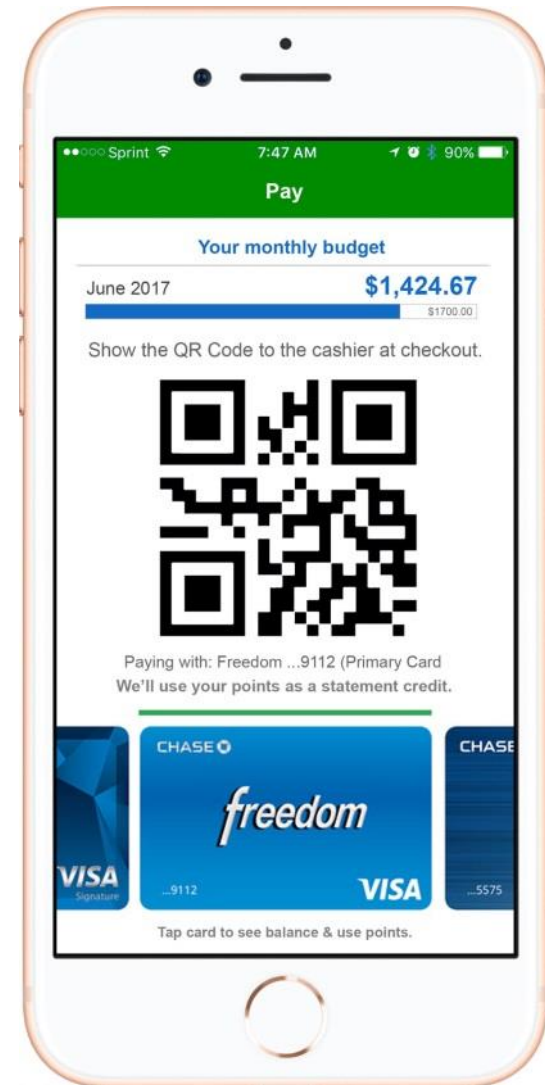
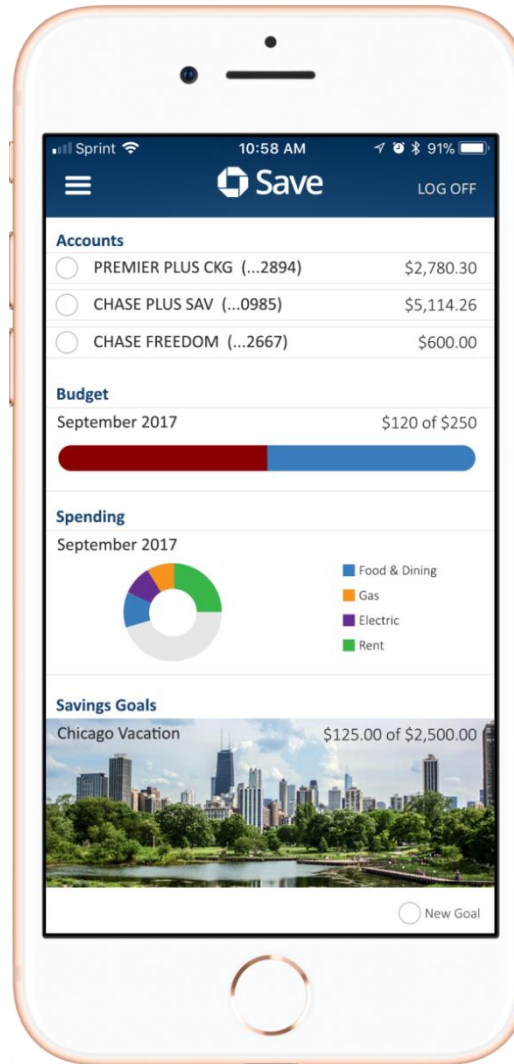
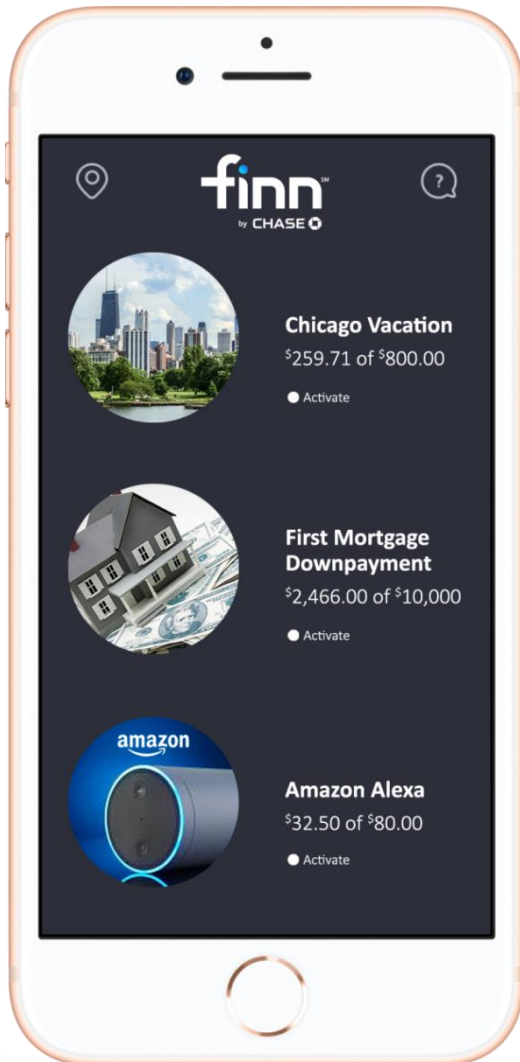


Save

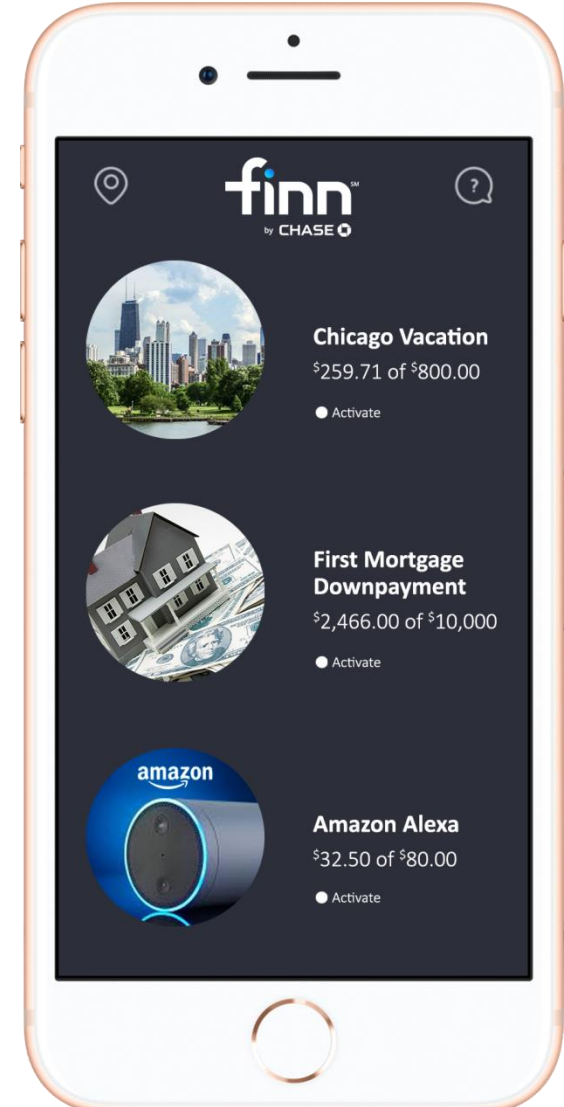
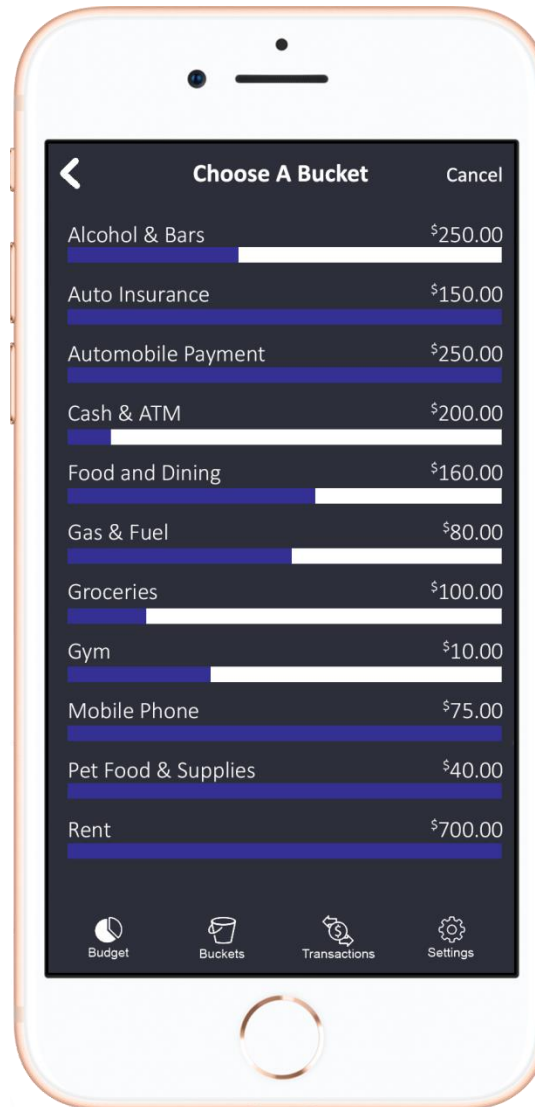
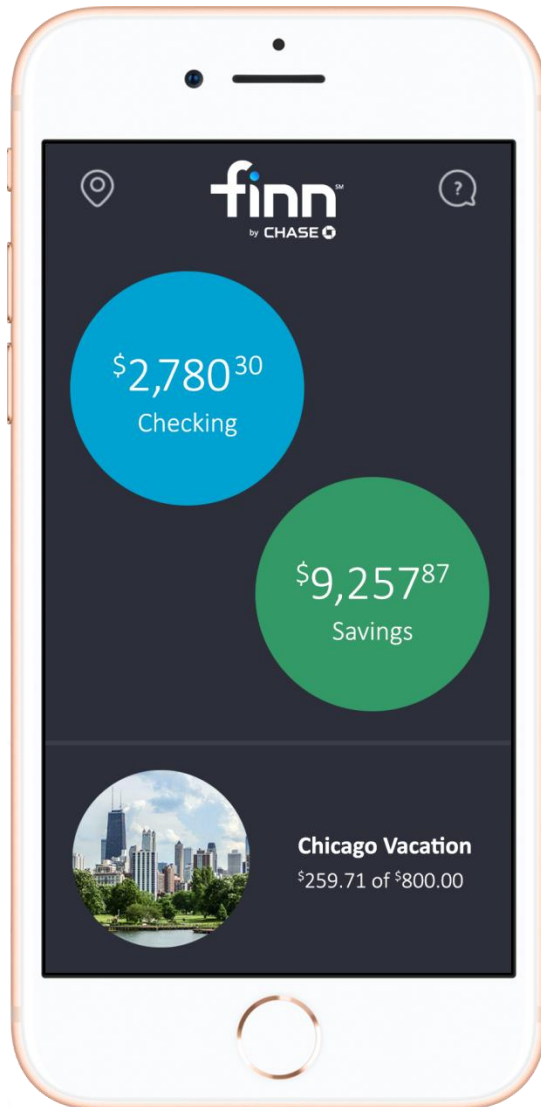
- Overall financial health and lack of saving within America.
- **41%** of Millennials are ‘**Chronically Stressed**’ about money.
 - Not saving enough
 - Spending more than they should
- **57% of Americans have difficulty managing finances (138 million)**
- 46% of adults could not cover an emergency expense costing \$400.
- **Average savings rate of disposable income is less than 4%**



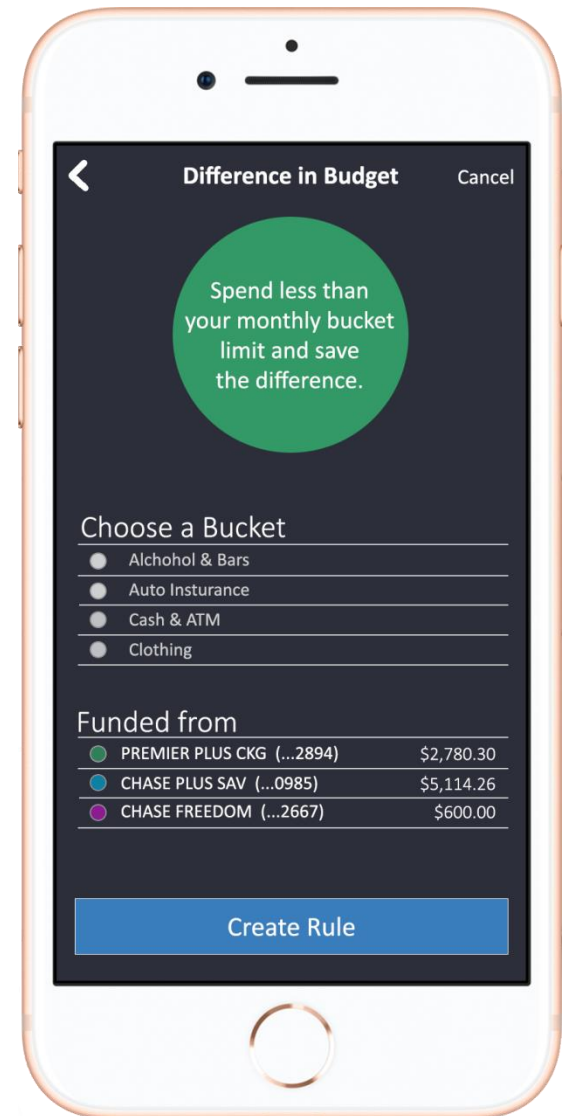
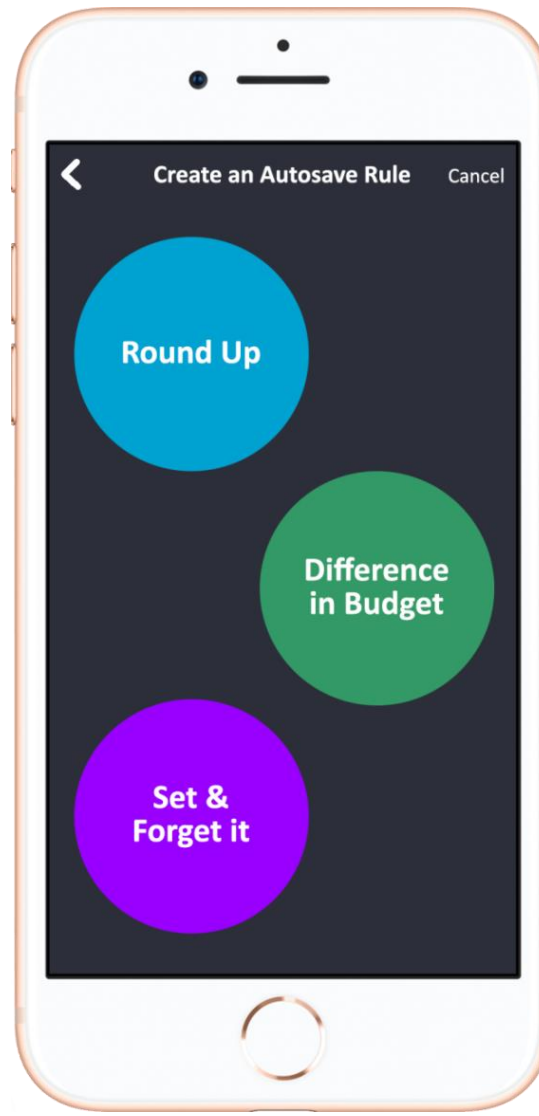
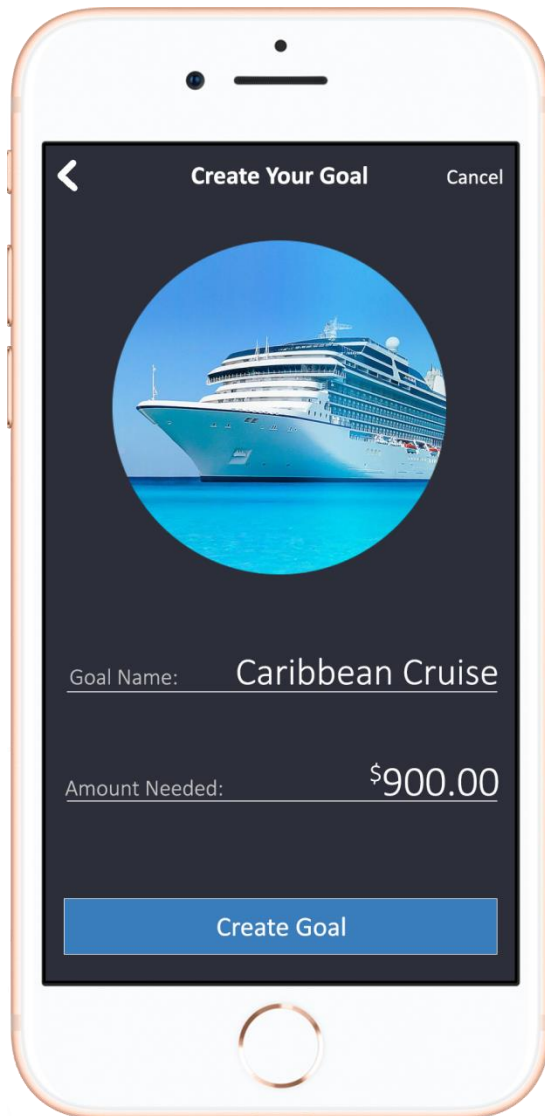
Solution



Finn + Chase Save Integration



Rules for goals



Competition

Saving



Budgeting



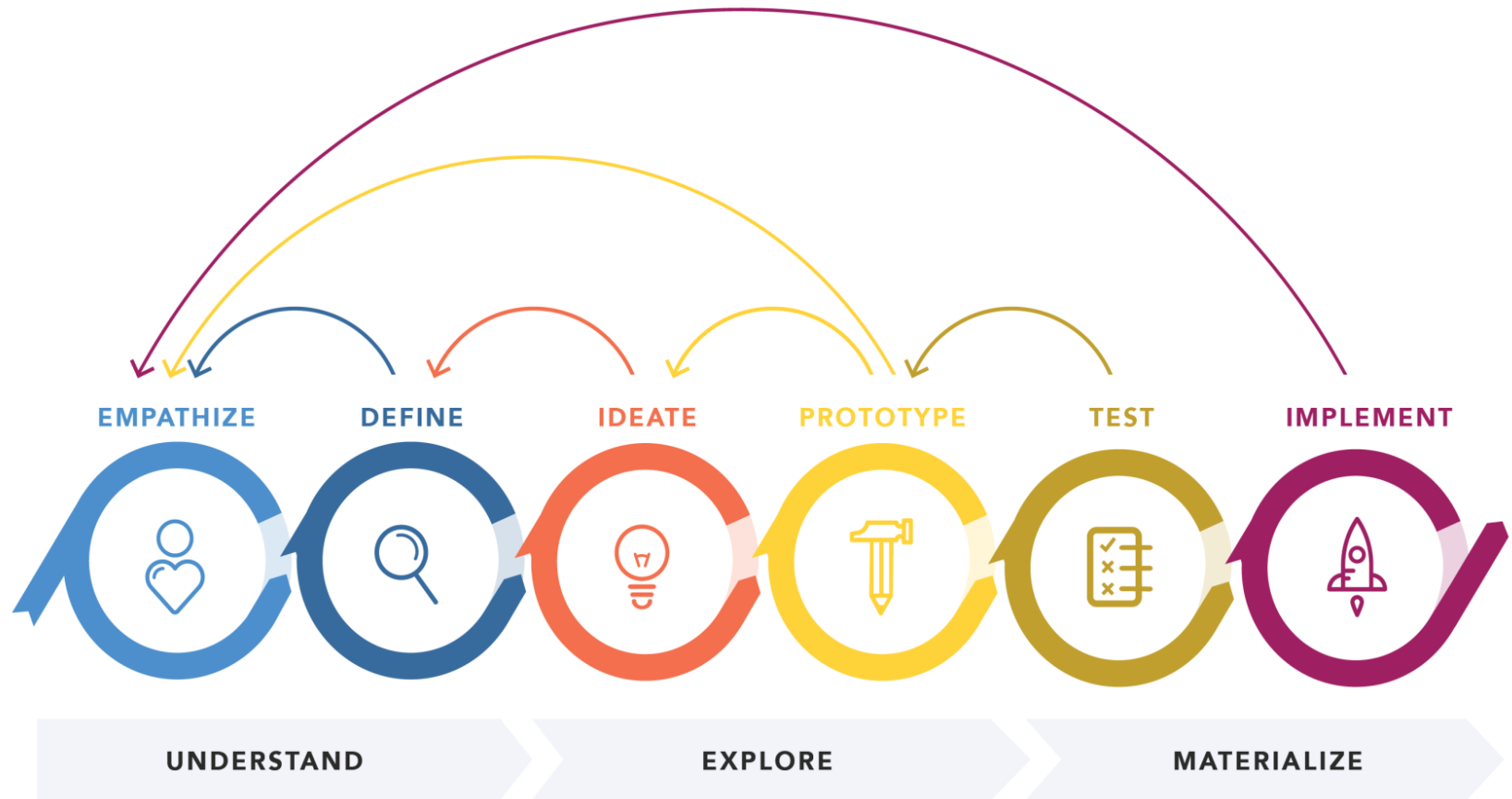
Investing



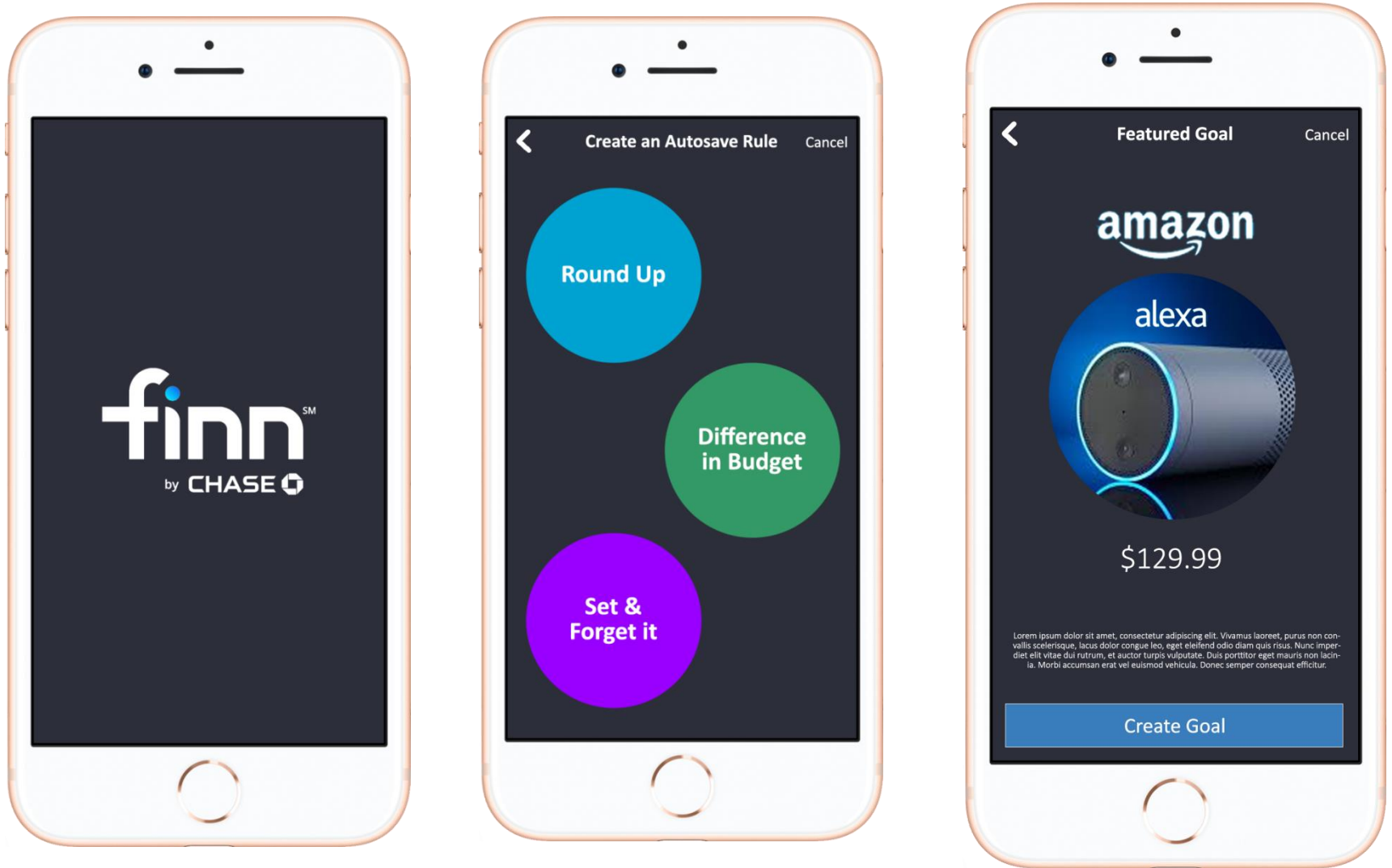
Market Opportunity

- First company to incorporate dynamic budgeting and saving platforms into a single banking application.
- First digital payment platform to integrate budgeting and saving capabilities and allow for real-time financial awareness directly after the point of sale
- **138 million** Americans struggle with financial health
- Chase Mobile has **29.3 million** active users, and **45.9** million when including desktop users.
- Create revenue streams by funneling savings into chase featured products or 3rd party products

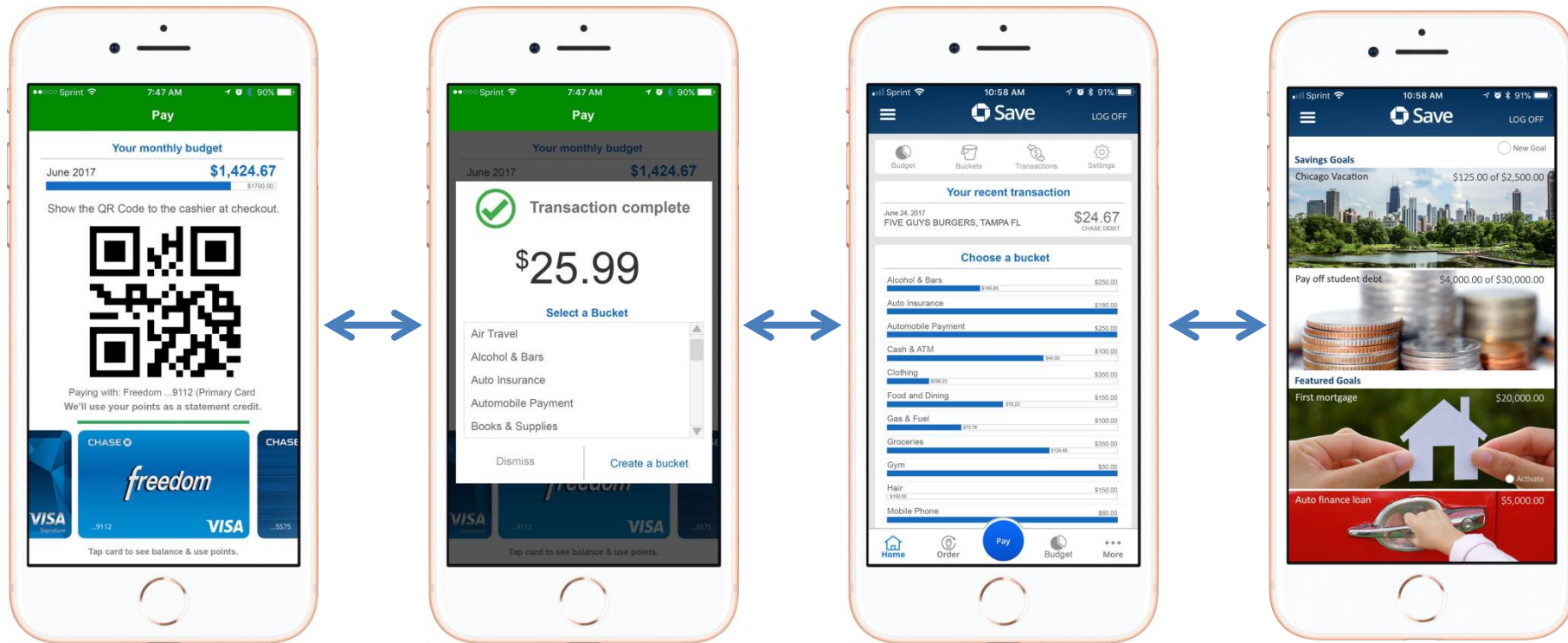
Experimental approach to product development



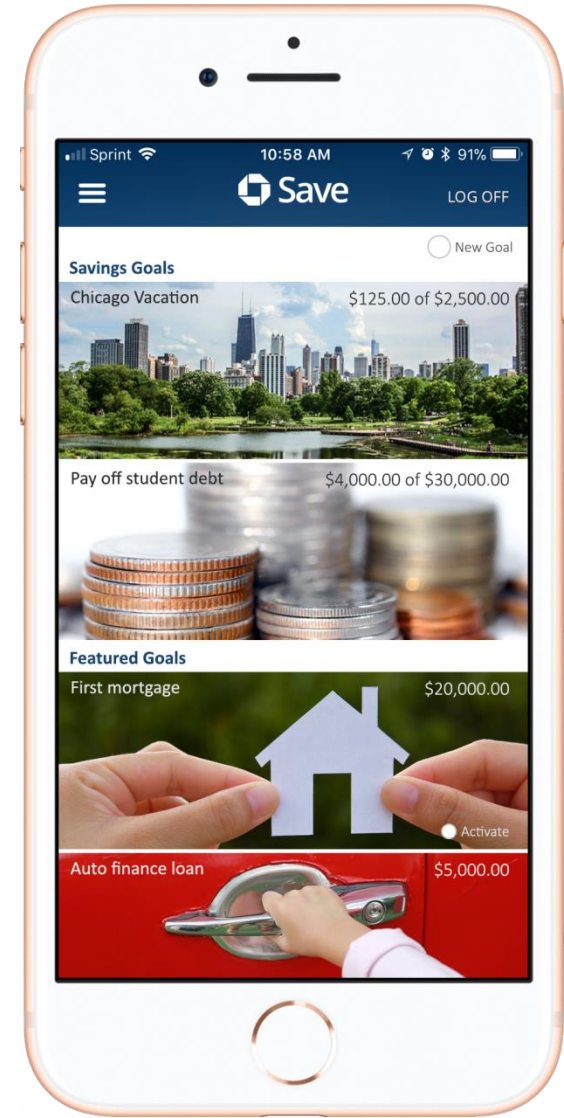
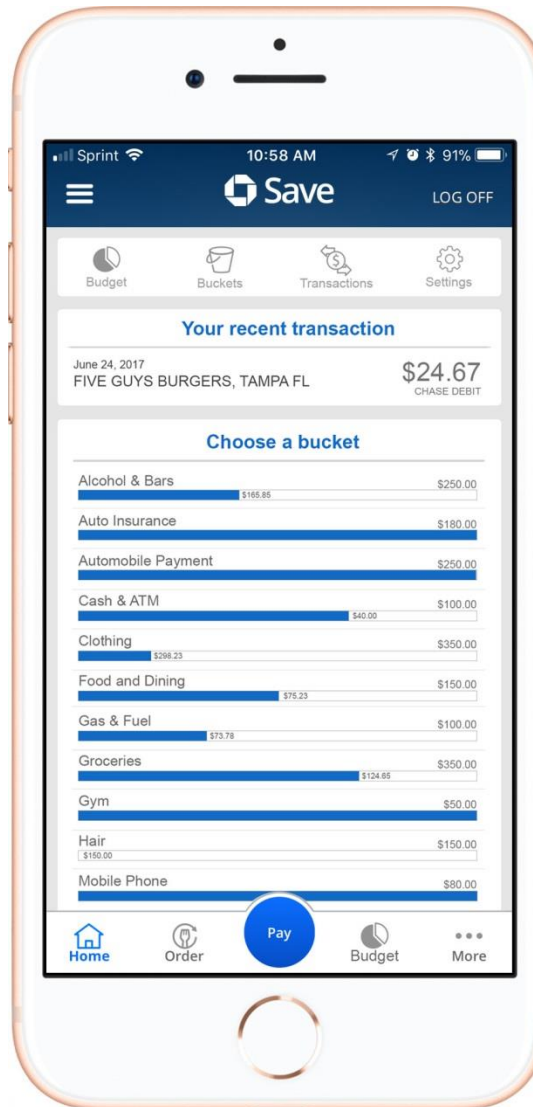
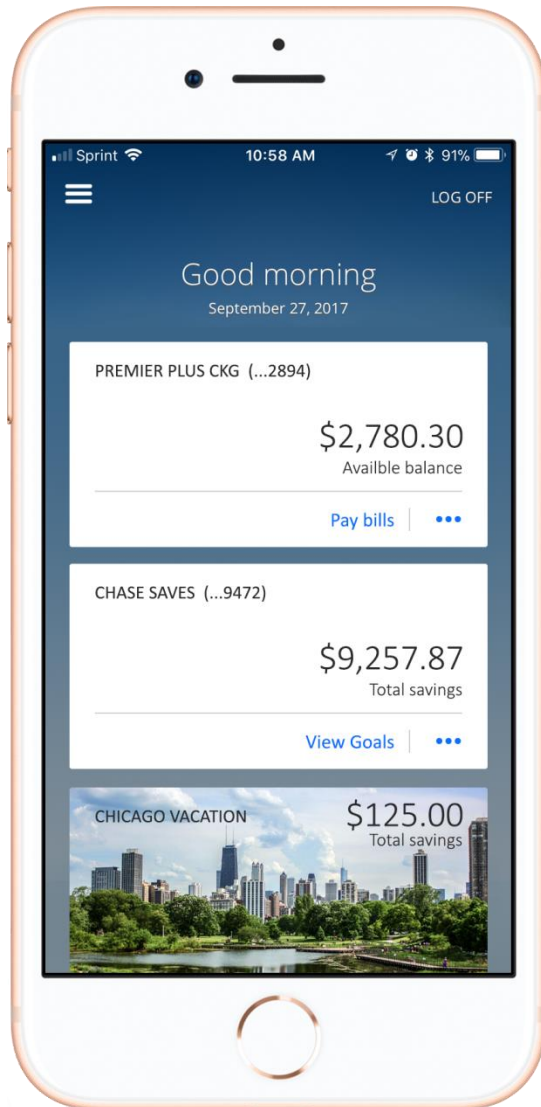
Road Map: Integrate with Finn



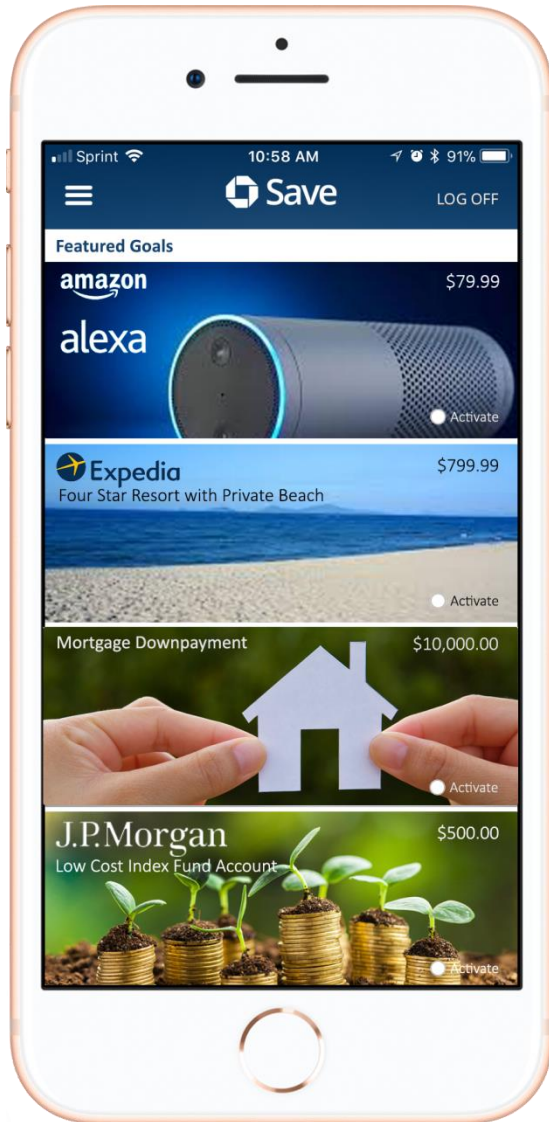
Road Map: Integrate with Chase Pay



Road Map: Integrate with Chase Mobile



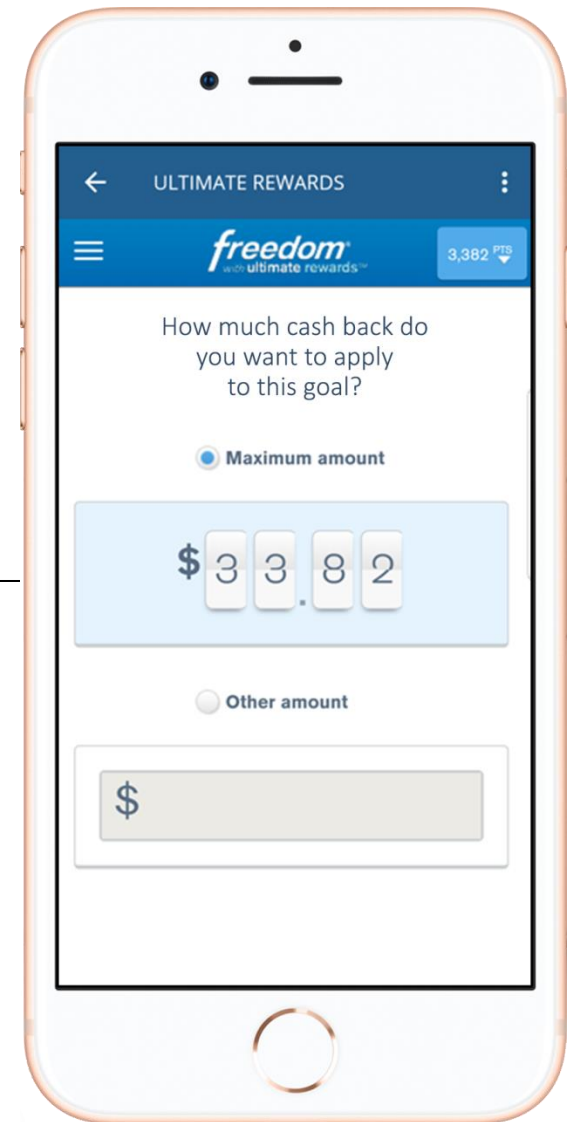
Savings-first marketplace



→ **3rd Party Products**

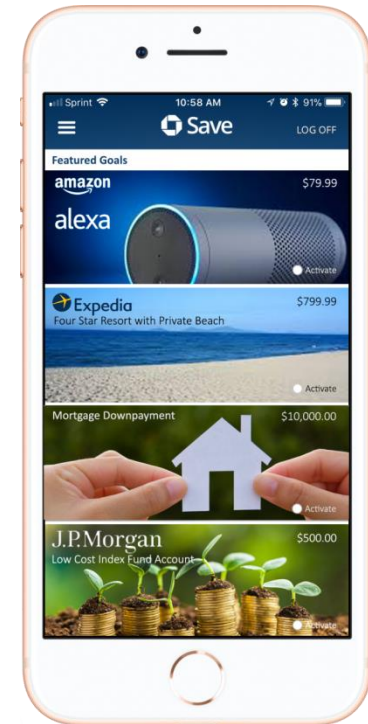
**Fund goals with cashback
+ credit card pts**

→ **Investment Services**



Future Road Map

- New market place by setting savings goals to
 - Feature Chase products
 - Feature 3rd party product offerings
 - Feature future Chase investment account services
 - Credit Card reward integration
 - Integrate with Chase Payment Platforms
- Use data analytics and machine learning to
 - Provide budget/spending advice to consumers
 - Create a platform for merchants to create personalized product offerings



THANK YOU!

David Deveney

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Merchant Services

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