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Bring **life** to banking

> How much did I spend in Careem this month?
>
> You've spent 213AED in Careem this month for 6 rides 🚗
>
> Set a budget at 500AED
>
> Ok! I will notify you for Careem so you don't spend more than 500AED 💪
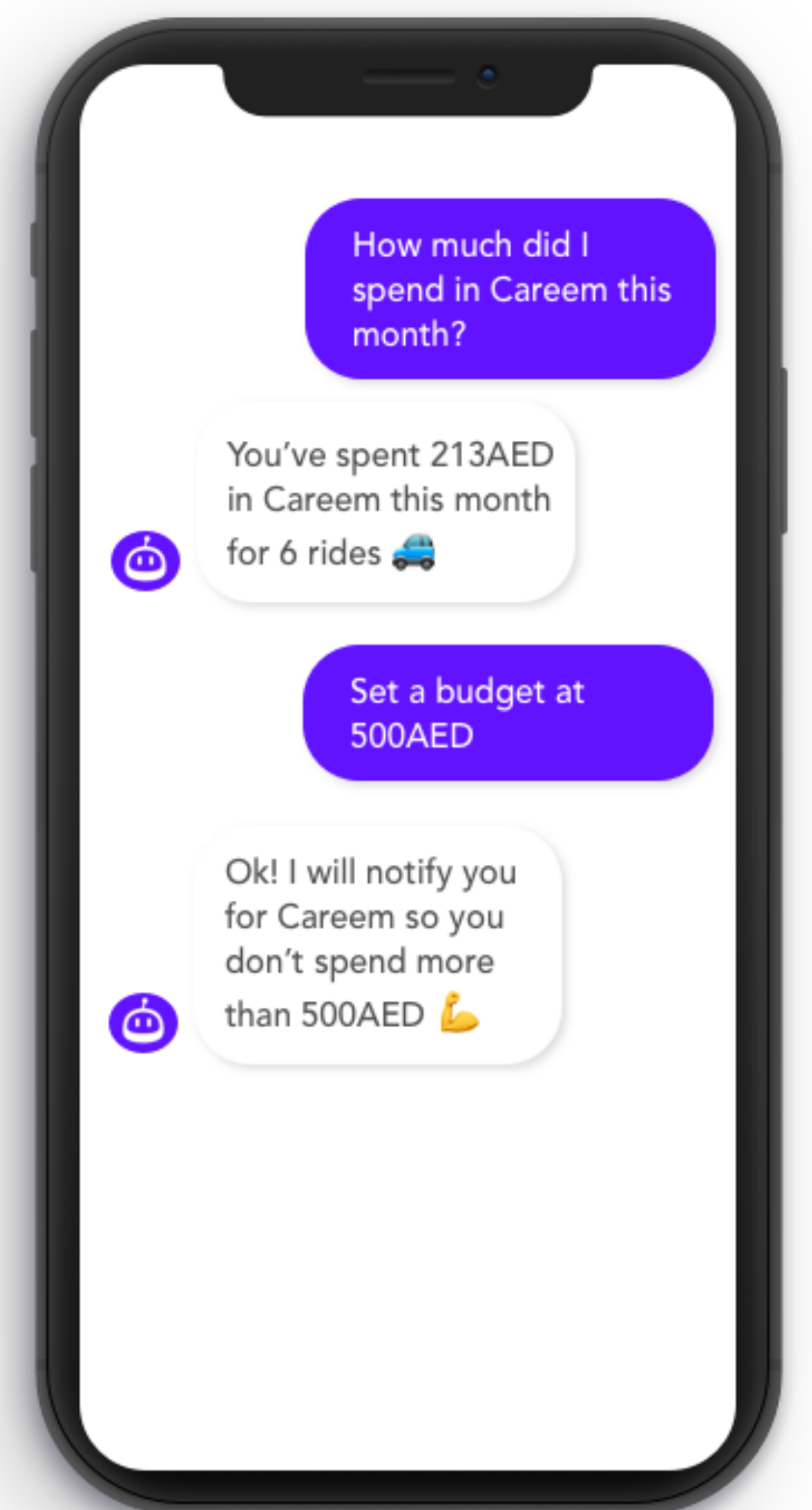
I. Market overview

👉 **From deregulation to startup hype and investors continuingly increasing their investments looking for the next unicorn, the retail financial market is shaking**

> *Traditional banks are recognizing the threat*
> **NYTimes (Nov 2018)**

👉 **Neo banks are mushrooming: Europe saw the inception of more than 100 new banks since 2005**

> *A record $1.2 billion has been pumped into banking start-ups globally so far this year. That is more than double last year's figure, and a tenfold increase on the amount invested in 2014.*
> **NYTimes (Sep 2018)**

👉 **Financial institutions need to take advantage of the new standards and purse partnerships with fintechs to remain competitive**

> *Customers are goal-oriented and need help reaching their goals. There's a big opening for firms that can emphasize overall financial wellness, especially where perceived complexity is going to be a turn-off.*
> *In our conversations with financial institutions of all sizes, it's clear that many just don't have the right resources to handle this kind of flexibility across the technology stack. And not surprisingly, their workforce often isn't up to it, either. It's not just that the technology is different; the user experience has to be different, too.*
> **PwC (May 2018)**

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II. Our vision

In a fragmented banking market , where challenger banks continue capturing more market share and innovating with increasing investor support, new consumer solutions emerge that better respond to the new generations needs.

Facing this threat traditional institutions are forced to innovate and come up with new solutions. Many of them are launching their own mobile-only banking apps, chatbots, or assistant, while others acquire and partner with fintech.

This is not enough and due to the high inertie of their administration process they more than often fail to adapt or respond quick enough.

III. Our solution

Increase brand loyalty and engage customers by helping them managing their money in a seamless experience

Bills is a **white label** proactive money management tool for consumers.

It enables banks to:

- Provide **forward-looking insights and advice** helping customers make **smarter day-to-day decisions** about their money.
- Finally **understand their customers** and **leverage data like never before**.

What we bring to your bank

Leverage customer **data**

Better understand and actionnate your customers spending habits

Provide **tailored** offers

Offer to your customers what they love and help them make better financial choices

Improve **ROI** & **relationships**

Increase product adoption and create long-term profitable relationships.

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Use cases
How we help and empower your customers

Bills & payments

- Pay your bills in a click

- Receive alerts when a bill is issued

- Receive alerts when your balance is low

- Pay your friends

- Request money to a friend by sending a link

Money management

1. Past spending

- **Per brand**. Track how much you spent on specific brands: "Hi, how much did I spend on Uber last month?"

- **Per event**. Example of holidays: the bot knows when you are back from abroad and sends a split of your spendings aborad detailing how much this trip cost exactly.

2. Daily spending

- **Set goals**:
  "I don't want to spent more than $40 on Uber each week"

- **Set targets**:
  "Don't want to spend more than $200/week, help me manage"

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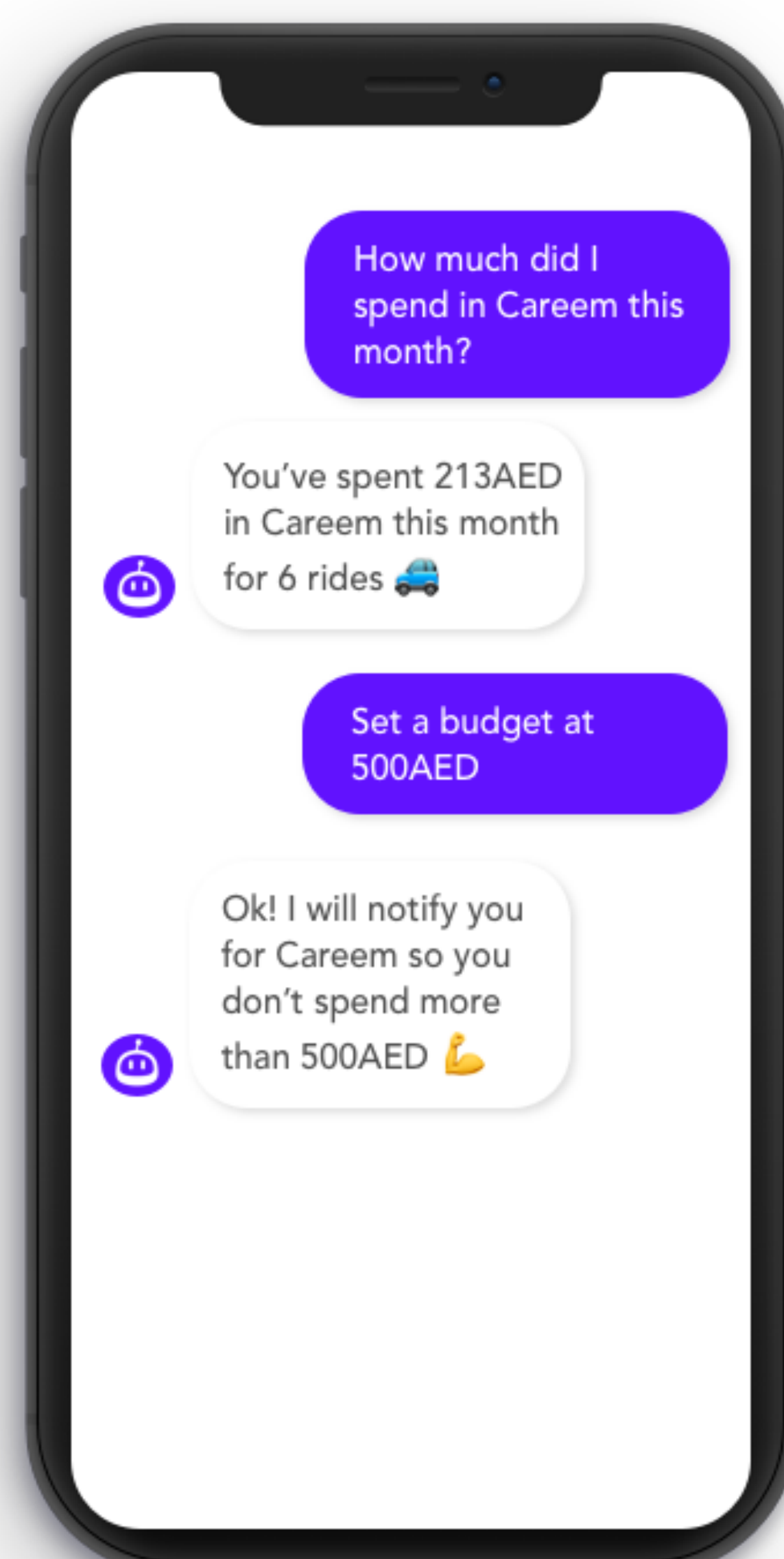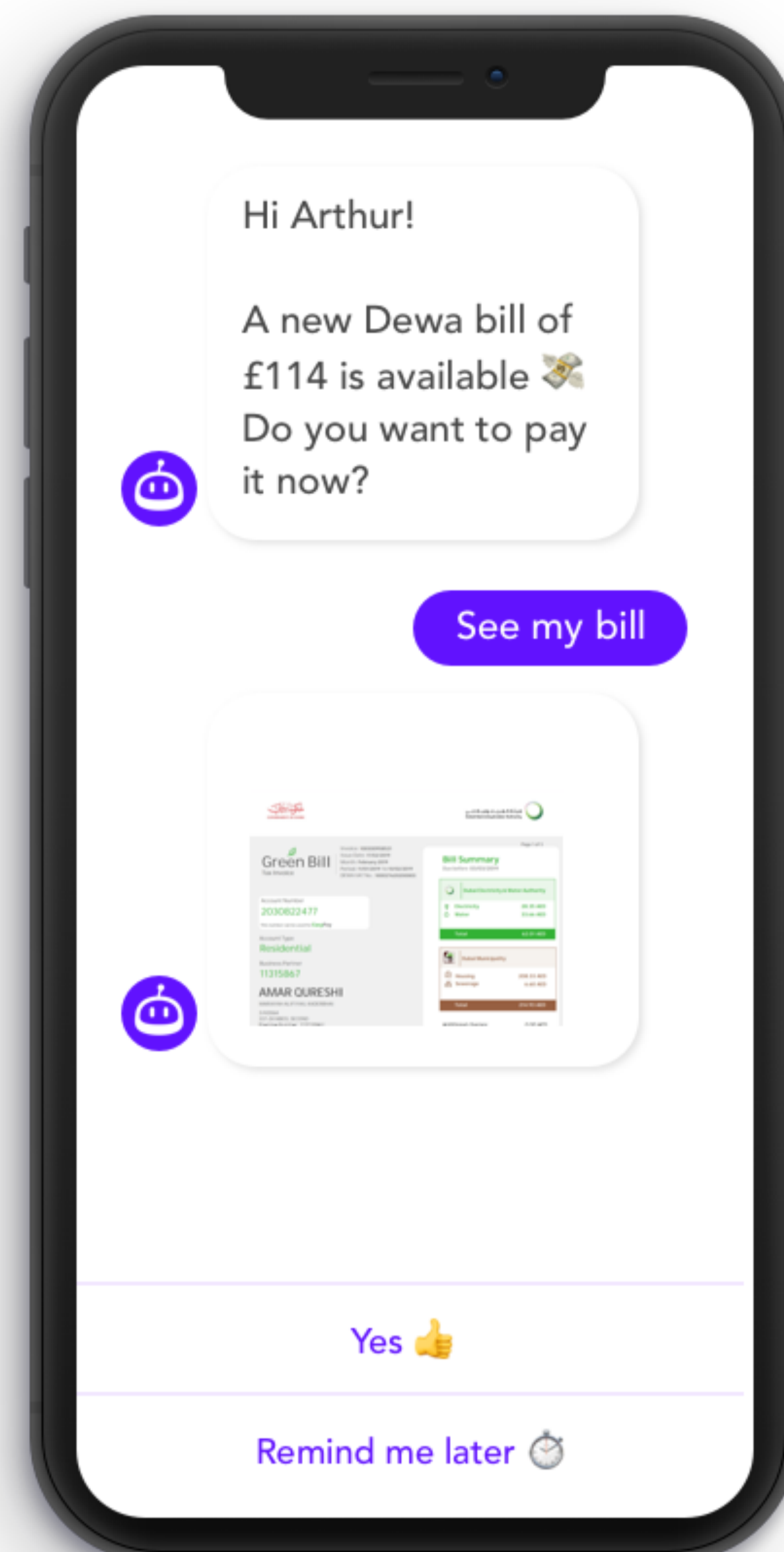
3. Future spending

- **Forecast deficit**: based on your spending habits, the bots knows if in the forthcoming week you may be out of money.

- **Forecast event**: the bots identifies you have bought travel tickets. It asks you whether you want him to save money for you for that trip?

4. Savings

- **Round up your spending**: if you make a purchase for 426AED the bot will round up to 430AED and put it in your saving. You can ask the bot to do x2 or x5.

- **Each day**: ask the bot to save a small amount for you everyday - smartly calculated depending of what you spend and what you can afford.

- **Per category**: put a certain amount into your savings each time you spend in a particular category: Uber for example.
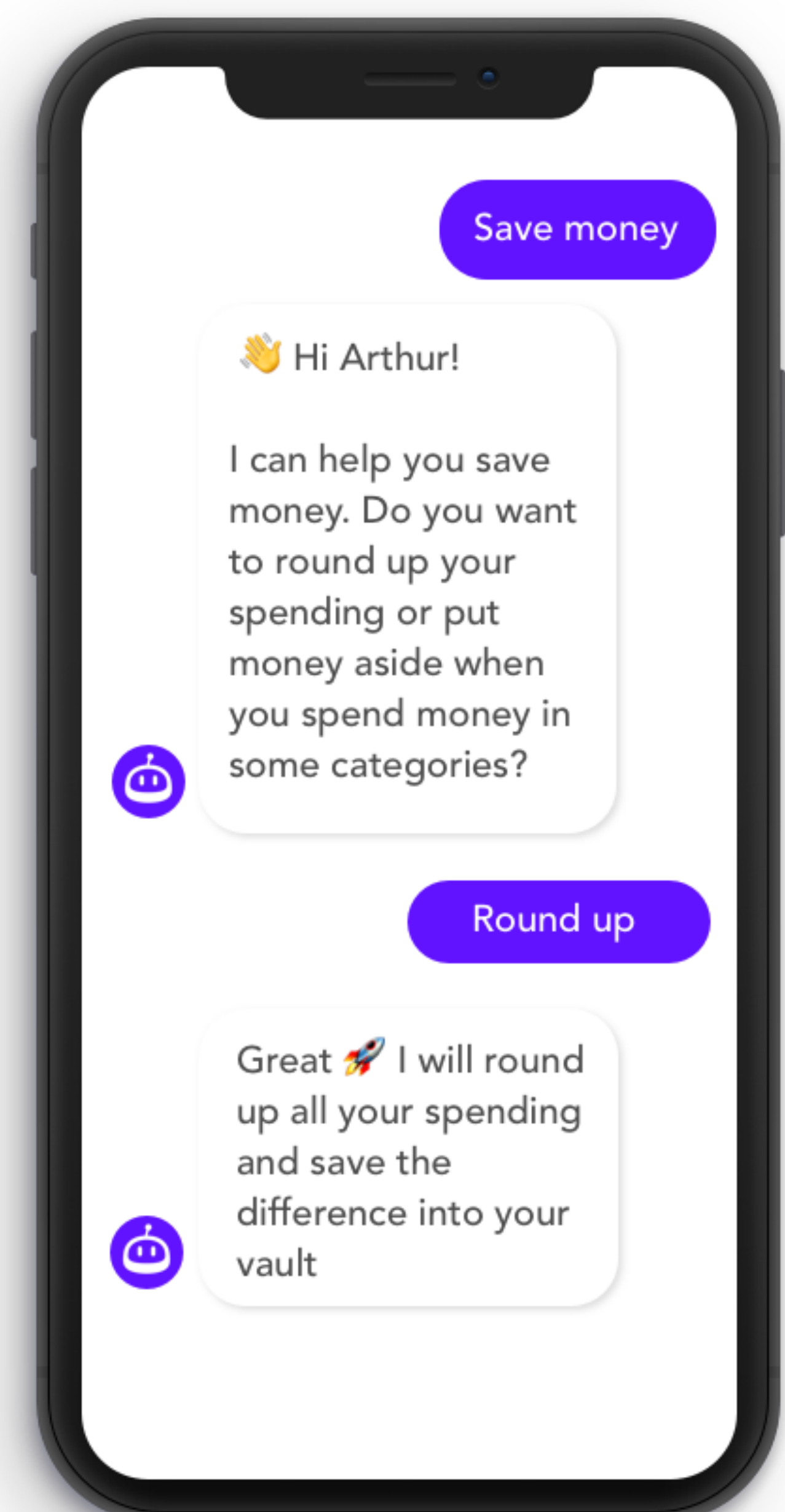
Tailored offers

- **Product targeting**: the bot analyses the spending of your customers and provides tailored products.
  Example: you spend 40% on rent for a long period? The bot can recommend a mortgage.

- **Rewards**: please your customers by offering them what they love.
  Example: your customers goes to the hairdresser 3 times a month? The bot can offer him a free cut.