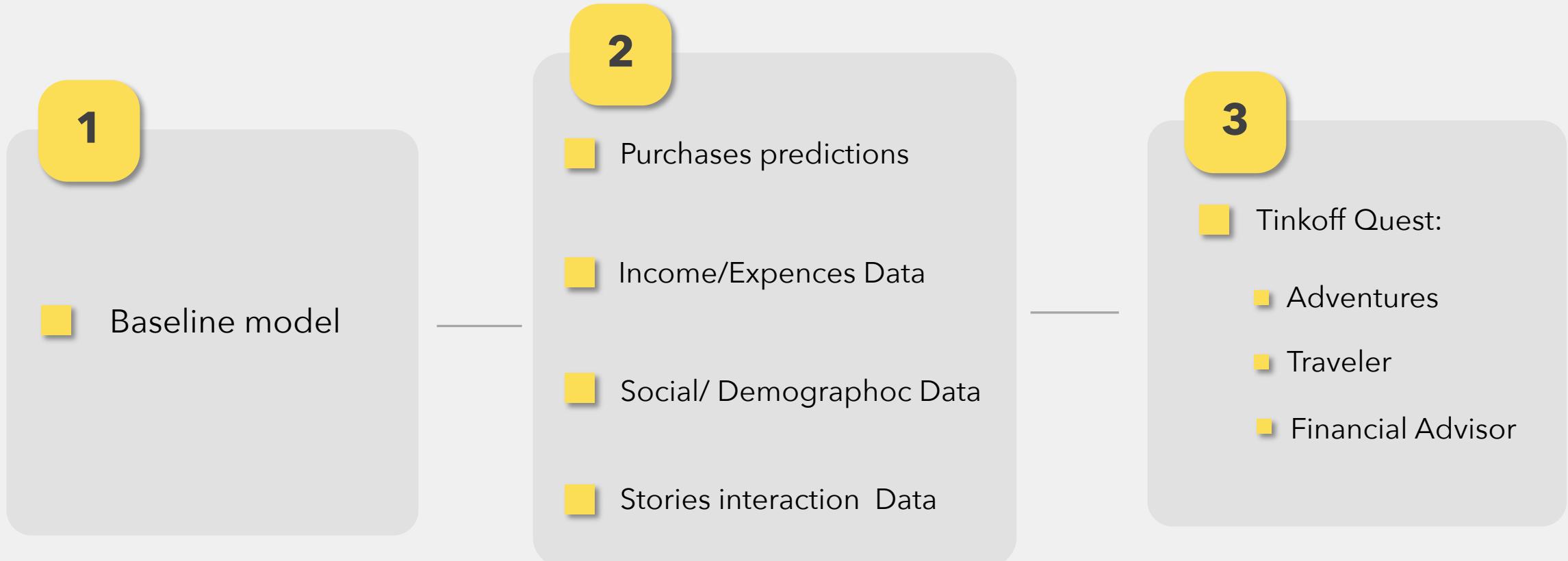




Tinkoff Recommendations





TINKOFF

Tinkoff Quests

User need-based gamified ecosystem

Detailed plan

1

Analyzing transactions and stories data build a user preference profile

2

Using Tinkoff ecosystem and partners instruments to create relevant suggestions

3

Create a personalized gamified challenges i.e. Quest

4

Reward users by personalized cashbacks and special promos

5

Collect relevant feedback creating additional data

In progress ...

1/3
Go to 3 movies

150/200
Spend 200\$ on education

3/4
Go to 4 rock concerts

34/100
Spend less than 100\$ on fast-food

Complite

120/100
Spend 100\$ on charity

15/10
Save 10% of the income

Failed

2/3
Try 3 new investing instruments this month



1. Tinkoff Financial Advisor

Your personalized financial strategy

Income/Expenses ratio groups



Capital Saving strategies

Money box
Financial Goals
achiever

Expenses
decrease
suggestions

Safe capital
increase
strategies

Deposits

Safe Investing
instruments

Risky capital
increase
strategies

Risky Investing
instruments



1. Tinkoff Financial Advisor

Your personalized Financial Strategy

Advantages:



Strong Integration
with ecosystem



Increased bank
working capital



New clients for the
classical instruments



New clients for
Tinkoff Investments



Multiplicate and
save users money



Increased users trust
and loyalty





TINKOFF

2. Tinkoff Adventures

Get special bonuses visiting favourite events

Detailed plan

1

Find interest to specific events by analyzing transactions and stories

2

Based on upcoming events data find relevant ones to particular users

3

Create a quest inviting user to visit relevant events

4

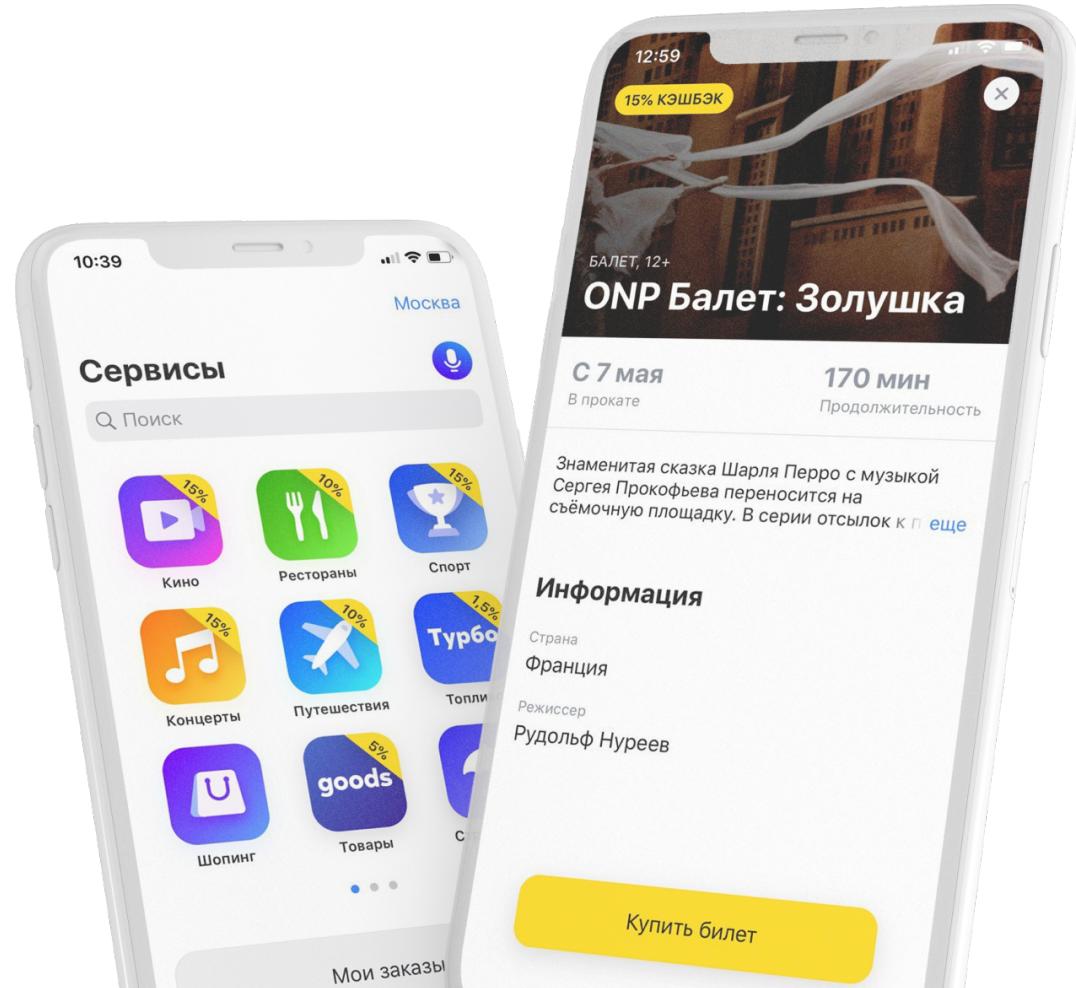
Reward users by personalized cashbacks and special promos

5

Collect relevant feedback creating additional data

6

Improve the system. Start over





TINKOFF

3. Tinkoff Traveler

Personal vacation planner

Plan

1

Find interest to specific destination by analyzing the reaction to stories related to traveling

2

Using the preferences on destination and travel payout API identify the best options

3

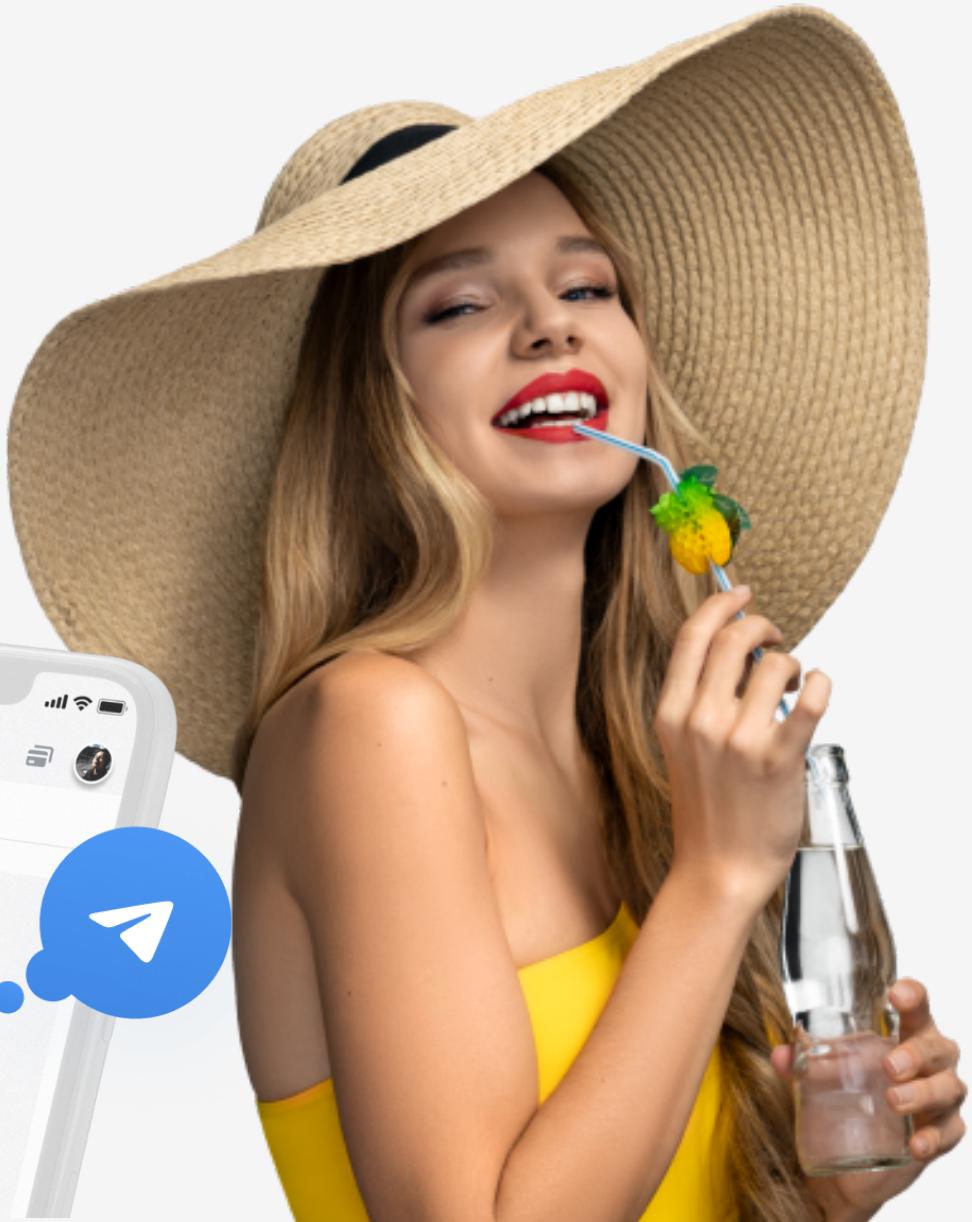
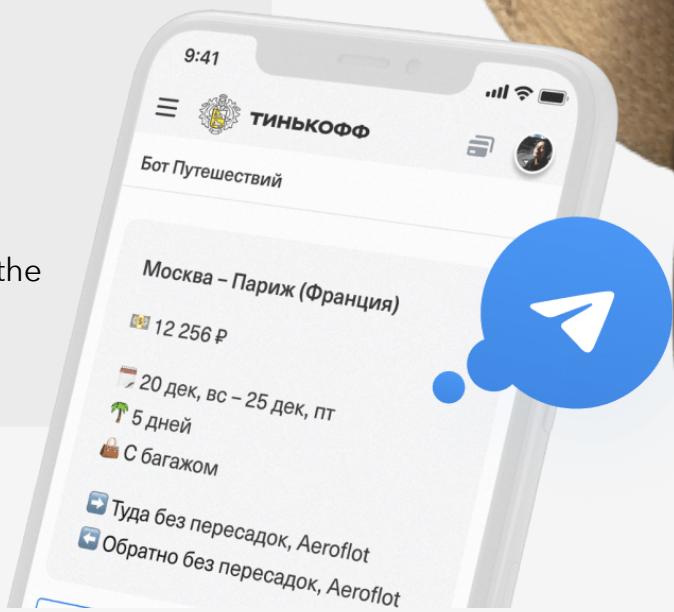
Recommend the discounts on flight to the preferred destination

4

Based on purchases of tickets identify travel dates favorable for client

5

To double check show the client sights of the potential destination





3. Tinkoff Traveler

Personal vacation planner

Recommendation based on three pillars

- Customer satisfaction: recommendation identifies the profitable deals for the client help him to save his money
- Tinkoff profit: Tinkoff can profit from partner programs with airlines
- Client convenience: Client is recommended flight tickets that save his time for search



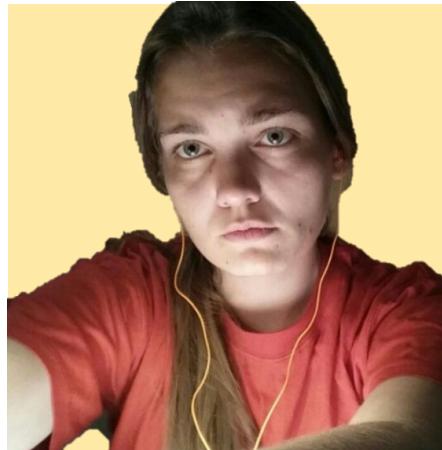


Meet Our Wonderful Team!

Deep Hunch laboratory



Maria Begicheva



Veronika Zorina



Vladimir Dmitriev



Yana Khassan



Dmitry Volkov

R&D department



[GitHub](#)

Buisness & Marketing
department