

Startmate W21
September 2021

Transactional.ai

High fidelity customer insight APIs for bank transaction data



Imagine...

A world with no more spam.

Where in the middle of winter, warm socks are offered when you need it, instead of right after you bought them.

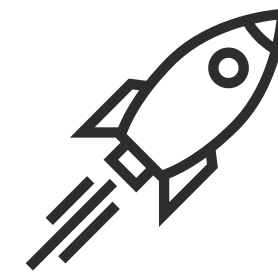
It is a future where any business is empowered to understand and serve the needs of their customers, through **transaction data**.



Not monopolised



Open Banking



Waves of personalisation

Do you feel your
customers often
look the same?



Amy

Income \$80k

Expenses \$4k/month

Credit Score 700



Jane

Income \$80k

Expenses \$4k/month

Credit Score 700

T.ai powers your most in-depth customer insights defined by **financial behaviours**



Amy

Income \$80k

Expenses \$4k/month

Credit Score 700

- + **Cheap eats** 80% of the time
- + **Baby related cost** \$2k/month
- + Prefers **Budget Shops**
- + **Many more**



Jane

Income \$80k

Expenses \$4k/month

Credit Score 700

- + **Fine Dining** 7 days /w
- + **Luxury Clothing** \$1k/month
- + Prefers **Premium Shops**
- + **Many more**

We do this by flexibly enriching transactions with **contextual** and **behavioural information**

CARD 3152 MCDONALDS TAKANINIAUCKLAND -\$260.00

Today

"Food"
"Expenses"

T.ai

"Supper"
"Kid's birthday party"
"High salt/fat"
"High methane"
+ many more

...to help Fintechs and Finservs uncover their **unique growth lever**

- **Micro-segmentation** for targeted marketing and sales comms
- Enable new experience in **personal & business finance management**
- Augment **credit risk analysis**
- Enhance **automated lending** framework
- many more...



We proved the **technology** and its **scalability** with our early customers



2M+
transactions processed



5 beta customers
PFM, BFM, Lending, Accounting



3 countries
in the next 6 months

Meet with Jiao

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Jiao Xie

Startmate W21 | 🚀 Supercharge fast-growing Fintechs | High fidelity customer in...

