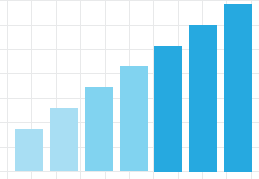


# What Is the Value of PFM?



Profit Per User Increase	12%	What is your average profit per user?
Total Accounts Increase	9%	How do you value each credit and deposit account?
Average Balance Increase	9%	What % of account holders consider you their PFI?
Retention Rate Increase	4%	How much does it cost to acquire a new account holder?
Bill Payment Increase	4X	What does bill pay say about customer loyalty?
Website Login Increase	2X	How often are your account holders logging in?
Time on Website Increase	2X	How valuable is the time spent on your website?

Note: The above is a comparison between the behaviors of online banking users: PFM users vs. non-PFM users.

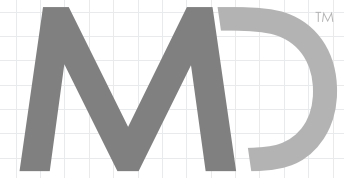
Src: <sup>1</sup> Swimming Upstream PFM Study 2010

Src: <sup>2</sup> Javelin, Personal Finance Management 2011

Src: <sup>3</sup> American Banker, BBVA Service Seen as Good Case Study for PFM 2009

# Business Case | PFM Retention

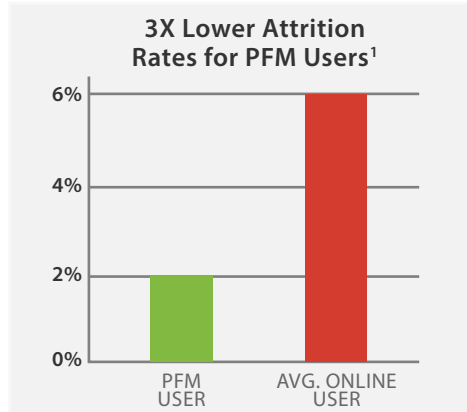
Save **67%** of the online users you are losing right now.<sup>1</sup>



## Why your financial institution needs Personal Financial Management (PFM)

### The Challenge

52% of users say they would leave their financial institution for one that offers better money management capabilities.<sup>2</sup> The financial industry is failing to meet user experience expectations. Independent money management products like Mint (10M+ users) offer far more engaging tools than what is offered by even the best online banking systems. Because of this, more and more users look to alternative methods outside their financial institution to manage their money.



### PFM Increases User Retention

Typically, online banking users have a 94% retention rate, while PFM users jump to 98%.<sup>2</sup> What is your attrition rate? How many users do you lose per month to your competitors? What is your cost to acquire a new customer?

5X More Expensive To Acquire New Users Than To Retain Them<sup>3</sup>

### Potential User Retention Cost Savings

	ONLINE USERS	PFM USERS	PFM SAVINGS
User Base	100,000	100,000	
% Retention	94%	98%	↑ 4%
Users Retained	94,000	98,000	↑ 4,000
Users Acquisition Cost (\$250/user)	\$1,500,000	\$500,000	↑ \$1,000,000

Potential PFM Savings of \$1 Million Annually per 100,000 users.



*"Current methods of seeing budgets and general money management lie outside of my primary financial institution. I would rather have it available inside online banking. I will change institutions to use MoneyDesktop, and then goodbye Mint."* -Ralph O., TX

### Vendor Profile

moneydesktop™

#### Website

www.moneydesktop.com

#### Contact

sales@moneydesktop.com

#### Technology Expertise

PFM, Mobile and Tablet Banking

### Recent Awards



### About Us

MoneyDesktop, Inc. develops technologies that facilitate the clear understanding of personal finances and debt management. MoneyDesktop, Inc. is a privately held company headquartered in Provo, Utah.

### Scan To Learn More



Src: <sup>1</sup> Swimming Upstream Case: The Bottom-Line Impact of Offering OFM

Src: <sup>2</sup> Intuit Financial Services Poll: Uptick In PFM

Src: <sup>3</sup> Frederick Reichheld of Bain & Company