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Relationship Focused. Data Driven.

Rising Customer Acquisition Costs



\$750+

Cost to Acquire a
Business Client

Facing **competition** against large FIs & fintechs for **wallet share**

Yet banks **capture <40%** of existing client relationships

“Organizations that leverage customer behavioral insights outperform their peers by 85% in sales growth and more than 25% in gross margin.”

McKinsey
& Company

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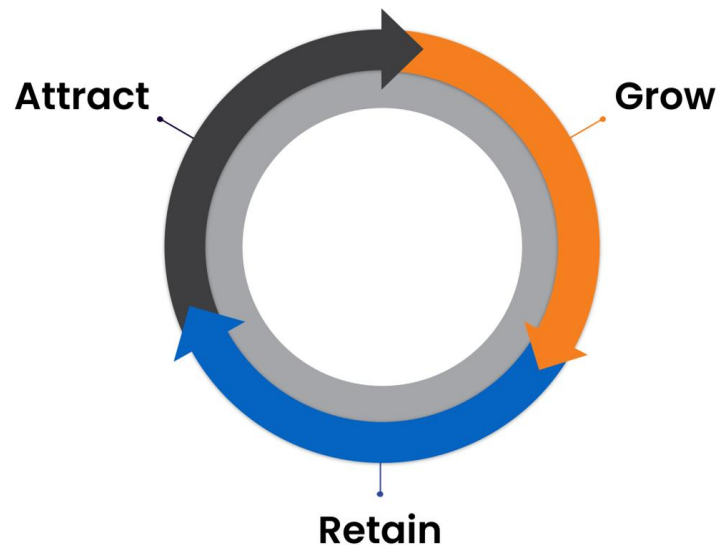
Identify Actionable Growth



Customer expansion costs 80% less than net new clients

Improves:

1. Customer Retention
2. Customer Lifetime Value
3. Profitability



Banking Data Landscape



Opportunity Uncovered in the Data

We analyzed 16 banks, 197,271,141 transactions, and
\$50+ Billion in deposits.

\$23.3 Billion

in customer opportunity uncovered

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Deciphering Core Data...

Morgan Chase Once Chase Manhattan Plaza New York NY 10005 \$12,500.00



CITI CARD ONLINE CITICTP PAYMENT \$3,450.59

NEWREZ-SHELL ON AGENT

THE HA

BANKCARD 8710 54978710SD MTOT DEP

ACH PMT BMW FINANCIAL BEN HOWARD \$733.45

ENERGY MO 240122 Brandon Meyer

NJWEB40 NEW JERSEY \$4,343.85

Mr. Cooper ACH PMT 230831 0593891932 \$3

HARTFORD



ABC, Inc

zon Prime

\$5,353.10

argo Credit Card WF Credit Card AUTO PAY 231108 88402034804289 \$235.87

SBUCKS Ste# 3942 39458320039492 \$7.56

VERIZON WIRELESS PAYMENTS 240209 072619998500001 0000000072619998500001 \$198.45

PIPE 240213 ACH SETTLEMENT \$20.00

JP Morgan Chase Once Chase Manhattan Plaza New York NY 10005 \$2,500.00

998500001 0000000072619998500001

 **John Smith**
777491134298

RECURRING PMT ON 01/16 Netflix.com 408-5403700 CA S384016325640894 CA \$25.26

Millions
Annual Transactions

TREAS DRCT 9051736158 DBT NEW TD PURCHASE TREAS

anged APP Tonya Faye \$35.50

PAYABLES \$4,335.11

FITBKB SV WEBXFR 31348910921 ONLNE TRNSFR884920319 ETRANSFER
\$17,000.00

ENMO PAYMENT 230317 1025879817544 Sanjay Bhaskar

\$69.00

\$2,500.00

Complexity to Simplicity

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Jul '22 to Jun '23

Commercial Deposit Leakage

Opportunities to reduce outflow of deposits for corporate customers who are transferring funds to accounts at other financial institutions

\$31,860,559

Outbound Transfers

↑ 42.65%

246

Target Customers

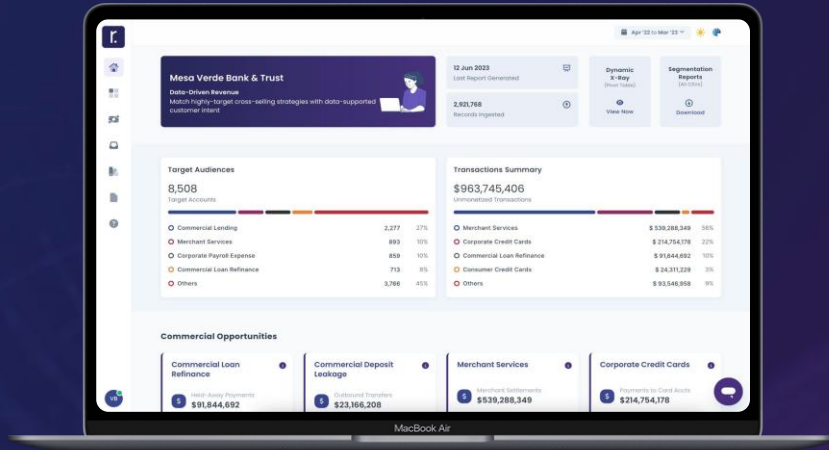
↑ 3.8%

67

Incumbent Providers

ID	ACCOUNT BALANCE	CUSTOMER NAME	BRANCH	VOLUME	REL. MANAGER	PROVIDER(S)	ACTION
10-930608	\$1,309,872	WILEY CPAS	Vegaberg	\$2,083,500 ↑1090.57%	A Lawrence (373965)	Wells Fargo \$2,083,500	Q TXNs
98-326207 New	\$2,197,927	SMITH CPAS	Vegaberg	\$2,000,000	J Perry (4)	Charles Schwab \$2,000,000	Q TXNs
70-757502	\$832,280	CAMPBELLSTAD ASSOCIATION	Vegaberg	\$1,922,270 ↑0.32%	Mariashire Banking Office (200)	TD Ameritrade \$1,900,000 America First Credit Union \$22,270	Q TXNs
74-426070	\$2,646,061	WEST DYLANCHESTER ASSOCIATION	Vegaberg	\$1,762,000 ↑58.45%	L Warren (86014)	TD Ameritrade \$1,462,000 Charles Schwab \$300,000	Q TXNs
68-543343 New	\$791,119	NEW JOSHUA COMMUNITY ASSN	Davidfort	\$1,750,000	T Lewis (63)	Vanguard \$1,750,000	Q TXNs
37-778256	\$380,381	JOHNSON GROUP	Brandonburgh	\$1,745,000	A Lawrence (373965)	Charles Schwab \$1,745,000	Q TXNs
48-129894	\$34	BURNS NETWORK	Brandonburgh	\$1,175,926	S Williams	Raymond James	Q TXNs

Empower the “Relationship Channel”



Uncover Opportunities

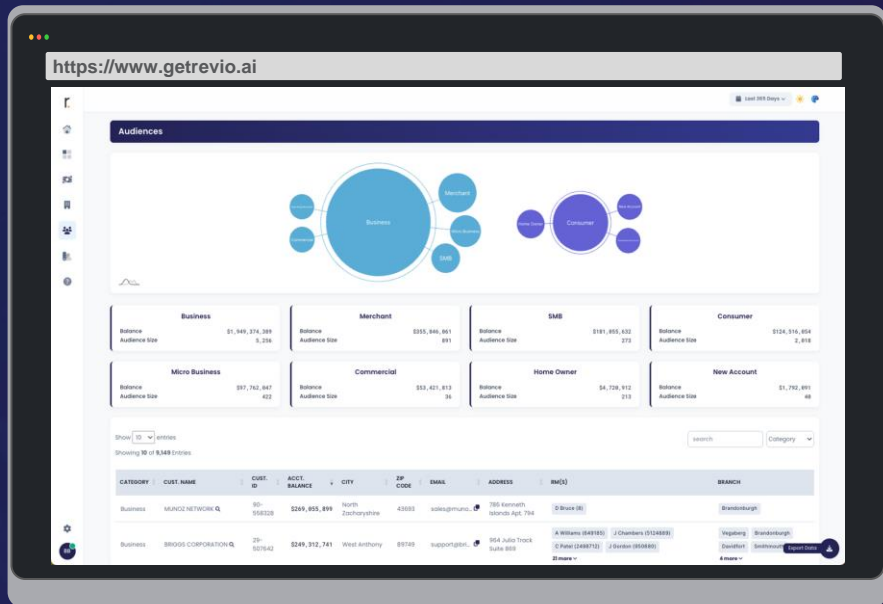
- Grow & Defend Deposits
- Generate New Revenue



Drive Meaningful Action

- Relationship Managers
- Loan Officers
- Treasury Managers
- Leadership

Optimize for Revenue & Deposits



Drive Customer Engagement

- Empowers Bankers
- Execute Quickly
- Unlock New Strategies



Actionable Audiences

- Uncaptured Deposits
- Small Business
- Retail Merchants
- Mortgage / HELOC

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Meaningful Customer Engagement



Relevant conversations can grow business



Customers engaged with *quality conversation* are **1.6x more likely to buy** than if they reached out to the bank on their own

“High-Quality Conversations Are Banks' Source for Growth”

GALLUP

Feedback & Results



What our clients say



“Revio has helped our team focus in the right places and we’re winning more business and deposits with both new and long-term clients.”

– Carson Lappetito, President



revio. + TORPAGO

Commercial Card Product Launch

400 largest commercial card spenders identified

\$50 million in new card volume captured



“WOW I am impressed at the speed of new features being deployed. Every time I sign in and start looking around things have changed and improved. That just makes me so happy to see a platform changing so rapidly, particularly in the banking space.

– Justin Dunmyer, Chief Digital Officer



Connect Insight to Action



The key to turning data into value

Onboard Data



Connect & Normalize

Data Cleansing



Analyze

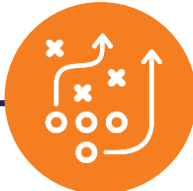


Discovery Model

Engagement Prioritization



Take Action



Growth Opportunities

Actionable Audiences



Relationship Focused. Data Driven.

Executive Team & Partners



Brian Bauer
CEO



Sanjay Bhaskar
CRO



Our Team



Experienced in banking technology & financial analytics



Brian Bauer
CEO



Sanjay Bhaskar
CRO



Megan Phillips
Dir. Client Success



Brad Nelson
VP of Operations



Michael Francois
Solutions Engineer



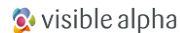
Chau Pham
Lead ML Engineer



Vini Barretos
Software Engineer



Mark Bergeron
Account Exec.



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Questions?

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