

The executive playbook

# Unlocking revenue growth with personalized consumer offers

A Strategic Framework for Banks, Fintechs, and Financial Institutions. How to leverage **AI** and **Open Banking** to increase LTV and retention

**The convergence of AI and Open Banking is the most powerful growth opportunity for financial institutions in the last decade.**

Many banks and fintechs have not yet seized it, with some still at low conversion rates, limited consent flows, and traditional engagement.

**This playbook distills RiseUp's framework, highlighting the opportunity to:**

- Unlock new revenue streams from existing customers
- Build rich customer profiles that drive personalized offers and enhanced segmentation at scale
- Deploy personalized, revenue-driving campaigns in days, not months
- Deliver measurable ROI with zero integration

# Why Open Banking is still underused

Despite widespread infrastructure, financial institutions have not yet seized to leverage Open Banking for meaningful revenue growth and deeper customer engagement. Current implementations focus primarily on basic functionality like Pay-By-Bank or KYC checks, rather than strategic value creation.

## Dashboards without action

Institutions display spending categories without actionable guidance, leaving customers with information but no path to improvement or product adoption.

## Consent without context

Vague consent requests like "Connect your account for insights" fail to communicate tangible value, resulting in low opt-in rates and missed opportunities.

## Disconnected from revenue

Early Open Banking efforts rarely connected to business KPIs like deposit growth, lending uptake, or cross-sell opportunities, treating it as compliance rather than growth.

As a result, many customers disengaged quickly. Open Banking became more about compliance than growth. The opportunity to turn financial data into personalized offers, retention and measurable growth remains largely untapped.

# Why AI changes the game

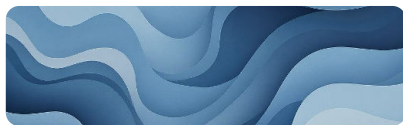
AI enables institutions to leverage Open Banking data by interpreting complex financial data in real time and turning it into clear, personalized actions. Instead of manual rules, machine learning models continuously learn from cash flow, balances, and behavior patterns, reducing the need for manual analysis, uncovering opportunities staff might miss, and surfacing the right actions at the right time.

For example:



## Predict overspending

Analyze income vs. outgoings to flag upcoming cash shortfalls and suggest practical ways to save, while position institutions to cross-sell relevant credit or savings products.



## Detect idle cash

Scan balances across accounts to highlight opportunities to trigger timely deposit journeys, increasing both customer savings and institutional deposit rates and AUM.



## Match life events

Recognize transaction patterns indicating bonuses, house move, or large purchases to surface relevant offers at the perfect moment, building loyalty and driving cross-sell.

✓ **Impact:** Partners have seen 3–5x higher conversion rates and up to 100%+ increases in customer lifetime value.

# The 3 common pitfalls (and how to avoid them)

Many institutions experience recurring pitfalls that limit their impact. These approaches may have worked in the past but now constrain potential growth and engagement.

1

## Traditional consent requests

**Problem:** Generic account connection requests without clear benefits lead to low opt-in rates and missed opportunities for data-driven engagement.

**Solution:** Implement intent-driven consent that communicates specific value (e.g., "Connect your bank to find £347/month in savings") to dramatically increase opt-in rates.

2

## Limited customer profiling

**Problem:** Basic profiling focused on demographics and platform signals misses critical financial indicators like disposable income, affordability, and stress signals.

**Solution:** Build comprehensive customer profiles enriched with behavioral and financial data to enable truly personalized product recommendations and offers.

3

## Rule-based personalization

**Problem:** Static rules and basic segmentation create generic experiences that fail to adapt to changing customer circumstances and financial needs.

**Solution:** Deploy AI-driven recommendation engines that continuously learn and engage customers at key financial moments, adapting in real-time to behavioral changes.

The institutions that successfully overcome these pitfalls will create a sustained competitive advantage in customer acquisition, engagement, and revenue growth.

# The new revenue flywheel

Financial institutions can create compounding growth opportunities by layering sophisticated data insights and engagement strategies. Each component builds on the previous to drive measurable revenue impact:

## Signals

Detect real-time indicators of financial readiness, including idle funds, account balances, spending patterns, and repayment capacity that reveal opportunities for engagement.



**Example:** Deposit maturity detected → customer nudged with reinvestment + top up journey → deposit retention and growth both increase.

## Moments

Identify key financial events such as payday, deposit maturity, upcoming bills, or idle cash that create natural opportunities for timely, relevant nudges.

## Growth Flows

Deploy personalized, pre-built journeys that convert these signals and moments into action, such as top-ups, reinvestments, lending prompts, and tailored product offers.

**Takeaway:** The more customer signals and moments captured, the stronger the flywheel becomes. This allows precise targeting of specific KPIs like revenue growth, deposit reinvestment, or lending uptake, while also enhancing customer segmentation and enabling personalization at scale.

# Real-world impact across financial products

These outcomes show how applying the flywheel drives measurable results across product lines:

**3x-5x**

## Conversion rate increase

Savings platforms achieve dramatically higher conversion rates through personalized, intent-driven engagement flows.

**£347**

## Monthly savings uplift

AI-powered insights guide customers to savings opportunities they would otherwise miss

**£1,000**

## Additional investment

Investment platforms see substantial increases in per-customer deposits through tailored reinvestment journeys.

## Savings platform result

- 42% engagement increase via personalized nudges
- Significant improvement in deposit retention rates
- Higher customer satisfaction with financial progress

## Lending & investment outcome

- 40% increase in loan uptake through affordability insights
- 26% additional monthly repayment capacity identified
- 17% higher activation through dedicated investment journeys

These results demonstrate how personalized customer journeys drive growth across all financial product categories while delivering enhanced value to customers.

# Implementation roadmap

This phased approach shows how institutions can move from quick wins to scaled impact, with each phase building toward revenue growth and stronger engagement.

## Awareness & consent (months 1-2)

- Launch intent-driven consent campaigns
- Build nurture flows that deliver early value

1

2

3

## Scale personalized offers + optimization (month 6+)

- A/B test flows and refine triggers to maximize conversion and ROI
- Expand into cross-sell and retention use cases

## Profile & insight engine (months 3-6)

- Enrich customer profiles with 200+ behavioral data points
- Deploy AI to generate personalized offers and insights in real time



**Note:** Phases are progressive but can overlap depending on internal priorities.

# Addressing common objections

Institutions often raise familiar concerns when considering AI and Open Banking. These objections typically reflect **risk awareness, resource constraints, or internal investment bias**, but can be effectively addressed directly:

## "Compliance won't approve"

RiseUp is fully FCA compliant and consent-first, with built-in safeguards that satisfy regulatory requirements. The platform is designed with financial industry compliance at its core, not as an afterthought.

## "We don't have engineering capacity"

The solution requires no integration with existing systems. Deployment takes days with a simple link, minimizing IT and dev burden, while maximizing speed to market.

## "We're already working on this internally"

Internal builds typically take 12-18 months to develop, test, and deploy. RiseUp delivers ROI in weeks, creating immediate impact while complementing longer-term internal initiatives.

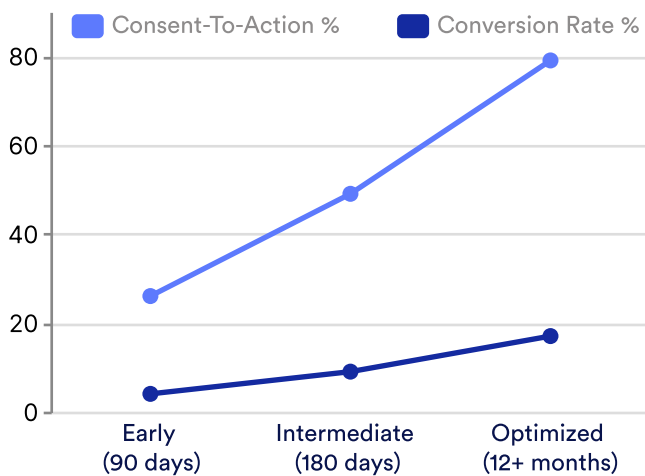
## Pilot approach benefits

A **low-risk pilot strategy** offers multiple advantages:

- De-risks adoption with validated results in a controlled environment
- Proves ROI quickly, typically within 30-60 days
- Creates internal champions based on measurable outcomes
- Allows for iterative improvement before full-scale deployment

# Early movers' KPIs and strategic advantage

## Expected performance metrics



## Revenue impact

- £200+ additional annual revenue per customer
- Faster deposit reinvestment cycles
- 25-40% reduction in churn
- 100%+ improvement in customer lifetime value
- Stronger loan uptake and cross-sell conversion

## Strategic advantages for early adopters

### Compounding data advantage

Customer insights deepen over time, creating an expanding moat. Each interaction enriches profiles and improves personalization, making it harder for late entrants to catch up.

### Competitive differentiation

By 2026, AI-powered personalization will be table stakes in financial services. Early adopters will secure market share and customer loyalty before competitors can respond effectively.

### Enhanced segmentation at scale

Each new signal strengthens customer segmentation capabilities, enabling personalization that drives better outcomes for both customers and institutions simultaneously.

### Safe innovation strategy

RiseUp combines startup agility with enterprise-grade compliance, allowing institutions to innovate rapidly without compromising security or regulatory requirements.

# Next steps and bottom line

## Implementation path

### Pilot a success-based flow

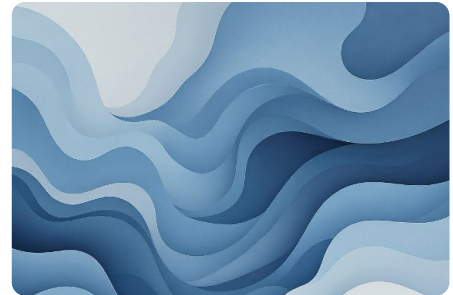
Start with a low-risk, no-integration pilot focused on a single KPI like AUM growth, lending conversion, or cross-sell rates.

### Validate ROI quickly

Measure uplift versus control group within 30-60 days to establish clear performance benchmarks and build internal momentum.

### Scale confidently

Roll out proven approaches across deposits, lending, and cross-sell opportunities to maximize impact.



"AI + Open Banking isn't a nice-to-have. It's the new growth engine. **Institutions that move first will own the next decade.**"



**i** **Contact RiseUp to schedule a pilot brainstorm session:**  
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AI and Open Banking represent a once-in-a-decade growth opportunity for financial institutions. By 2026, market leaders will be determined. Early movers who implement personalized engagement strategies will gain sustainable competitive advantages.

Early adoption isn't just a temporary boost. It's reshaping customer expectations and setting the new standard. How quickly can you capitalize on these strategies before competitors do?

Background on the author

# Yuval Samet, CEO of RiseUp



Yuval Samet is a seasoned entrepreneur and technology executive, recognized for his significant contributions to the fintech industry. He co-founded Analysed, a fraud-protection company, which was acquired by Klarna in 2011. Following the acquisition, Yuval joined Klarna, where he played a pivotal role in establishing the Klarna Tel-Aviv R&D center. As Chief Product Officer (CPO) and later as Chief Technology Officer (CTO), he scaled the product organization from 0 to 50 team members.

After 5 years at Klarna, including 3 years in Sweden, Yuval returned with a vision to create impactful tech products. In 2017, he co-founded RiseUp, a startup dedicated to making financial wellbeing accessible to everyone. Since its founding, RiseUp has successfully raised over £48M from top investors, including Aleph, Local Globe, Corner Ventures, Sir Ronald Cohen, Jeff Swartz and others. RiseUp leverages cutting-edge technology, engaging content, and a supportive community of over 100,000

members to empower users improve their savings and gain financial confidence. In 2024, RiseUp expanded to the UK, to empower financial institutions unlock growth through AI-driven personalization. Since then, RiseUp has partnered with top-tier financial institutions including Salary Finance, Prograd, Yapily, Saltedge, eToro and others.

## Background on RiseUp

Founded in 2017, RiseUp harnesses Open Banking and AI to deliver smarter financial experiences that drive growth and enhance KPIs for financial institutions and fintechs. By providing a simple link, with no-integration, RiseUp empowers businesses to unlock new value. Banks, investment and savings platforms can securely share personalized offers with their customers, boosting financial wellbeing and revenue across deposits, lending activity and AUM.