SAP Fioneer

Behavioral Intelligence Suite

Intelligent behavioral banking that acts, not just observes

At a glance

Personal finance management tools show customers where their money went. SAP Fioneer's Behavioral Intelligence Suite for Banking acts on customer behavior instead of just observing it — moving money, adjusting interest rates and fees, issuing rewards the instant a qualifying behavior occurs — to grow deposits, product use, and portfolio quality.



How behavioral banking works in practice

Our Behavioral Intelligence Suite monitors real-time banking activity, such as card transactions, payments, and loan events. Instead of relying on generalized profiling, the solution evaluates each event against your criteria. When a customer qualifies, the system automatically triggers immediate actions: issuing cashbacks, launching round-up payments, updating an interest rate, or sending a budget nudge.

Key capabilities

01

Recommend smart savings plans
Help customers reach their financial milestones on time with intelligent automations like income splitting or transaction round-ups, perfectly sized to their real-world cash flow. By letting users learn how the suggestion is benefitting them, you remove friction and drive immediate, one-click activation.

02

Wealth building on autopilot
Maximize long-term app engagement and deposit retention by letting users deploy background automations that seamlessly split salaries, round up purchases, or set aside tax reserves. These rules run quietly in the background, eliminating daily cognitive decision-making and embedding your bank deeply into the user's financial life.

03

Incentivized financial behaviors
Cultivate highly profitable customer habits and de-risk portfolios by instantly rewarding positive financial behavior with cashback, optimized interest rates, or one-off bonuses. The moment a user hits a goal, stays within budget, or pays on time, the system triggers the reward automatically—strictly within the rules you define.

04

Contextual nudges when relevant
Guide customers by delivering real-time, actionable alerts when they matter most. Whether a user is approaching a strict budget limit, sitting on idle cash that could be earning interest, or about to miss a reward milestone, these targeted micro-interventions hit the screen when user intent is high.

SAP Fioneer

What the Behavioral Intelligence Suite changes for your bank

Six ways SAP Fioneer's Behavioral Intelligence Suite turns real-time customer behavior into measurable business impact.



Accelerate low-cost deposit growth

Secure sticky balance retention without relying on expensive interest rate hikes. Automations channel funds directly into savings while tier-based rewards and savings goal incentives enforce customers to hold stable liquidity.



Optimize wallet share and retention

Establish your bank as the primary financial hub and eliminate multi-banking habits. Unified behavioral rewards across cards, loans, and deposits incentivize users to consolidate their entire financial footprint.



Mitigate risk and reduce NPLs

Strengthen portfolio quality and prevent retail payment defaults before they happen. Real-time budget alerts and automated expense partitioning empower users to manage liquidity safely, cutting NPL volumes.



Enhance agility via no-code operations

Bypass long IT queues by empowering business teams to launch campaigns in minutes. This no-code setup decouples feature agility from technical backlogs, radically accelerating your time-to-market.



Ensure compliance and enterprise control

Deliver hyper-personalized customer experiences without compromising institutional oversight. Guardrails, payout caps, and automated validation rules ensure all tailormade customer actions remain compliant.



Reduce operational and development costs

Eliminate custom IT builds and manual engineering overhead by replacing legacy logic with a single engine. This unified environment lowers platform maintenance expenses and frees up valuable tech resources.

What your architects will want to know

- Cloud-native and horizontally scalable
- API-first architecture and configuration UI
- Consolidate disparate legacy tools
- Modular integration and core decoupling
- Cross-channel connectivity
- Deterministic auditing and GDPR governance

SAP Fioneer provides software solutions for banks and insurance companies:
built on rock-solid technology and bold creativity.

Get in touch www.sapfioneer.com contact@sapfioneer.com