



Case Study



Banking Services

How to build a one-stop-shop for your finances

CHALLENGE

How does a leading robo-advisor best known for its automated investment service move into the broader market of banking and build a nextgen banking service for young professionals?

SOLUTION

- Add checking features and a Wealthfront debit card to integrate spending, saving and investing into one seamless user experience
- Shifting into spending broadens market appeal and deepens the relationship with existing customers

CONSUMER BENEFITS

The ability to manage spending and savings all in one app



Digital Money Movement

Seamless movement from Wealthfront investment accounts to the Wealthfront Cash Account and vice versa



Integrated Banking

Account opening is all online and a Wealthfront branded debit card can be ordered directly through the app



Tailored Rewards Platform

Card swiping allows for cash to be deposited into a Wealthfront Cash Account



Card Access in Seconds

Accounts can be opened in a couple of minutes with just \$1. No additional deposit requirements



Identity Verification

BUSINESS BENEFITS

Enable self-directed customer tools and service

Partner-specific banking experience with integrated banking services

Issue a debit card for customer that can be used anywhere Visa debit is accepted

APIs enabling digital money movement to and from multiple accounts

Comprehensive program management including identity verification, risk and customer service