

# METHODS AND APPARATUS FOR PROMOTING FINANCIAL BEHAVIORAL CHANGE

UNITED STATES PATENT No. 10,217,162

# Moven®

The first-ever patent expressly designed to improve the financial wellness of consumers, further underscoring Moven's overall mission.

## What is a patent?

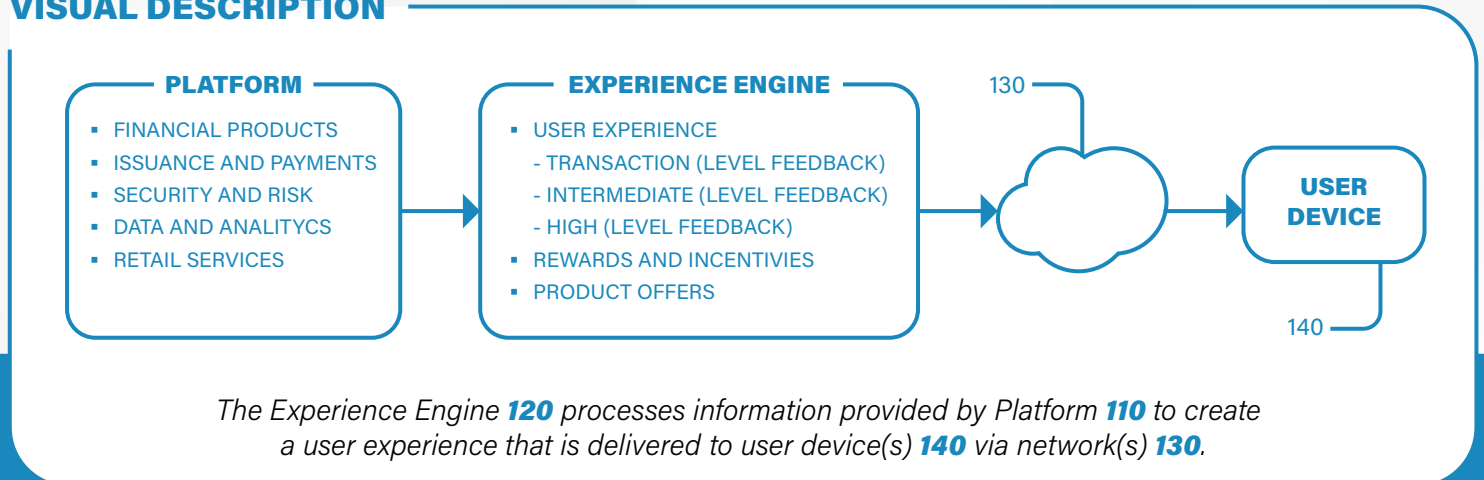
According to the United States Patent and Trademark Office (USPTO), a patent is the grant of a property right to the inventor. A patent generally lasts for 20 years. The right conferred by the patent grant is, "the right to exclude others from making, using, offering for sale, or selling "the invention in the United States or "importing" the invention into the United States"

## What exactly is Moven's patent?

Embodiments of the patent provide tools for promoting a user's financial well-being by encouraging positive financial behavior through timely feedback, counseling, and instruction.

The patent provides coverage for real-time analysis and advice designed to encourage the type of ongoing financial behavior that, over time, leads to financial well-being. Insights are provided in response to a transaction being performed, or to the user indicating they are contemplating a transaction to encourage responsible spending and saving behaviors.

## VISUAL DESCRIPTION



*The Experience Engine 120 processes information provided by Platform 110 to create a user experience that is delivered to user device(s) 140 via network(s) 130.*



**Brett King, founder and executive chairman of Moven, said:**

"Having successfully been awarded this patent reinforces our leadership position within the financial wellness and smart banking space. This is the first patent awarded around financial wellness, putting the well-being and financial health of our customers at the center of not only Moven's values but also our intellectual property development."