Press Release
For immediate release

Invesco launches Personalised Investor Engine, a behavioural intelligence platform technology to help banks and wealth platforms turn savers into investors

- Invesco targets Europe's €10 trillion cash opportunity with new behavioural intelligence platform technology to help financial institutions convert more savers into investors
- Invesco partners with fast-growing digital bank Zopa to apply behavioural intelligence to key customer moments, helping convert investment interest into action

London, 22 September 2026 — Invesco today launches Personalised Investor Engine (PIE), a behavioural intelligence platform technology designed to help banks and online investment providers convert more savers into confident, long-term investors.

Across Europe, an estimated €10 trillion is sitting in cash* despite strong consumer interest in investing. For financial institutions, this represents one of the largest untapped customer activation opportunities in wealth management and it is this issue that PIE has been built to address. Invesco's research, published earlier this month, shows that interest is not the barrier to investing, rather it is knowing why, when and how to act. By focusing on fixing the experience layer, PIE is designed to overcome these barriers.

Sonia Bainbridge, Head of Digital Distribution EMEA, Invesco, says: *"Over the last decade, the industry has made investing more accessible than ever. Yet despite an estimated €10 trillion remaining in cash across Europe, millions of consumers who express an interest in investing still do not take the next step. Our research suggests the challenge is no longer access, it's activation. Fear of loss, low confidence and uncertainty about making the right decision continue to prevent many people from turning intent into action. PIE enables financial institutions to identify what's holding individual customers back and personalise the moments that matter most. By making investing feel more relevant, manageable and actionable, we can help more savers become confident, long-term investors."*

PIE is a behavioural intelligence platform technology that financial institutions can integrate into their existing customer journeys and support any asset class or product. Rather than replacing a bank or platform's proposition, PIE helps institutions understand what is preventing individual customers from taking action and personalises key moments in the journey accordingly. It works in three stages to drive intent into action:

1. **Behavioural profiling and user segmentation** detecting traits such as confidence, composure, impulsivity and financial comfort to build a real picture of what is driving (or blocking) each customer's decisions, supported by behavioural science expertise provided by Oxford Risk.

2. **Personalisation of key decision points** delivering tailored nudges and dynamic framing at onboarding, funding, first investment, top-up and withdrawal moments to overcome individual behavioural barriers and increase action.
3. **Integrating into existing journeys**, working alongside an institution's existing digital experience to support customer growth ambitions.

The platform was informed by a 6,000-participant Invesco research study into why savers stay in cash, which found that external trust in institutions and internal self-confidence are distinct barriers requiring different interventions, and that rising cash balances tend to deepen fear of loss rather than easing it. In testing personalised, behaviourally-informed concepts against generic, one-size-fits-all approaches, Invesco identified clear differences across three stages of the customer journey.

These findings underpin PIE's approach to personalisation.

Natasha Wear, Senior Director of Wealth at Zopa Bank said: *"The opportunity isn't simply helping more people access investing. It's helping them to feel informed and building their confidence to take the first step. Applying behavioural intelligence and targeted nudges at key moments in the customer journey can play an important role in turning investment interest into long-term participation."*

Applying behavioural intelligence at the moments that matter

Invesco launches PIE in partnership with Zopa, a fast-growing UK digital bank with a 1.5 million mass-affluent customer base, to address one of the industry's biggest challenges: converting investment intent into action. By applying behavioural intelligence to key customer moments, the partnership enables the delivery of personalised journeys and targeted support designed to help customers overcome individual barriers, move from saving to investing and remain invested over the long term.

Oliver Bilal, Head of EMEA at Invesco, added: *"The future of investing will be shaped by experiences that are personalised, intelligent and delivered in the moment. Consumers increasingly expect the same relevance from financial services that they receive from other digital experiences, yet many investment journeys remain largely unchanged. PIE represents an important step towards a more personalised model of investing, enabling financial institutions to use behavioural intelligence to better support customers and help more people participate in long-term wealth creation."*

PIE is available to banks, digital investment platforms and other financial institutions seeking to help more customers move from cash to long-term investing. Invesco works with partners to identify priority activation opportunities, embed behavioural intelligence into existing digital journeys and deploy personalised behavioural interventions to increase engagement, conversion and long-term investing participation.

Ends

Press contacts:
Michelle Ballington
Invesco
michelle.ballington@invesco.com
+44(0)1491 416353

Beth Hall
Invesco

Beth.hall@invesco.com
+44 (0)1491 417324

Gregory
invesco@gregoryagency.com

Notes to Editors:

***Source: European Commission, *Savings and Investments Union* (March 2025**

Personalised Investor Engine

Embeds behavioural intelligence to drive intent into action

Behaviourally profile & segment users

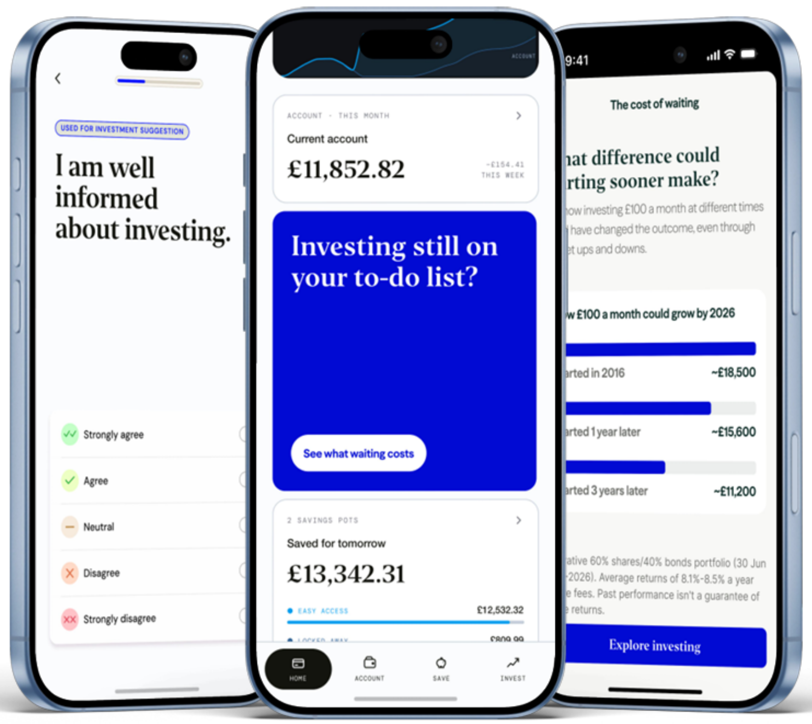
- Trait detection: Confidence, composure, impulsivity, financial comfort
- Build behavioural personas that explain real decision drivers

Personalise key decision points

- Personalised white-label nudges at onboarding, funding, first investment. top-ups & withdrawal
- Dynamic framing that reduces cognitive load and increases action

How it works

- Plug-in experience layer to compliment your existing journey
- Supports any asset class/ product



About Invesco Ltd.
Invesco Ltd. is one of the world's leading asset management firms serving clients in more than 120 countries. With US$2.5 trillion in assets under management as of 30 June 2026, we deliver a comprehensive range of investment capabilities across public, private, active, and passive. Our collaborative mindset, breadth of solutions and global scale mean we're well positioned to help retail and institutional investors rethink challenges and find new possibilities for success. For more information, visit www.invesco.com.

About Zopa Bank
Founded in 2020 with a full banking license and backed by some of Silicon Valley's most iconic investors, digital bank Zopa is building the "Home of Money". This is a place where financial products

deliver good value and managing money is made effortless; deep and long-lasting relationships mean customers are left confident about their choices. Zopa seamlessly blends the agility of digital banking with 20 years of lending expertise - having lent more than £13 billion to consumers in the UK to date. It is as reliable as a big bank, as helpful as a challenger bank, but with more peace of mind than both. One of the UK's highest rated and most celebrated financial brands, Zopa was again voted the UK's best Personal Loan Provider and best Credit Card Provider at the 2024 British Bank Awards. Zopa Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For more information, visit www.zopa.com/

Investment Risks

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and investors may not get back the full amount invested.

Important Information

This press release is for trade press only. Please do not redistribute. This document is by way of information only.

Views and opinions are based on current market conditions and are subject to change.

This is marketing material and not financial advice. It is not intended as a recommendation to buy or sell any particular asset class, security or strategy. Regulatory requirements that require impartiality of investment/investment strategy recommendations are therefore not applicable nor are any prohibitions to trade before publication.

Issued by Invesco Asset Management Limited, Perpetual Park, Perpetual Park Drive, Henley-on-Thames, Oxfordshire RG9 1HH, UK. Authorised and regulated by the Financial Conduct Authority.