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Huntington Launches Huntington Heads Up® with AI to Improve Customers' Digital Banking Experience

New predictive AI capability enables personalized insights to better spend and save

COLUMBUS, Ohio, Feb. 13, 2019 /PRNewswire/ -- Furthering its commitment to invest in and apply technology that helps personalize the digital banking experience, Huntington (Nasdaq: HBAN; www.huntington.com) today announced the enhancement of its Huntington Heads Up® feature in its newly-introduced digital platform, [The Hub](#). [Huntington Heads Up](#) will use Artificial Intelligence capabilities to help customers optimize the ways they save, spend and achieve their financial goals.



The introduction of The Hub and Huntington Heads Up are both central to the next chapter in how Huntington is looking out for people by investing in and enhancing its digital and mobile customer experience.

"Huntington is invested — literally and figuratively — in making our customers' lives better. While AI has many use cases in banking that enhance business outcomes, we're placing the best technology directly into the palm of every customer's hand to make their daily lives more convenient," said Andy Harmening, Huntington's Senior Executive Vice President and Director of Consumer and Business Banking.

This new AI-powered component will help customers achieve financial well-being by helping avoid inconveniences and making spending and saving suggestions. Huntington Heads Up will provide a variety of key, personal insights for customers into their financial wellness as they set and reach their goals, based on their spending and saving habits.

Examples of newly-available insights through Huntington Heads Up include:

- **Balance may not cover upcoming charges** – Based on typical spending activity and upcoming bill due dates, Huntington Heads Up® will proactively alert Huntington customers if their current account balance may not cover their expected activity over the next seven days.
- **Subscription payment alerts** – Informs customers when they are being charged for a subscription or when a free trial may have ended.
- **Double Charge Protection** – Huntington Heads Up stays vigilant on behalf of

Huntington customers to look out for activity such as mistaken double charges incurred from restaurants or merchant POS systems.


"By integrating AI, we will be able to provide customers with more relevant, meaningful insights into their spending and saving to help them make more informed decisions about their money," added Harmening. "Our purpose is to look out for people, but it's not just the big events that require planning and a heads up. It's the little everyday moments that make all others possible."

The AI-driven insights are powered by [Personetics Engage](#), which uses predictive analytics to monitor transaction data in real-time, and identifies user-specific spending habits to provide timely insights to customers. The feature leverages AI by constantly improving accuracy and relevance over time, and conveniently delivers insight through push notifications and texts.

The Hub, developed in partnership with [Strands PFM](#), is available across Huntington's entire eight-state footprint and was developed in direct response to customer feedback gleaned from a two-year-long listening tour. The Hub is representative of Huntington's "Fair Play" philosophy – a simpler, more straight-forward approach to banking launched in 2010 and designed to help attract and retain customers through transparency and a commitment to doing the right thing.

About Huntington

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$109 billion of assets and a network of 954 branches and 1,774 ATMs across eight Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states. Visit huntington.com for more information.

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