

# Banking is getting personal

**2023**  
report

How tailored financial  
services can support  
consumers in difficult times.

The research was conducted by Censuswide with 2,010 consumers in the UK (nationally representative respondents) between 17 and 19 January 2023. Censuswide abide by and employ members of the Market Research Society, which is based on the ESOMAR principles, and are members of The British Polling Council.



# Foreword

by **Tasha Chouhan**,  
UK & IE Banking  
Director at Tink



When the economy is going through challenging times, and people fear what may be around the corner as costs rise, many will look to their banks for help. In fact, our latest research shows that nearly **three-quarters of Brits are either already struggling with the cost of essentials, or aren't confident their income will cover their essential spending in the future, with some even skipping meals or taking out credit to afford bills and rent.**

With many consumers struggling to make ends meet, it has never been more important for banks to really understand their customers and guide them through the cost-of-living crisis. The arrival of open banking technologies grant retail banks a unique opportunity to help those financially at risk.

At Tink, we've seen how open banking is improving the financial lives of millions of people, but we've only scratched the surface of what it's truly capable of. Working with large retail banks around the world – including NatWest, BNP Paribas, Nordea, ABN AMRO and many others – we've seen firsthand how open banking empowers people to take control of their finances.

**In this challenging time, adopting the tools needed to deliver a higher level of engagement and financial wellbeing is really a case of 'you snooze, you lose'.** If banks don't act now, they risk losing customers to competitors who offer the services consumers so desperately need. A record number have already taken the leap: in the final three months of last year,

thousands of Brits switched their custom to banks that offered them cash incentives and other ways to get through the cost-of-living crisis.

**That's why we're helping banks to take action.** Both to protect financially vulnerable customers and to future proof their business offering. Times are tough. But with a combination of banks' customer trust, century-long experience and the new technologies enabled by open banking, the financial industry has all it needs to safely navigate this storm – and emerge stronger than ever once it's over.

I hope you enjoy the read – and don't hesitate to get in touch with any questions.

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# Executive summary

The world is facing challenging times as many countries are going through a cost-of-living crisis. In the UK, our research shows that an estimated 12 million Brits are already unable to make ends meet, and a further estimated 25 million are only just managing to get by. Tink's research shows that **a quarter (23%) of people in the UK say their income no longer covers their essential spending, and almost half (46%) fear it won't in the near future.** During this, more than half (52%) of Brits agree banks should provide financial support to customers during the cost-of-living crisis.

It's clear that in times like these there is an opportunity for the financial industry to help financially vulnerable consumers navigate the coming recession. With so many consumers struggling

to make ends meet, banks are in the best position to offer tailored support to help consumers get back on their feet.

To support customers through challenging times effectively, banks can address the needs of at-risk consumers with digital banking tools that offer a complete, holistic view of their income and spending. **If banks can help their customers build financial resilience in times of trouble, the rewards will include increased loyalty and trust between banks and consumers in better times.** For consumers, adopting digital financial coaching tools to get through the cost-of-living crisis will build a strong foundation for financial wellbeing that carries over into the, hopefully brighter, future.

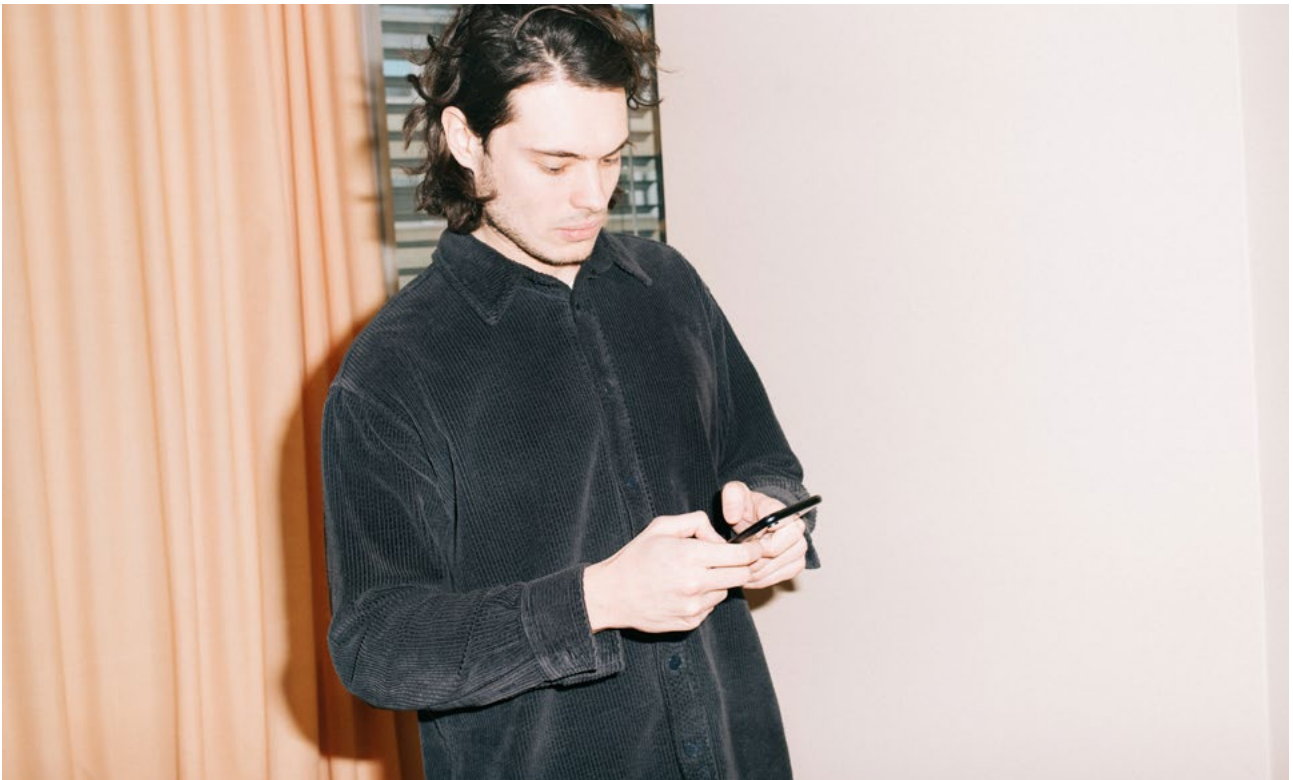
Through adoption of open banking powered innovations in data and digital financial services, retail banks now have the opportunity to help their customers through this difficult time; to build features that help users understand how their disposable income is evolving across all their accounts. **Our research shows more than four in ten (43%) financially vulnerable consumers express a wish to learn more about managing and optimising their finances.**

If banks can fulfil this wish and help their customers identify their biggest expenses, they can help them make ends meet at the end of each month – while possibly putting some away for even rainier days. Doing this will cement trust and boost consumer confidence at a time when people are in dire need of guidance.

# Consumers are experiencing financial distress

In early autumn of 2022, we released a report covering the troubled macroeconomic climate. In '[Lending unlocked: a new era of credit](#)', we stress the importance for lenders to protect financially vulnerable consumers in these uncertain times.

And things have not improved since then. The current climate is proving painful for many consumers. Tink's latest research shows that the most financially vulnerable consumers are resorting to taking mitigating measures to ease their financial distress.







**Our research suggests four in ten (41%) financially vulnerable consumers are using their credit cards more often, while nearly the same number (37%) feel they lack control over their finances.**

# How can banks help?





## Financial health on top of the agenda for banks across Europe

When we asked some of the top financial executives about their greatest challenges and objectives, it's clear that the responsibility to help customers during tough times is top of mind. In fact, helping customers avoid financial distress was ranked as the biggest challenge, with many banks stating that promoting greater financial health is at the top of their agenda for 2023.

And a number of banks have already sprung into action. Some banks, like NatWest, An Post, and Lloyds have ramped up their offering to include personal finance management (PFM) tools inside their core banking apps; a substantial step forward in empowering customers. And the level of customer engagement shows it's working. For example, NatWest has empowered millions of people to take control of their finances and 'get better off', with an impressive 5.5 million customers using the new spending feature at launch.

## The cornerstones of household finances



Why do people so desperately need digital tools to help them track their finances? The simple answer is because many have a hard time assessing the proportional relationship between their discretionary income and their disposable income. For example, our research shows a large portion of consumers (47%) say they use only the basic online banking tools available to them, with the same number saying they

keep track of their finances manually. This becomes increasingly difficult when costs are rising fast.

The problem is that while most of us are aware of our monthly disposable income, discretionary income is much more difficult to track. Both food and utility expenses vary from month to month, with a particularly severe upswing in today's economic climate.

With utility and food prices rising so rapidly – coupled with the steadily increasing interest rates – households have less and less discretionary income. **Our research suggests half of UK consumers expect their discretionary income to fall further in the next twelve months**, and since many don't have a real-time view of their finances, banks now have the perfect opportunity to step in and help them gain an up-to-date view of their incomings and outgoings.

**Disposable income** = gross income minus taxes. In short, disposable income is an individual's take-home pay used for both essential and nonessential expenses; the amount of net income available for them to spend, save, or invest.

**Discretionary income** = disposable income minus essential spending. Discretionary income is what's leftover from the disposable income after paying essential expenses such as rent or mortgage, food, transportation, utilities, student loans, pension and insurance.



## The challenges with tracking cost of living

**As our research finds 50% of consumers expect their discretionary income to fall over the next year, it looks like things will get worse before they improve.** The number is even higher among the financially vulnerable consumers, where 56% expect their discretionary income to fall, and 36% of these expect it to fall significantly. Consumer price index (CPI) inflation is expected to have peaked in October (at 11.1%). Though it looks to gradually fall in 2023, inflation will still be far above the Bank of England's 2% target – ending 2022 at 3.9%. The National Institute of Economic and Social Research (NIESR) forecast that inflation 'will remain well above 3% for the whole of 2023' and believe it will not return to the 2% target until mid-2025. This means the squeeze on households seen in 2022 persists into this year, leading to a year-long decline in consumer spending.







We've touched upon how difficult it can be for consumers to track their spending across accounts, especially considering the rapid price hikes. Not least because of the amount of transactions performed by the average consumer. Based on the traffic flowing through the Tink platform, the typical consumer often has more than 1000 transactions going through their main bank accounts annually.

But many lack the proper tools and experience to track how their spending has changed since the pandemic or since the onset of the current financial crisis. Tink's research shows that the most common ways of tracking finances are manually (47%) and using basic online banking tools (47%), with about one in five UK adults (21%) using online digital tools to keep tabs on their spending. The amount of people still relying on manual tools indicates a significant demand among consumers for support in obtaining an up-to-date view of their spending habits. And this is particularly true for more financially vulnerable consumers.

The challenges with tracking cost of living manually are having a detrimental impact on both consumers and banks:

## For consumers

While the cost of essential expenses such as food and utilities are rising, salaries are largely remaining the same in most sectors. Some businesses can't offer pay rises on par with inflation. The same goes for other incomes such as benefits and student loans. Tink's research shows that **a staggering 54% of UK consumers already struggle to keep up with price increases.**

Most people lack the tools needed to track their spending in real time. How much are they currently spending on food and restaurant visits? How has it changed during the last six months? If they cut spending on non-essential items and services, how much could they save?

Without the ability to accurately track their spending and adapt to the current financial situation, many will risk falling behind on payments such as loan repayments or bills. Some are even at risk of defaulting on their loans. According to Tink's research, **13% of financially vulnerable consumers in the UK have already missed a loan repayment in the last six months.**

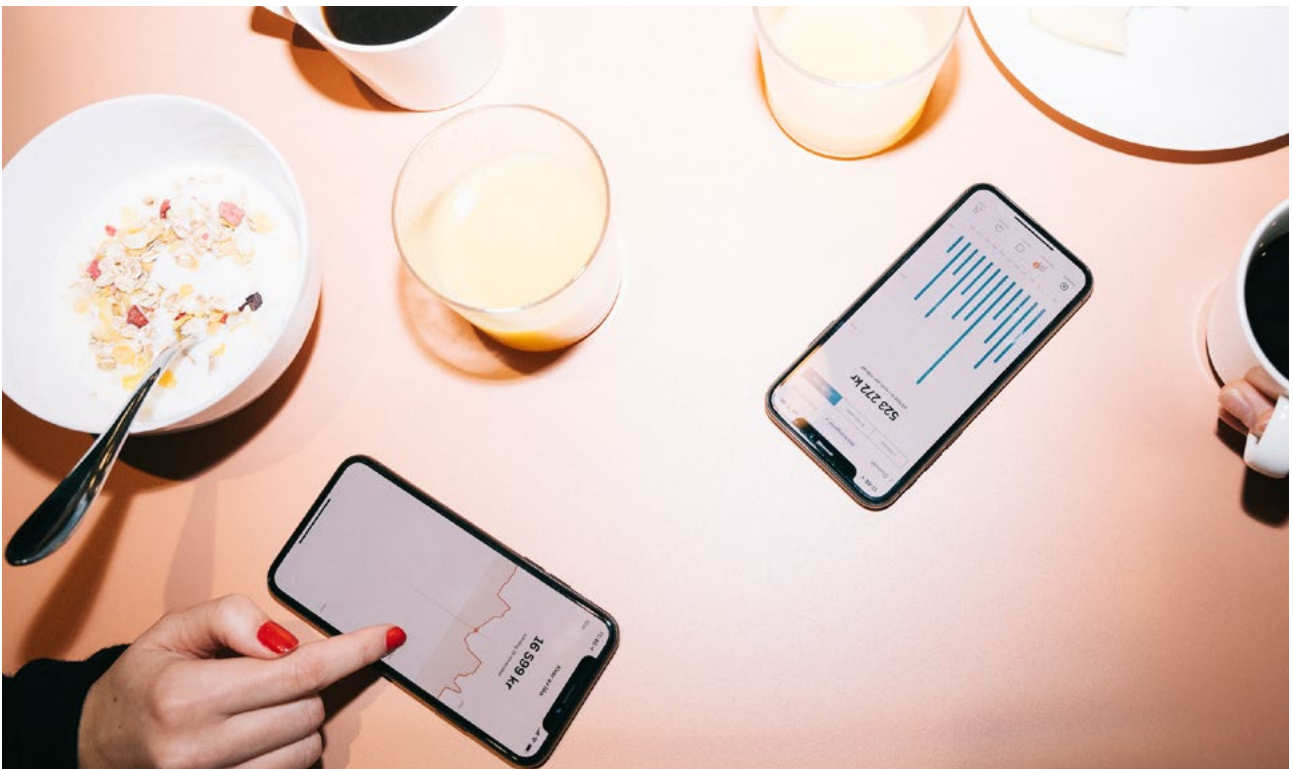
## For banks

As consumers cut expenses to afford essentials, many who are just managing to make ends meet are unlikely to spend money on various services, including non-essential financial products. They may also limit the amount they save each month, in both current accounts and investment accounts.

Financially vulnerable consumers are at risk of defaulting on their loans, and the amount of non-performing loans is likely to considerably rise.

Banks risk losing customer relationships because consumers are more likely to seek out and engage with banks able to help them through the cost-of-living crisis. Tink's research shows that **nearly a third (32%) of UK consumers would consider switching to another bank if it provided them with tailored financial support to get through the crisis.** In fact, the UK saw a record number of people switching banks in the last three months of 2022 to take advantage of cash incentives.

This is why digital financial tools are essential. The households need all the help they can get in calculating and managing their discretionary spending each month. **Consumers that are facing financial hardships need to have a real-time overview of their finances in order to adapt and survive the current crisis.** And banks can nurture the customer relationship to protect their bottom line and grow in these times of struggle.





# Different customers need different levels of support – how to differentiate between them?

Financial coaching should ideally be tailored to the individual based on their financial situation, spending habits and near-term needs. In normal times, this could be to provide targeted credit card offers to customers who travel extensively.

However, in times of financial challenge, personalised services become more about tailored coaching and practical advice rather than a large number of upselling opportunities. Now, many of the banks' customers are tighter on money and need to understand their financial situation better.

Banks have the opportunity to tailor their financial coaching based on how much the cost-of-living crisis impacts a certain customer. If we look at one of the countries hardest hit by the current financial climate – the UK – our research shows three distinct groups of consumers emerging: the 'financially vulnerable', those who are 'only just managing' and 'financially comfortable' consumers. Once identified, it becomes easier to define each group's challenges and the kind of support they need.

## The financially vulnerable consumers

People whose current disposable income no longer covers their essential spending (23%, or an estimated 12.5 million people).



# 23%

An estimated **12.5 million** people are financially vulnerable consumers

The research revealed that nearly a quarter of UK adults are financially vulnerable, meaning they need urgent support.

While the cost-of-living crisis has motivated a majority of consumers to actively start managing their finances, many still struggle to make ends meet.

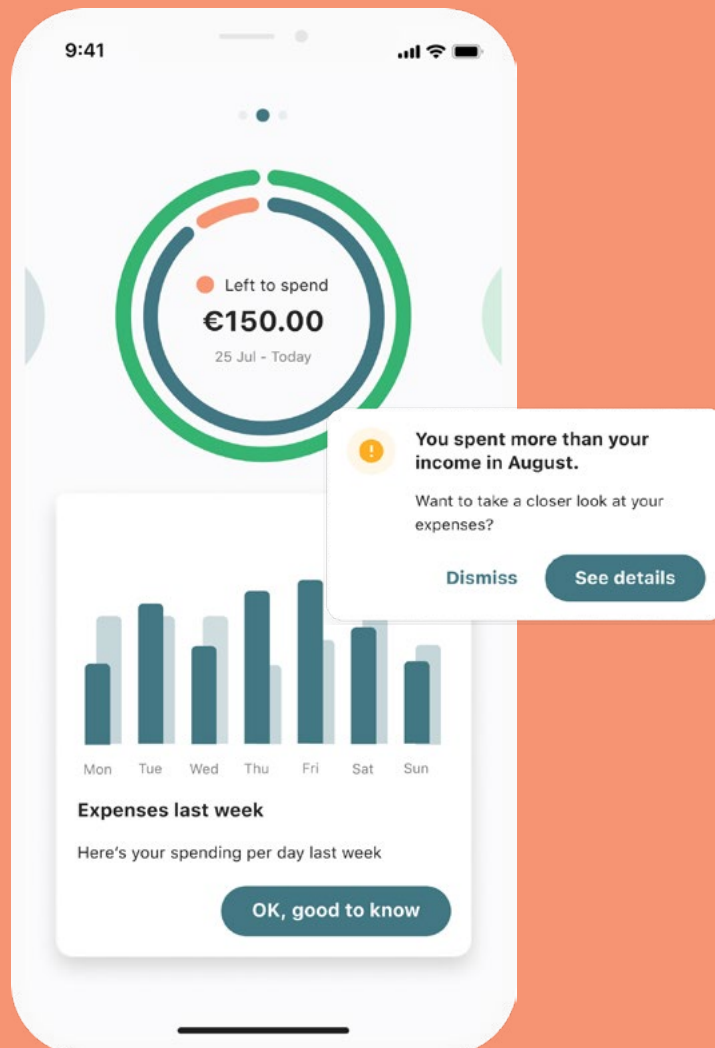
While engaged with their finances, many in this group are managing their finances manually or with only basic online banking access, which makes it tough to get an accurate real-time understanding of their budget. Consumers can't afford everything they need, and

have run out of money before the end of the month. **Nearly a third (30%) of financially vulnerable consumers report they need to choose between essential items like food or heating.** In fact, the soaring cost of gas and electricity has forced thousands of Brits to switch off their heating in the winter months, causing many to fall ill from their homes being so cold.

Banks can support financially vulnerable people by using data-driven tools to proactively engage and help them find a way forward, before their problems escalate. Working together to find solutions that could help people avoid building

up missed bills, mortgage or rent payments and increasing their debt. By utilising tools that categorise transactions and analyse spending, banks can gain a much clearer understanding of their customers' situation.

These consumers could also benefit from help in reviewing essential services, such as utility providers and subscriptions, to ensure they are on the best possible deals. According to the research, a third of financially vulnerable Brits (33%) are worried about their ability to pay their utility bills in the coming year.



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## What can banks do?

- Engage customers through data-driven tools that guide them forward
- Provide tools that categorise transactions and analyse spending behaviours
- Help customers review essential services such as utility providers or subscriptions

## The only just managing consumers

People whose current disposable income covers their essential spending, but are still at risk of financial instability (46%, or around 25 million people).



46%

An estimated **25 million** people are only just managing consumers

Our research estimates almost 25 million consumers in the UK are only just managing their finances in the current economic climate, which means they can pay for their essentials, but may still need their bank's support to help them maintain financial stability.

Engaging with these users is about helping them understand how close they are to a possible breaking point. How big is their margin and how would another steep expense increase affect them? Would they be able to absorb another interest rate rise or increase in energy bills? Tink's research shows that **nearly a third of only just managing consumers (27%) have already been forced to use their savings because of the rising cost of living**, and more than two-thirds say rising energy bills are impacting their current situation.

Through automatic budgeting tools and savings insights, banks can give them the nudge they need to start tracking their spending. Using money management tools, banks can assist customers in tracking how their margin has changed over the last three to six months, and predict how it's likely to change in the near future.

**If the customer is close to having a negative discretionary income, this is the time to be proactive.** Only just managing consumers would be greatly helped by setting savings goals to build a sufficient cash buffer in order to avoid going from only just managing to not managing when the next utility bill is due.





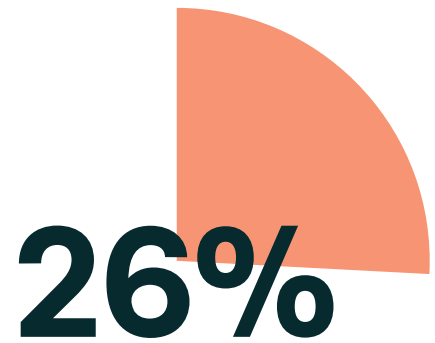
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## What can banks do?

- Provide understanding of how close they might be to a breaking point
- Help trace how the margin has changed over the past months
- Calculate how their trajectory is likely to develop in the future

## Comfortable consumers

People whose current disposable income comfortably covers their essential spending (26%, or about 14 million UK consumers).



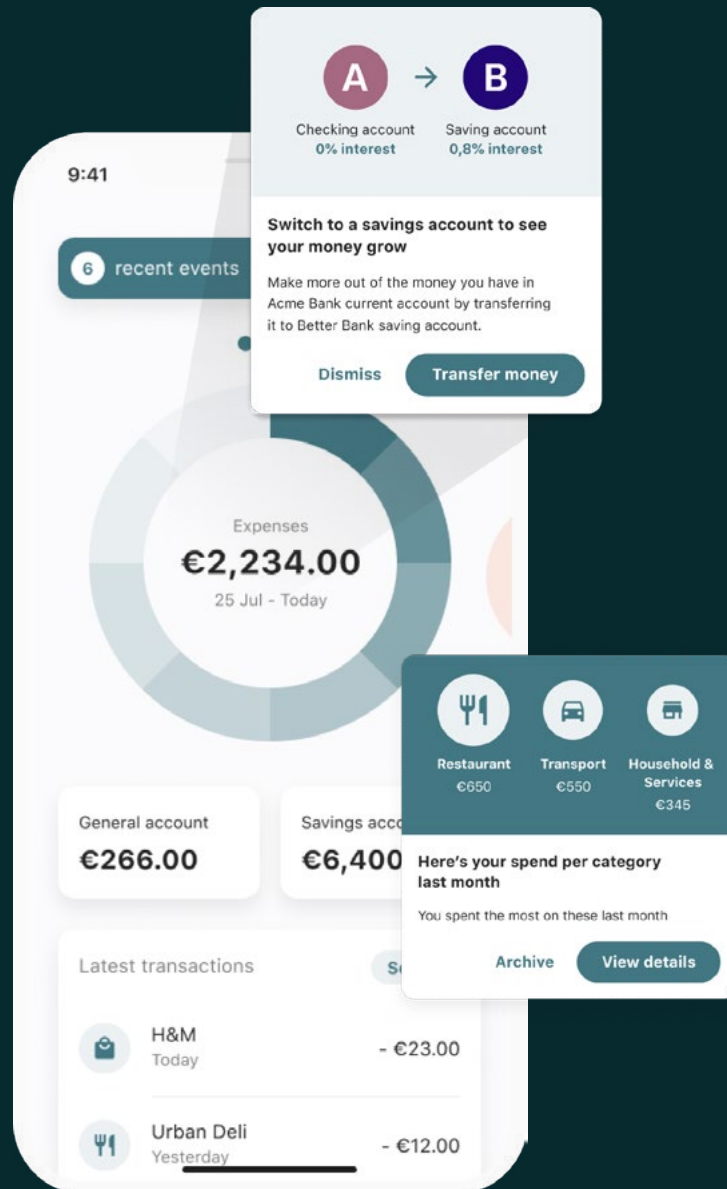
An estimated **14 million** people are comfortable consumers

Of course, some will be financially well protected against the cost-of-living crisis and likely not need to make any near-term changes to their living and spending habits. Though they may be comfortable at the moment, they are still likely to want further financial coaching to help them reach their savings goals.

Even though they're not at risk because of the current financial challenges, their bank can still aid them by

providing insights into their current financial buffer. Our research shows that **a third of comfortable consumers (29%) say they want to know more about managing their finances and how they can be optimised.**

For example, these customers could benefit from gaining greater awareness into what expenditures they could cut to boost their savings while maintaining a sufficient margin of safety against future price increases.



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## What can banks do?

- Deliver insights into current financial buffer
- Providing greater awareness of what expenses could be cut to boost savings
- Help maintain safety margin against future price increases

# Different financial consumer groups

negative

**Consumer group** Financially vulnerable consumers

**Tools to support them** Financial coaching feature

**An estimated 12.5 million people**

**Consumer group** Only just managing consumers

**Tools to support them** Budgeting

**An estimated 25 million people**

**Consumer group** Comfortable consumers

**Tools to support them** Savings goals

positive

**An estimated 14 million people**

# How financial health coaching can help cost-of-living management

Now that we have reviewed how banks can support different groups of consumers, let's dive deeper into how digital financial coaching tools can help them.

Helping consumers with money management and financial planning comes down to a set of core features. In a way, it's back to basics: offering fundamental features rather than overcomplicating it by adding too many complex journeys that risk confusing or frustrating customers.

While these types of features have existed in the industry for some time, it's during the cost-of-living crisis that expectations are growing. **Many customers are now dependent on these solutions to help them navigate the current economic challenges.**



## Examples of financial coaching features that can support consumers through the cost-of-living crisis

### Financial coaching feature

### How it helps with tracking cost of living

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#### Categorised spending

Automatically categorise all user spending into a structure that makes it easy to drive financial planning and track essential and non-essential spending.

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#### Spending overview

Offer a comprehensive overview of customers' income and expenses at a glance, across all the bank accounts they've linked to the app. This helps users be proactive and compare their current spending to previous months and better plan ahead.

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#### Budgeting

Through automatic budgeting tools, banks can give customers the nudge they need to start tracking their spending throughout the month and stay on top of cost management.

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#### Savings goals

In times of financial stress, it's important to keep a cash buffer on hand. Features like savings goals can help customers map out and reach savings targets efficiently, to ensure they have enough to get through the cost-of-living crisis.

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#### Recurring bills and payments (current and future)

Make it easy for customers to gain an overview of their fixed costs, and predict future purchases such as gym membership fees or subscriptions to services. This tool can also be used to alert customers of when their free trial will convert to a paid subscription.

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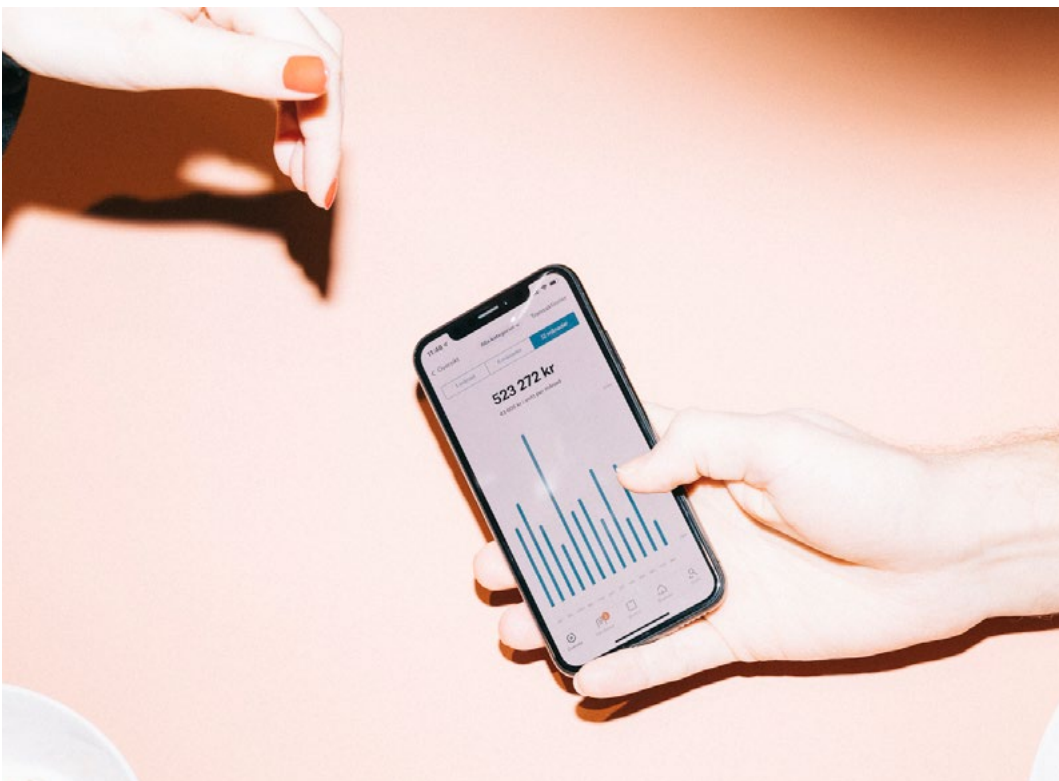
#### Balance forecasting

Provide customers with an overview of their spending for each month, making it easy to compare it to other months. Can also include projected total spend rate at the end of a set period so customers are clear on their current trajectory.



## Capitalising on customer trust

Apart from being in particularly high demand at the moment, financial health coaching is an emerging hygiene factor in digital banking apps' offering. Providing customers with digital financial tools will help banks coach them through the cost-of-living crisis – while naturally driving traffic to their digital channels. Doing this gives banks the opportunity to convert more customers. What's more, the research shows that there's an appetite among consumers for more up-to-date ways to get an accurate, real-time overview of their finances: **over a third of UK consumers would switch banks if it provided them with tailored financial support** (37% financially vulnerable, 35% only just managing). Nearly half replied they would switch banks if it provided recommendations on where savings can be made (45% of financially vulnerable and 44% of only just managing consumers).



A third of UK consumers would switch banks if it provided them with tailored financial support



**1/3**



And many businesses, financial and otherwise, have realised the importance of offering tailored financial solutions. Now lenders, non-banks and tech apps are making financial coaching a part of their business offering. And it's working – players that offer qualitative, real-time digital financial tools are seeing higher conversion rates. That's why it's better for banks to capitalise on customer trust by upgrading their offering to include financial health- and coaching tools such as money management.

For banks, having easily available money management tools can be a strategic enabler for growth. Take BBVA in Spain as an example: they offer money management solutions powered by open banking via their app, and have chosen to make these available for non-customers as well. Opening up access to their digital services makes it more likely that those new to BBVA decide to become customers themselves. Consequently, BBVA saw an 81% increase in digital customer acquisition in the first quarter of 2022. Their financial coaching tools work great for minimising customer churn as well. Among their regular users of the money management solutions, BBVA sees 38% less attrition.

# BNP Paribas Fortis: Safeguarding customer trust with budget management tools

**Emilie Jacqueroux,**  
Director and Tribe Owner  
of Channels and Customer  
Experience for Individuals  
at BNP Paribas Fortis



## Who she is

Emilie Jacqueroux is Director and Tribe Owner of Channels and Customer Experience for Individuals at BNP Paribas Fortis. During her nearly 20 years at BNP Paribas Group and BNP Paribas Fortis, she has sought to support and engage customers with insight-driven tools.

## What she's known for

An accomplished business strategist, Emilie uses her experience in banking and communications to drive digital engagement services and tools in order to deliver top-quality customer experiences.

## Why we spoke to her

Emilie combines business know-how with a deep understanding of customer needs to bring BNP Paribas Fortis into the future of financial services. For her, supporting BNP Paribas Fortis' customers through good times as well as bad using tailored tools and services is a top priority.



**BNP PARIBAS**  
**FORTIS**

## How does the current macroeconomic uncertainty drive business decisions?

We see the energy prices and inflation having a direct and significant impact on consumers and their daily budgets. For the last few months, the vast majority of our customers have changed and adapted their consumption habits – and we believe this will go on for a while yet.

**As a bank, we have a key role to play. We have the tools our customers need to manage their spending, and we can help them adjust to the current reality.** It's our role to support our customers and anticipate their needs in this cost-of-living crisis. We want to safeguard their trust by giving them the tools they need to adapt. In cases where customers need support, we've put specific alternatives for credit in place.

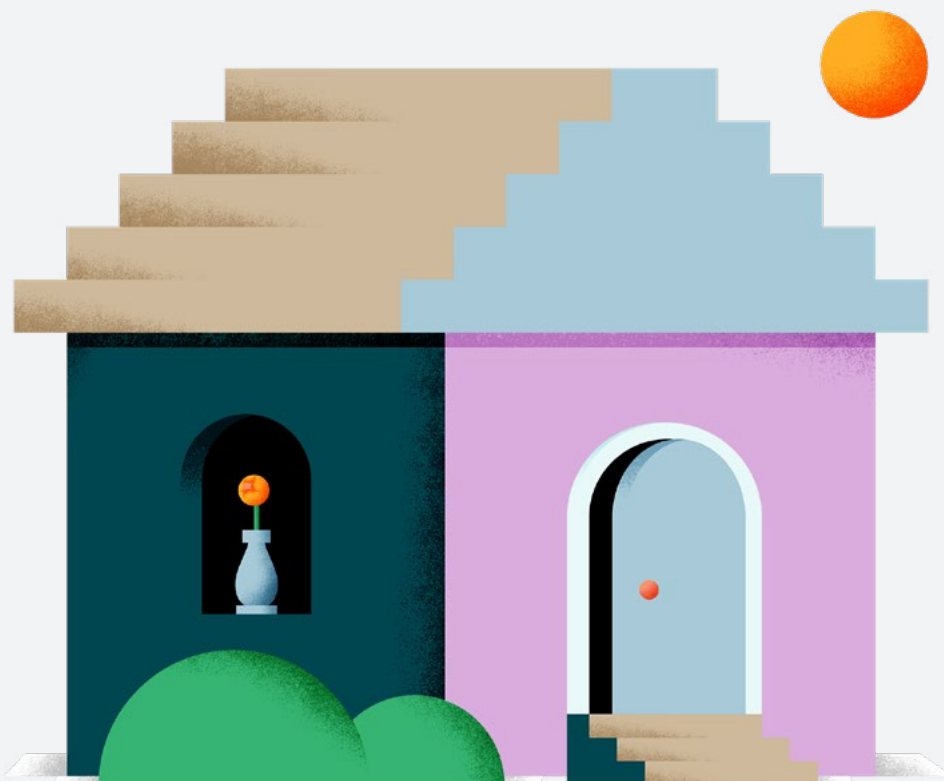
In our experience, both enterprises and individual customers are more invested in finding sustainable alternatives to the energy crisis than before the current situation. This reinforces our role and our responsibility to support them in that transition, both in terms of credit and mobility. In short, the ongoing macroeconomic situation drives business decisions as it's our role to support and anticipate our customers' needs in the current climate.

**‘As a bank, we have a key role to play: to support our customers and anticipate their needs in this cost-of-living crisis. We want to safeguard their trust by giving them the tools they need to adapt.’**

What is the bank's responsibility in supporting the financial wellbeing of households?

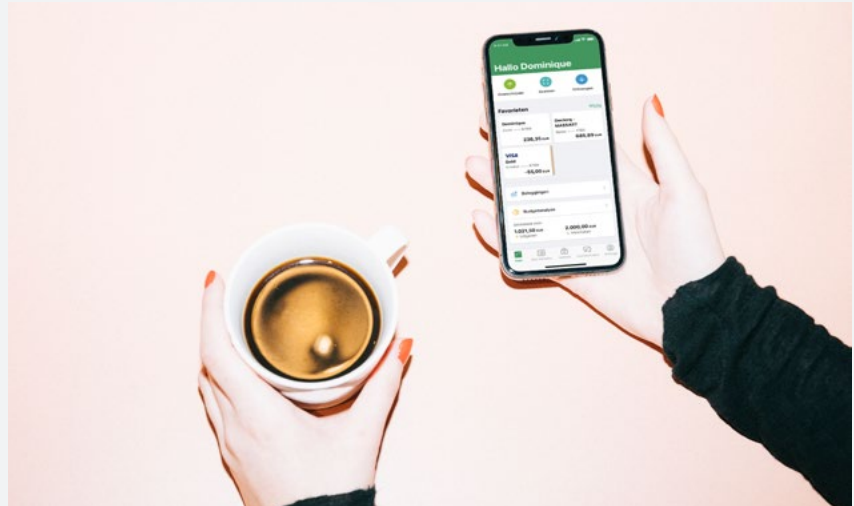
**Whatever the situation, our ambition is to be our customers' trusted companion – by supporting them short term as well as long term.** We want to safeguard our customers' trust in us by supporting them now and in the future – regardless of the macroeconomic circumstances.

After all, financial wellbeing is about more than what's going on today – looking at the longer-term impact is equally important. That's how we build lasting relationships with our customers: we have their best interests at heart, and we take our responsibility to protect them seriously. As a bank, we are best suited to help them make financially sustainable decisions, looking at both their short and long-term financial wellbeing.





## How does BNP Paribas Fortis work with consumer engagement?



For us, it's about finding the right balance between digitalising parts of our services to make our customers' lives easier, but also understanding what they need to achieve their life goals. Balancing speed, agility and a deep understanding of the impact of their financial decisions is key.

Additionally, we want to offer our customers different ways of engaging with us. Some customers prefer digital tools and experiences while some remain preferential to the face-to-face approach. We

want the trust generated from face-to-face interactions to carry over into our digital services, so that we can adapt and offer whatever services our customers prefer. It's a delicate balance between optimising services to offer fast and streamlined experiences while taking the time to personalise and tailor our customer interactions.

But in the end, we invested in money management tools long before the skyrocketing inflation because we wanted to coach our customers and help them reach their

financial goals. Of course it's our responsibility to support vulnerable customers through difficult times, but our responsibility goes beyond that. While we should continue to offer tools that allow people to anticipate their financial situation and take steps to improve it, we don't do it simply because we're in a crisis. **As their bank, we want to support our customers through both good times and bad. And doing it with data and insights is just one of the many ways in which we aim to improve their financial wellbeing.**

# How open banking can help banks get to know and better serve their customers

Many banks are capable of building simple financial coaching tools using only their own data. So, why add open banking to the mix? The answer is simple: **open banking helps banks coach the individual and not just an isolated bank account.**

It's not unusual for consumers to have accounts with more than one bank. They may have their salary account in one bank, investment account in another and possibly use another bank for their credit card.

- With open banking, banks can enable a holistic coaching experience for all customers regardless of where they have their accounts. For example, in the case of the user having their salary and savings with the bank but a credit card elsewhere, then the spending analysis can only be made possible with open banking.

- Banks who strategically use open banking as a way to convert new customers have seen great success. Earlier we mentioned how BBVA boosted their new customer acquisition by 81% by offering their financial coaching services to non-customers, as well.

- With open banking, banks can now offer their customers a 'family view' of their household finances by allowing them to connect their separate accounts into one complete overview. This makes it easier for customers to align their financial goals, spending and saving together as a unit.

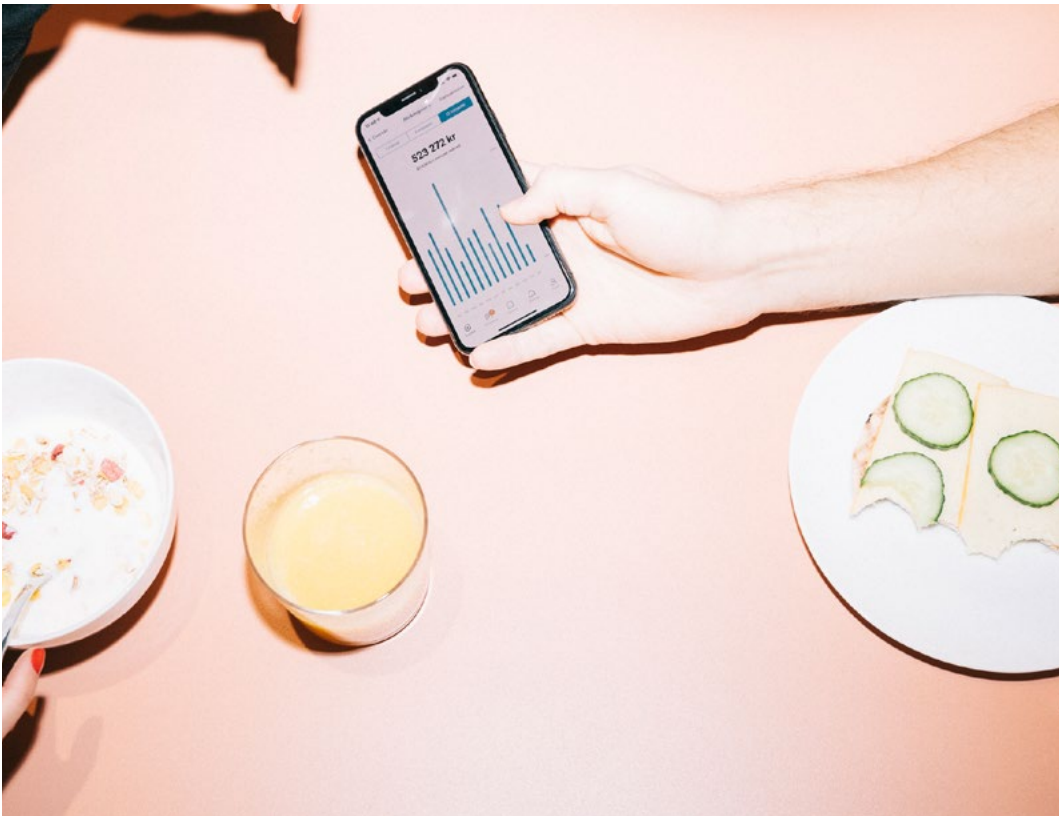
# The future of banking is personal

In challenging times, banks are best positioned to help their customers gain instant insight into their financial situation. But how can they take on the role of financial adviser most effectively?



## Easily accessible digital tools to guide consumers through the crisis

The solution lies in offering consumers financial coaching through personalised, digital tools to help with money management. **These tools can help financially vulnerable consumers keep their head above water by providing them with a real-time, easily accessible view of their incomings and outgoings.** Banks now have the opportunity and ability to help consumers build financial resilience – and the demand for money management tools has risen considerably.



Open banking empowers banks to help customers by giving them tools to keep track of their spending across all of their bank accounts – even if they have accounts with several different providers. Banks who are using open banking to optimise their financial coaching offering have seen great success, such as CGD, BNP Paribas Fortis, NatWest, and Nordea.

There's never been a better time for banks to show just how much they understand their customers. Whether that's nudging them back onto surer footing or keeping them on the right track, there are multiple opportunities to assist. The financial industry has the tools to help people ride out the storm, drawing on both century-long experience and open banking technologies. **When guiding customers in challenging times, the more banks engage with and get to know their customers now, the stronger the customer relationship will be in good times.** Then, when the dust settles, people will remember who helped them pull through.

‘We want to improve the financial health of our customers with solutions based on technology and data.’

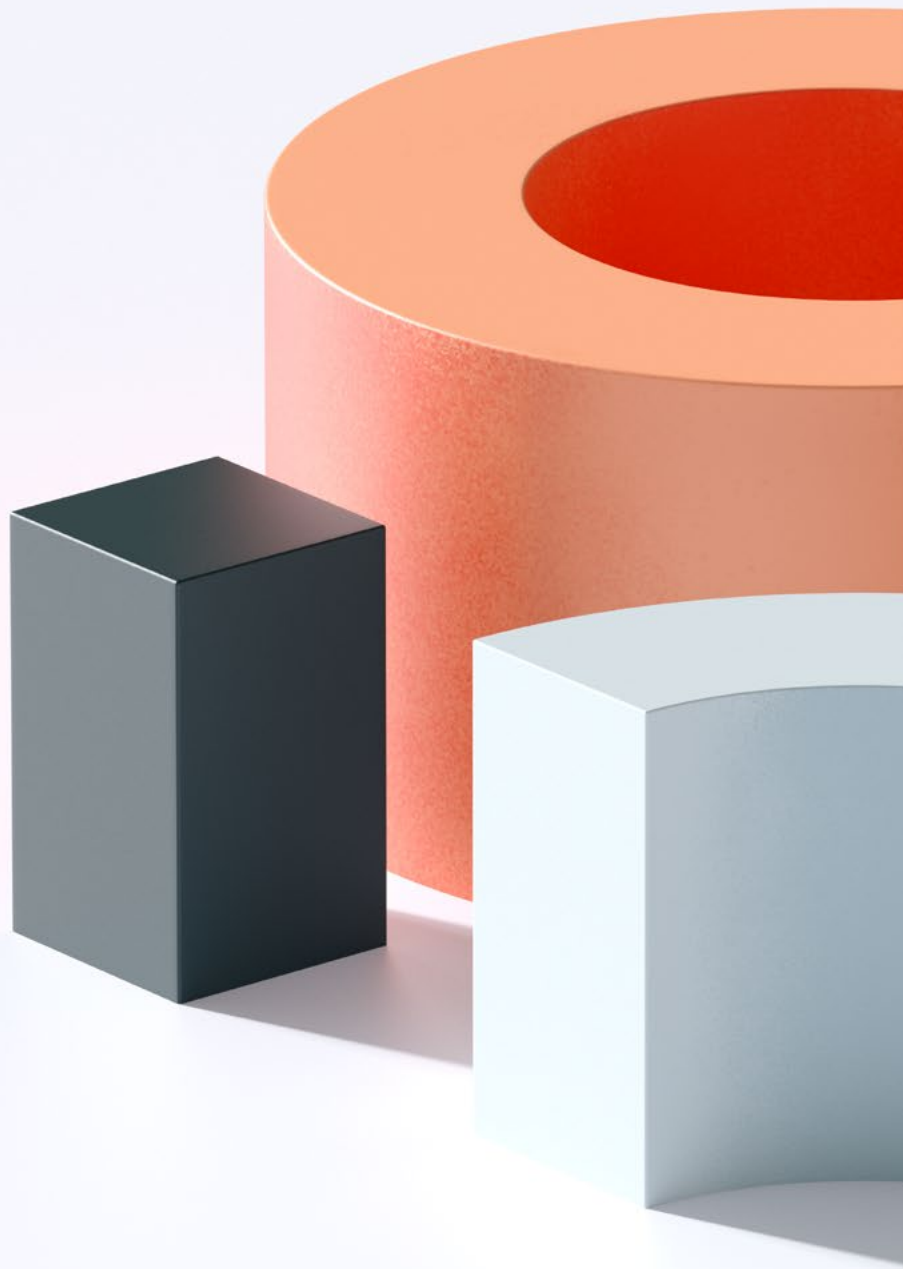
– **David Puente**, Global Head of Client Solutions, BBVA



# About Tink

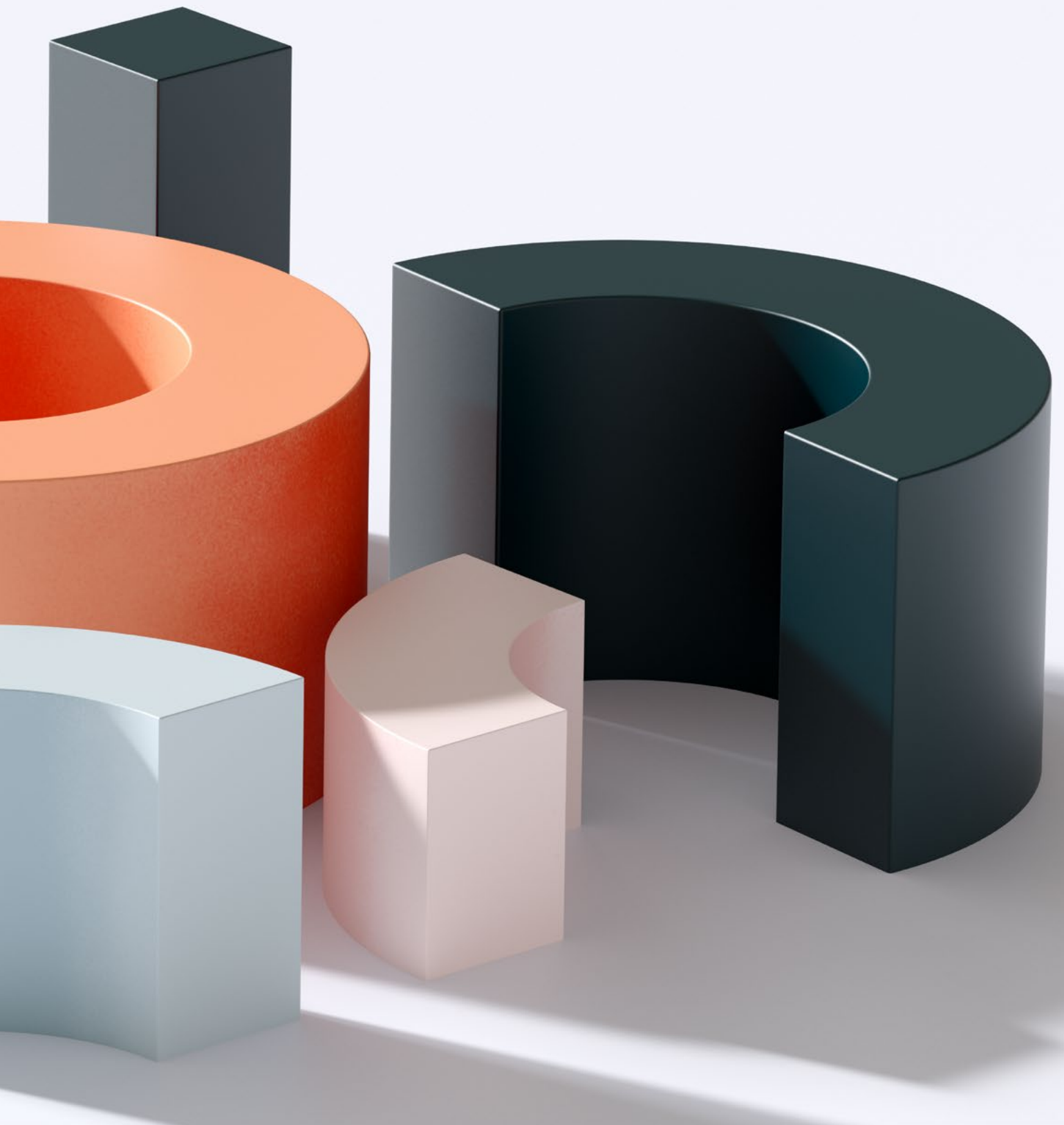
Tink is Europe's leading open banking platform that enables banks, fintechs and startups to develop data-driven financial services. Through one API, Tink allows customers to access aggregated financial data, initiate payments, enrich transactions, verify account ownership and build personal finance management tools. Tink connects to more than 3,400 banks that reach over 250 million bank customers across Europe.

Founded in 2012 in Stockholm, Tink became a wholly owned subsidiary of Visa in 2022. Tink's 500 employees serve more than 300 banks and fintechs in 18 European markets, out of offices in 13 countries.





We power the new  
world of finance





## **Coach your customers through the crisis**

Consumers rely on their banks for guidance in challenging financial times. Want to know more about how you as a bank can support your customers through the cost-of-living crisis? Get in touch and we'll help you get started:

[tink.com/contact-us](https://tink.com/contact-us)

Learn more at

**tink.com**