

## The Differences between HAL and All Other Financial Applications

Unlike Quicken, Mint, and other financial applications, HAL profoundly improves people's financial lives by acting as a virtual personal financial assistant. HAL helps users to increase their net worth and achieve specific financial objectives. It does this by employing voice recognition, natural language processing, task-specific algorithms, and AI deep learning.

Current financial apps are designed with the view that one size fits all. HAL is predicated on the concept that everyone has their own financial needs and definition of what constitutes financial security. And, HAL recognizes that financial knowledge, interest, and means varies widely from user to user.

HAL also realizes that personal financial behavior has not kept pace with technology. HAL addresses this issue with its top-down methodology in compiling financial information. Such a process circumvents the structural flaws of today's financial management applications. Having a hierarchical algorithm logic structure is critical in creating a disruptive financial application. No longer will app users need to:

- Know how to correctly enter data (manually or downloading).
- Have financial expertise.
- Be knowledgeable with the financial application itself.

Another key difference between HAL and all other financial applications is the ability to make purchases (POS and Online). No financial application will be successful unless it's used often. With its transactional capabilities, HAL will be sticky. Until the advent of HAL, financial applications have not solved the engagement conundrum; the one that does will own the personal financial management space.