



Your global financial wellbeing program partner

With impartial, personalized financial
education at the heart.



More than just a benefit

Money is complicated and for billions of people, it's hardship, hassle, and lost opportunity. But, as an employer you're uniquely placed to help your people understand their money and benefits to build brighter financial futures.

We partner with the world's leading organizations to design and deliver global financial wellbeing programs, with our impartial, personalized financial education platform at the heart. We're trusted by our client community because:

- 1 Our services are 100% impartial and personalized to drive action, providing reassurance that we have the right motivations to support your people and their loved ones – improving financial wellbeing through increased financial literacy.
- 2 Our unique insights enhance HR decision making. Identifying the needs, wants and behaviors of employees to inform programs, benefits and HR initiatives.
- 3 We have a proven track record of delivering comprehensive programs in over 160 countries for some of the world's largest and most complex organizations.



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Section 1: Your global financial wellbeing program

Working with you to design, deliver, and optimize your global financial wellbeing program for maximum business impact.



A program partner with a proven track record

With over ten years' experience delivering global financial wellbeing programs, we have unique experience, processes, and tools to ensure the long-term impact and success of your financial wellbeing program.

How it works

Every organization is different, so we start by understanding what you want your program to achieve. These goals often include improving employee financial health, increasing benefits uptake, and gaining clearer insight into employees' needs and priorities.

From there, we design a best-practice program, tailored to your culture, goals, and the time and resources you have available.

At the center of the program is the employee. With prompts from nudge's AI money coach, personalized content, and behavior-based nudges, your people follow an impartial financial education journey supported by interactive money modelling, targeted campaigns, benefits education, and live masterclasses.

We continually refine your program using data and insights—helping you achieve company objectives, boost benefits engagement, strengthen financial health across the workforce and inform your wider people strategy.

The benefits

- Dedicated support team who understands your objectives
- Globally consistent and localized service maximizing impact for all
- Simple management and automated administration



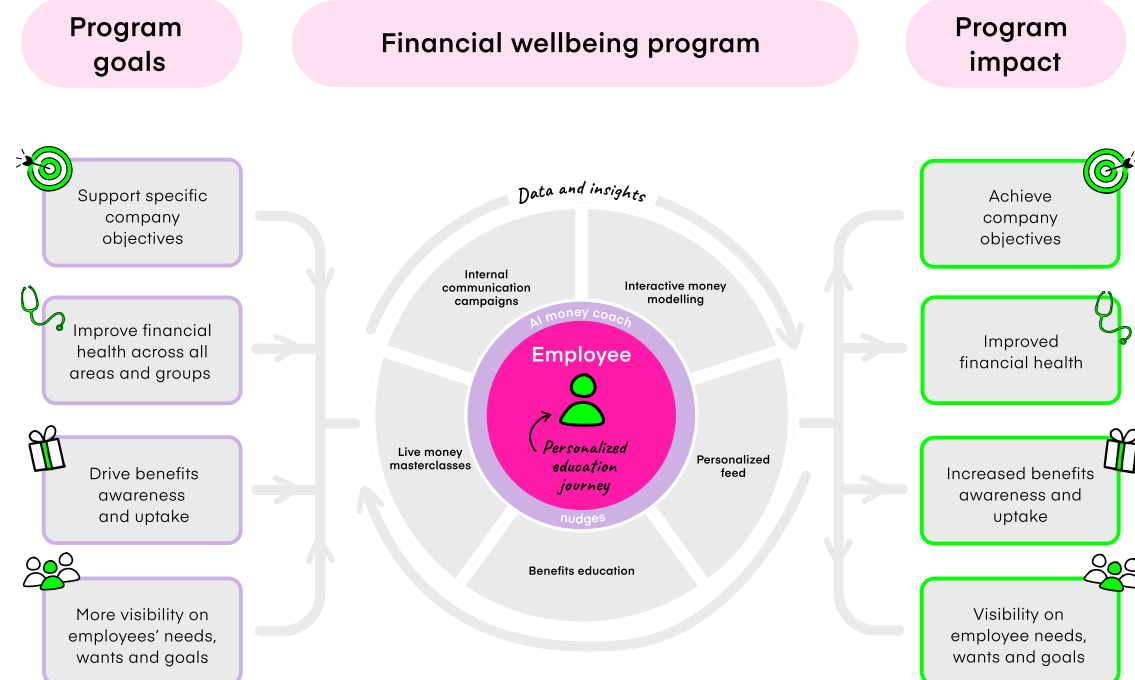
I value many things but will say most valued for me are your people – amazing to work with and true partners to help PepsiCo deliver on our vision for financial wellbeing! A global program with local content and language, connected into our broader wellbeing ecosystem.

Barry O'Brien

Senior Director, Global Retirement & Financial Wellbeing



DISCOVER MORE ABOUT THE NUDGE FOR PEPSICO GLOBAL PROGRAM



Launch implementation

Our experience, templates, and agile technology enable us to launch your financial wellbeing program quickly, providing almost immediate impact to you and your people. The implementation process predominantly includes platform set-up, technical integrations and communication design.



How it works

Compared with many benefits, nudge is a low-touch benefit to implement—typically taking just 10 weeks from kick-off to launch. Your assigned professional services consultant will be your expert guide throughout the implementation, launch, and transition to business as usual. This includes:

- Security and privacy due diligence
- Setup and testing of integrations, including data transfers, benefits platform, Single Sign-On (SSO)
- A comprehensive launch program with communication toolkits and community engagement activities
- Defining and agreeing success criteria

Your consultant will lead regular meetings to ensure timely progress and address any questions that arise during onboarding. They ensure a smooth handover to your dedicated CSM once you go live.



The benefits

- Quick and easy setup
- On hand implementation experts
- Clearly defined, scalable launch plan



The nudge team have been so enthusiastic throughout the whole [launch] process, and they are knowledgeable and supportive - not once have I seen the infectious nudge enthusiasm dwindle. It was great to have materials readily available which we could use from the nudge side. It was clear the team were applying a well-used formula, which works well and was easy to apply from our side.

Susie Ebejer
Senior Manager, International Benefits



Communication campaign toolkits

Get organized and make an impact with a global financial wellbeing calendar of events and initiatives to improve financial health and drive benefits uptake.

How it works

We will work with you to create a calendar packed full of key social awareness events and wider initiatives specific to your organization. Against these dates, we will map out the benefits that align so we can provide timely benefits education and encourage easy action.

As part of these campaigns throughout the year, our creative toolkits will support the milestones featured in your financial wellbeing program to drive activity. These include benefit education nudges, ready-to-use communication templates, nudge platform promotional assets, and live masterclasses. Your CSM will work with you to make the most of these campaigns.

The benefits

- Structured approach to wellbeing planning
- Easy-to-use communication resources
- Improved education of your benefits

“

We were thrilled with the results from nudge's International Day of Families campaign. We saw 74% of our people engage with the campaign, and an increase in the number of forms coming through compared to last year which nudge definitely helped us to achieve. It's clear that utilizing events like this alongside nudge's campaign toolkits helps contextualize the important messages we want to get out to our people so they stay informed and take action.

Cara Christou
Reward Lead


DAC BEACHCROFT



Community engagement

Community engagement is the human side of nudge, where people connect, share, and learn together through experiences that bring financial education to life. Delivered alongside the platform, live and on-demand sessions give your people the chance to learn in the moment, apply knowledge directly, and continue their financial wellbeing journey with nudge.



How it works

Our team works with you to design the right mix of sessions and support - always powered by nudge - so your financial wellbeing strategy truly connects with people and achieves your program goals.

Sessions and support include:

- Introduction to nudge
- Money masterclasses
- Community masterclasses
- New joiner masterclasses
- Early careers masterclasses
- On-demand masterclasses
- Advocate and champion training
- Train the trainer
- Communication consultation and support

Unlike standalone training, community engagement is fully integrated with nudge. Employees engage live in sessions and continue learning on the platform, ensuring momentum and measurable progress.



The benefits

- Extends program reach and impact
- Builds a network of promoters
- Gain further insights and feedback

DOWNLOAD BROCHURE



Excellent training, loads of takeaways to help me start discussions around financial health with colleagues.

Mental Health First Aider

ACCA

EXPLORE HOW ACCA IMPLEMENTED A GLOBALLY-CONSISTENT FINANCIAL WELLBEING PROGRAM



Benefits experts, helping you drive awareness and uptake

Regardless of the benefit (health insurance, retirement, vacation, wellness, equity etc), nudge segments your workforce to personalize your benefit communications according to individual employee interests and needs. For example, International Day of Families provides a time-specific trigger to encourage those with families to update their death-in-service beneficiary documentation.



How it works

We will work with you to align benefits education campaigns to your global program. Our technology seamlessly integrates your benefits to drive better awareness, understanding, and uptake of what you offer. We do this via personalized nudges, pinned posts on the feed, embedded in financial education and money coach interactions.



The benefits

- Contextualizes benefit education
- Improves awareness and understanding
- Higher employee uptake of benefits

Discover more about how nudge drives global awareness and engagement with your employee benefits.

LEARN MORE

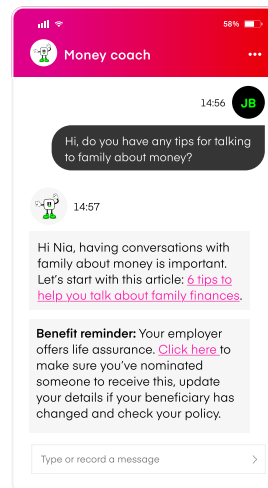
At Visa, we're proud to offer a range of amazing benefits that are tailored to our employees' unique circumstances.

We're always looking for new and innovative ways to make sure that they're continuously aware and making the most of what's on offer. Working with nudge to deliver personalized, timely and relevant communications has made a real impact on engagement with our bonus waiver scheme and we're thrilled with the outcome.

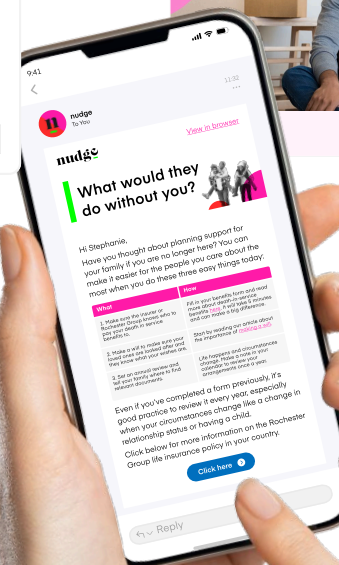
Paul Tremelling
Senior Reward Manager

VISA

Money coach interaction

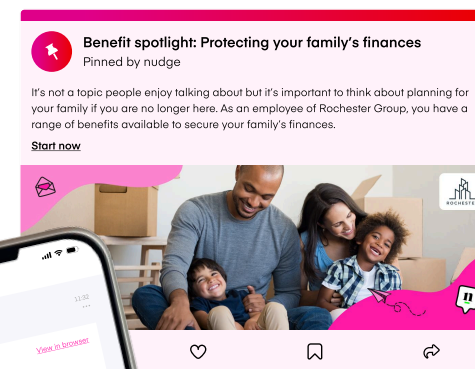


Personalized reward nudge



Pinned post on the live feed

EXPLORE THE RESULTS



Reporting and insights to continuously improve your program

nudgenomics, our powerful people analytics dashboard helps you understand your peoples' wants, needs, dreams, and goals to enhance decision making so you can improve the employee experience and organizational performance.

How it works

Money is very revealing so understanding someone's use of nudge helps you identify their priorities and optimize the wellbeing and benefits support you provide.

Interactive dashboards track real-time engagement, behavior change and benefits uptake across regions, salary bands and life stages, giving a detailed view of workforce financial health. Insights measure improvements in financial knowledge, confidence, and decision-making, helping justify investment.

Alongside consulting with your CSM, automated next-step recommendations give HR instant action plans, and customizable views let CEOs, HR and benefits leaders see what matters, from high-level impact to granular program performance, enabling faster, more informed decisions.

The benefits

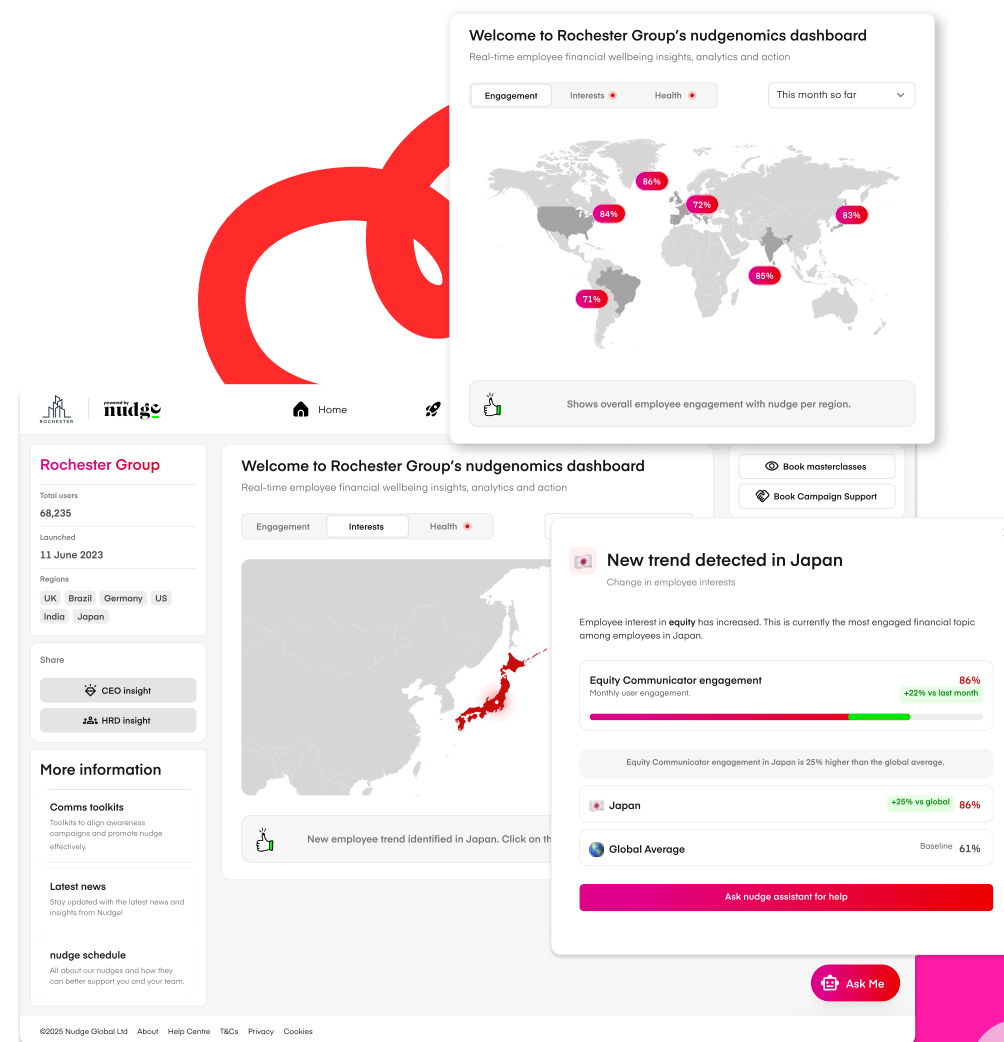
- Identifies unique workforce trends
- Informs decision-making and program improvement
- Tracking changing behaviors to demonstrate program impact



The ongoing partnership with nudge is great. They work with us to make it a success and the nudgenomics reporting is especially useful in creating targeted actions.

Artur Jager
Director Benefits Strategy & Governance (EMEA/ASIA)

GSK





Section 2: Impartial, global financial education platform

The heart of your global financial wellbeing program, nudge's impartial financial education platform combines AI, behavioral science, and local expertise, to deliver personalized, timely financial and benefits education whenever and wherever it's needed.



Multimedia education

Recognizing that people learn in different ways, we maximize engagement with nudge by delivering education in various formats.



How it works

Using profile data, geographical location, personal circumstances, market events, and employee-added interests, an individual consumes their education via a highly-intuitive education feed with the latest, most relevant financial education – curated by our in-house personal finance experts. In one click, your people can save and review later, or share with friends and family for them to benefit too.

Underpinned by machine learning, an employees' nudge feed adapts to their preferences and needs as they evolve over time, meaning that everyone enjoys a personalized financial and benefits education experience.

This personalization, along with multi-format delivery (long-form, short-form, video, audio, infographics, interactive tools), makes nudge a simple, natural, and engaging experience.



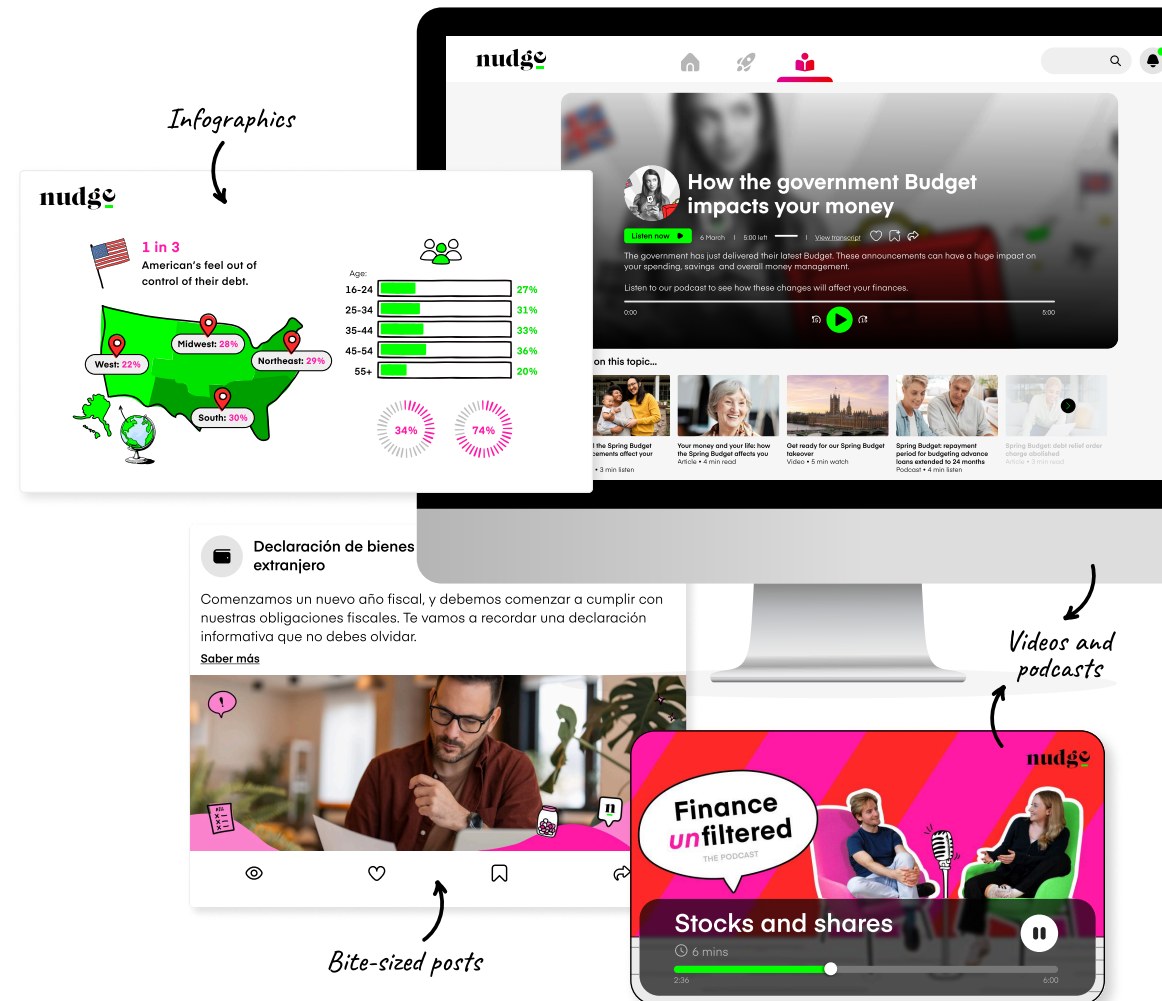
The benefits

- Optimized engagement through varied learning
- Personalized experience boosting engagement and impact
- Intuitive format simplifies complex financial topics



nudge has so much to offer and its easy-to-use platform makes for a fantastic employee experience!

Kayleigh Pugh
Employee Benefits Manager
Capgemini



Money coach

Imagine being able to give your people a way to ask questions about their personal finance needs and interests anytime, anywhere, and in the language of their choice. nudge's money coach enables you to do just that.



How it works

Powered by AI, your people can ask their money coach a question and receive impartial, validated, and up-to-date education and information on their money and benefits – giving your people a safe space to navigate the world of money and build their skills.

Whether they're worrying in the middle of the night, or planning future goals with family, their personalized money coach is always there to support them.

When combined with our education in the feed, timely nudges, and masterclasses, the money coach helps your people drive action on their finances and benefits at scale. What's more, as the world becomes increasingly litigious, nudge's full audit trail provides you with visibility, governance, and peace of mind.



The benefits

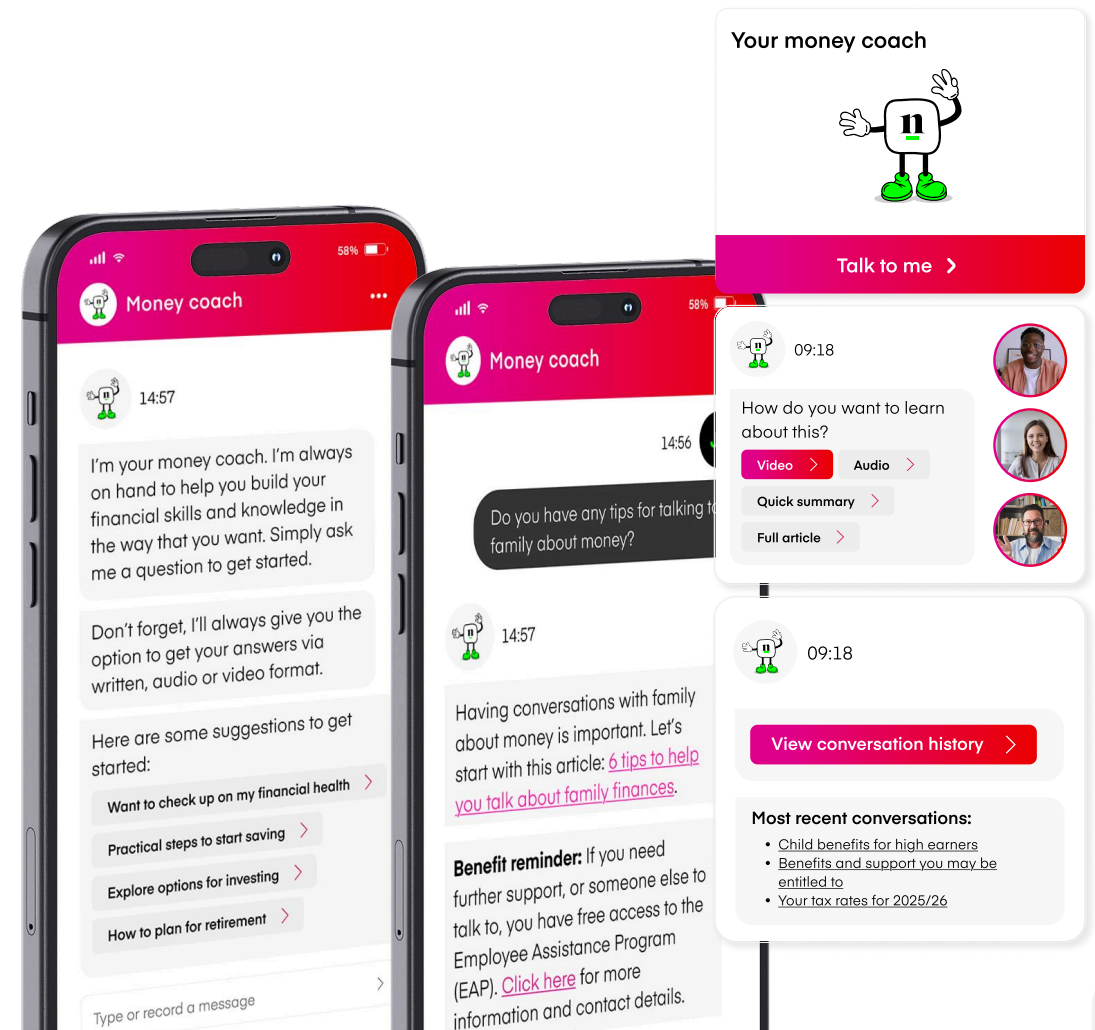
- Instant, personalized responses drive action
- Accessible anytime, anywhere
- Full audit trail for visibility



A great offering that includes extremely valuable guidance and tools that support our employees across a wide range of financial areas, delivered in a very timely and easy to digest format.

Becky Stanley
Reward Manager

MEDIABRANDS



Notifications or 'nudges'

When there's something your employees need to know or a financial action they ought to take, we'll send them a personalized, timely nudge to their preferred communication channel. Powered by behavioral psychology and data, we send the right information to the right people, at the right time.



How it works

Notifications contain bite-sized education that link to further information on the nudge platform or next actions. Triggered by key moments in the personal finance world, organization announcements or an employee's interests and profile data, nudges are delivered to the employee's preferred communication channel, whether that's SMS, email, WhatsApp, or MS Teams.

Your people are kept up to date on the latest legislative changes, personal finance market events and benefits relevant to them. They are also given a clear next step to learn more or take action.



The benefits

- Meets people where they're at
- Drives positive behavioral change
- Increases benefits uptake



I love that nudge are able to tailor the financial information to the individual and the nudges direct people to financial matters important to them rather than employees having to seek it out for themselves. The nudges prompt action and enables us to ensure that our employees have access to timely and relevant financial information in a quick, accessible format.

Kirsten Burtoft
Total Rewards Manager

AMC NETWORKS



Money moments

An enhanced view of all the impartial, local financial education available on nudge, categorized by popular interests and topics.

How it works

Money moments brings together the financial topics that shape everyday life, tailored to people's personal goals, needs, and challenges. Whether they're planning ahead or reacting to change, our intelligent tools and conversational prompts make planning effortless.

This provides your people with a safe space to learn, prepare, and take action whatever their priority, including:

- Events (e.g. government budgets/elections, new to the workplace, relocating)
- Milestones (e.g. retirement planner, buying a house, getting married)
- Missions (e.g. building an emergency fund, paying off debt, understanding their equity plan)

Your Total Rewards data embeds into our hyper-personalized financial education journeys, so the nuances of real-life financial decisions are explained within the context of the individual's salary, bonus, equity, retirement, and other benefits, helping your people to achieve their goals.

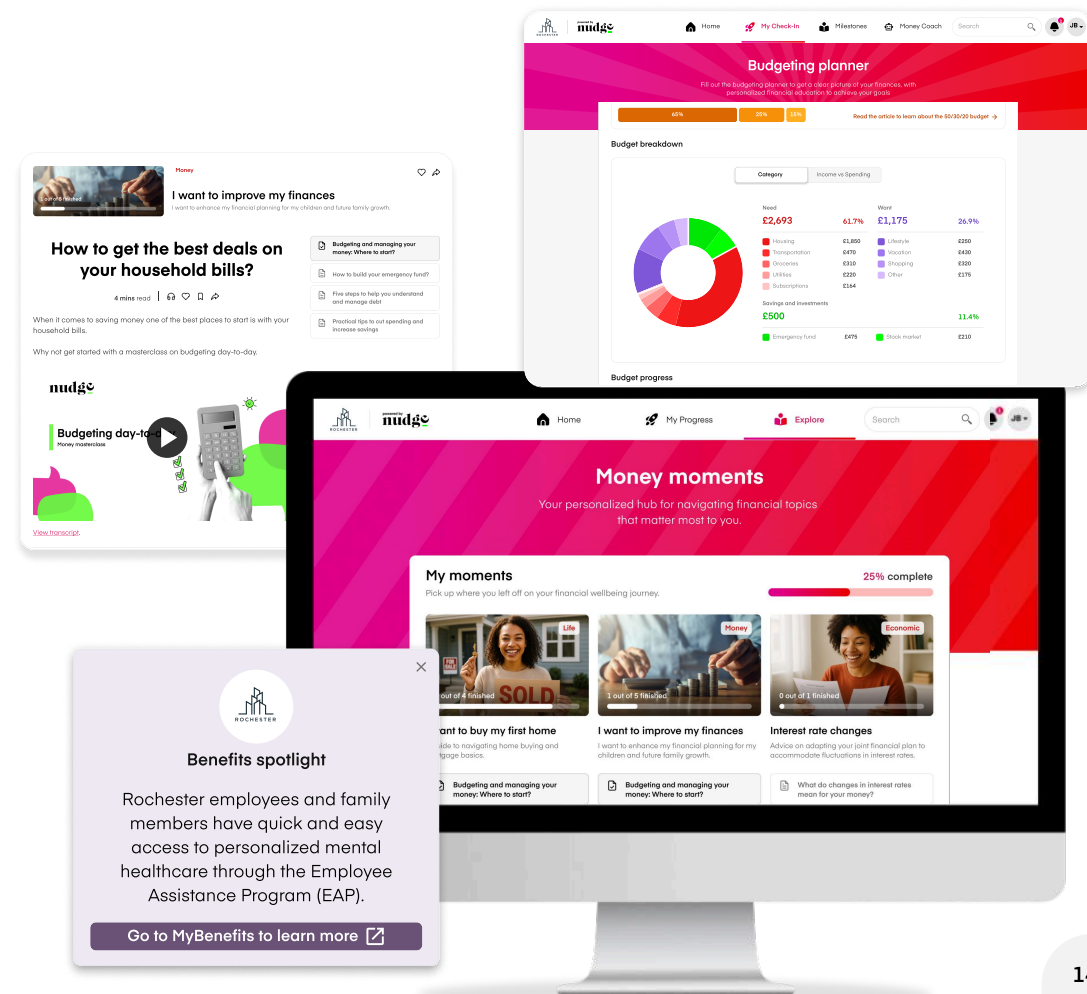
The benefits

- Builds knowledge and skills to improve confidence and reduce stress
- Promotion of benefits in context drives uptake
- Self-serve journeys reduce HR queries and admin

“

The platform offers simple, bite-sized lessons that make complex financial topics easy to understand. It includes interactive tools to help users begin their financial journey. You can choose topics that interest you, with the assurance that there is no promotion or selling of financial products.

Kiran Devani-Moody
Principle Benefits Partner
intuit



Financial health checkup

For employees, the financial health checkup helps them to understand their financial health and tailors their financial education accordingly. Meanwhile for employers, aggregated data helps you to understand and track the financial health of your workforce.

How it works

Our checkup individually assesses your employees across five established financial pillars: Borrowing, Learning, Planning, Saving, and Spending. Your people will get an instant financial health score that identifies the key areas they need to focus on in their financial education and the relevant benefits you can offer to help.

Every employee will receive a unique, tailored plan of recommended financial education and benefits to help them improve their financial health over time.

Your real-time nudgenomics data will report on your people's overall financial health, helping to inform your strategy to promote the right benefits at the right time.

The benefits

- Identifies individual employee needs and next steps
- Demonstrates changing financial health over time
- Informs strategic reward and benefit decision making

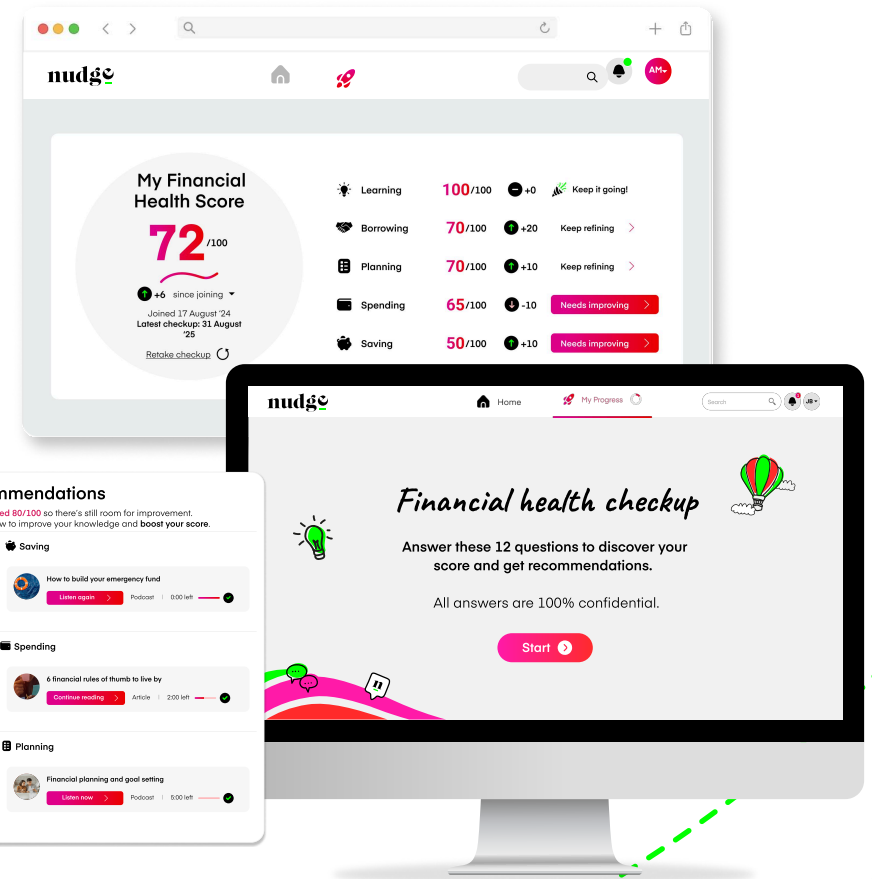
An engaging tool that is simplistic in nature but highly informative and catered to the needs of the employee.

Craig Peck

Head of Reward and Global Mobility



EXPLORE HOW AB AGRi ROLLED OUT NUDGE IN 8 REGIONS



Globally consistent, locally relevant education to increase financial literacy

The nudge platform offers a consistent, personalized technology experience wherever you are in the world. 96% of people using nudge receive locally relevant financial education in their local language.



How it works

Our global team of personal finance experts research, curate, design, and publish all our in-country financial and benefit education. And as the nudge community grows, so does our team of experts, supporting our clients' key locations, in their local languages.

This means your people will receive location specific financial education from a trusted source without product or provider bias. Our personal finance experts are locally accredited to give you peace of mind that there is no outsourced translation, and your people will not be given false, conflicting or misleading information.

The map (right) shows countries with local personal finance education on nudge.



The benefits

- Trusted, unbiased financial education
- Ensures relevance for all employees
- Cultural sensitivity around money



Financial wellness plays a major role in everyone's overall health and wellness, which is why we are thrilled to offer a financial education program with nudge that caters to our hardworking Delta people based around the world.

Joanne Smith
E.V.P and Chief People Officer



READ MORE ABOUT DELTA'S
GLOBAL PROGRAM WITH NUDGE



In addition to the localized education provided in the above marked countries we provide globally relevant financial education in English, Arabic, Spanish and French which covers 84 countries, empowering people with education in their language.

Accessible financial education for everyone

Financial education should be for everyone, so recognizing that people have different needs and preferences is core to our mission. As a result, our technology and services are optimized to ensure accessibility for all.

WCAG compliance

In partnership with the Royal National Institute of Blind People (RNIB), our pioneering developments mean nudge complies with the Web Content Accessibility Guidelines (WCAG 2.2 AA) - the gold standard of web accessibility around the globe, to ensure that nudge can meet everyone's needs.



How it works

WCAG 2.2 AA is a set of recommendations for making web content more accessible, and impacts primarily three groups of people:

- Learning disabilities and cognitive limitations
- Blindness and low vision
- Limited mobility movement

This enables an optimized experience for neurodivergent people using nudge and those who require screen readers and keyboard accessibility.



The benefits

- Enhances experience for all employees
- Positive employer brand
- Legal compliance



nudge have worked in partnership with our Reward Team to launch the platform and collaborated with RNIB's Accessibility Team to ensure that financial education is fully accessible for blind and partially sighted users.

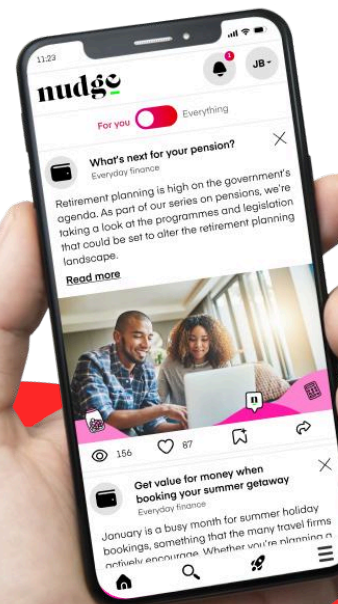
Louise Wells

Rewards and Pensions Lead

RNIB

See differently

READ MORE ABOUT OUR
PARTNERSHIP WITH RNIB



RNIB

See differently

Extending reach and impact



Friends and family premium

Recognizing your peoples' financial wellbeing is influenced by their family and friends.



How it works

The finances of our family and friends have a profound effect on us. Friends and family premium enables your people to invite up to five people to set up their own personal nudge account – so that their loved ones, and your employees, all benefit from impactful financial education.



The benefits

- Further improves employee financial wellbeing
- Improves the employer-employee connection
- Increases loyalty, productivity, and retention



We wanted to provide our employees with resources to help them deal with the rising cost of living. However, as we know that finance is rarely an individual topic as family and friends are part of financial wellbeing too, we wanted to extend the same support to their loved ones.

Sian Gandhi
Pensions Specialist



READ MORE



Alumni experience

Supporting your people's financial wellbeing even after they leave your organization.



How it works

Whether it's voluntary resignation or business restructure, you have an opportunity, and in many cases responsibility, to continue to support your leavers. Alumni experience enables you to continue providing nudge after someone leaves, bringing continued impact for them and supporting your brand as a caring, responsible employer.



The benefits

- Smoother employee transitions
- Extends financial wellbeing support
- Demonstrates you as a caring responsible employer

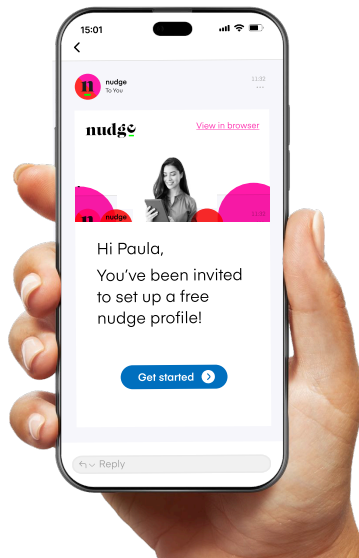


Unfortunately, we went through a redundancy program. But it was important that we continued to support those people affected. Through this offering, they maintain access to nudge as a vital resource – and it's been really well received, with lots of positive feedback on how it's helping them on their journey.

Ricardo D'Ash
Group Reward Manager



LEARN MORE



Seamless integration

nudge provides a seamless end-to-end integration with your existing HR tech, benefit providers, and communication channels.



How it works

Our platform connects to all major HRIS and benefit providers to manage the data transfer via API. We enable the easy use of Single Sign-On (SSO) by supporting any SAML2 and other SSO configurations. In addition, we connect with popular internal communication channels, including WhatsApp, email, SMS, and MS Teams.

Our simple plug and play solution means that your employees experience frictionless, secure, and simple access to nudge whenever, wherever they need it.



The benefits

- Ease of access increases engagement
- Minimal implementation effort
- Maintains organizational security



A super smooth benefit implementation. I have to say this has been the fastest and smoothest benefit implementation ever in my 9-year career. Big kudos to you all.

Ewa Trojan
Benefits Consultant



Data



All major HRIS and benefit providers



Via API

Single Sign-On



Communication channels



WhatsApp



Email



SMS



MS Teams



Security and privacy

Security and data privacy of your people is of the highest importance. nudge is ISO 27001 certified and GDPR compliant.

How it works

For 10+ years, we have been ISO 27001 certified. Every year, we are externally audited to validate our Information Security Management System (ISMS). These audits ensure that our security controls remain effective, up to date, and aligned with evolving threats.

We are fully GDPR compliant, ensuring the careful protection of Personal Identifiable Information for our clients and users. Our privacy governance also extends to compliance with other global regulations, including UK GDPR, CCPA, PIPL, APA, POPIDA, and other regional data protection laws.

To further strengthen our security posture, we maintain a comprehensive privacy and security governance framework, which includes:

- Cyber Essentials certification
- Vulnerability management and continuous threat monitoring
- Data encryption and secure storage
- Access control and least privilege policies
- Third-party risk management
- Privacy impact assessments and data protection impact assessments
- Security awareness training for all nudge employees

The benefits

- Builds user trust and confidence
- Reduces legal and financial risks
- Enhances business continuity and resilience

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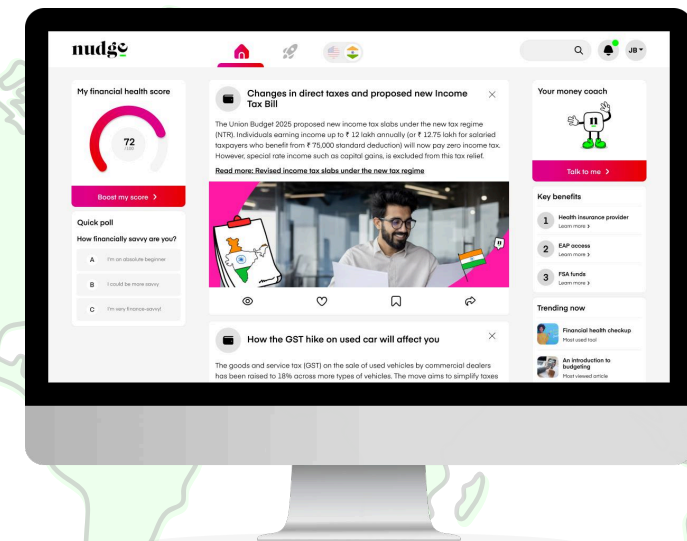
The nudge team have been really clear and elicited on how to make nudge stand up in our organization. Documentation, explanation and clarity has been first class.

Paul Foster

Senior IT Business Partner



[READ THE MOLSON COORS STORY](#)



Unparalleled global financial wellbeing expertise

The impact of nudge is threefold:

- 1 Informed HR decisions.** Unique insights and analytics uncover the true needs, wants, and behaviors of your people to inform your program, benefits, and HR initiatives.
- 2 Drive uptake of benefits.** Boosts employees' awareness, appreciation, and utilization of their benefits through organization-specific benefits education.
- 3 Improved financial health.** Helps employees understand and improve their financial health by building their skills, knowledge, confidence, and control.

For more information on why nudge is the preferred global financial wellbeing partner to 300+ organizations, read our '[Impact of nudge](#)' report.

TRUSTED BY 300+ LEADING ORGANIZATIONS

accenture

Adobe

AXA Health

BNP PARIBAS

DELTA

Expedia

GSK

Johnson&Johnson

Meta

MOLSON COORS beverage company

Mondelēz International

Nestlé

ORACLE

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