CLAIMS

1. A method for managing user financial information, the method comprising:

Performing, by a main financial institution generator, a main financial institution processing, the main financial institution processing including:

Searching, by the main financial institution generator, for a first user, all financial institutions in which the first user has at least one financial account, including a first financial institution and a second financial institution;

for each of the financial institutions located by the search:

generating, by the main financial institution generator a total inflow of value into all financial accounts held by the first user for a first period of time, including a first total inflow of value and a second total inflow of value, the first total inflow of value being the total inflow of value into all financial accounts held by the first user in the first financial institution for the first period of time, the second total inflow of value being the total inflow of value into all financial accounts held by the first user in the second financial institution for the first period of time;

generating, by the main financial institution generator a total outflow of value out of all financial accounts held by the first user for the first period of time, including a first total outflow of value and a second total outflow of value, the first total outflow of value being the total outflow of value out of all financial accounts held by the first user in the first financial institution for the first period of time, the second total outflow of value being the total outflow of value out of all financial accounts held by the first user in the second financial institution for the first period of time;

generating, by the main financial institution generator an inflow/outflow ratio for the first user for the first period of time based on the generated total inflow of value and the generated total outflow of value, including a first inflow/outflow ratio and a second inflow/outflow ratio, the first inflow/outflow ratio being a ratio of the first total inflow of value to the first total outflow of value, the second inflow/outflow ratio being a ratio of the second total inflow of value to the second total outflow of value;

identifying, by the main financial institution generator all recurring payments made by all financial accounts held by the first user for the first time period, including a first set of recurring payments and a second set of recurring payments, the first set of recurring payments being all recurring payments made by all financial accounts held by the first user in the first financial

institution for the first period of time, the second set of recurring payments being all recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time;

identifying, by the main financial institution generator all non-recurring payments made by all financial accounts held by the first user for the first time period, including a first set of non-recurring payments and a second set of non-recurring payments, the first set of non-recurring payments being all non-recurring payments made by all financial accounts held by the first user in the first financial institution for the first period of time, the second set of non-recurring payments being all non-recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time; and

generating, by the main financial institution generator a financial institution score for the first user based on at least one of the inflow/outflow ratio, the identified recurring payments, and the non-recurring payments, including a first financial institution score and a second financial institution score, wherein the first financial institution score is generated based on at least one of the first inflow/outflow ratio, the first set of recurring payments, and the first set of non-recurring payments, wherein the second financial institution score is generated based on at least one of the second inflow/outflow ratio, the second set of recurring payments, and the second set of non-recurring payments; and

determining, by the main financial institution generator a financial institution ranking for the first user for the first period of time, the ranking financial institution for the first user for the first time period determined by:

comparing the financial institution score for each of the financial institutions located by the search, including the first financial institution score and the second financial institution score; and

ranking the financial institutions located by the search based on the comparing; and

generating, by the main financial institution generator one or more product recommendations for the first user, the one or more product recommendations for the first user generated based on at least one of the following:

one or more of the financial institution scores generated for the first user; and

the financial institution ranking for the first user.

2. The method of claim 1, further comprising:

selecting, by the main financial institution generator a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest ranking, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

3. The method of claim 1, further comprising:

selecting, by the main financial institution generator a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest financial institution score, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

4. The method of claim 1,

wherein the first financial institution is ranked higher than the second financial institution when the first financial institution score is greater than the second financial institution score.

5. The method of claim 1,

wherein the financial institution score for each of the financial institutions located by the search is further based on one or more of the following: financial interactions of the financial accounts in the financial institution, deposits into the financial accounts in the financial institution, investments in the financial accounts in the financial institution, loans in the financial accounts in the financial institution, non-financial interactions with the financial institution, balances of the financial accounts in the financial institution, usage level for the financial institution.

6. The method of claim 1, further comprising:

Receiving, by a user data processor, user data for the first user, the user data for the first user including at least one of the following:

one or more customer declared information of the first user, the one or more customer declared information of the first user including information provided by the first user;

one or more financial institution information of the first user, the one or more financial institution information of the first user including information obtainable from one or more financial accounts of one or more financial institutions held by the first user;

one or more social media information of the first user, the one or more social media information of the first user including information obtainable from one or more social media accounts held by the first user; and

one or more personal preference information of the first user, the one or more personal preference information of the first user including financial goals, financial objectives, life stages of the first user, financial stages of the first user, and financial preference of the first user.

7. The method of claim 6,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the user data of the first user.

8. The method of claim 1,

wherein the first financial institution score generated by the main financial institution generator is a score representing the first user's usage of the first financial institution for the first period of time.

9. The method of claim 1,

wherein the second financial institution score generated by the main financial institution generator is a score representing the first user's usage of the second financial institution for the first period of time.

10. The method of claim 1, further comprising:

Generating, by a digital value capture score generator, a digital value capture score for the first user, the digital value capture score for the first user representing the first user's preference in being engaged digitally, the digital value capture score for the first user generated based on at least one of the following: one or more transactions made by the first user, one or more channels used by the first user, one or more investment products purchased by the first user, number of times the first user used digital channels, number of times the first user used non-digital channels, number of times the first user interacted based on digital communications, number of times the first user interacted based on non-digital communications.

11. The method of claim 10,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the digital value capture score for the first user.

12. The method of claim 1, further comprising:

Generating, by a product propensity score generator, a product propensity score for the first user, the product propensity score for the first user representing the first user's likely interest in one or more financial products, the product propensity score for the first user generated based on at least one of the following: CASA balance, one or more of the financial institution scores, balances of one or more financial accounts held by the first user, income of the first user.

13. The method of claim 12,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the product propensity score for the first user.

14. The method of claim 1, further comprising:

Generating, by a financial product selection processor, real-time financial product information for one or more financial products, the real-time financial product information generated based on at least one of the following: product tenor, product risk rating, level of sophistication of the financial product, financial objective of the financial product, risk capacity assessment of the financial product, conviction rating of the financial product.

15. The method of claim 14,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the real-time financial product information.

16. The method of claim 1, further comprising:

Generating, by a financial personality processor, a financial personality of the first user, the financial personality of the first user being a psychometric assessment of the first user to determine personality and/or behavioral traits on different aspects of financial planning of the first user, the financial personality of the first user generated based on at least one of the following: savings personality of the first user, spending personality of the first user, investment personality of the first user, protection personality of the first user, and debt personality of the first user.

17. The method of claim 16,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the financial personality of the first user.

18. The method of claim 1, further comprising:

Generating, by a top picks generator, one or more product top picks for the first user from among the one or more product recommendations generated for the first user, the one or more product top picks for the first user generated based on at least one of the following:

a customer look-like model, wherein the customer look-like model ranks financial products based on other users who are similar to the first user;

a customer propensity model, wherein the customer propensity model ranks financial products based on at least one of the following: user demographics, user bank relationship, product transaction behavior, financial product holdings, customer risk assessment; and

product look-like model, wherein the product look-like model ranks financial products based on financial product similarity as compared to financial products previously purchased by the first user and/or financial products of interest to the first user.

19. A method for managing user financial information, the method comprising:

Performing, by a main financial institution processor, a main financial institution processing for a first user, the main financial institution processing for the first user including:

Searching, by the main financial institution generator, for the first user, all financial institutions in which the first user has at least one financial account, including a first financial institution and a second financial institution;

for each of the financial institutions located by the search, performing, by the main financial institution generator at least one of the following:

generating an inflow/outflow ratio for the first user for a first period of time, the generating of the inflow/outflow ratio for the first user for the first period of time including:

generating a total inflow of value into all financial accounts held by the first user for the first period of time, including a first total inflow of value and a second total inflow of value, the first total inflow of value being the total inflow of value into all financial accounts held by the first user in the first financial institution for the first period of time, the second total inflow of value being the total inflow of value into all financial accounts held by the first user in the second financial institution for the first period of time;

generating a total outflow of value out of all financial accounts held by the first user for the first period of time, including a first total outflow of value and a second total outflow of value, the first total outflow of value being the total outflow of value out of all financial accounts held by the first user in the first financial institution for the first period of time, the second total outflow of value being the total outflow of value out of all financial accounts held by the first user in the second financial institution for the first period of time;

generating the inflow/outflow ratio for the first user for the first period of time based on the generated total inflow of value and the generated total outflow of value, including a first inflow/outflow ratio and a second inflow/outflow ratio, the first inflow/outflow ratio being a ratio of the first total inflow of value to the first total outflow of value, the second inflow/outflow ratio being a ratio of the second total inflow of value to the second total outflow of value;

identifying all recurring payments made by all financial accounts held by the first user for the first time period, including a first set of recurring payments and a second set of recurring payments, the first set of recurring payments being all recurring payments made by all financial accounts held by the first user in the first financial institution for the first period of time, the second set of recurring payments being all recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time; and

identifying all non-recurring payments made by all financial accounts held by the first user for the first time period, including a first set of non-recurring payments and a second set of non-recurring payments, the first set of non-recurring payments being all non-recurring payments made by all financial accounts held by the first user in the first financial institution for the first period of time, the second set of non-recurring payments being all non-recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time;

generating, by the main financial institution generator, a financial institution score for the first user based on at least one of the inflow/outflow ratio, the identified recurring payments, and the non-recurring payments, including a first financial institution score and a second financial institution score, wherein the first financial institution score is generated based on at least one of the first inflow/outflow ratio, the first set of recurring payments, and the first set of non-recurring payments, wherein the second financial institution score is generated based on at least one of the second inflow/outflow ratio, the second set of recurring payments, and the second set of non-recurring payments; and

determining, by the main financial institution generator, a financial institution ranking for the first user for the first period of time, the ranking financial institution for the first user for the first time period determined by:

comparing the financial institution score for each of the financial institutions located by the search, including the first financial institution score and the second financial institution score; and

ranking the financial institutions located by the search based on the comparing; and

generating, by a product recommendations generator, one or more product recommendations for the first user, the one or more product recommendations for the first user generated based on at least one of the following:

one or more of the financial institution scores generated for the first user; and

the financial institution ranking for the first user.

20. The method of claim 19, further comprising:

selecting, by the main financial institution generator, a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest ranking, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

21. The method of claim 19, further comprising:

Selecting, by the main financial institution generator, a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest financial institution score, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

22. The method of claim 19,

wherein the first financial institution is ranked higher than the second financial institution when the first financial institution score is greater than the second financial institution score.

23. The method of claim 19,

wherein the financial institution score for each of the financial institutions located by the search is further based on one or more of the following: financial interactions of the financial accounts in the financial institution, deposits into the financial accounts in the financial institution, investments in the financial accounts in the financial institution, loans in the financial accounts in

the financial institution, non-financial interactions with the financial institution, balances of the financial accounts in the financial institution, usage level for the financial institution.

24. The method of claim 19, further comprising:

Receiving, by a user data processor, user data for the first user, the user data for the first user including at least one of the following:

one or more customer declared information of the first user, the one or more customer declared information of the first user including information provided by the first user;

one or more financial institution information of the first user, the one or more financial institution information of the first user including information obtainable from one or more financial accounts of one or more financial institutions held by the first user;

one or more social media information of the first user, the one or more social media information of the first user including information obtainable from one or more social media accounts held by the first user; and

one or more personal preference information of the first user, the one or more personal preference information of the first user including financial goals, financial objectives, life stages of the first user, financial stages of the first user, and financial preference of the first user.

25. The method of claim 24,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the user data of the first user.

26. The method of claim 19,

wherein the first financial institution score generated by the main financial institution generator is a score representing the first user's usage of the first financial institution for the first period of time.

27. The method of claim 19,

wherein the second financial institution score generated by the main financial institution generator is a score representing the first user's usage of the second financial institution for the first period of time.

28. The method of claim 19, further comprising:

generating, by a digital value capture score generator, a digital value capture score for the first user, the digital value capture score for the first user representing the first user's preference in being engaged digitally, the digital value capture score for the first user generated based on at least

one of the following: one or more transactions made by the first user, one or more channels used by the first user, one or more investment products purchased by the first user, number of times the first user used digital channels, number of times the first user used non-digital channels, number of times the first user interacted based on digital communications, number of times the first user interacted based on non-digital communications.

29. The method of claim 28,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the digital value capture score for the first user.

30. The method of claim 19, further comprising:

generating, by a product propensity score generator, a product propensity score for the first user, the product propensity score for the first user representing the first user's likely interest in one or more financial products, the product propensity score for the first user generated based on at least one of the following: CASA balance, one or more of the financial institution scores, balances of one or more financial accounts held by the first user, income of the first user.

31. The method of claim 30,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the product propensity score for the first user.

32. The method of claim 19, further comprising:

generating, by a financial product selection processor, real-time financial product information for one or more financial products, the real-time financial product information generated based on at least one of the following: product tenor, product risk rating, level of sophistication of the financial product, financial objective of the financial product, risk capacity assessment of the financial product, conviction rating of the financial product.

33. The method of claim 32,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the real-time financial product information.

34. The method of claim 19, further comprising:

generating, by a financial personality processor, a financial personality of the first user, the financial personality of the first user being a psychometric assessment of the first user to determine personality and/or behavioral traits on different aspects of financial planning of the first user, the financial personality of the first user generated based on at least one of the following: savings

personality of the first user, spending personality of the first user, investment personality of the first user, protection personality of the first user, and debt personality of the first user.

35. The method of claim 34,

wherein the generating, by the product recommendations processor, of the one or more product recommendations is further based on the financial personality of the first user.

36. The method of claim 19, further comprising:

generating, by a top picks generator, one or more product top picks for the first user from among the one or more product recommendations generated for the first user, the one or more product top picks for the first user generated based on at least one of the following:

a customer look-like model, wherein the customer look-like model ranks financial products based on other users who are similar to the first user;

a customer propensity model, wherein the customer propensity model ranks financial products based on at least one of the following: user demographics, user bank relationship, product transaction behavior, financial product holdings, customer risk assessment; and

product look-like model, wherein the product look-like model ranks financial products based on financial product similarity as compared to financial products previously purchased by the first user and/or financial products of interest to the first user.

37. A method for managing user financial information, the method comprising:

receiving, by a user data processor, user data for a first user, the user data for the first user including at least one of the following:

one or more customer declared information of the first user, the one or more customer declared information of the first user including information provided by the first user;

one or more financial institution information of the first user, the one or more financial institution information of the first user including information obtainable from one or more financial accounts of one or more financial institutions held by the first user;

one or more social media information of the first user, the one or more social media information of the first user including information obtainable from one or more social media accounts held by the first user; and

one or more personal preference information of the first user, the one or more personal preference information of the first user including financial goals, financial objectives, life stages of the first user, financial stages of the first user, and financial preference of the first user;

performing, by a main financial institution generator, a main financial institution processing, the main financial institution processing including:

searching, for a first user, all financial institutions in which the first user has at least one financial account, including a first financial institution and a second financial institution;

for each of the financial institutions located by the search:

generating a total inflow of value into all financial accounts held by the first user for a first period of time, including a first total inflow of value and a second total inflow of value, the first total inflow of value being the total inflow of value into all financial accounts held by the first user in the first financial institution for the first period of time, the second total inflow of value being the total inflow of value into all financial accounts held by the first user in the second financial institution for the first period of time;

generating a total outflow of value out of all financial accounts held by the first user for the first period of time, including a first total outflow of value and a second total outflow of value, the first total outflow of value being the total outflow of value out of all financial accounts held by the first user in the first financial institution for the first period of time, the second total outflow of value being the total outflow of value out of all financial accounts held by the first user in the second financial institution for the first period of time;

generating an inflow/outflow ratio for the first user for the first period of time based on the generated total inflow of value and the generated total outflow of value, including a first inflow/outflow ratio and a second inflow/outflow ratio, the first inflow/outflow ratio being a ratio of the first total inflow of value to the first total outflow of value, the second inflow/outflow ratio being a ratio of the second total inflow of value to the second total outflow of value;

identifying all recurring payments made by all financial accounts held by the first user for the first period of time, including a first set of recurring payments and a second set of recurring payments, the first set of recurring payments being all recurring payments made by all financial accounts held by the first user in the first financial institution for the first period of time, the second set of recurring payments being all recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time;

identifying all non-recurring payments made by all financial accounts held by the first user for the first period of time, including a first set of non-recurring payments and a second set of non-recurring payments, the first set of non-recurring payments being all non-recurring

payments made by all financial accounts held by the first user in the first financial institution for the first period of time, the second set of non-recurring payments being all non-recurring payments made by all financial accounts held by the first user in the second financial institution for the first period of time; and

generating a financial institution score for the first user based on at least one of the inflow/outflow ratio, the identified recurring payments, and the non-recurring payments, including a first financial institution score and a second financial institution score, wherein the first financial institution score is generated based on at least one of the first inflow/outflow ratio, the first set of recurring payments, and the first set of non-recurring payments, wherein the second financial institution score is generated based on at least one of the second inflow/outflow ratio, the second set of recurring payments, and the second set of non-recurring payments; and

determining a financial institution ranking for the first user for the first period of time, the ranking financial institution for the first user for the first time period determined by:

comparing the financial institution score for each of the financial institutions located by the search, including the first financial institution score and the second financial institution score; and

ranking the financial institutions located by the search based on the comparing;

generating, by a digital value capture score generator, a digital value capture score for the first user, the digital value capture score for the first user representing the first user's preference in being engaged digitally, the digital value capture score for the first user generated based on at least one of the following: one or more transactions made by the first user, one or more channels used by the first user, one or more investment products purchased by the first user, number of times the first user used digital channels, number of times the first user used non-digital channels, number of times the first user interacted based on digital communications, number of times the first user interacted based on non-digital communications;

generating, by a product propensity score generator, a product propensity score for the first user, the product propensity score for the first user representing the first user's likely interest in one or more financial products, the product propensity score for the first user generated based on at least one of the following: CASA balance, one or more of the financial institution scores, balances of one or more financial accounts held by the first user, income of the first user;

generating, by a financial product selection processor, real-time financial product information for one or more financial products, the real-time financial product information generated based on at least one of the following: product tenor, product risk rating, level of sophistication of the financial product, financial objective of the financial product, risk capacity assessment of the financial product, conviction rating of the financial product;

generating, by a financial personality processor, a financial personality of the first user, the financial personality of the first user being a psychometric assessment of the first user to determine personality and/or behavioral traits on different aspects of financial planning of the first user, the financial personality of the first user generated based on at least one of the following: savings personality of the first user, spending personality of the first user, investment personality of the first user, protection personality of the first user, and debt personality of the first user;

generating, by a product recommendations processor, one or more product recommendations for the first user, the one or more product recommendations for the first user generated based on the following:

one or more of the financial institution scores generated for the first user and/or the financial institution ranking for the first user;

the user data for the first user;

the digital value capture score for the first user;

the product propensity score for the first user;

the real-time financial product information for one or more financial products; and

the financial personality of the first user.

38. The method of claim 37, further comprising:

selecting, by a main financial institution generator, a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest ranking, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

39. The method of claim 37, further comprising:

selecting, by a main financial institution generator, a main financial institution for the first user for the first period of time, the main financial institution for the first user for the first period of time being the financial institution located by the search having the highest financial institution

score, wherein the generating of the one or more product recommendations is further based on the selected main financial institution for the first user for the first period of time.

40. The method of claim 37,

wherein the financial institution score for each of the financial institutions located by the search is further based on one or more of the following: financial interactions of the financial accounts in the financial institution, deposits into the financial accounts in the financial institution, investments in the financial accounts in the financial institution, loans in the financial accounts in the financial institution, non-financial interactions with the financial institution, balances of the financial accounts in the financial institution, usage level for the financial institution.

41. The method of claim 37, further comprising:

generating, by a top picks generator, one or more product top picks for the first user from among the one or more product recommendations generated for the first user, the one or more product top picks for the first user generated based on at least one of the following:

a customer look-like model, wherein the customer look-like model ranks financial products based on other users who are similar to the first user;

a customer propensity model, wherein the customer propensity model ranks financial products based on at least one of the following: user demographics, user bank relationship, product transaction behavior, financial product holdings, customer risk assessment; and

product look-like model, wherein the product look-like model ranks financial products based on financial product similarity as compared to financial products previously purchased by the first user and/or financial products of interest to the first user.