

PARTNER PROPOSAL · FOR BANKS, CREDIT UNIONS & FINTECHS

\$1,284.37

**Your forgotten cents.  
One fortune. A better  
world.**

An opt-in program that pools the unused decimals of millions of bank accounts into life-changing prizes and permanent charity funding.

# Small change, huge scale

Every account balance ends in a few cents: the .37 in \$1,284.37. Customers rarely use them and almost never think about them. One account's cents are worth nothing. Ten million accounts' cents add up to a fortune.

**\$0.50**

average decimal in an account

**10M**

opted-in customers at one large bank

**\$60M**

pooled per year from one monthly sweep

## The idea in one sentence

Customers who opt in let their bank sweep the decimals of their balance into a common pool. The pool is paid out through a regular draw: **one or more winners receive a life-changing prize, charities receive a large, steady share, and the bank and the public each receive a share.**

## Why it works

**Painless for customers.** Fewer than 99 cents per sweep, which almost nobody notices.

**Thrilling at scale.** Million-dollar pots built entirely from small change.

**Good by design.** A built-in charity share turns every draw into a story about doing good.

**Simple to build.** A scheduled sweep, a segregated account and an audited draw.

# Four steps, zero effort

1

## Opt in

The customer signs a separate agreement, or one clearly worded clause in the account terms. It's never pre-ticked, and they can opt out with one tap.

2

## Sweep

On a fixed schedule (monthly by default), the cents after the decimal point move automatically into a dedicated, segregated pool account.

3

## Grow

The pot grows in public view. Participants see the live total, the countdown to the next draw and where every dollar goes.

4

## Draw & distribute

A certified, independently audited random draw picks the winner(s). The pot is split by the configured formula and the results are published.

## Configurable draw cadence

### Daily

Frequent,  
smaller wins

### Weekly

The best  
balance

### Monthly

Bigger headline  
prizes

### At \$1M

Draw when the  
pot hits a target

# What the pot looks like

Assumptions: an average sweep of \$0.50, one sweep per customer per month, a weekly draw and the founder's reference split. Every parameter can be configured.

Winner(s) 50%

Charities 30%

Bank 10%

Public 10%

Reference split, offered as one configurable option. Other presets: *Charity-first* 40 / 45 / 10 / 5 and *Winner-first* 65 / 20 / 10 / 5.

| Opted-in customers             | 1 million | 10 million  | 50 million  |
|--------------------------------|-----------|-------------|-------------|
| Pooled per year                | \$6.0M    | \$60.0M     | \$300.0M    |
| Pot per weekly draw            | \$115,385 | \$1,153,846 | \$5,769,231 |
| Single winner's prize (50%)    | \$57,692  | \$576,923   | \$2,884,615 |
| Charities per year (30%)       | \$1.8M    | \$18.0M     | \$90.0M     |
| Operating bank per year (10%)  | \$0.6M    | \$6.0M      | \$30.0M     |
| Public fund per year (10%)     | \$0.6M    | \$6.0M      | \$30.0M     |
| Cost to each customer per year | \$6.00    | \$6.00      | \$6.00      |

## Or: a guaranteed millionaire

With the “draw at \$1,000,000” cadence, a 10-million-customer bank creates a new prize pot **more than once a week**, about 60 times a year, and each one is a press release.

Figures are illustrative. Real decimals vary by account. How prizes are taxed is set by each jurisdiction's law; where the law allows, the program can pay prizes net of tax.

# One idea, three compliant models

Banking and gaming rules differ by country and by state. DecimalDraw is designed to launch under whichever framework a market already allows.

Recommended first step in the US

## A • Prize-linked savings

The decimals are **saved** into the customer's own DecimalDraw savings pocket. Prizes come from the interest earned on the combined pool, so customers never lose their principal.

- Builds on the American Savings Promotion Act (2014) and state prize-linked-savings statutes
- Proven by the UK's Premium Bonds (since 1956) and US credit-union "Save to Win" programs
- Trade-off: prizes start smaller and grow as balances build up, which makes it the ideal low-risk pilot

## B • Charity round-up + prize sweepstakes

The decimals are a **donation** to a charity pool, and a share funds a prize draw run as a regulated sweepstakes. A free alternative method of entry is offered wherever the law requires one. This model supports the full configurable split.

## C • Lottery partnership

The classic decimal pool, run together with a state or national lottery: the lottery holds the license and the bank provides the payment rails. This suits markets where lotteries are a state monopoly.

Each model needs jurisdiction-specific legal review before launch. DecimalDraw provides the operating blueprint, and the partner bank's counsel confirms that it complies.

# A feature customers talk about

## Acquisition

"The bank where your cents can make you a millionaire" is a reason to open an account that no interest rate can match.

## Engagement

A live pot and a countdown bring customers back to the app every day.

## Deposits

Under Model A the bank gathers new, stable savings balances.

## Measurable impact

Tens of millions a year for charity, ready for ESG and community-reinvestment reports.

## Earned media

Every winner and every charity cheque is a story the bank doesn't have to pay for.

## Low build cost

The bank's existing core banking, plus one sweep job, one pool account and one audited draw service.

## 06 · TRUST BY DESIGN

- ✓ **Explicit, separate opt-in**, with one-tap opt-out at any time
- ✓ **Segregated, audited pool account**: funds are never mixed with the bank's own
- ✓ **Certified random number generator** with independent audits and published draw proofs
- ✓ **Public ledger** of totals, winners (with their consent) and every charity disbursement
- ✓ **Responsible design**: under \$1 per sweep, never an extra charge, no push to gamble
- ✓ **Charity governance**: vetted, registered charities, with customers voting on allocation

## Each piece already works

### Round-ups

Bank of America's "Keep the Change" and apps like Acorns showed that customers happily put spare change to work.

### Prize-linked savings

UK Premium Bonds hold savings for millions of people, and US credit unions run "Save to Win".

### Micro-donations

Round-up giving at the till, such as Pennies in the UK, raises millions a few pence at a time.

### What's new

The **decimals of the account balance itself**, pooled bank-wide into one headline prize with a built-in charity share and a configurable split.

## From one pilot to the world

PHASE 1 · 0-6 mo

### Pilot

One US credit union or neobank, using Model A with a capped number of members.

PHASE 2 · 6-12 mo

### Prove

Publish opt-in rate, engagement, new deposits and charity dollars raised.

PHASE 3 · Year 2

### Scale

National banks, plus a white-label API for core-banking providers.

PHASE 4 · Year 3+

### Global

Market-by-market adaptation: UK, EU, Canada, Gulf, Asia.

# What we propose

DecimalDraw is offered to a first partner institution together with the founder's ongoing involvement in design, launch and international expansion.

## The partner receives

- The complete DecimalDraw concept, brand and operating blueprint
- The configurable split and draw-cadence framework
- The founder's support through pilot and launch
- First-mover status and the headlines that come with it

## The originator receives

- **1% of the operating bank's share** of every DecimalDraw pool, for as long as the program runs
- Credit as the originator of DecimalDraw
- An advisory role in roll-out to new markets

At 10 million customers, the bank's share is about **\$6.0M a year**, and the originator's 1% of it is about **\$60,000 a year**. That's a small cost for a product that brings in customers, deposits and goodwill.

# Let's make spare change matter.

Contact: [founder@example.com](mailto:founder@example.com) · Website: [decimaldraw.pages.dev](https://decimaldraw.pages.dev)