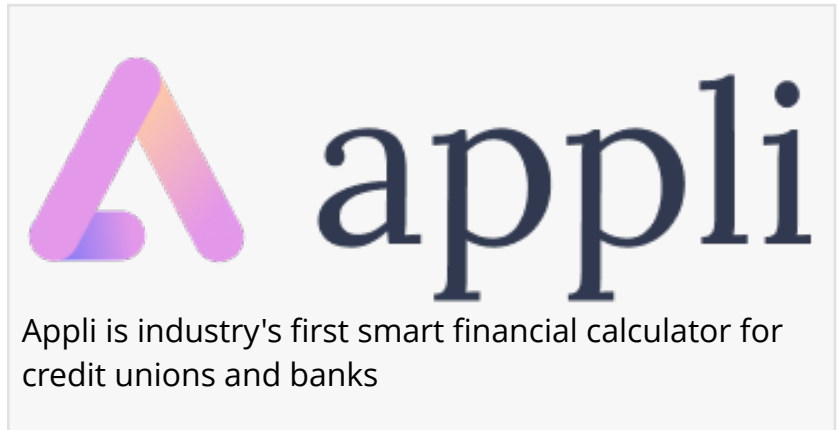


# Former POPi/o Co-Founder Tim Pranger Unveils Industry's First Smart Financial Calculator for Credit Unions and Banks

*Appli's industry-first AI-powered lending tool personalizes the borrowing experience, boosting confidence and conversions*

SALT LAKE CITY, UT, UNITED STATES, October 1, 2024 /EINPresswire.com/ -- Appli, a financial technology AI startup, today announced the launch of the first-ever smart financial calculator designed to reshape how lenders and

marketers interact with potential borrowers online. The brainchild of [Tim Pranger](#), co-founder of video banking pioneer POPi/o, Appli's tool is the first in the industry to allow financial institutions to create engaging, AI-powered personalized experiences directly on their websites or apps.



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Appli is flipping the script on how lenders and marketers connect with potential borrowers online. Our smart financial calculator creates a personalized financial journey for each visitor.”

*Tim Pranger, Founder and CEO, Appli*

“Appli is flipping the script on how lenders and marketers connect with potential borrowers online,” said Tim Pranger, CEO of Appli. “Our smart financial calculator doesn't just crunch numbers – it creates a personalized financial journey for each visitor. It's like having a knowledgeable consultant available 24/7 on your website.”

Appli's technology stands out for its use of generative AI to build trust and significantly boost digital engagement and application conversion rates. The system provides expert analysis of desired products based on each user's unique

financial situation, helping to overcome common barriers in the loan application process.

“Many potential borrowers hesitate to apply for loans simply because they're uncertain about qualification or have fear of rejection,” Pranger explained. “Our AI-driven confidence models address these concerns head-on, giving users a clear picture of their options before they commit

to a full application.”

The [Appli platform](#) also offers valuable data insights for marketers and lenders. By tracking interactions from initial calculation to final conversion, Appli helps financial institutions build a deeper understanding of their community's needs and preferences.

Pranger is known for creating user-friendly software solutions that solve real-world problems. He has a talent for developing simple yet powerful user interfaces that allow people to focus on solving their problems – rather than figuring out how to use the application.

Before founding Appli, Pranger co-founded POPi/o, where he played a key role in developing the industry's first, true video banking solution. After POPi/o's acquisition by Eltropy, he served as Head of Product at Anonymo Labs, Inc., further expanding his expertise in financial technology and digital identity solutions.

Appli's smart calculator can be configured for any loan or borrowing experience in minutes and deployed quickly, allowing community financial institutions to rapidly strengthen their digital offerings.

In the coming months Appli plans to add tools for deposit and savings accounts, lead generation for high-value lending products, and protected payments.

For more information about Appli and its smart financial calculator for lenders, visit [www.hiappli.com](http://www.hiappli.com).

#### About Appli

Appli, founded in 2024 by POPi/o co-founder Tim Pranger, provides AI-powered financial calculators that help lenders create personalized, engaging shopping experiences for financial products. By combining real-time analysis with generative AI, Appli's tools boost customer confidence and increase conversion rates for financial institutions.

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