

POV Paper Concept: Moneybot

Overview

Nearly 50% of Americans say they're comfortable using AI to manage their finances — but trust remains the biggest barrier.¹

- **6 in 10 Americans report using popular AI tools currently on the market, yet only 12% are actively choosing to use AI features in financial apps.²**
 - While nearly 50% say they're comfortable using AI to manage their finances¹, **privacy, control, and accuracy remain top concerns** — over 40% worry about data privacy and security, and 3 in 10 fear losing personal control over money decisions.³
 - That tension defines the opportunity for Cash App's latest innovation: **Moneybot, an AI-powered feature inside Cash App** that offers contextual insights and actionable suggestions based on customers' in-app activity — while keeping them in control.
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Moneybot solves that problem

- Many Cash App customers struggle with money management, specifically **tracking spending, planning ahead, or building savings**.
 - Traditional financial management insights tools can feel **expensive, intimidating, or inaccessible**, while most AI tools **lack the context of real financial data** or the trust required to use them confidently.
 - **Moneybot bridges that gap** — providing clear, judgment-free insights based on a customer's Cash App activity, while ensuring customers are always in control because it never takes an action without their review.
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Why now: AI adoption is rising, but trust hasn't caught up

- As AI usage has become more common, **71% say they're open to using AI for budgeting, saving, and tracking goals.⁵**
- Yet **41% cite privacy** and **41% cite security** as top concerns — underscoring that **trust, not technology**, is the key barrier to adoption.³

Cash App is uniquely positioned to lead the next chapter of AI in finance — Cash App customers already **trust us with their money, data, and day-to-day transactions**.

How Moneybot works

Moneybot is an **AI financial companion built for real people** — regardless of their financial background or experience. It helps customers make sense of their money including:

Personalized, collaborative guidance built on trust

- **Makes money management approachable:** Surfaces **spending insights** in plain, human language and **answers financial questions** without judgment.
- **Supports progress and learning:** Helps customers **reach their goals** with clear, actionable steps and explains the **“why”** behind every recommendation.
- **Learns and adapts over time:** Unlike generic chatbots, **Moneybot learns with customers** — reflecting their **financial goals, comfort level, and growing knowledge.**

Built for security, privacy, and ease of access

- **Free to use and fully integrated:** Moneybot is **free to use within Cash App** — no subscriptions or setup required.
- **Secure Platform ecosystem:** **It’s built on Cash App’s secure platform**, ensuring insights stay **personal, private, and grounded** in real financial data customers already trust us with.
- **No external data reading:** The bot **accesses customer information within Cash App** — it doesn’t read or pull from outside apps or files.
- **Customers stay in control:** Customers will be able to review any actions - Moneybot never moves money or takes actions on its own.

Why it matters

Moneybot makes financial information more accessible to everyone — making it **as approachable as texting a friend, and as safe as checking your balance.** Customers who once felt intimidated to ask “basic” questions can now get clear, judgment-free help knowing they are in control. By pairing **real-time data** with **transparent insights**, Moneybot gives customers: By pairing **real-time data** with **transparent insights**, Moneybot gives customers:

- **Confidence** to make smarter financial decisions
- **Clarity** to see and measure progress
- **Control** over every action it takes

The takeaway

AI is transforming finance — but only tools built on trust, transparency, and real behavior will last. Cash App Moneybot introduces a new model for how people interact with their money — combining AI-powered insights with customer control.

Moneybot offers a new kind of financial companion: personal, easy to understand, and built right into Cash App, where customers already manage their money. By pairing real financial data with clear insights and full customer control, Moneybot helps people make smarter decisions with confidence.

References

1. Findings used in this POV (AI adoption, usage, comfort, and concerns): 6 in 10 respondents report using AI tools such as ChatGPT or Gemini; only 12% report using AI features in financial apps. Nearly half (Top 2 Box 49%) say they're comfortable using AI to help manage finances, yet trust barriers persist: 41% cite privacy and 41% cite security as top concerns, followed by accuracy (33%) and fear of losing personal control (30%). Broader AI comfort is high for practical money tasks (71% comfortable using AI for budgeting, saving, and tracking goals). Frequency of use is substantial (NET Weekly+ 73%; NET Daily+ 43%).

Source: AI Experience and Financial Management Survey, October 2025 (US Gen Pop, Age 13–64; total unweighted n=1,245). Survey design fielded via Rep Data panel on Qualtrics; quotas and weights applied to ensure representativeness. US Census Weighting: gender, age, region, ethnicity/race, household income.

See survey tables for AL_TOOLS, AL_USE_FREQ, AI_FINANCIAL_COMFORT, AI_COMFORT_MATRIX, and AI_FINANCIAL_CONCERNS.

2. Qualitative insights and representative quotes on trust, control, guidance, and tone for an AI assistant (“judgment-free help,” desire for transparent reasoning, and explicit approval before any action).

Source: Internal Customer Interviews, Cash App Research, Q3–Q4 2025 (existing Cash App customers; semi-structured interviews).