

# UK Start-up Yeeld, Launches AI Powered Finance App

*Created for a generation living with rising costs and unpredictable expenses, Yeeld tackles financial stress differently. It focuses on simplicity and clarity.*

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/EINPresswire.com/ -- [Yeeld](#), a new AI-driven financial assistant, is scheduled to launch in early 2026, introducing a technology platform designed to simplify and clarify everyday money management. The product uses a combination of open banking, embedded finance, and artificial intelligence to deliver financial insights that reflect real-time behaviour, offering capabilities not typically available through traditional banking or budgeting tools.

By securely connecting to multiple accounts and analysing transactional activity, Yeeld provides personalised, actionable information intended to help individuals gain clarity around spending, saving, and overall financial habits.

Preston Brown, CEO of Yeeld, outlined the purpose behind the launch.

“We couldn’t be more excited to finally share Yeeld with the world. This launch has been years in the making, and it’s built around a simple idea, helping people make the most of their money without stress or confusion. Whether someone is trying to save more consistently, manage spending, or build better financial habits, Yeeld has been created because everyone deserves to understand money in its simplest form.”

“What really sets Yeeld apart is how it fits into everyday life, giving people a clearer picture of their money without asking them to change everything overnight. At its heart, Yeeld is about understanding your finances like never before, from asking simple questions about your spending to seeing habits presented in a way that finally makes sense. This clarity makes it possible for anyone, no matter their income or background, to feel more confident and in control of their money.”



Preston Brown, CEO

## A New Category of Financial Tool

Traditional budgeting apps frequently present information only after money has already been spent. Yeeld expands on this model by connecting directly to live accounts, analysing spending patterns with AI, and presenting insights that can lead to more intentional financial decisions. Upon first login, users receive a personalised financial overview resembling a “Spotify Wrapped” for personal finances, highlighting income distribution, key spending themes, and opportunities to save.

“Most people want to feel more in control of their money, but life gets in the way,” said Preston, founder of Yeeld. “That’s why we built Yeeld, to do the heavy lifting in the background while giving people clearer insights into their spending. Whether it’s setting simple rules, building savings goals, or just asking a question about your account, Yeeld makes it easier to understand and manage your money every day.”



“

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*Preston, founder of Yeeld*

### Key Features

#### Penny – AI Financial Companion

[Yeeld’s in-app assistant, Penny](#), provides conversational support similar to ChatGPT, offering guidance on budgeting, spending habits, and goal setting in clear, accessible language.

#### Dedicated Account Number and Sort Code

Premium users receive a GBP wallet with a unique account

number and sort code, enabling payments and standing orders directly through Yeeld.

### Piggy Banks (Goal-Based Saving)

[Personalised saving goals](#) can be created with custom names, imagery, and targets, funded through scheduled contributions, manual transfers, or round-ups.

## Automated Cashback

Over 2,000 UK retailers participate in Yeeld's automated cashback programme, which rewards purchases made through the Yeeld card.

## Security & Smart Controls

Yeeld employs Multi-Factor Authentication (MFA), biometric logins, and features such as spending limits and instant card freeze/unfreeze. Human support is also available for additional guidance.

## Designed for Everyday Life

Yeeld aims to improve financial understanding by using open banking connections to offer real-time, intelligent insights across existing accounts. The platform prioritises clarity over restriction, focusing on practical, achievable financial habits rather than rigid budgeting structures.

The user experience has been designed to be

simple, jargon-free, and fast to onboard, making the

tool accessible even to individuals without prior financial confidence. Yeeld's AI system evolves continuously based on behavioural patterns, reducing the need for manual tracking or categorisation.

## Launch Details

Yeeld will debut with two plans:

**Free Plan** – Account linking, basic insights, access to Penny, a virtual Yeeld card, and 50% cashback offers at partner retailers.

**Premium Plan** – A dedicated Yeeld wallet with account details, advanced AI insights, unlimited access to Penny, 100% cashback offers, and investment products including ISAs, GIAs, and SIPPs through BlackRock, in addition to all core features.

Yeeld's development team includes experienced fintech designers and engineers who have previously contributed to leading financial products. The project was formed with the mission of creating a simple, flexible, and stress-free approach to saving and financial clarity.

## Finance for the People



Elliot Peverley, Chief Product Officer

In an increasingly crowded finance-app landscape, Yeeld positions itself as a tool focused on transparency and accessibility. The goal is to remove complexity and provide a clear, human-first approach to financial understanding.

“Yeeld was born out of financial struggles,” said COO Jacky Maughan. “Growing up in the North East, we saw first-hand what it was like to live pay cheque to pay cheque. With Yeeld, we want to give people the chance to avoid those same struggles. The first step to financial freedom is understanding where your money is going, and Yeeld makes that possible.”

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