

An initiative by **netcetera**

KIDS BANKING

Financial inclusion for the young generation



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Teen banking today defines the
future of banking.

Gen Z and Alpha* will account for **over a third of the workforce** in 2030.

* **Gen Z:** born 1997 - 2012
Alpha: born 2010 - ca. 2022

STRATEGIC BENEFITS

Why it is worth investing

- ✓ Build **customer relationship** among Gen Z and Alpha at an early stage with a product tailored to the target group
- ✓ Strengthen **main bank loyalty** with their parents (Gen Y and X)
- ✓ Evaluate the financial behavior of teenagers (via **data analysis**) and build new features and growth strategies accordingly



KIDS BANKING

Your access to Gen Z and Alpha customers



KIDS BANKIG

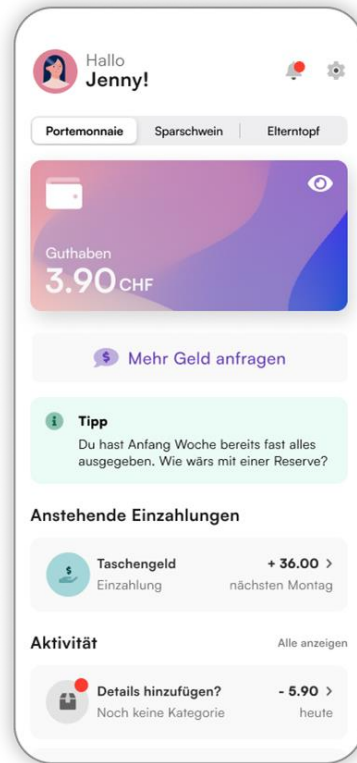
Kids banking app as a white-label solution

Financial Literacy

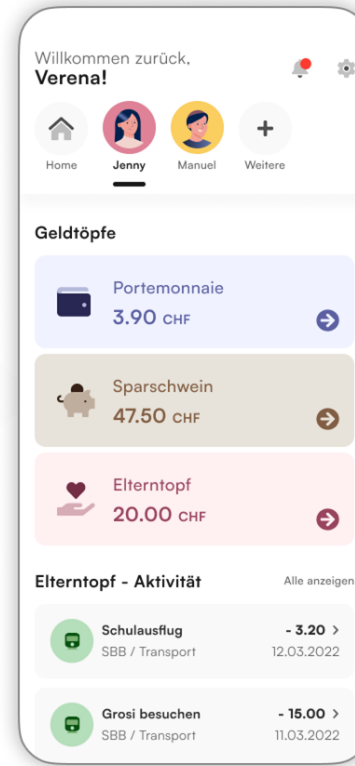
Safe space and contextual support in acquiring financial skills

Privacy for teens

Same experience as paying with cash, but with a debit card



for teens (11-15y)



for parents

Supervision & safety net

Adjustable levels of safety and supervision depending on maturity and sense of responsibility of teens

Shared parent money pot

for everyday expenses that are not covered by pocket money

OUR USP'S

| | Netcetera Kids Banking | Solutions from Fintechs | Offers from traditional banks |
|--|------------------------|-------------------------|-------------------------------|
| Developed together with teens and parents | ✓ | ✗ | ✗ |
| App for parents | ✓ | (✗) | ✗ |
| App for teens | ✓ | ✓ | ✗ |
| Privacy for teens | ✓ | ✗ | ✗ |
| Delay-free notifications for parents and teens | ✓ | (✗) | ✗ |
| Spending limits and monitoring by parents adjustable according to the child's maturity level | ✓ | (✗) | ✗ |
| Teen has an overview of financial leeway in pocket money and the state of their savings goals at all times | ✓ | ✓ | ✗ |
| Child learns to make payments from a shared money pot independently, without cash supply from parents | ✓ | ✗ | ✗ |
| Easy integration into the bank's IT landscape | ✓ | (✗) | (✗) |
| Whitelabel solution, fully customizable to the bank's brand identity | ✓ | ✗ | (✓) |

OUR APPROACH

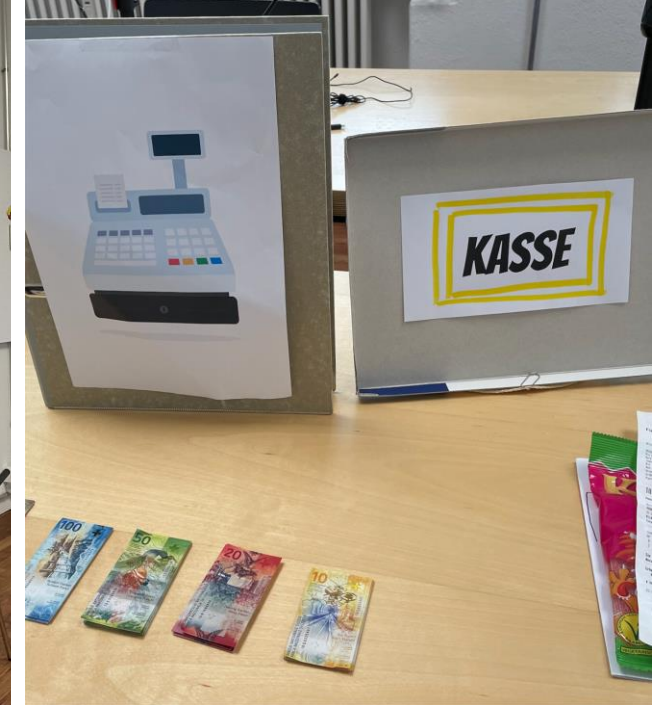


OUR APPROACH

“Get out of the building!”

We performed **1800+ minutes** of qualitative interviews, **12 prototypes**, and **41 qualitative tests** in 2021.

- ✓ problem and solution interviews
- ✓ user tests with **rapid prototyping** (e.g. storyboards), **role play** (e.g. grocery store and toy money) and **Figma click-prototype**
- ✓ Blog Post by Mommy Blogger ([Link](#))



CONTACT

Who we are and how you can reach us



FACTS AND FIGURES

About us

- ✓ **450** customers and **2'200** successfully completed projects
- ✓ **800** employees in **19 cities** in **10 countries**
- ✓ Honored with **28 awards** in the last 5 years
- ✓ Revenue **97 Mio CHF** in 2021



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We are looking forward to
talk to you!

CONTACT

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