

# The smart wearable payment solution for children: Finny

Financial literacy for the next generation.





💡 **The leading financial platform, built for families with children of all ages**

Open banking – open architecture – open for growth



## Problem

Teaching children responsible financial behaviour in the digitised world

### Financial literacy for children is a huge challenge.

- ◆ The fast-evolving **digital society is challenging for parents with their tech native children.**
- ◆ The **technology-driven abstraction of money** makes healthy financial literacy more important.
- ◆ Digital shopping temptations, methods of payment means bring additional challenges for families.
- ◆ **Money habits are “inherited” from parents at home ...**  
... but only 33% of adults worldwide are financially literate,  
while 43% of Europeans do not save privately for their retirement.

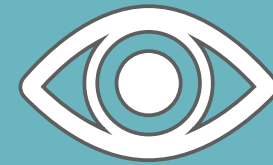
### Lack of tools for children to build their experience.

- ◆ Some banks have solutions for teenagers (12+ years), but not for children (6+ years)
- ◆ Many banks have children / family solutions e.g. account and card, but lack any financial literacy offering.

## Solution: Education – Gamification - Information

Pocket money is the first financial transaction any child experiences, and this could play an invaluable part in a child's financial education. Fintune is digitalising pocket money and empowering parents to teach the value of money and responsible behaviour.

### Next Generation Family Banking.



Parental control



Gamified saving  
& social sharing



Playful financial  
literacy

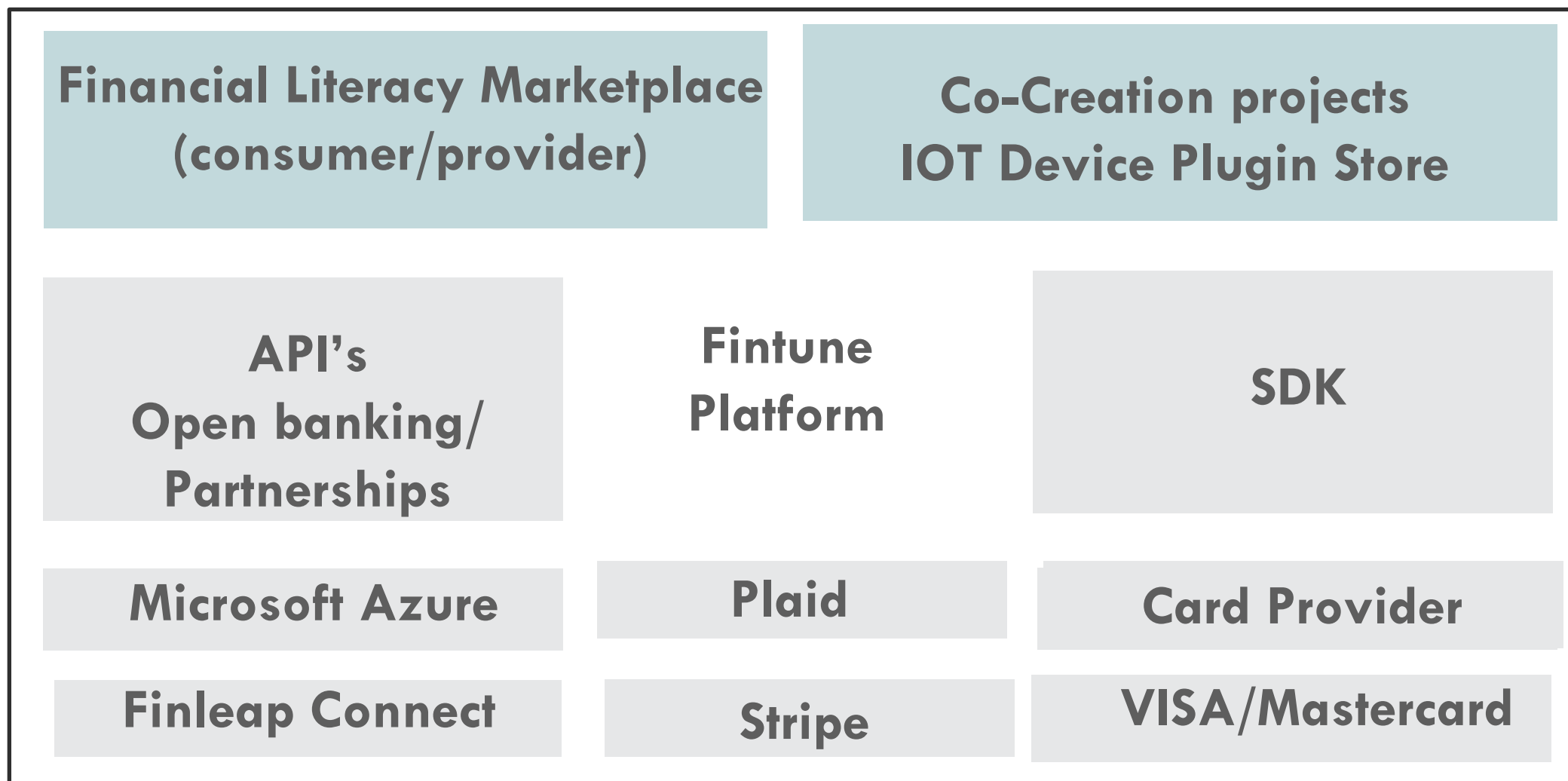
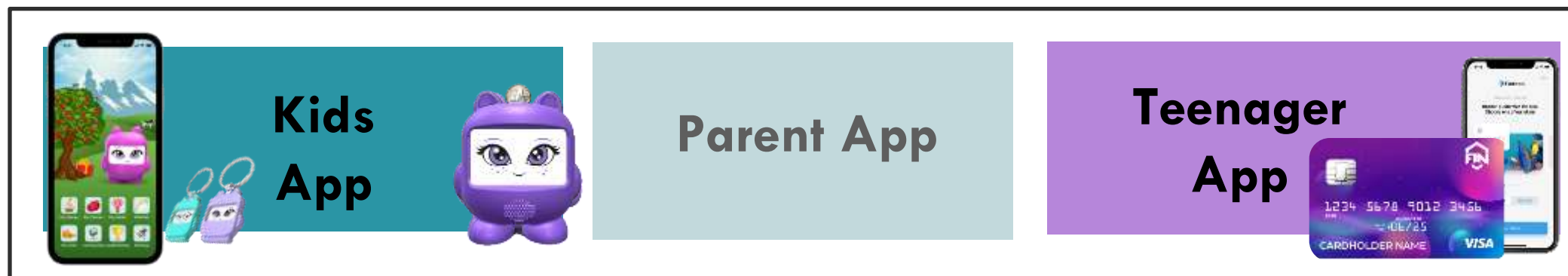
Open banking  
architecture

Modular white-label  
solutions

Scalability with  
combined  
B2C2B  
business model

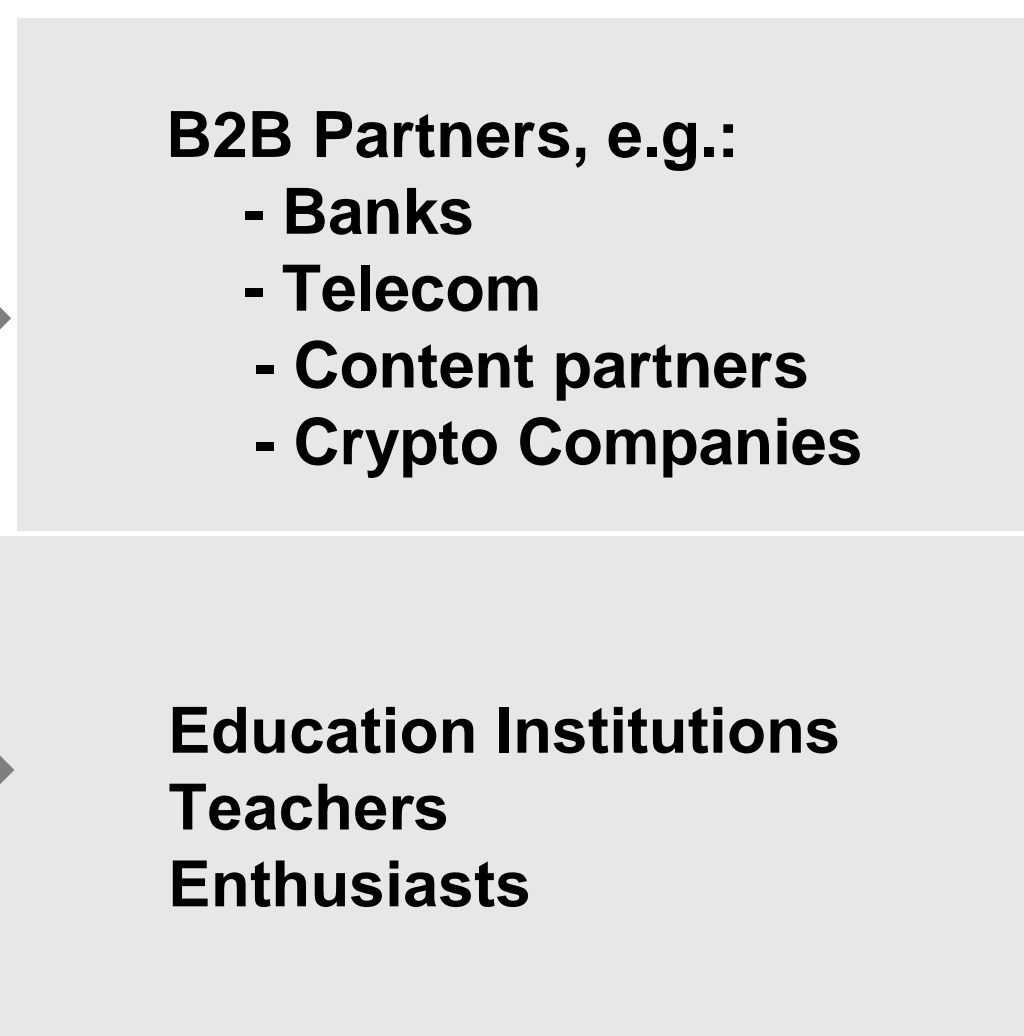
# 💡 The leading financial platform, built for families with children of all ages

Open banking – open architecture – open for growth



Our platform is based on the EU open banking standard, with a focus on reliability, efficiency and security.

Our solution and architecture is modular, with white-label functionality and flexibility for partnerships with future revenue opportunities.



# The platform built on Fintune's strengths

Financial literacy value proposition is at our core

## The user base

- ◆ Fintune has the dedicated proposition that provides families with solutions aged 3+ up to the age of 18 years, first solution with focus on age segment 6 – 12 years
- ◆ We are focused on financial literacy education and the **holistic approach to cover the entire family**, including relatives.

## The product

- ◆ We believe in gamified learning and our education solutions takes children:
  - **from their first coins**
  - **to the first bank account**
  - **to their fun prepaid card**
- ◆ We cover the financial education in all areas from:
  - **earn**
  - **save & manage**
  - **spend**
- ◆ Our solution is built on open banking standard – allowing us **rapid growth in EU**

## The Business model

- ◆ Our business model incorporates the acquisition of families **early in the lifecycle** with “Finny Family” and upgrading to the prepaid card program at very low / no cost
- ◆ Our user base with parents and children on our platform permits **multiple revenue streams**
- ◆ **Our white-label solution** for B2B partners allow them to combine our solution with their brand, for our full scalability potential

# Finny – digital saving and payment solution for children 6-12 years = our starting point

First mobile banking solution for children, with digital pocket-money and safe payment environment

## Finny

Children 6 – 12 years



Finny apps



Finny payment wearable  
(prepaid payment)



Connection to  
own bank account

# Enhancements for younger children & teenagers in future phases

Tangible smart speaking piggy-bank for the younger children – safe online spending environment for teenagers

2023

Finny



2023/24

Children 3 years+



Children 6 – 12 years



Teenagers 12 – 18 years



Young adults



Piggy-bank device (IoT)



Future option currently on hold because of the global supply chain challenges

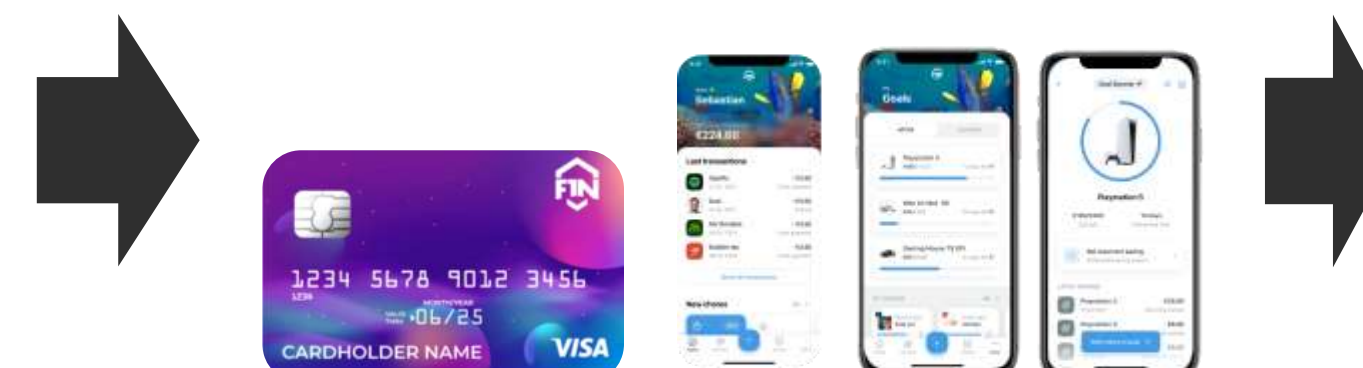
Finny apps



Finny payment wearable (prepaid payment)



F1N prepaid card and app



New offers, e.g.:

- Investments
- Cryptocurrencies
- Insurance solutions



Connection to own bank account



# Emotional, tangible smart payment solution to teach healthy money habits

Enables parents to teach the value of money in daily life and saving for goals in a fun way

## Finny

### Finny Key (prepaid payment)



### Finny Apps



- ◆ Payment tool for children (6 years +)
- ◆ Parents can load the payment key
- ◆ Allowing children to learn to spend digital money
- ◆ Safe spending environment:
  - parents define payment limit per transaction
  - parents define payment limit per day
  - transparency when/where money was spent
- ◆ Blocking within app
- ◆ Managing their own actual and digital money
- ◆ Setting savings goals/wish list (e.g. Christmas)
- ◆ Social sharing, gamification, Leaderboard
- ◆ Connectivity to bank account (PSD2), currently 2,700 banks in Germany/Austria
- ◆ Full parental control
- ◆ Task management

Beta Apps are live

### USPs

- 💡 **Tangible, safe payment solution for children**
- 💡 **Connected, first payment tool for children**  
enables early customer acquisition in the client lifecycle (prior to reading) and future conversions from the kids' range to the prepaid card range (funnel)
- 💡 **Open banking architecture (PSD2)**  
allows parents to connect the app with the existing bank relationship (independence from banks)

# FinnyKey – the secure digital wallet for pocket money

Enables parents to teach the value of money in daily life and saving for goals in a fun way

We live in a digital world, and payment is also becoming more and more digital.

Finny-Key is a digital wallet with a prepaid solution embedded in a key fob. It allows children to spend their freely available pocket money digitally, e.g. at the supermarket, the bakery or the kiosk. And securely. Because Finny is a protected digital environment for pocket money.



**Finny-Key**

## How does it work?

### Parents ...

- download the Finny Family App and buy a Finny Key
- download the Finny Kids app onto a family tablet or the child's mobile phone
- load Finny-Key with money and choose the daily / weekly / monthly limit
- receive a push message after each transaction by the child
- see an overview of all transactions and can discuss their spending with the child
- get ideas on financial topics to discuss with the child

### Children ...

- can set savings goals in the Kids App
- see how much pocket money they get and how much of it they are allowed to spend
- can spend the credit on the Finny Key
- see their transactions in the Kids App and learn what they use their pocket money for
- can't spend more money than their parents have given them access to
- can request "emergency money" if needed

## Advantages

### simple and digital

- Pay out or make pocket money available digitally
- children learn how to handle (digital) money
- no cash is needed to pay out pocket money to the child

### transparent

- about the total pocket money and the amount children are allowed to spend
- about the child's spending (also as a **basis for discussions with the child**)

### secure

- parents set all amount limits
- no debt possible
- Finny-Key can be locked in the app, e.g. in case of loss
- Emergency money can be unlocked

# Customer Journey: Parent with Children 6-12 yrs.

## Financial Education – learn to spend, save, and earn money

Stages	Motivation & Awareness		Buy	Recharge	Educate			Celebrate
Steps	wants to give their child an easy & safe way to spend money digitally	explores options and discovers Finny	decides to buy / order Finny Key	realizes the need for education when child spent all the money immediately	teaches child to earn	teaches child to save	shows child to spend	celebrates success
Mood								
Experiences	«I heard that children who pay small amounts themselves are better prepared for life»	banks don't offer a convenient solution but there is Finny	Excited to buy/order a Finny Key with €50 voucher	«Where did this go wrong? I need some education support....»	«I send my child small digital pocket money & reward chores. Hey, that's easy...»	«I get reminders to motivate my child to save money»	«Finny Key liberates my child to make own decisions – and yet have a safety net.»	«We celebrated when my child reached her first saving goal and got a badge in the app.»
Touch Points	<ul style="list-style-type: none"> <li>Social media</li> <li>Family forum</li> <li>Peer group</li> <li>Blog posts</li> <li>Government</li> <li>News article</li> <li>Schools</li> </ul>	<ul style="list-style-type: none"> <li>Fintune website</li> <li>Fintune blog</li> <li>Fintune ads</li> <li>Social media</li> <li>News release</li> <li>Startup TV Show</li> </ul>	<ul style="list-style-type: none"> <li>Retail store</li> <li>Online shop</li> <li>Finny App (in-app-purchase)</li> </ul>	<ul style="list-style-type: none"> <li>App store</li> <li>Registration</li> <li>Subscription</li> <li>Top-Up money</li> </ul>	<ul style="list-style-type: none"> <li>Pocket money</li> <li>Chores</li> <li>Interest</li> <li>Link bank account</li> </ul>	<ul style="list-style-type: none"> <li>Saving goals</li> <li>Notifications</li> <li>Education tips</li> </ul>	<ul style="list-style-type: none"> <li>Spending limits</li> <li>Alerts</li> <li>Education tips</li> </ul>	<ul style="list-style-type: none"> <li>Gamification</li> <li>Leaderboard</li> <li>Scoring engine</li> <li>Path to mastery</li> </ul>

# Sales Strategy: parents, kids or family members can influence buying decision

All family members can initiate a buying decision: parents, grandparents, other relatives. Finny Key as a gift

B2B partnerships boosts awareness (industries: banks, telco, insurance, health insurance)

Parents

Parents educate their children in financial matters

Get aware and download Finny Kids & Family Apps

Order Finny Key & get payment subscription (use as prepaid solution)

Upgrade Finny Key with payment subscription (switch from gift card to prepaid solution)

Connecting to existing or new bank account

2,700 banks available

Children can use as much functionality as their parents chose / sign up for:

- Cash / digital pocket money
- Chores at home to earn additional pocket money
- Finny Key to pay with digital money / monitor spendings
- Saving goals shared with parents / shared with further family members
- Gamification shared with friends
- Financial literacy tutorials

Family members

Grand parents

God-parents

Buy Finny Key (gift card solution)

Physical Channels

- ◆ Toy store
- ◆ Telco Shops
- ◆ Retailers

Digital channels

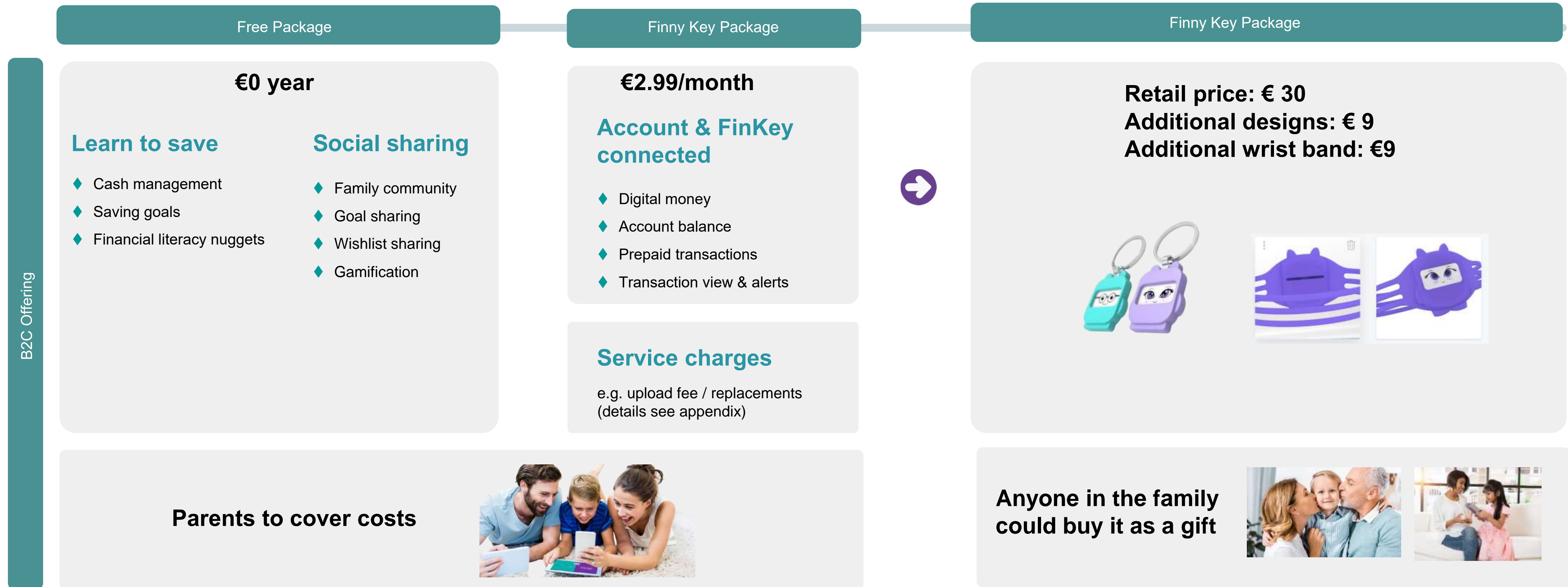
amazon.de

FINTUNE



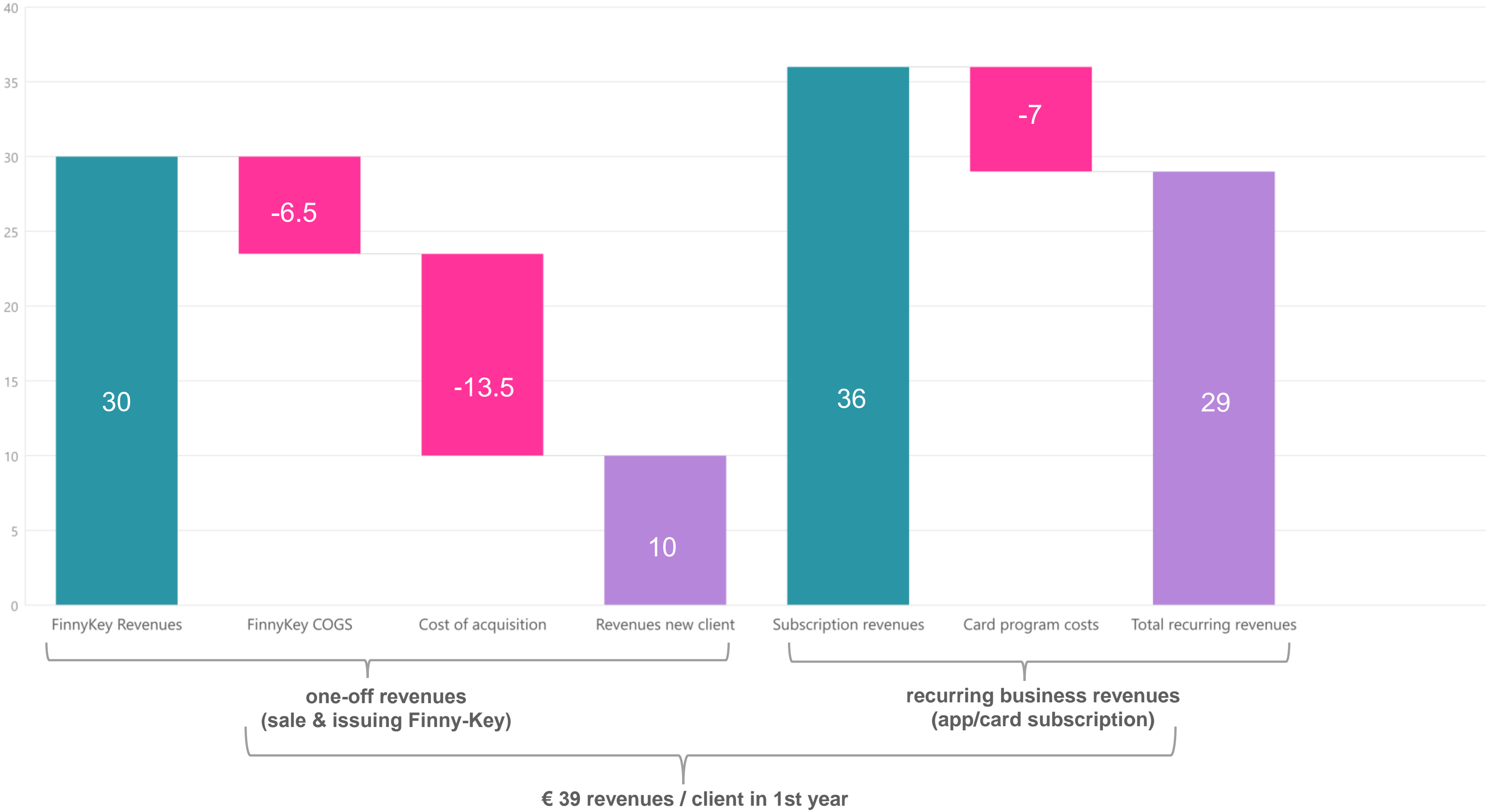
# Finny Kids business model

Easy entry with free subscription model – upgrades available with open banking and payment solution



# Unit economics: € 29 revenues per client per year

Cost per family: € 66 / margin per family: € 31 / netto margin: 50%, without additional affiliation revenues



# Market

A global opportunity – for the child segment, from an early age up to the age of 17/18 years  
 Our market segment in Germany counts 4m children / in Europe 23m

Client Segmentation	0 - 5 years			6 - 12 years			10 - 17 years		
	World	EU	Germany	World	EU	Germany	World	EU	Germany
	Toddler Financial Literacy			Kids Financial Literacy			Teenager Solution		
Children	700m	24m	4.0m	980m	34m	5.7m	1,100m	39m	6.5m
Revenue Potential				€ 74bn	€ 2.5bn	€ 430m			



- ◆ We plan to first roll out our service in Germany and Austria, and will continue to expand to the rest of the EU.
  - ◆ The estimation is calculated based on the children in these markets. and is worth € 66 per user to us (Finny Key plus annual subscription).
  - ◆ The current serviceable addressable market in Germany is worth € 3.4bn based on Finny Key and the app.
- Once we can establish a community of users / parents, we can enhance the offering towards younger and/or older children.  
 Once we established a strong community, we can evaluate a platform for other educational products/services for children.

## 👁️ USP: wearable payment tool, gamification and open banking

Strong competition in UK, European mainland is not yet covered with financial literacy solutions for children up to 12 years

 FINTUNE |
  Roostermoney |
  GoHenry |
  Revolut Youth |
  Bling |
  Pockld |
  Money Walkie |
  Highstreet banks

### Geography

Market	EU	UK (plan to launch in USA, Australia)	UK, USA	UK, Europe	Germany	Germany	France	Local
Funding	€660k	Exit to NatWest	\$66.2m	\$1.7bn	\$1.3bn	n.a.	n.a.	regulated

### Product Offering

Age coverage	6-12 years	4-17 years	6-18 years	6-17 years	7-18 years	> 14 years	> 6 years	> 12 years
App coverage	parents & children	parents & children	parents & children	parents & children	parents & children	children	parents only	parents & children
Relatives connected	✓	✓	✓	X	X	X	X	X

### Financial education

Financial literacy parents	✓	✓	✓	X	✓		✓	(X)
Financial literacy children	✓	✓	✓	X	✓	✓	X	(X)
Open banking (freedom to chose bank)	✓	X	X	X	X	X	X	X
Gamification (saving, chores)	✓	X	X	X	X	X	X	X
Spend controls	✓	✓	✓	✓	✓	✓	✓	(X)

### Payment solution

Payment tool	wearable prepaid & prepaid card	Visa prepaid	Visa prepaid	Prepaid debit card	Mastercard prepaid Debit Mastercard	wearable prepaid solution	various
Spend controls	✓	✓	✓	✓	✓	✓	(X)

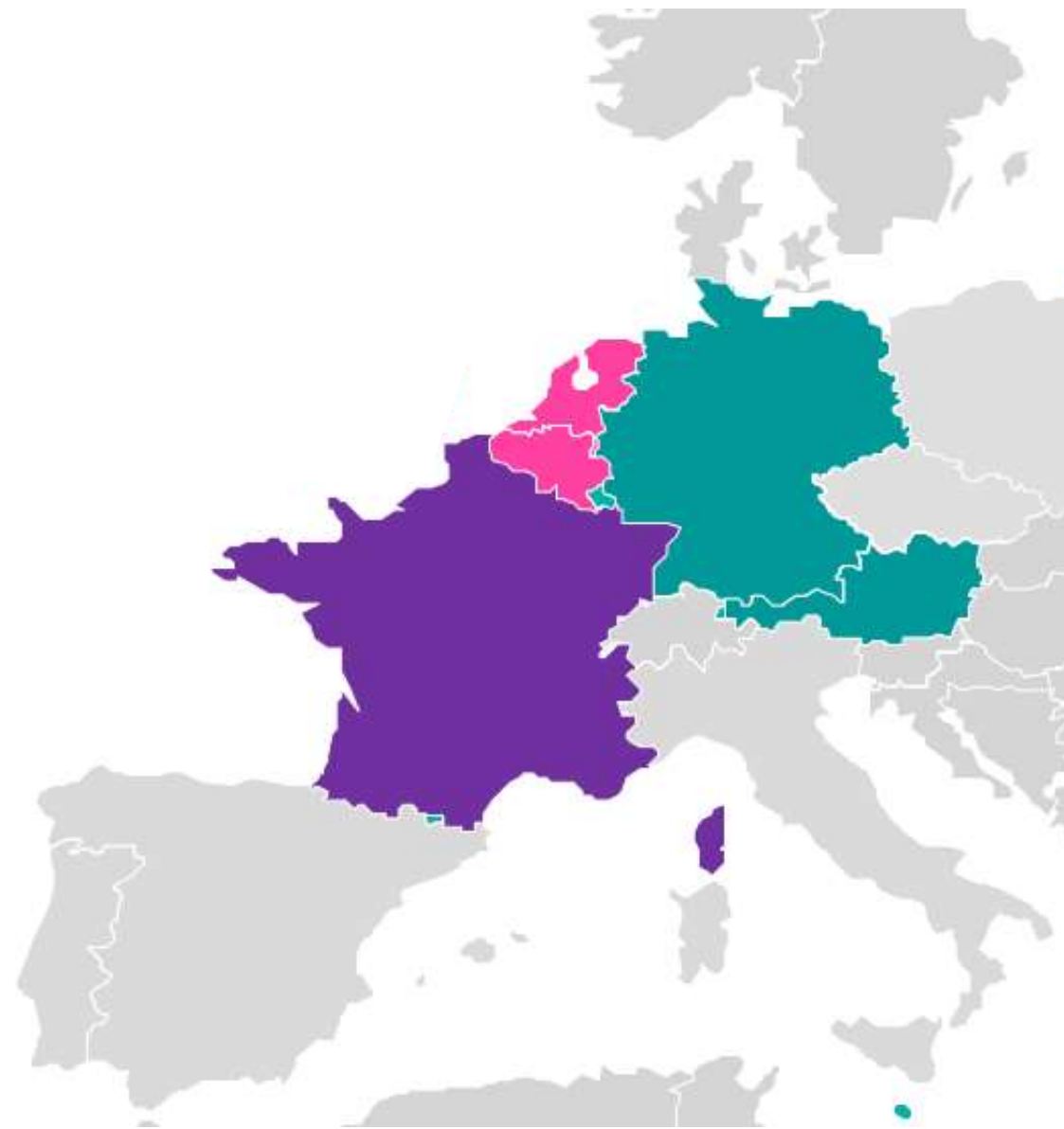
### Pricing

per child	€2.99/year	£24.99/year	\$3.99/month	£12.99/ month (Metal)	€2.99/month	€3.99/month	€1.90/month	free
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# Go-To-Market strategy 2022/2023

Starting in the German-speaking DACH-region



## Q2 2022

Go live Finny Key in:

- ◆ Germany
- ◆ Austria

## Goals

- ◆ 1'000 Finny Key users

## Q3/Q4 2022

- ◆ Establish sales partnerships
- ◆ Enhance points of sale (e.g. Saturn, Smyth Toys, Vede)
- ◆ Broadcasting in Entrepreneur TV-show

## Goals

- ◆ 20'000 FinnyKey users

## 2023

- ◆ Go live in France or Spain
- ◆ Establish sales partnerships (e.g. with affinity networks)
- ◆ Enhance points of sales
- 💡 Start to develop either teenager or young kids solution

## Goals

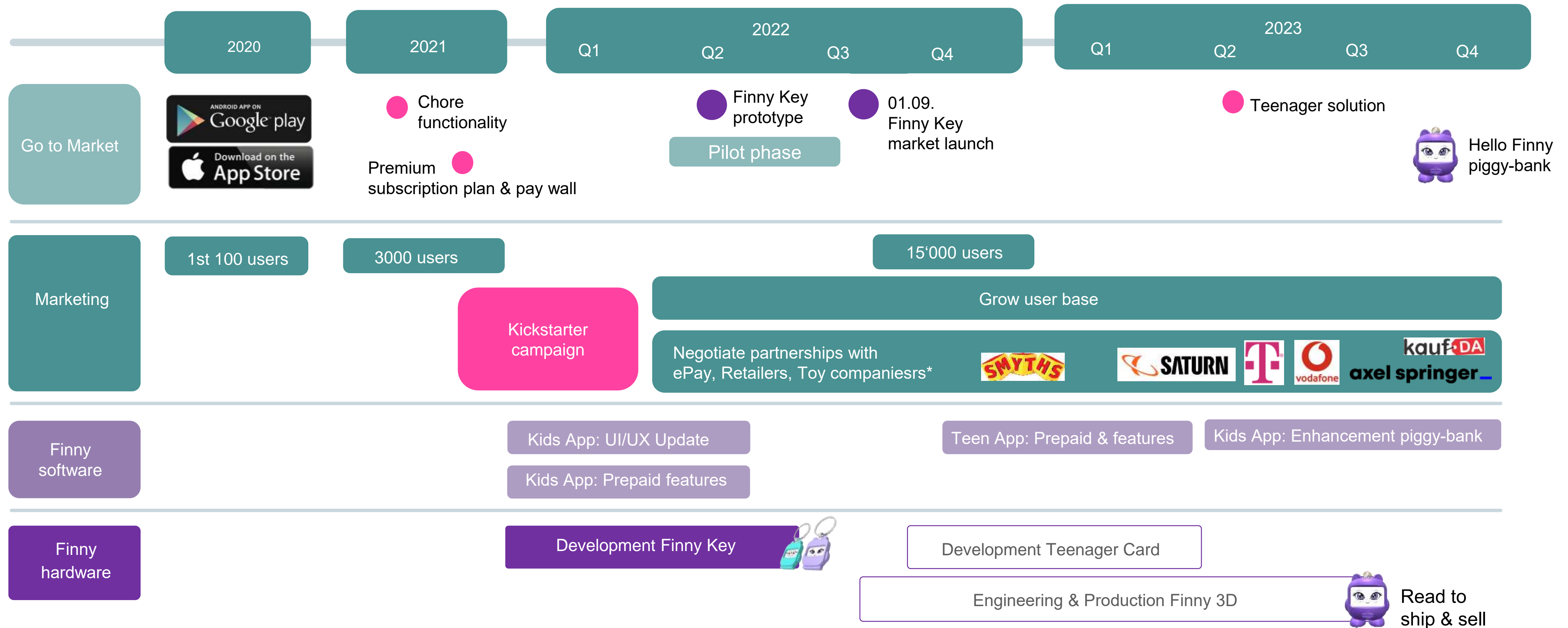
- ◆ 50'000 FinnyKey users
- ◆ European Expansion

## 2024

- ◆ Further countries, e.g. Netherlands

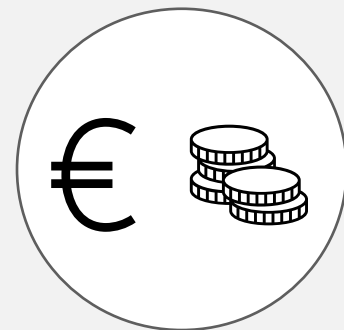
# Roadmap, key milestones 2022/2023

App is ready in Q2/2022 – market launch in Q3 2022



# Fintune's achievements

Funded by founders, friends, advisors, strategic development partners and crowd funders



## Financials:

- CHF 660,000 in capital raised
- last valuation 2020: EUR 3M (pre-money)
- 250 crowdfunding backers (syndicated)



## Sales:

- B2C:**
- 3,000 registered users (beta app, paywall live since September)
  - Partnership in evaluation with large toy companies

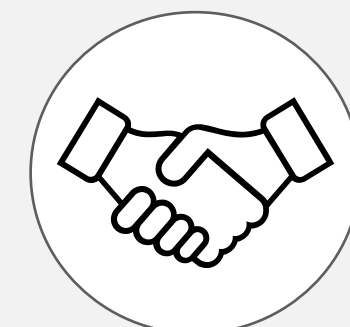


## Product:

- Finny beta apps (iOs / Android) live in Germany, Austria, 15+ Other EU countries
- Open banking connectivity to 2,700 banks
- Trademark rights secured



- Industrial designs for FinnyKey developed
- 10 HelloFinny prototypes developed including packaging
- F1N teenager solution:
  - clickable prototype
  - business specifications / IT cost estimate
  - detailed financial model developed
  - readiness to ramp up team



## Partnerships:

- **Toy company:**  
Partnership with one of the largest toy companies in discussion
- **Financial literacy:**  
3 important financial literacy partnerships established:
  - Mara Harvey: <https://smartwaytostart.com/>
  - Threecoins
  - FinanzKidz
- **Tech partners:**  
Microsoft for Startups  
Proxym Group  
Finleap Connect



# 🚀 Go-to-market strategy (geographical)

Starting in Germany and growing from there

## Beta phase

- ◆ Finny beta apps are live in Germany & Austria

## Expand

- ◆ Launch full product in Germany & Austria

## Growth

- ◆ Launch product in France

## Further Growth

- ◆ Staggered growth within the EU



- Growth hacking (target group cooperations)
- Sales partnerships (toy company, telco, media)
- Kickstarter campaign
- TV-show

# Financial Planning Finny Kids (6-12 years): Positive EBITDA in 2023

## HelloFinny Base Case

P & L						
	3 month build	Y1	Y2	Y3	Y4	Y5
<b># of countries</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>7</b>
# active cards	-	34'157	127'927	318'138	631'038	1'009'143
Revenues app subscriptions	-	688'405	3'115'412	8'423'556	17'721'005	30'262'022
Revenues Finny Key issuing	-	1'161'397	3'438'379	7'403'906	12'967'901	17'475'439
<b>Total Revenues</b>		<b>1'849'802</b>	<b>6'553'791</b>	<b>15'827'462</b>	<b>30'688'906</b>	<b>47'737'461</b>
Costs card business	-	546'807	1'787'689	4'274'857	8'317'884	11'205'617
<b>Gross margin Finny Card Offering</b>		<b>1'302'995</b>	<b>4'766'103</b>	<b>11'552'604</b>	<b>22'371'022</b>	<b>36'531'844</b>
Retail Distribution		430'379	1'611'884	4'008'534	7'951'074	12'715'206
<b>Net margin Finny Card Offering</b>		<b>872'617</b>	<b>3'154'219</b>	<b>7'544'070</b>	<b>14'419'949</b>	<b>23'816'638</b>
<b>Operat. costs</b>	<b>285'000</b>	<b>1'293'256</b>	<b>2'026'709</b>	<b>3'377'551</b>	<b>4'115'698</b>	<b>8'023'888</b>
General & Admin	12'500	50'000	135'000	195'000	225'000	200'000
Marketing	-	273'256	511'709	1'272'551	1'640'698	4'843'888
Sales & Partnerships	25'000	100'000	150'000	200'000	300'000	400'000
IT RtB & Mainenance	37'500	150'000	150'000	150'000	150'000	300'000
Personnel	180'000	720'000	1'080'000	1'560'000	1'800'000	2'280'000
HW development	30'000					
<b>EBITDA</b>	<b>-285'000</b>	<b>-420'639</b>	<b>1'127'510</b>	<b>4'166'519</b>	<b>10'304'251</b>	<b>15'792'750</b>
Capex: Card program (schemes, etc.)	60'000	-	60'000	-	-	-
Capex: SW development	220'000	30'000	100'000	100'000	200'000	250'000
Capex: FinnyKey	20'000	20'000				
Depreciation	-	30'000	40'000	50'000	60'000	80'000
<b>Liquidity need</b>	<b>-585'000</b>	<b>-500'639</b>	<b>967'510</b>	<b>4'066'519</b>	<b>10'104'251</b>	<b>15'542'750</b>
Liquidity need cumulated	-585'000	-1'085'639	-118'130	3'948'390	14'052'640	29'595'390
<b>FTEs</b>	<b>6</b>	<b>6</b>	<b>9</b>	<b>13</b>	<b>15</b>	<b>19</b>
CEO / CTO	2	2	2	2	2	2
CPO / PO	1	1	2	3	4	5
IT & Operations	1	1	2	3	3	5
Marketing & Sales	1	1	2	3	4	5
Client Insight / Customer Success	1	1	1	2	2	2

### Finny Kids Base Case

- ◆ Market penetration 8 % over 5 years
- ◆ Q2 2022: B2C slow start Germany & Austria

## Funding is the fuel to gain speed

Last funding round: CHF 660,000 / valuation of EUR 3.6M post-money enabled Fintune to reach the current position

This funding round: EUR 1.3m to enhance Finny Kids program with innovative and unique payment solution

**funding round:**      **valuation:**  
**€ 1.3m**                      **tbd**




### Use of funds for Finny Key program

- Enhance team with: CMO / CPO / card industry and UI/UX expert
- Upgrade UI/UX from Beta level to 5-Star-app
- Develop Finny Key and interfaces to card provider
- Market launch
- Enhance education partnerships

We hire further talent to build the future of financial literacy and payment tech.

We enhance our team with experienced product and marketing enthusiasts to create the love products for the next generation.

### Recent funding rounds by competitors

-  GoHenry: \$40M (12/2020)      <https://tcrn.ch/3qlinLt>
-  Roostermoney: \$2.2M (09/2020)      <https://bit.ly/39XrOAB> / exit to Natwest
-  Step: \$100M (04/2021)      <https://bit.ly/2Rbu1RV>

### Exit scenarios

We believe that a number of industry players will be interested in

Fintune's customer base/solutions:

- ◆ Financial institutions (e.g. traditional banks)
- ◆ Pure digital attacker banks (e.g. N26, Revolut)
- ◆ Diversified media firms, telcos, large FinTech firms
- ◆ GAFA's (Google, Amazon, Facebook, Apple)
- ◆ Large toy/gaming companies (e.g. Mattel / Disney)

## Founding team

Ruth & Andy: visionary, experienced, skilled and passionate.



### Ruth Mojentale

#### Founder / CEO

Ruth has **26 years' experience in banking** and a track record in leadership, innovation and product management. **10 years' experience in product range of debit and credit cards, accounts and payment services** at Credit Suisse and in the Swiss Banking industry.

Driven by innovation and the combination of technology and business challenges. More than 15 years of experience in people leadership and building successful teams which can achieve ambitious goals. This solid experience is driving Fintune today.

EMBA from University St. Gallen HSG  
Executive Degree in Banking & Finance  
Master's Degree in Economics/Business Administration



### Andreas Kirchner

#### Founder / CTO

Andreas has 10 years' experience as a **lead engineer, technical program manager** in online and mobile banking, **cyber security**, innovation, **IoT and automation**.

Loves problems, solvable technical and unsolvable philosophical ones. Worked as lead engineer in the mobile banking space of Switzerland. Was responsible for project delivery, hiring, training of engineers, and built up a sustainable developer team in India.

Electrical Engineering, HTL Hollabrunn  
Master degree in informatics, TU Vienna  
Master degree in philosophy, University of Vienna  
INITS Innovation in Business Award 2012



Fintune's co-founders developed the Kids Banking Strategy for Credit Suisse in with major success in Switzerland

# Leadership team

Senior industry experts support our journey



## René Hürlimann

- ◆ Director of Solution Sales, Member of the Executive Board, Microsoft Switzerland
- ◆ 18 years' international sales and management experience in the FSI
- ◆ 10 years' CIO and IT project management experience in the IT industry

**B2B Sales Advisor**



## Michael Hartmann

- ◆ Regional Market Head Private Banking, Zürcher Kantonalbank, Switzerland
- ◆ 8 years as Head of sales Money Park
- ◆ 22 years in retail, private, and commercial banking
- ◆ Swiss Certified Banker/Financial Planner

**Business Strategy**



## Florian Ertelt

- ◆ Sales Director Germany, Treezor / Society General Group, Banking as a Service
- ◆ 10 years leadership in emoney, card issuing
- ◆ 10 years leadership in sales & marketing consumer brands
- ◆ Launch of B2C and B2B card based Fintech brands. 3m cards issued

**Prepaid Card Business**



## Martin Wettstein

- ◆ Strategy Consulting, MCW Consulting
- ◆ 30 years' experience in technology space incl. credit card business
- ◆ Financial services / insurance industry
- ◆ Past: CIO, ExB, Board Member

**Senior Advisor**



## Roland Cortivo

- ◆ Chief revenue officer, Swisscom Blockchain
- ◆ 20 years experience in ICT, Consulting and Finance
- ◆ DLT, Swisscom Digital Business
- ◆ Dipl.-Ing. ETH, Environmental Engineer
- ◆ Past: Credit Suisse, PwC, IBM, COMIT

**Fintech & Innovation Advisor**



## Cian Kinsella

- ◆ Management Consultant Director, Digiprove
- ◆ 40 years experience in software/technology space, advisor to CEOs in tech companies
- ◆ Past: CTO and CEO in successful Fintech start-ups

**CEO Advisor**



## Cornel Studach

- ◆ Partner at Teqable
- ◆ Dip. Electrical Engineering ETH Master of Advanced Studies in IT
- ◆ 25+ years' experience in hardware & software engineering and software architecture
- ◆ Past: Zühlke Engineering

**Hardware Advisor**



## Davide Lenzarini

- ◆ IoT Architecture, U-Blox
- ◆ 23 years' experience in architect/application development
- ◆ Master in Computer Science, Università Pisa
- ◆ Past: head of engineering activities in multinational companies

**Hardware Advisor**



## Richard Briffod

- ◆ Tech Business Executive and Start-up Investor
- ◆ 15 years Marketing and Growth experience for Tech Corporations and Start-ups
- ◆ HEC Paris and Masters in Finance at London Business School
- ◆ Past: Marketing & Growth roles for FinTech start-up October (ex-Lendix), Orange Switzerland, eBay and Expedia Group

**Marketing & Growth Advisor**



# Three good reasons to invest in Fintune



**A founding team with the necessary skills / good traction**

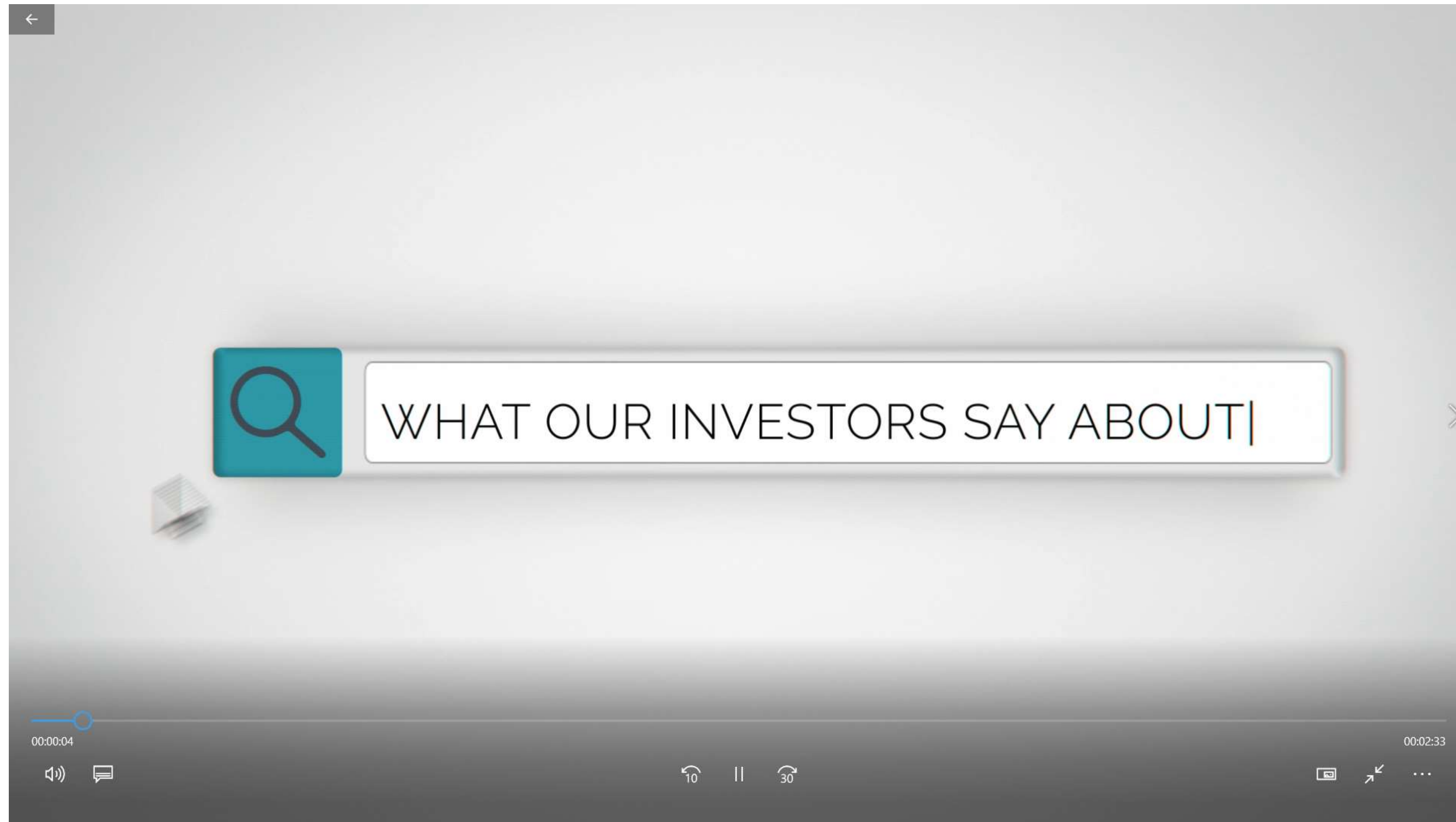


**High scalability**



**Unique selling propositions in the market:**

- **Tangible, safe payment solution for families**
- **Independency from banks / based on open banking**
- **Fintune Platform prepared to cover families with children 3-18 years old**
  - **Developed prototype of smart piggy-bank (3-10 years)**
  - **Developed clickable prototype of youth card solution (12-18 years)**



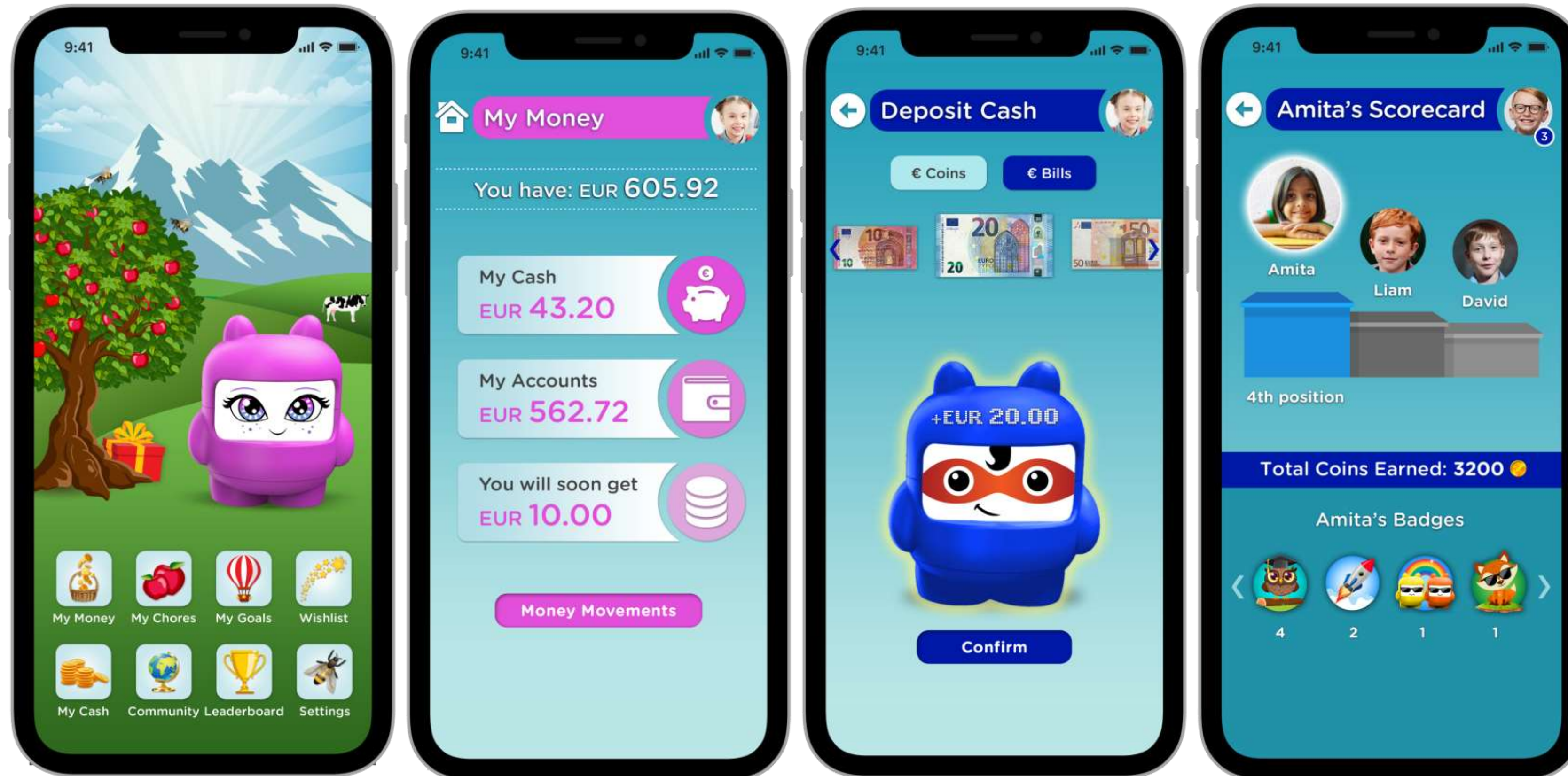
# Appendix.

Financial education with fun



# FINNY KIDS app

Current state: Beta app, available in German and Austrian app stores



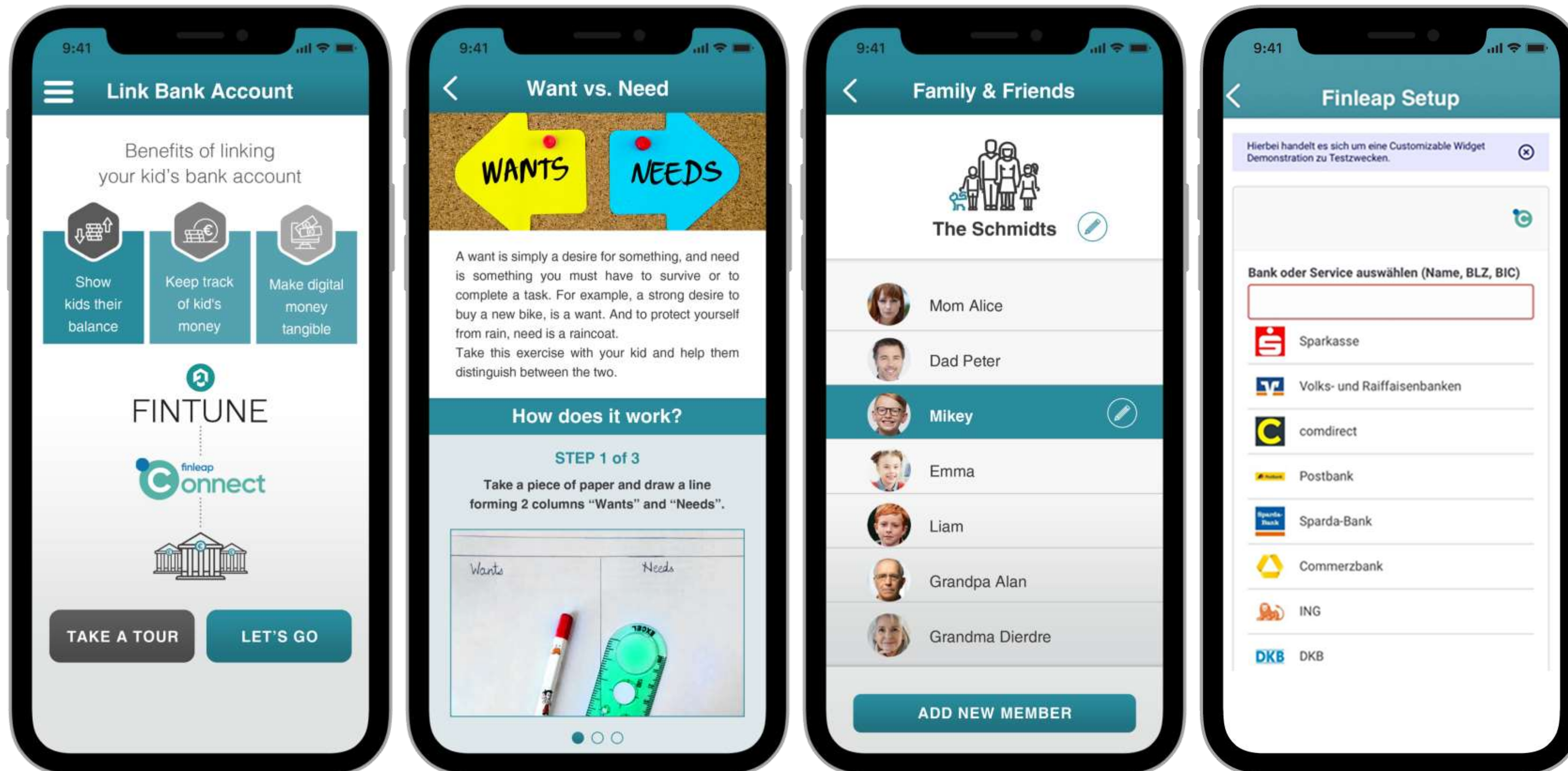
## Features

- ◆ Managing own physical and digital money
- ◆ Setting saving goals / wish list (e.g. Xmas)
- ◆ Social Sharing, gamification, leaderboard
- ◆ Connectivity to bank account (PSD2), currently 2,700 banks in Germany/Austria
- ◆ Full parental control
- ◆ Chore management system

App Store Movie

# FINNY FAMILY app

Current state: Beta app, available in German and Austrian app stores



## Features

- ◆ Freedom of choice regarding bank account connection (2,700 banks available)
- ◆ Overview savings and spendings
- ◆ Overview saving goals and progress
- ◆ Setup pocket money
- ◆ Financial literacy challenges
- ◆ Setup and manage family community to support saving goals
- ◆ Chore management system
- ◆ Explanation interest rate

# FINNY FAMILY & FINNY KIDS

Children learn within the family how to earn, save & invest their own money



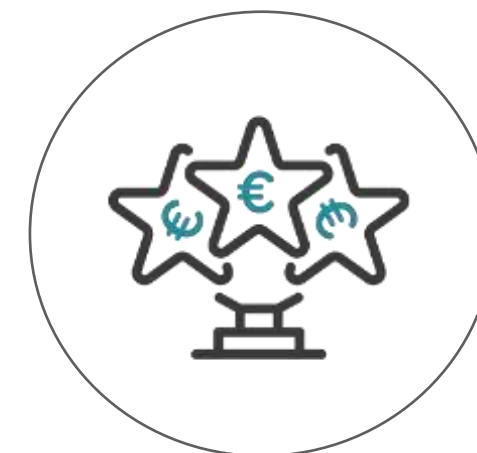
**Pocket money**  
setup a recurring  
payment



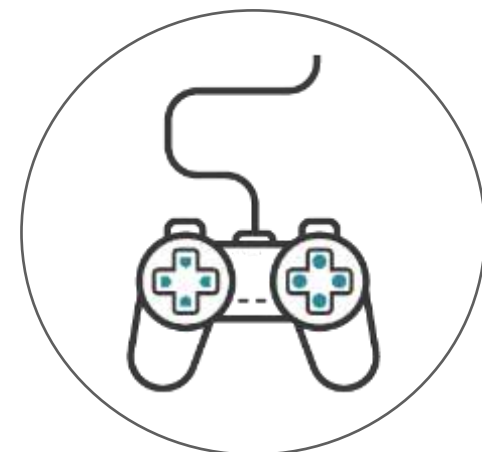
**Chores at home**  
grant extra points  
or money



**Saving goals**  
motivate children  
to achieve wishes



**Wish list**  
organize gifts for  
birthdays



**Gamification**  
learn money skills  
with fun



**Leaderboard**  
become the money  
master



**Financial literacy**  
playful exercises  
for parents and  
children

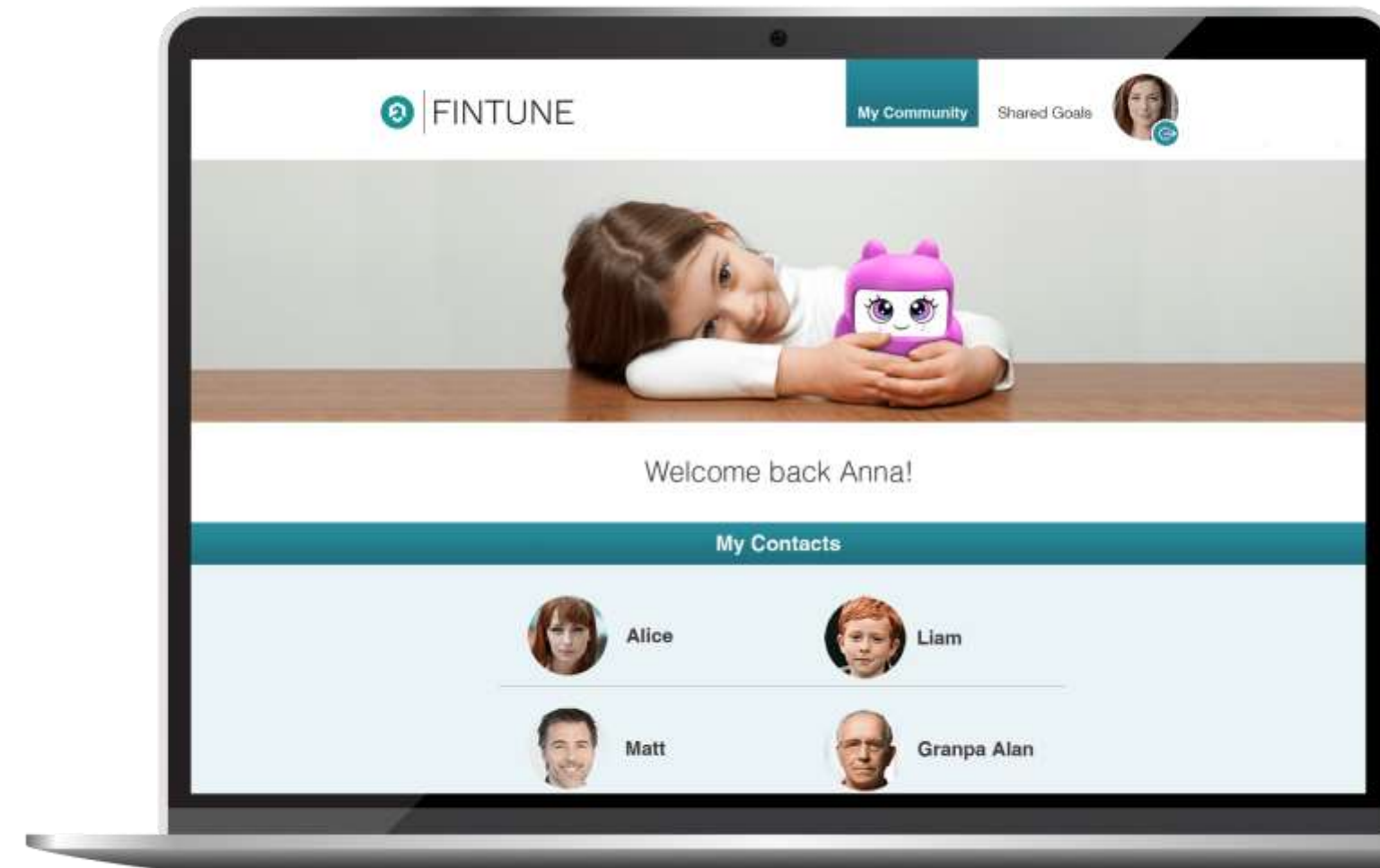


**Notifications**  
reminders and next  
best actions

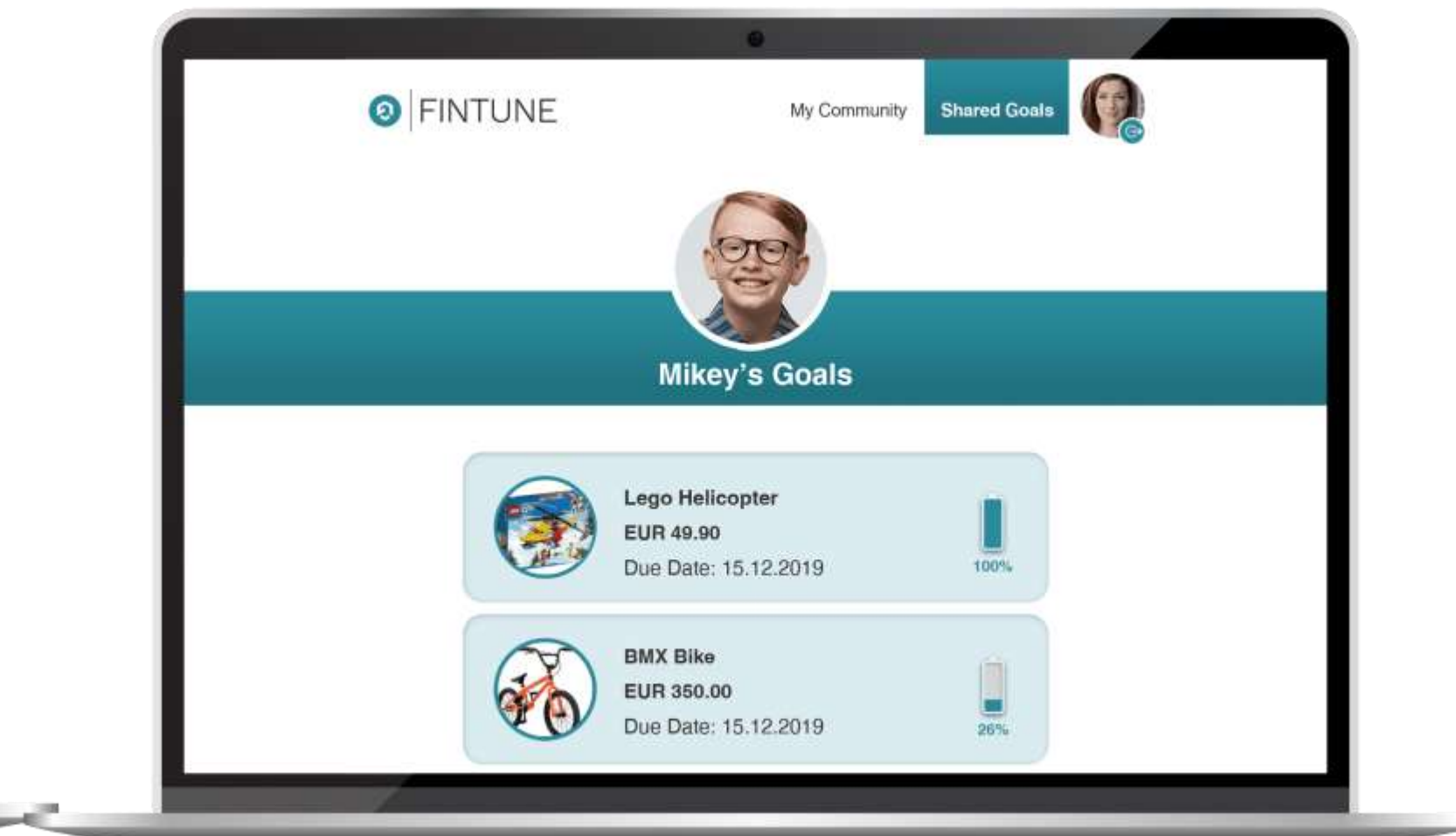


# FINNY Community Website

Family members as grandparents or godparents get invited to see and support saving goals



Setup Up Family Community



Share Saving Goal  
Support & Contributions



# Empowering teenagers to spend digital money – and obtain gamified guidance

Enables parents to guide their teenagers to spend carefully



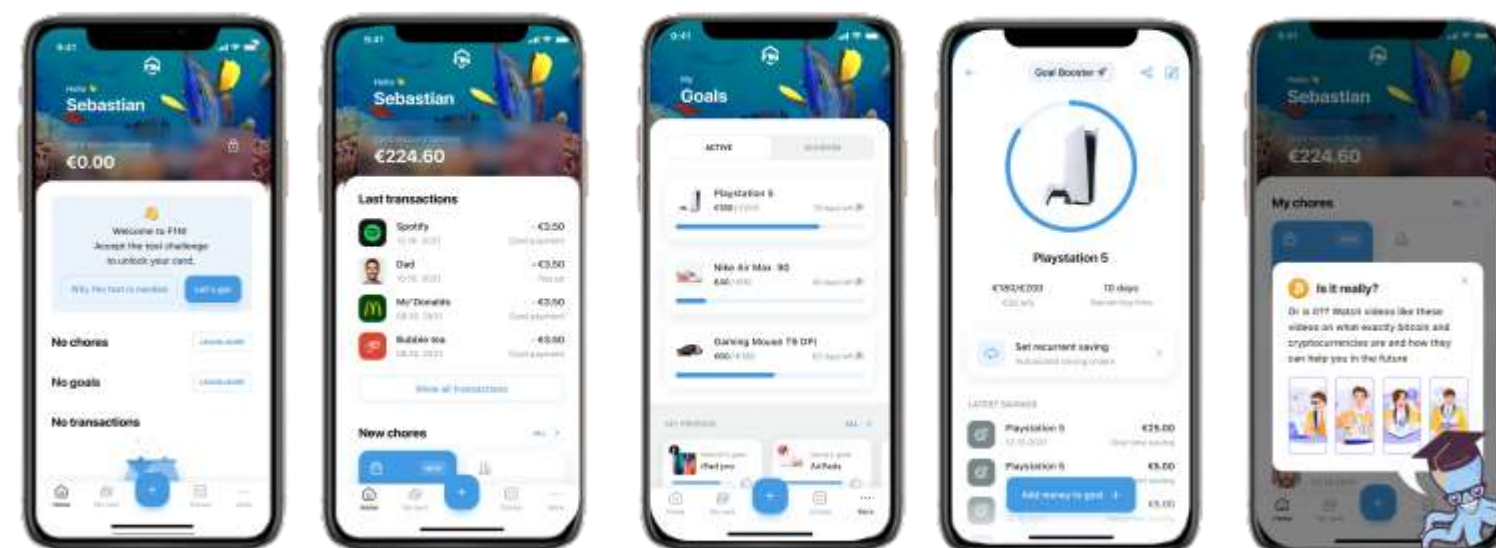
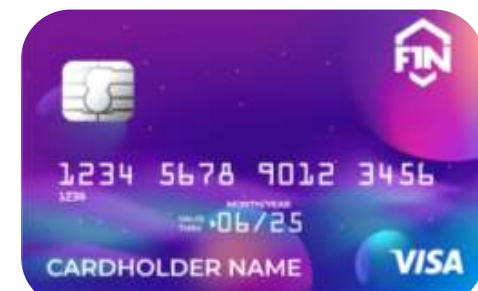
## F1N prepaid card and apps with parental control

### Parent features/benefits

- ◆ “Transparent” for parents
- ◆ Spending controls:
  - online shopping
  - in-app / in-game-purchases
  - subscriptions
  - geographical limitation
- ◆ Emergency money

### Teenager features/benefits

- ◆ Customisation of youth apps (own pics)
- ◆ Gamified approach/social sharing
- ◆ Price comparisons (connection to platforms)
- ◆ Savings booster to establish saving habits
- ◆ Financial literacy content (gamified), e.g. cryptocurrencies
- ◆ Virtual wizard for parents and teens



## USPs

- 💡 **Parental control with “transparency”**  
allows parents to see 1:1 what’s going on, establish spending limitations according to the development of their teenagers, and smart interactions when required
- 💡 **Gamified solution & social sharing**  
allow teenagers to share their goals and compare their progress with their network
- 💡 **AI supported nudges/proposals**  
help teenagers save better and avoid unnecessary spendings



# Emotional, tangible smart piggy-bank to teach healthy money habits

Enables parents to teach the value of money in daily life and saving for goals in a fun way

## HelloFinny

### Piggy-bank device (IoT)



- ◆ Money slot with light barrier
- ◆ > 20 emotive facial/sound expressions
- ◆ Night light and clock / alarm clock
- ◆ Magnetic lock
- ◆ Voice skills (loudspeaker/microphone)



**HD Display**  
smooth animations  
and alerts displayed



**Facial Expressions**  
choose sounds and  
20+ face animations



**Fully integrated**  
connected to bank  
accounts and apps



**Notification Events**  
10+ events such as  
balance change, goal  
completed, chores due



**Music Streaming**  
streams music  
from any phone



**Time & Calender**  
time and important  
events displayed



**Night Lamp**  
warm and ambient  
light



**Sleep features**  
sleep-sound options  
and alarm clock

### USPs

- 💡 **Connected, emotional digital piggy-bank** enables early customer acquisition in the client lifecycle (prior to reading) and future conversions from the kids' range to the prepaid card range (funnel)
- 💡 **White-label option for B2B partners** ensures high scalability

Customer Journey Movie



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