



Building loyalty and financial literacy among tomorrow's bank customers

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ABOUT ME

Bojan Jakšić

Senior Business Consultant



9 years experience in payment industry in various managerial roles in Business Development and Sales



15+ years of entrepreneurship and JV partnership with International company



Member of Sales and KAM team for issuing solutions at Nexi Croatia



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We are the European paytech

#1 in Acquiring
for number of merchants served and overall transaction value handled

#1 in Card Processing
In terms of number of cards managed and the overall value of the processed transactions

#1 in Annual Investments
In technology and innovation

Around

2.9m

Merchants served

Around

140m

Cards managed

Over

1,000

Top financial institutions

Over

10,600

Payment experts

More than

€3.362m

Total revenues in
2023

25

Countries in
Europe

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Agenda

01

Financial literacy

Financial literacy challenge – cornerstone of economic and social stability

Adoption and impact on banking industry

02

Our Solution

1. Request Money Module
2. Savings Module
3. Education Module

03

Integration architecture

Back office integration
API or SDK connectivity

04

Benefits & Value Proposition

Benefits for banks
Benefits for customers
GTM readiness

01.

Financial literacy

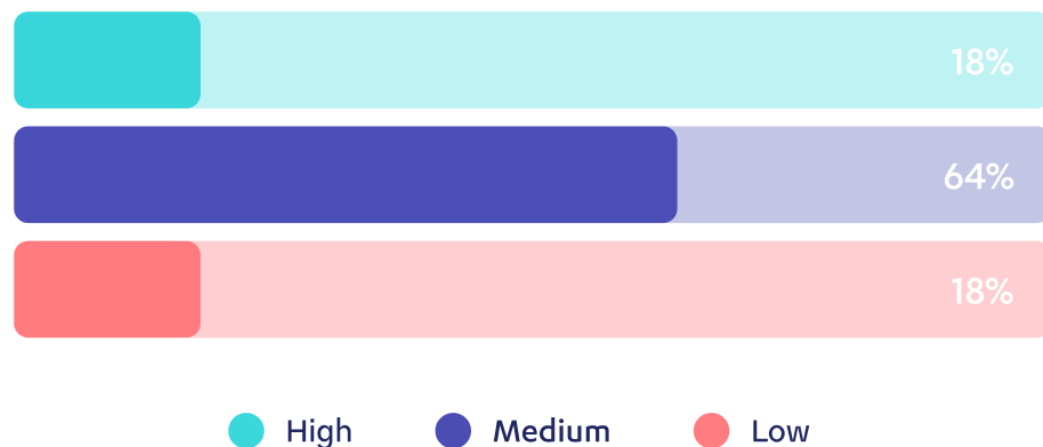


Financial literacy – Investing in the Future

Financial literacy is one of the greatest challenges facing families across Europe today.



Levels of financial literacy in EU citizens



Discover how our Family Wallet can enhance loyalty and financial literacy among tomorrow's bank customers.

Source: <https://europa.eu/eurobarometer/surveys/detail/2953>

Today's youth is tomorrow's revenue



Young people are the fastest adopters of payments methods that operate outside traditional rails, presenting a threat to banks' revenues.

Opportunities for banks:

1. Establish relationships early by offering digital family wallet solutions.

2. Build customer loyalty, securing long-term revenue growth through young customer engagement.

Personal Finance Education

Basic concepts are that we all – fintechs, banks, parents and the society - must teach our children about:



Earning



Spending



Saving



Lending



Borrowing

GOALS

- Equip kids for a cashless society
- Teach and develop kids' money management skills



02.

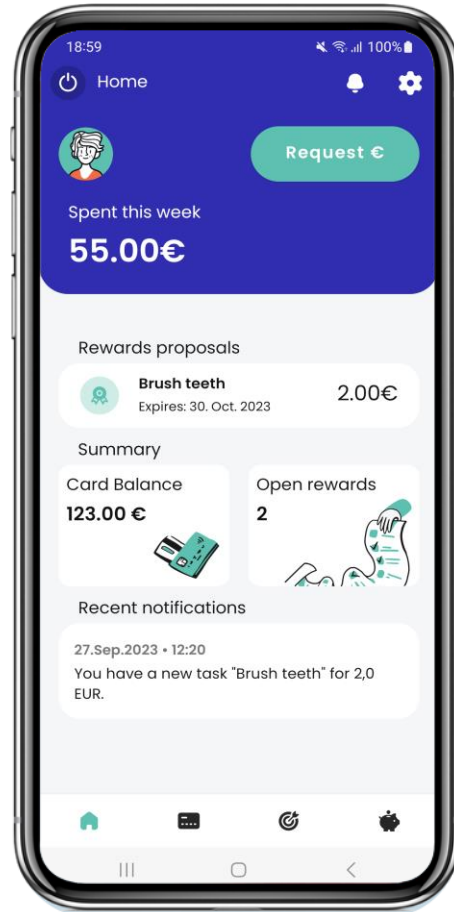
Our solution



1 Start Smart: Pocket Money Made Simple

Children's app view:

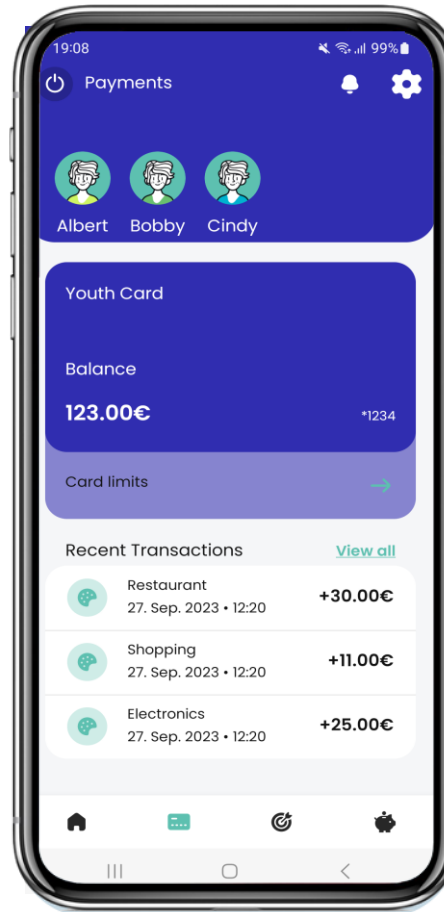
- ✓ **Financial information overview** (account balance, transaction details...)
- ✓ **Tasks** – earn pocket money by completing tasks



Parental app view:

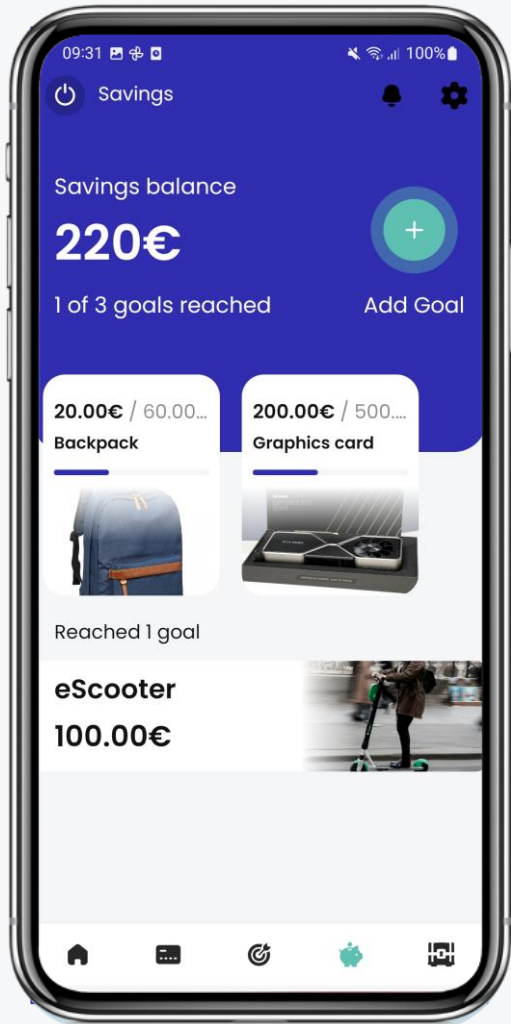
- ✓ Overview of kid's spending, balance and savings
- ✓ Limit the amount children can spend
- ✓ Parent get notified about every action

This app's functionality can be integrated into a bank's existing mobile banking app via API



Additional features: **Savings & Education modules**

2 Savings Module - Turning Pocket Money into Purpose



Child can set aside funds from their account for specific savings goals, with the flexibility to withdraw funds back to their main account anytime



- Requires integration with Client's core systems
- Optional parental approval for withdrawals



3 Education Module – Financial Learning Made Fun



Questions can be grouped into several themes: e.g., payments, savings, financial institutions, budgeting, or planning, etc.

Three basic types of exercises:

- ABC answers (standard multi-answer quiz)
- True/False answers – A series of statements are presented which must be marked as correct (true) or incorrect (false)
- Completing the sentence – based on a short narrative, the correct word that completes the sentence must be chosen from pre-defined list of words



The child can track the progress of the completed exercises/themes



Parents are notified each time the child reaches a goal i.e., receives a certificate and can send a congratulations message to the child

03.

Benefits & Value Proposition



Family Wallet Delivers Value Where It Matters

For cardholders

Educational tool that teaches your child:

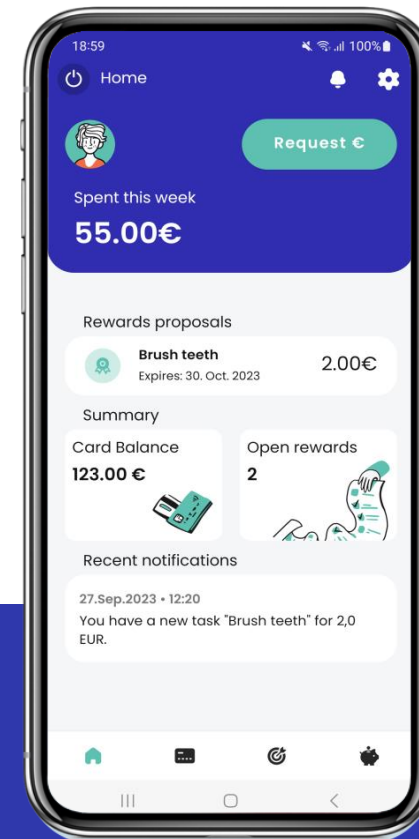
- To handle pocket money
- To motivate them to save
- Reasonable approach to money

For banks

- Engage future customers early
- Strengthen brand loyalty and awareness
- Minimize family fraud
- Launch-ready: white-labeled app

Built Around Your Brand

- You define the look & feel
- Custom features by age group
- Plug in your own banking services:
- Parent view available via API

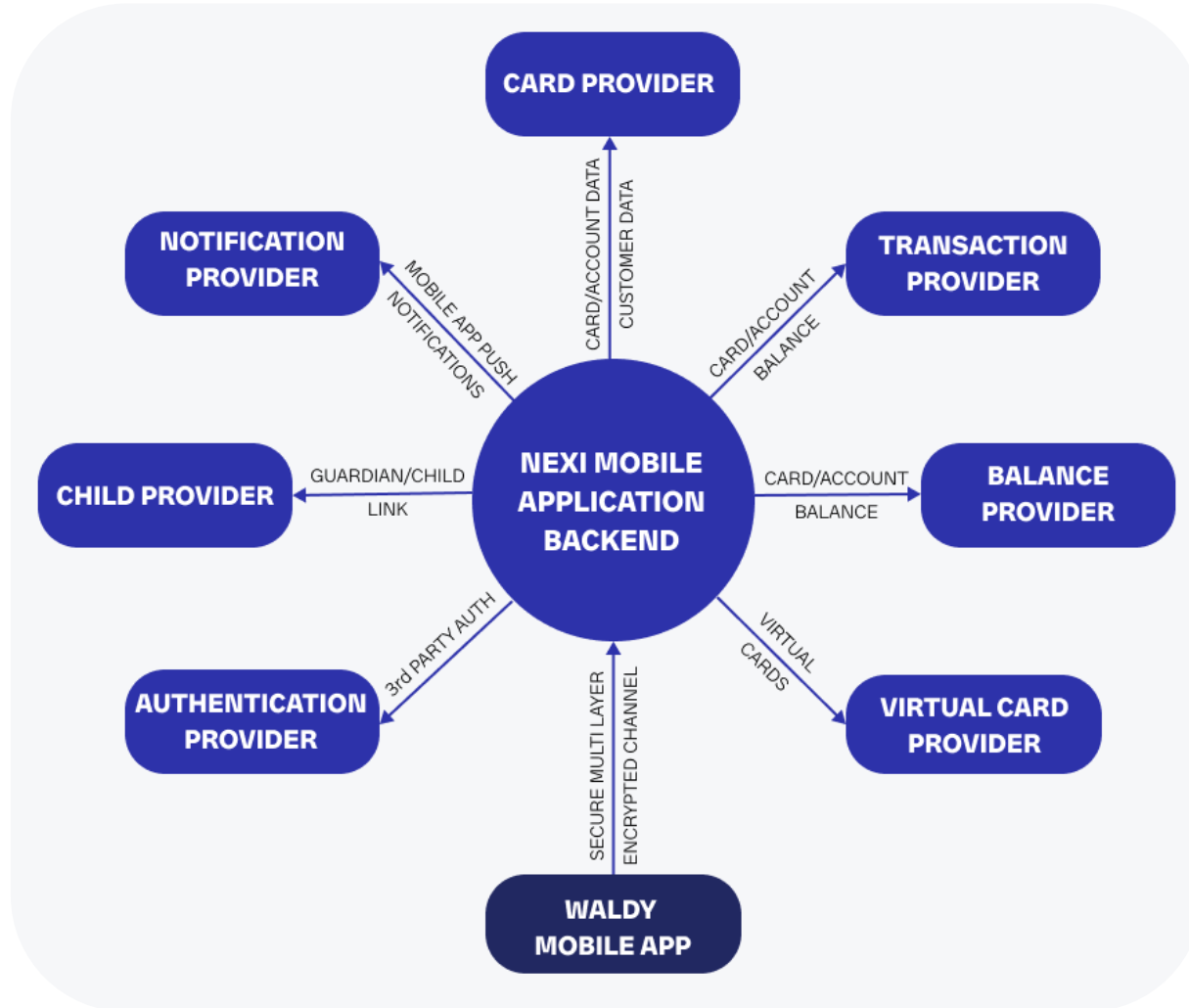


04.

Integration architecture



General architecture



Back-office integration

Includes:

- Network connectivity setup
- Certificate exchange
- Integrations with APIs for getting card details, card transactions, account balances, child-parent relationships, virtual card generation
- Stand alone product- means it can be integrated with Bank back office regardless of processor

Key takeaways

Financial literacy

Waldy provides an answer to a strong market need for financial literacy improvement among young generation

New customer base

Banks are in unique position to ensure future customer base and to play a big role in socially responsible young's behaviour

Time to market

Time to act is now, competition is already here



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