Netcetera

Kids banking

Financial inclusion for the young generation

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

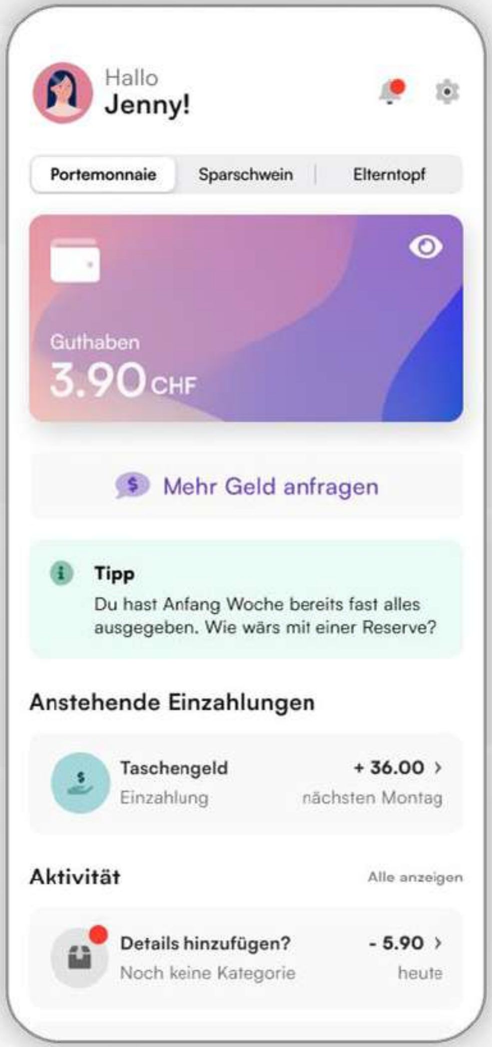
Kids banking

App as a white label solution

Financial Literacy
Safe space and contextual support in acquiring financial skills

Privacy for teensSame experience as paying with cash, but with a debit card

for teens 11-15y



for parents

Supervision & safety netAdjustable 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

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Our USP's

	G+D 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	✓	✗	✗
White label solution, fully customizable to the bank's brand identity	✓	✗	✓

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 testing
  includes rapid prototypes like storyboards
- Role-playing
  scenarios such as a grocery store with toy money

  Figma
  click prototypes
- Blog Post by Mommy Blogger
  link

About Us

Who we are in facts and figures

- **450** customers and **2'200** successfully completed projects
- **800+** employees in **19** cities in **10** countries
- Honored with **40+** awards in the last **10** years
- Revenue **112 Mio** CHF in **2024**

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Contact Us

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We are looking forward to talk to you!