

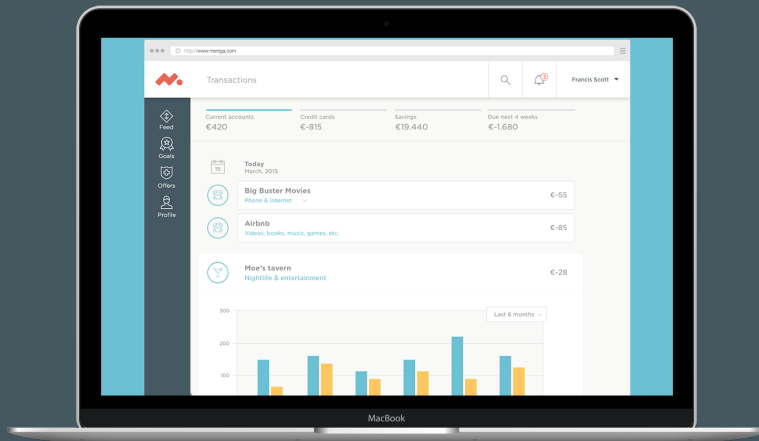


# Making Digital Banking **Personal**

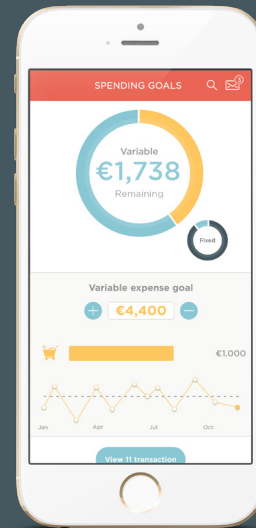
We help banks build meaningful customer engagement and develop new revenue streams

# Data-driven banking with Meniga

There are many ways for Banks to engage with Meniga to accelerate their innovation process



Use Meniga's Innovation Platform to develop next generation personalised digital banking



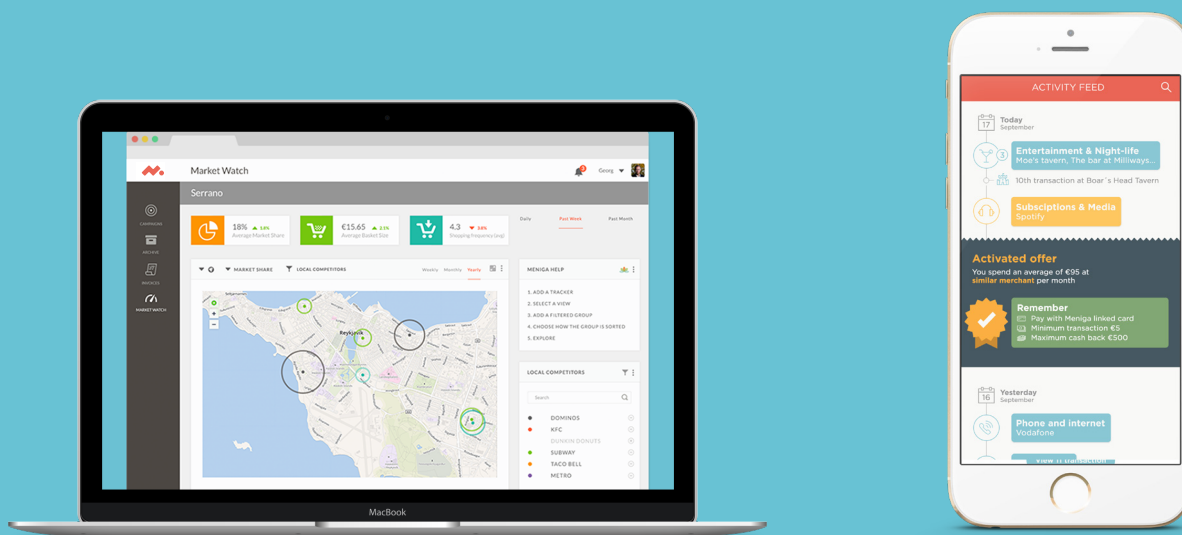
Quickly launch new money management products to the market using a customised Meniga App

## INDUSTRY LEADING TECHNOLOGY



Our award-winning digital banking platform enables leading financial institutions to build meaningful customer engagement and new revenue streams.

*Banks work with Meniga to drive up engagement & develop new business models  
At the heart of Meniga's products portfolio is our data consolidation and enrichment  
engine - proven across 30 markets*



Partner with Meniga to develop new revenue streams from merchant funded offers and  
consumer spend analytics



## Digital Banking

Deliver delightful, personalised and engaging banking apps which function as financial coaches for your customers.



## Rewards

Generate new revenue streams, while retailers get efficient marketing tools and customers reap rewards.



## Intelligence

Discover new customer segments, find hidden opportunities in transaction data and engage with banking customers at the right time.



## Consolidation

Build a foundation of digital services with clean and sorted transactions. Show users a complete picture of finances with Open Banking in a box.

# Digital Banking Products


Engage with people at all stages of their financial life

People are strange. Our needs are different and based on our financial situation. This is why Meniga developed the financial activity feed where transactions are mixed in with personalised user events.

A new and tailored experience every time you open the app. Each feed item serves as a gateway to richer data and deeper functionality

Activity Feed


Today  
March



Things are looking up


This could be a good time to set up a rainy day fund

Start saving today



Subscriptions & media


Iceflix



March Fast Food Challenge


€47 spent this month

21 DAY LEFT



Fast food

Luigi's Pizza place



Weekly report

SUN

MON


TUE

WED

THU


FRI

SAT




Outdoor Activities

Mountain lodge




Personalised product recommendations

*increase conversion and number of products per customer*



Challenges and community

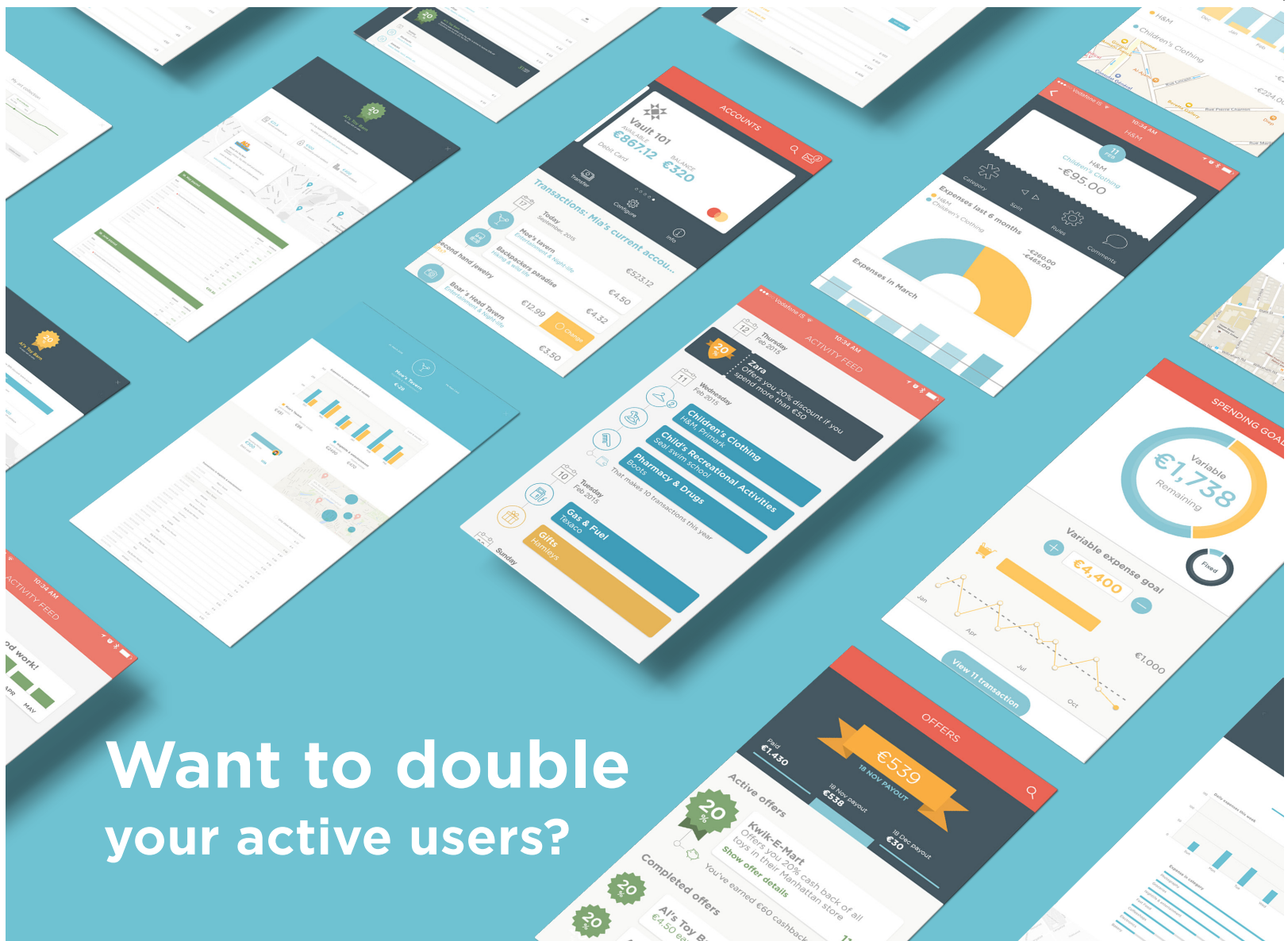
*learn from peer comparison and make financial fitness fun*



Insight and aggregated data

*help people better reflect on their spending and build habits*

3



# Want to double your active users?

## Money management features

**High frequency** on the go money management for mobile

**High motivation** advanced planning for the moments that really matter in your life

- ✓ Combined transaction list for all cards and accounts
- ✓ Categorized expenses
- ✓ Google like search experience
- ✓ Cash flow projections
- ✓ Financial planning and budget
- ✓ Net worth
- ✓ Short term challenges and long term goals
- ✓ Peer comparison
- ✓ Reports and in context insight
- ✓ Comments and hashtags

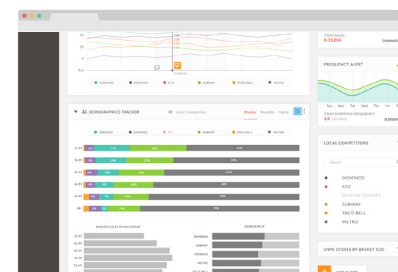
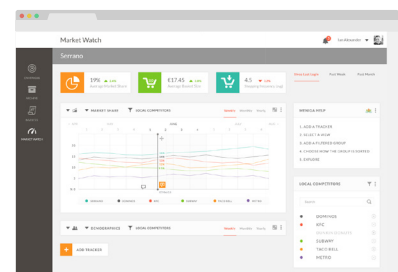
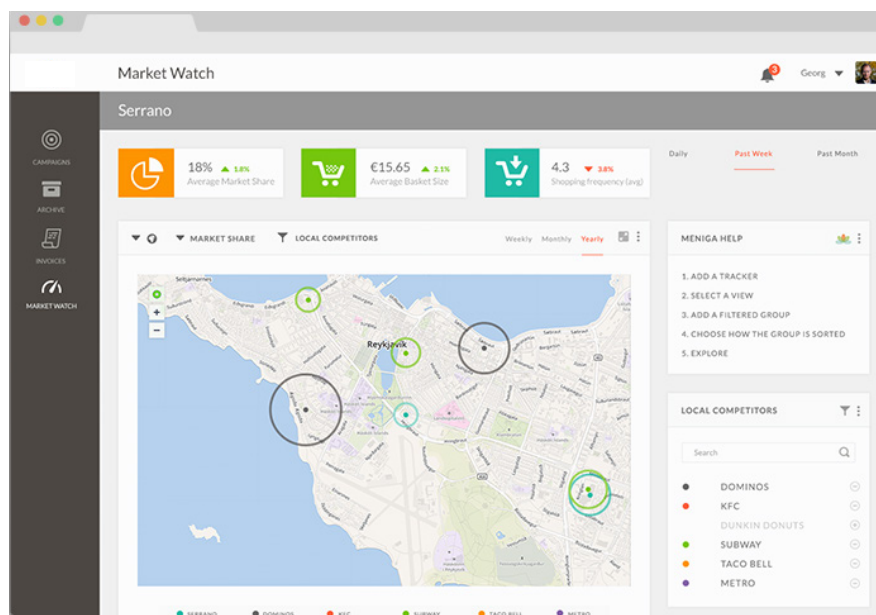


# Marketing Products

Developing new revenue streams from data

A game changing window into consumer spending behaviour

Every business wants to know how the competition is doing. With Meniga's Consumer Analytics platform you can provide your business customers with real-time market trends based on anonymous and aggregated consumer spending data



Real-time market share

Store-level trends

Demographic shopping analysis

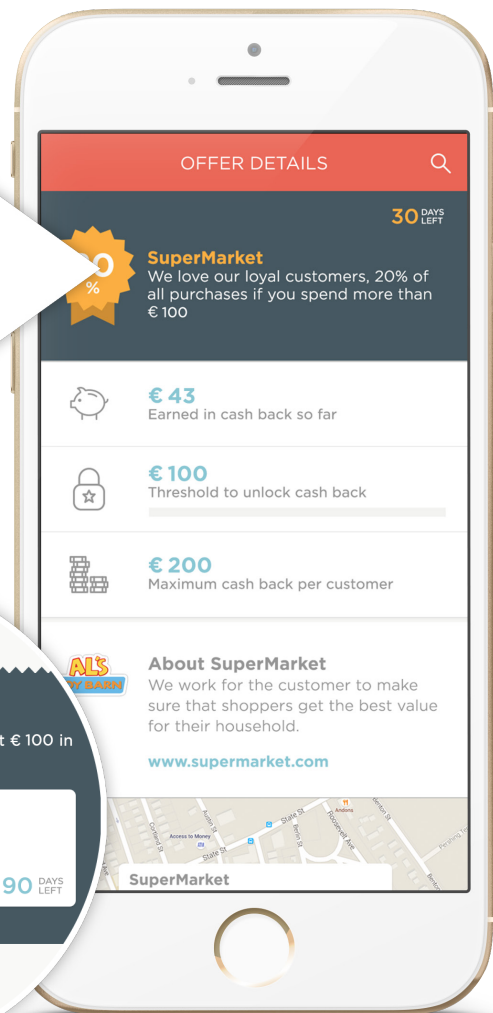
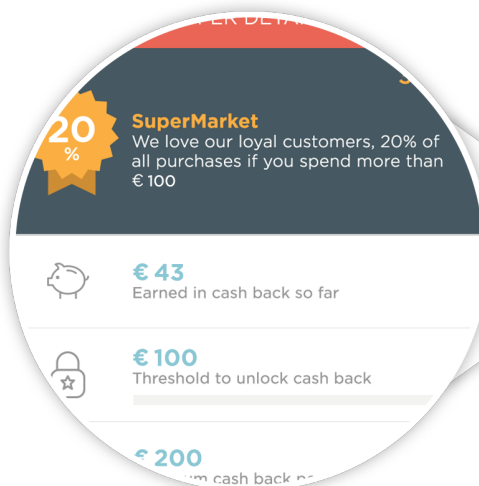


# Rewards offers in your digital banking channels

Build new revenue streams and help your customers save by providing them with highly relevant deep discount rewards funded by merchants

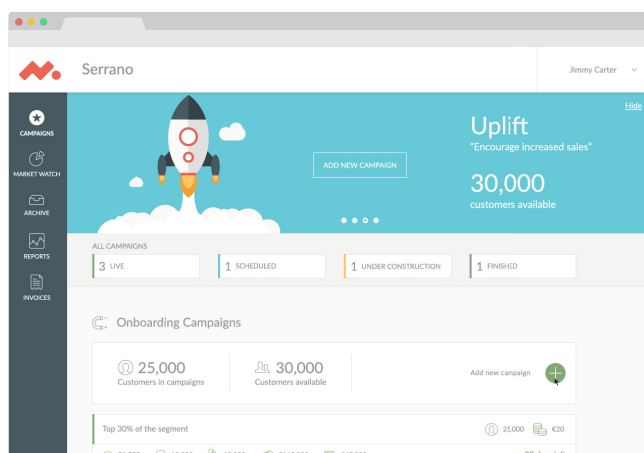
## Segment criteria

People who shop Groceries for at least €700 per month but spend less than €200 at SuperMarket



## Segment criteria

Top 15% Ready-Made-Food shoppers who spend less than €30 at FastCo for the last 90 days



## Merchant Portal

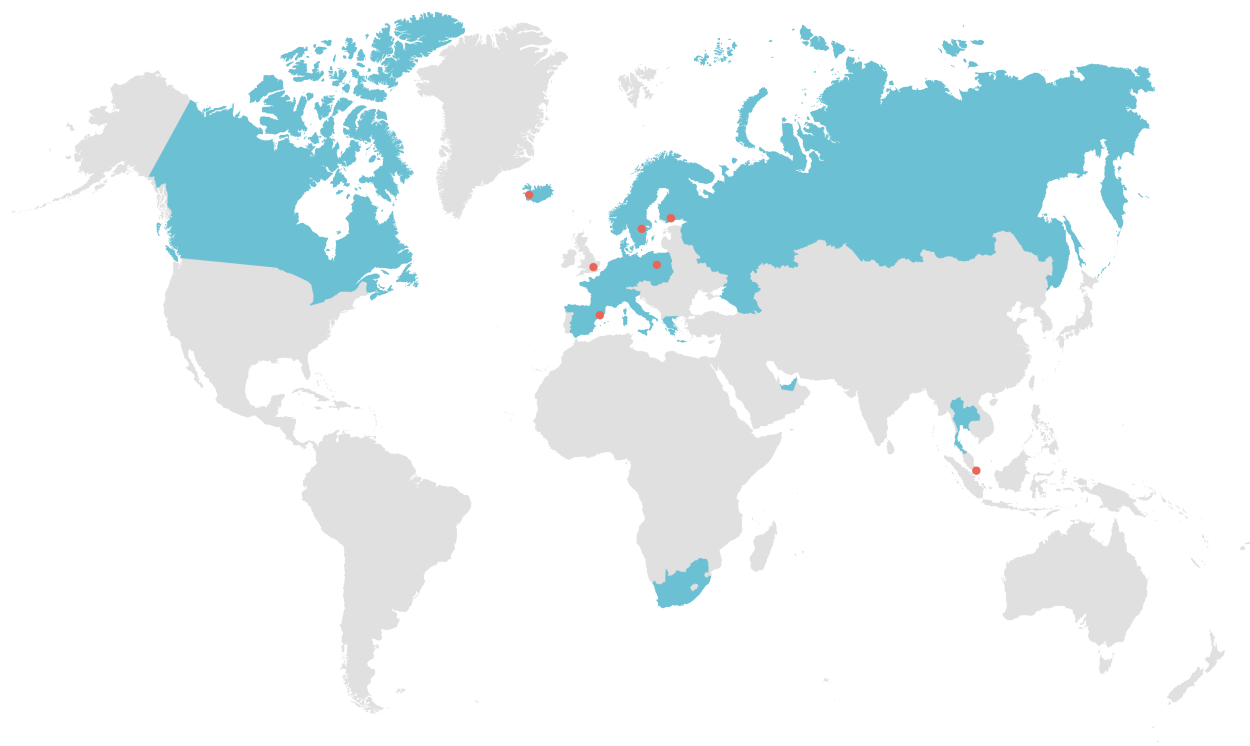
Easy and intuitive web based portal for merchants or affiliates to create, launch and monitor the success of their tailored campaigns

## Unparalleled metrics

<b>ARPU</b> €10	<b>Conversion Rate</b> 5 - 10%
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# Serving over 65M digital banking users

across 30 markets



Tangerine  
Forward Banking

UniCredit

Swedbank



Santander



GROUPE  
BPCE

ING

INTESA



SANPAOLO

For more information visit  
[www.meniga.com](http://www.meniga.com)

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[info@meniga.com](mailto:info@meniga.com)



Web Solution Mobile App