

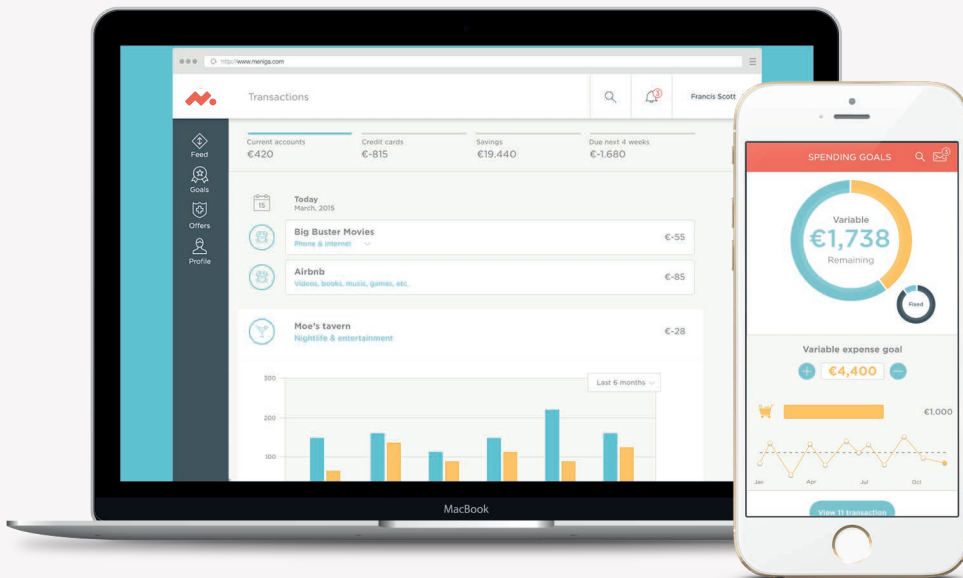


# Digital Banking made **Personal**

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

# Data-driven banking

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



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

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

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

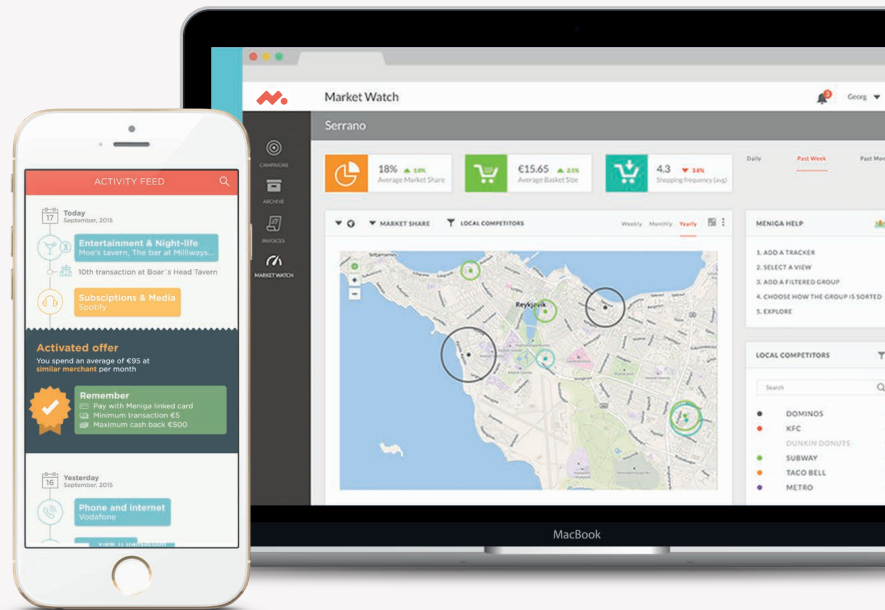
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Partner with Meniga to develop new revenue streams from merchant funded offers and consumer spend analytics

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# Industry Leading Technology

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



## Data Management

Data Consolidation & Enrichment  
Data Discovery  
Aggregation Hub



## Finance Management

Personal Finance Management  
Business Finance Management  
Cashflow Assistance



## Beyond Banking

Cashback Rewards  
Marketing Intelligence  
Carbon Insight



## Services

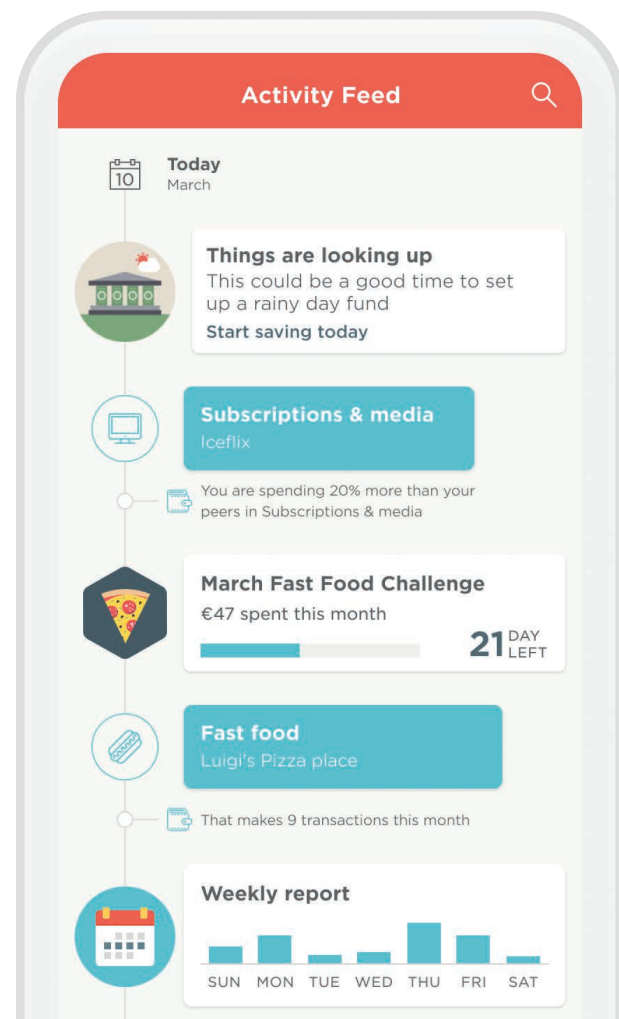
User Experience Advisory  
Innovation Workshop

# Digital Banking Products

Engage with people at all stages of their financial life

People are unique. Needs and financial situations differ from person to person. This is why Meniga developed the financial activity feed where transactions are mixed in with personalised user events.

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



## 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





# Want to double your active users?

Money management features

## High frequency

On the go money management for mobile

## High motivation

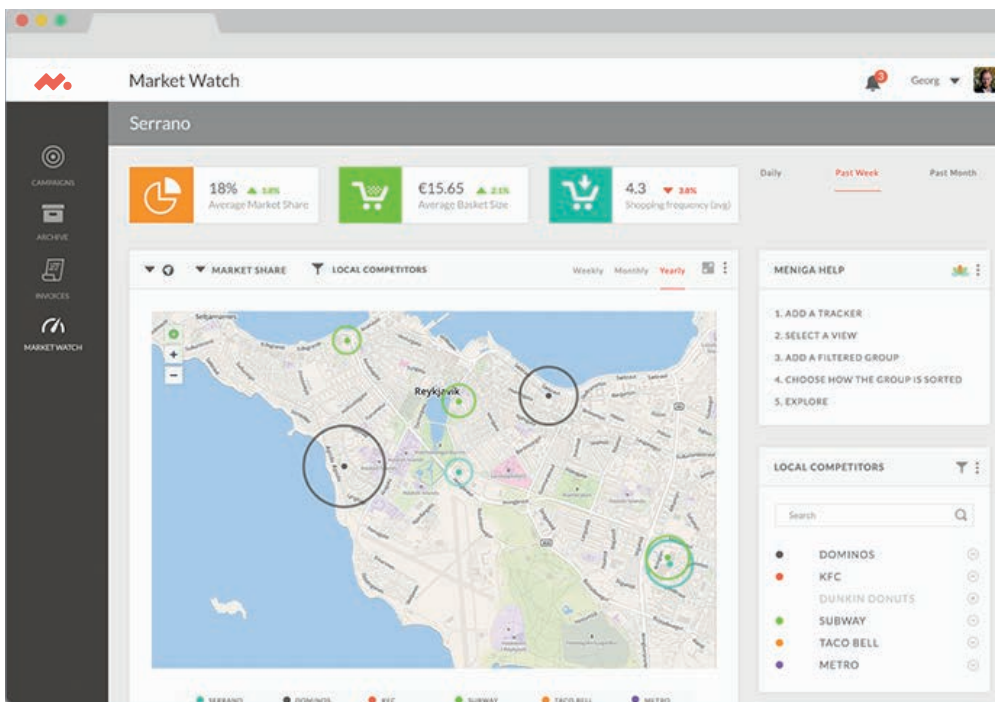
Advanced planning for the moments that really matter in your life

- ✓ 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

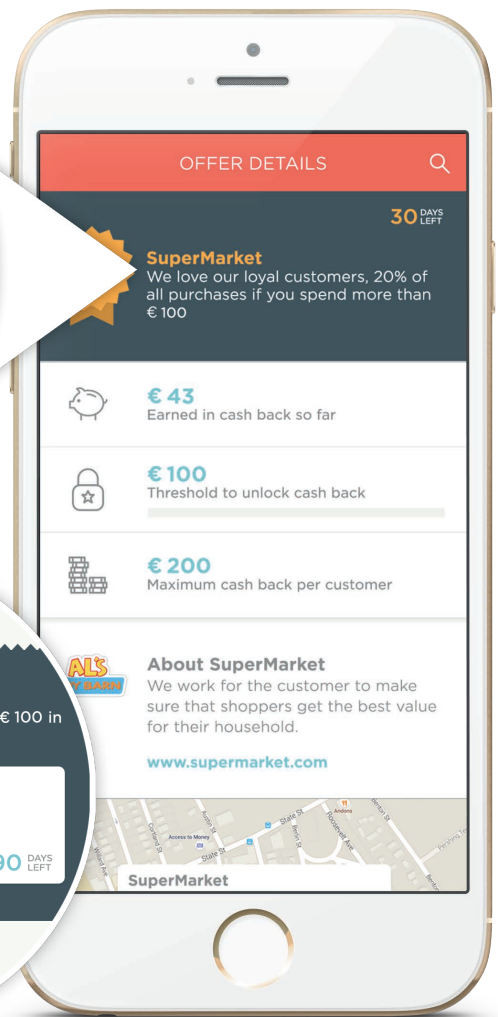


# Rewards offers in your digital banking channels

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

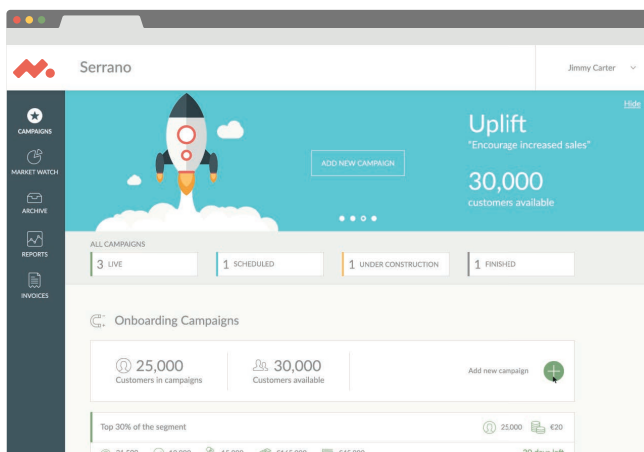
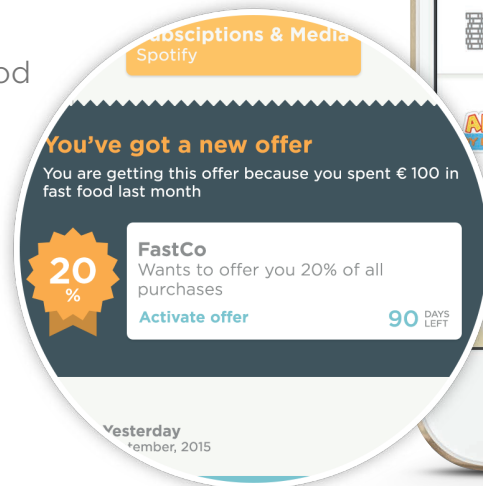
## Segment criteria

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

€10

ARPU

5-10%

Conversion Rate



Serving over **90 millions**  
digital banking users  
across **30 markets**



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

Or contact us at  
[info@meniga.com](mailto:info@meniga.com)

