

An initiative by **netcetera**

# CHILI KIDS

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Teen banking is the future of banking.



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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

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## Why it is worth investing



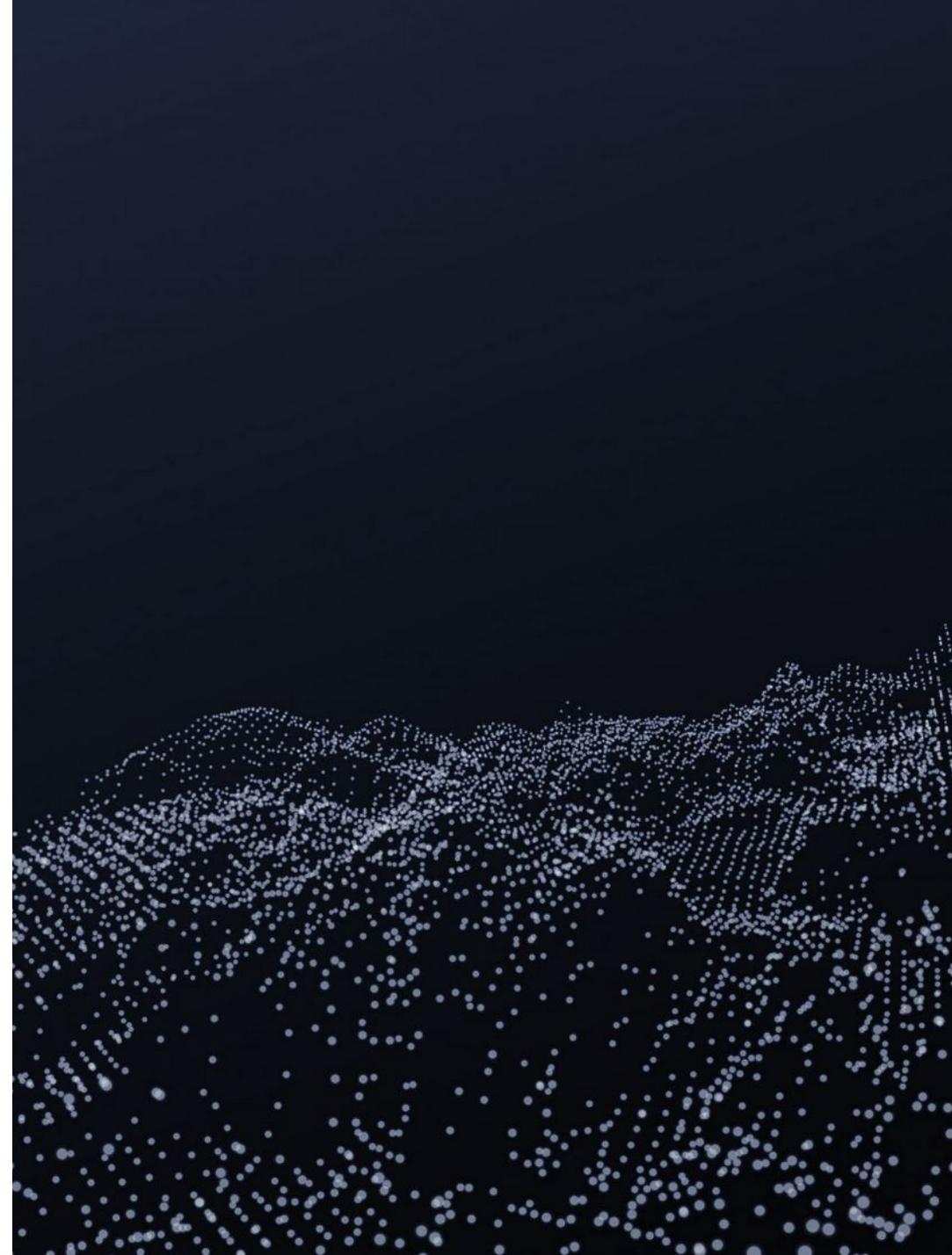
Build **customer loyalty** among Gen Z and Alpha at an early stage with a product tailored to the target group



Strengthen **main bank relationship** with their parents (Gen Y and X)



Evaluate the financial behavior of teenagers (via **data analysis**) and build new features and growth strategy accordingly



# CHILI KIDS

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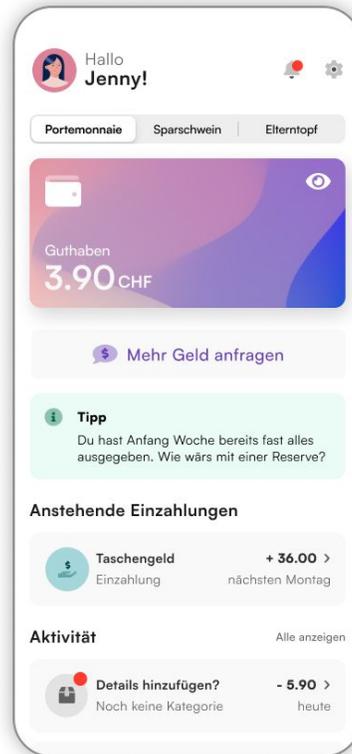
Your access to Gen Z and Alpha



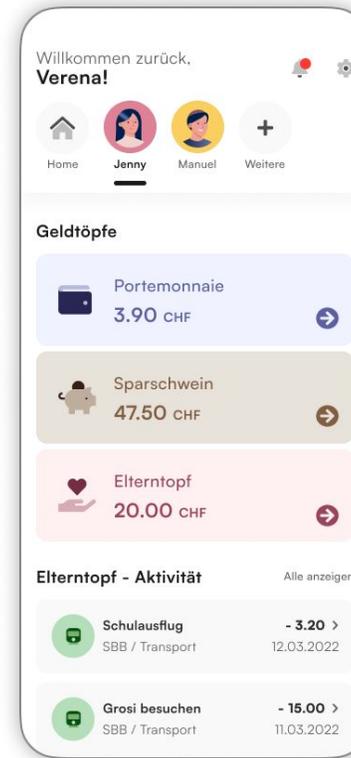
## Kids banking app as a white-label solution

**Financial Literacy**  
Safe space and contextual support in acquiring financial skills

**Privacy for teens**  
Same experience as paying with cash, but with a debit card



for teens (11-15y)



for parents

**Supervision & safety net**  
Adjustable 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

# OUR USP'S

	Chili Kids	Solutions from Fintechs	Offers from traditional banks
Developed together with teens and parents	✓	✗	✗
App for parents	✓	(✗)	✗
App for teens	✓	✓	✗
Debit card 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	✓	(✗)	(✗)
Whitelabel solution, fully customizable to the bank's brand identity	✓	✗	(✓)
Apps available for iOS and Android	✓	✓	✓

# OUR APPROACH

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# 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 tests with **rapid prototyping** (e.g. storyboards), **role play** (e.g. grocery store and toy money) and **Figma click-prototype**
- ✓ Blog Post by Mommy Blogger ([Link](#))



# CONTACT

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Who we are and how you can reach us



# FACTS AND FIGURES

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## About us



**450** customers and **2'200** successfully completed projects



**800** employees in **19 cities** in **10 countries**



Honored with **28 awards** in the last 5 years



Revenue **97 Mio CHF** in 2021



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We are looking forward  
to talk to you!

## CONTACT

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