

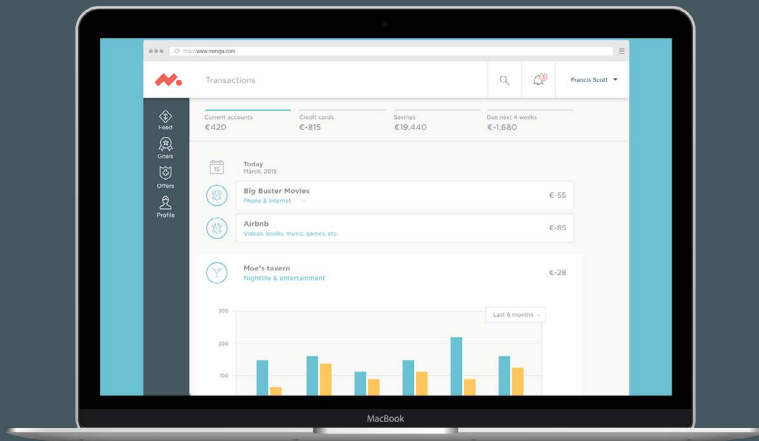


Making Digital Banking **Personal**

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

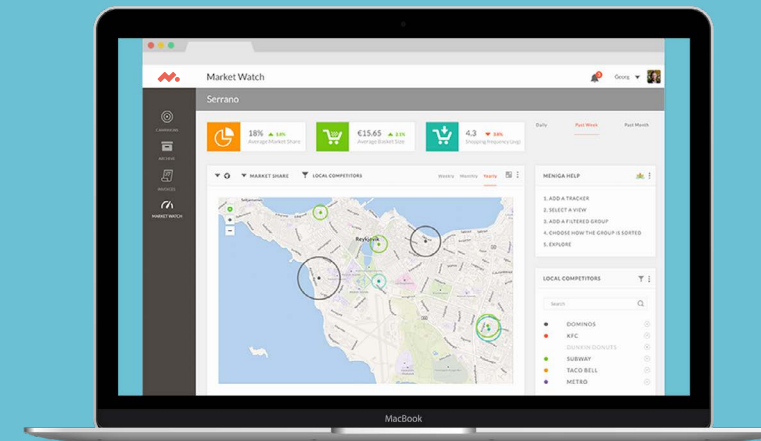


Use Meniga's Innovation Platform to develop next generation personalised digital banking

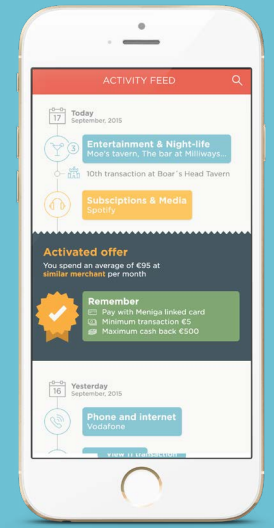


Quickly launch new money management products to the market using a customised Meniga App

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 23 markets



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



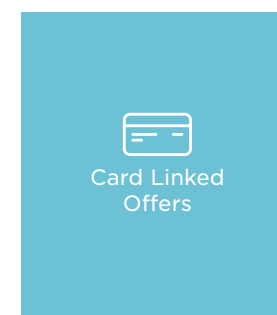
ENGAGEMENT

Meniga makes banking personal, useful and fun - providing banks with weekly, even daily high-quality customer engagement that rivals social media platforms

Digital Banking Products



Marketing Products



DATA CONSOLIDATION & ENRICHMENT

NEW BUSINESS MODELS

Meniga helps banks develop new revenue streams from merchants with card-linked offers and consumer spend analytics

Digital Banking Products

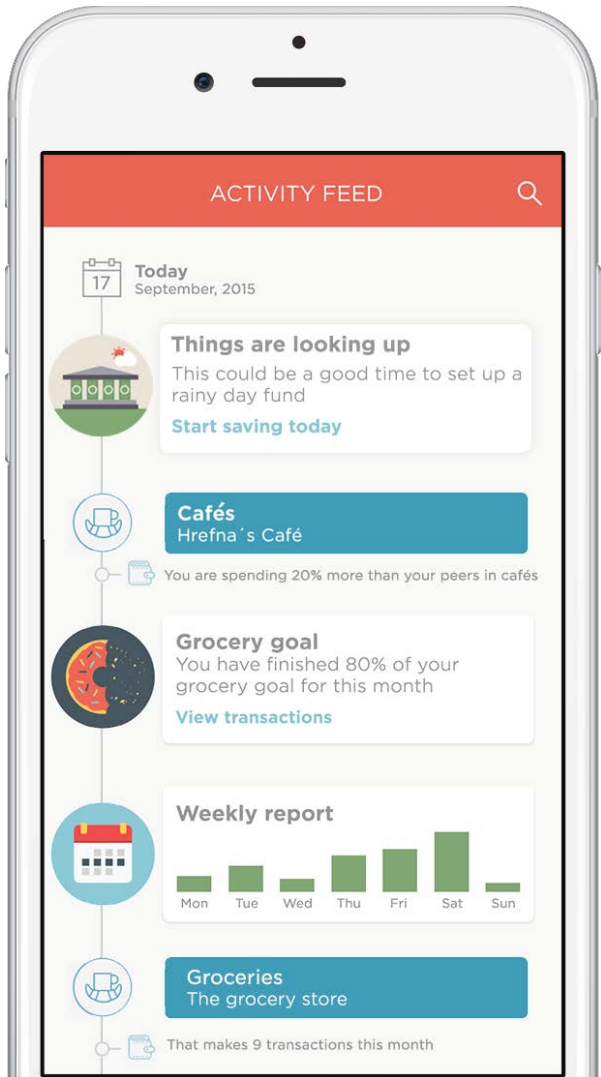
Engage with people at all stages of their financial life

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



Want to double your active users?



Personalised product recommendations

increase conversion and number of products per customer



Challenges and goals

learn from peer comparison and make financial fitness fun



Insight and aggregated data

help people better reflect on their spending and build habits

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

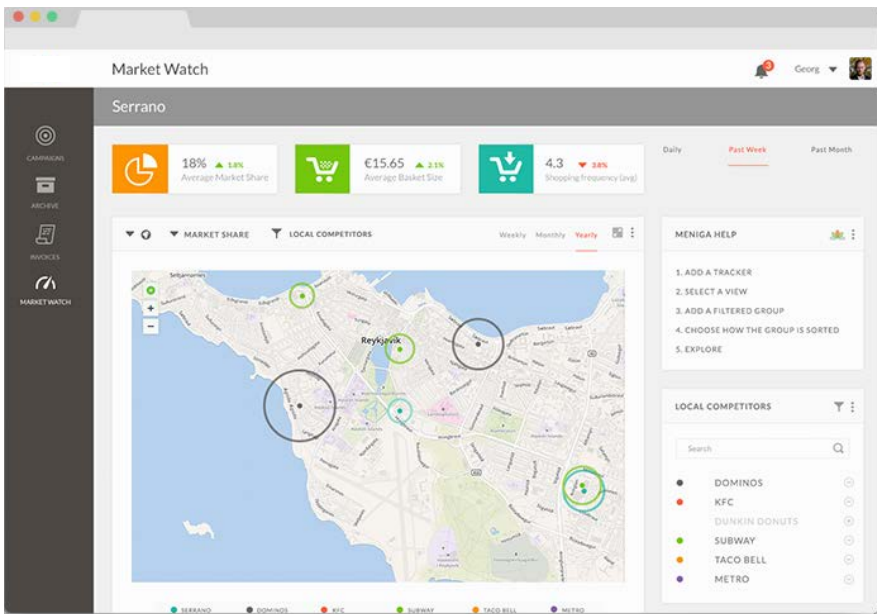
- ✓ Combined transaction list for all cards and accounts
- ✓ Categorized expenses
- ✓ Google like search experience
- ✓ Cash flow projections
- ✓ Financial planning and budget
- ✓ Net worth
- ✓ Short term challenges and long term goals
- ✓ Peer comparison
- ✓ Reports and in context insight
- ✓ Comments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

Marketing Products

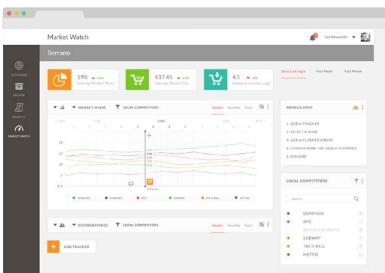
Developing new revenue streams from data

A game changing window into consumer spending behaviour

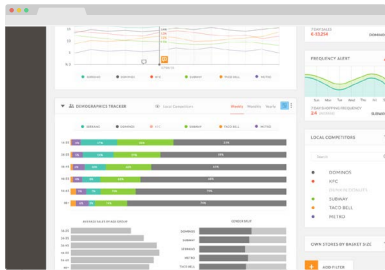
Every business wants to know how the competition is doing. With Meniga's Consumer Analytics platform you can provide your business customers with real-time market trends based on anonymous and aggregated consumer spending data



Real-time market share



Store-level trends



Demographic shopping analysis

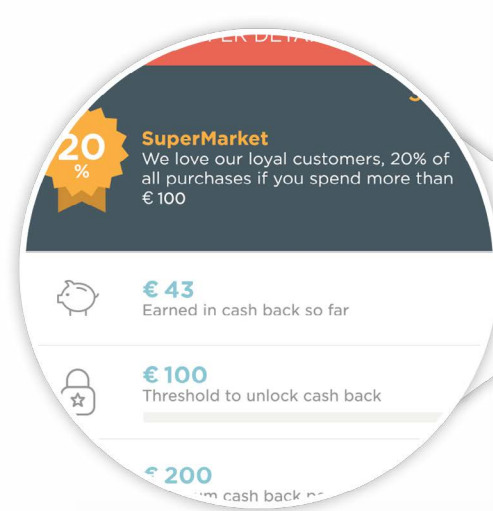


Card linked offers in your digital banking channels

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

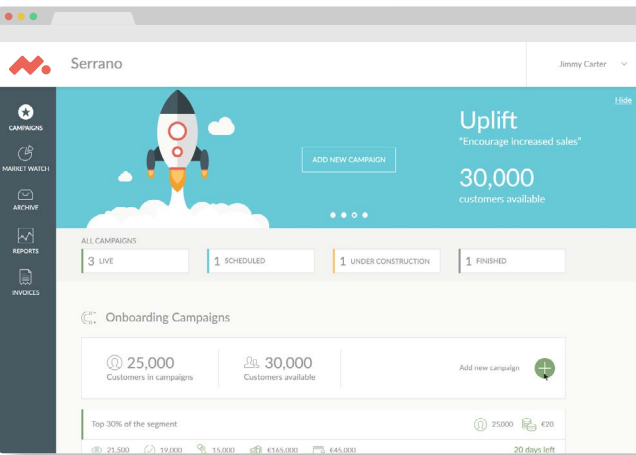
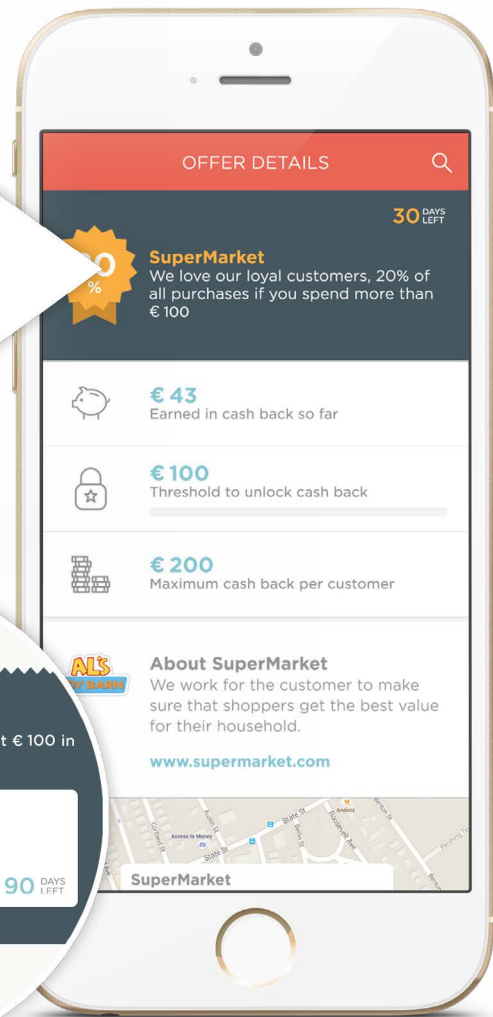
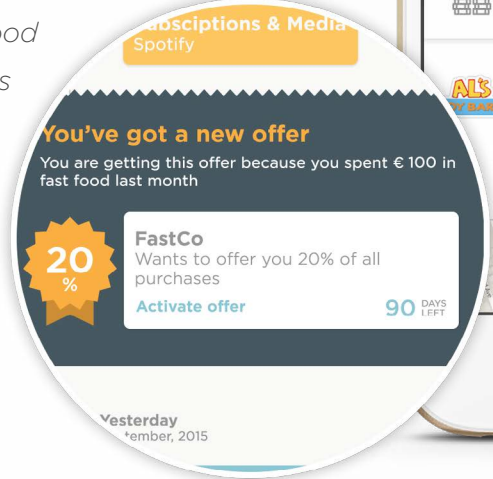
Segment criteria

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

ARPU	Conversion Rate
€10	5 - 10%

Serving over 50M digital banking users

across 23 markets



For more information visit
www.meniga.com

Or contact us at
sales@meniga.com

