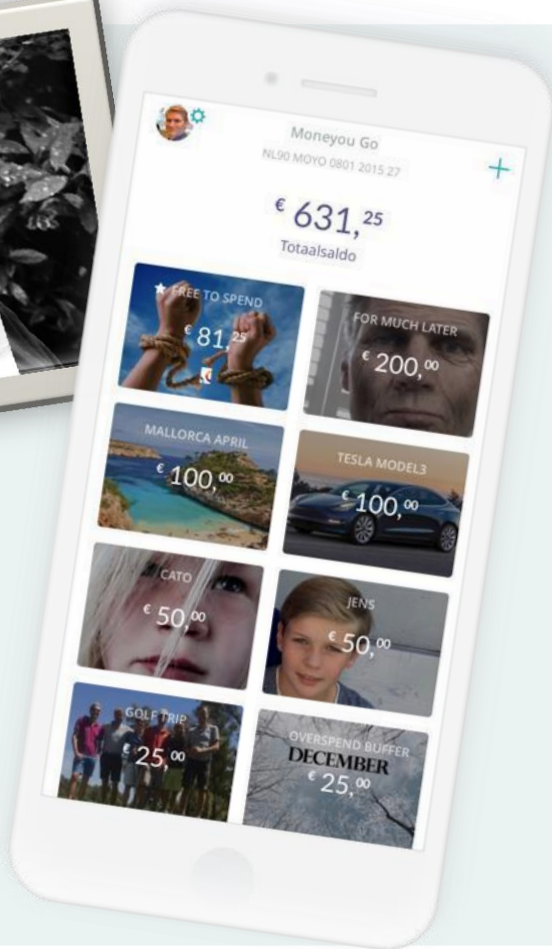




Digital Pioneer Banking - Tikkie -

Frankfurt, 10. April 2018





Gabi Helfenstein

Moneyou



Moneyou

Marke der ABN AMRO Frankfurt Branch





2001 – Start Moneyou



2008 – Savings



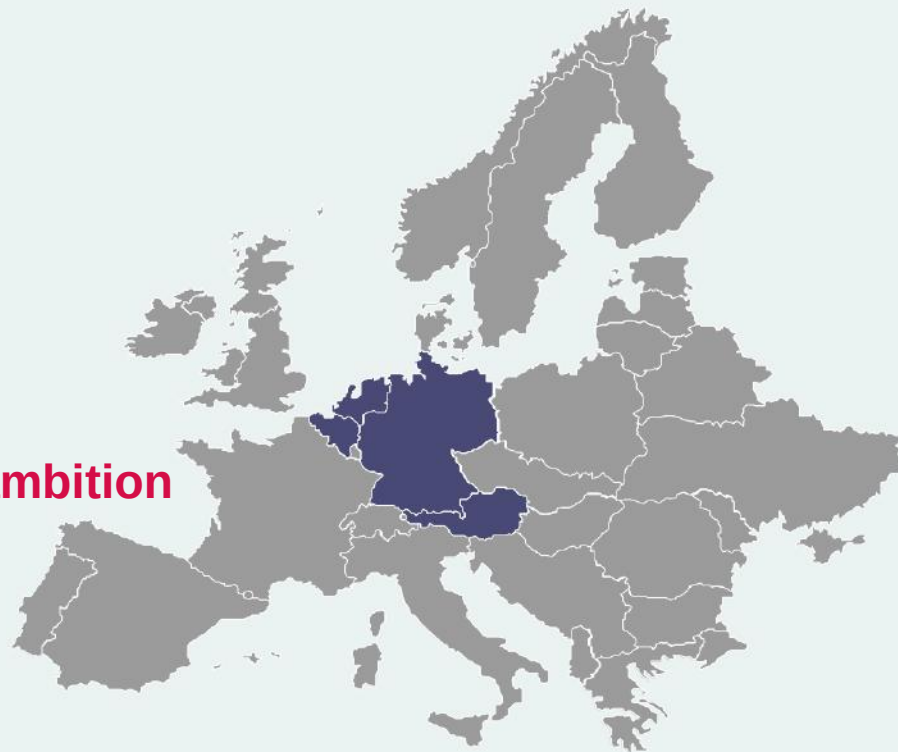
2011 – Germany



2016 – Retail challenger ambition



2018 – ...





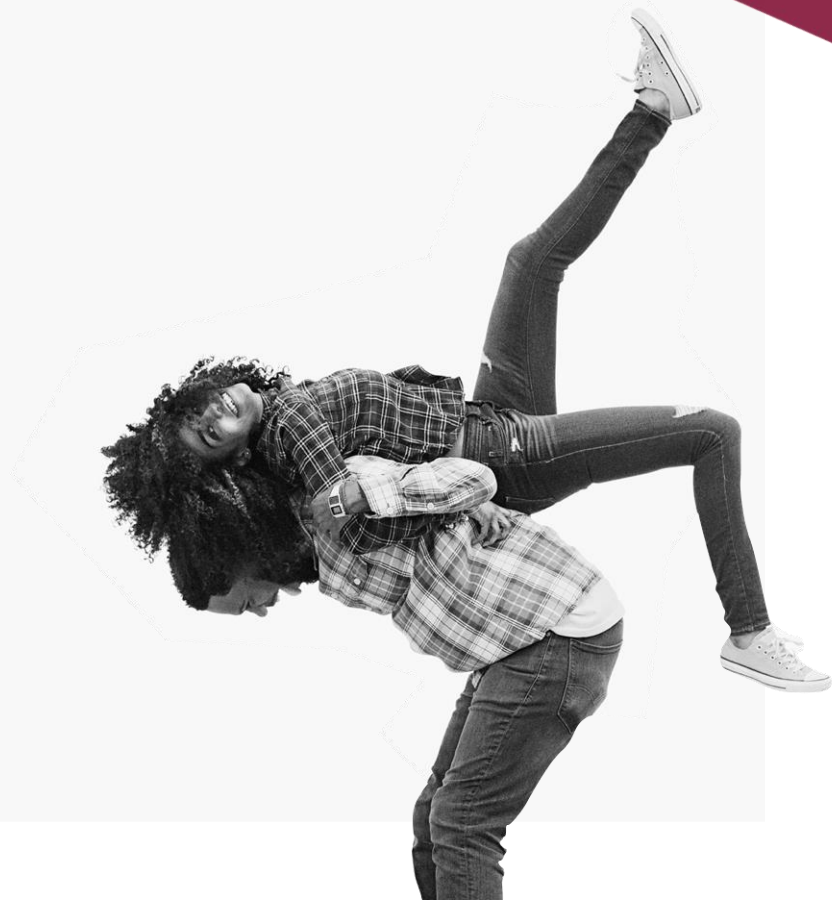
Clients – 500k

Lean setup – 75 FTE

Product portfolio – 5 products



**We believe that people are
fully capable of making their
own financial decisions.**



Moneyou customer centric approach

Listening and acting upon customer feedback

Customer centricity

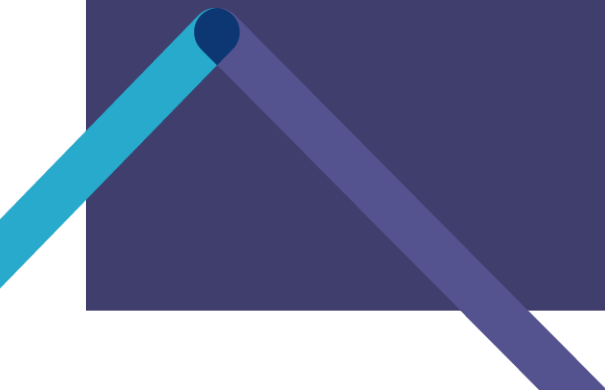
Lean startup Way of Working

Co-creation

Data driven

There is no such thing as a
killer feature

in online banking





Why

**is digital banking an
opportunity?**





‘Over 2 Mio Dutch users can’t be wrong. Moneyou empowered by FinTechSystems brings P2P Payment App Tikkie to Germany ’

The **start** - it's **success** - the **opportunity**

Start

Most Dutch people often pay
on behalf of someone else.



After a dinner with
friends, the bill is split...



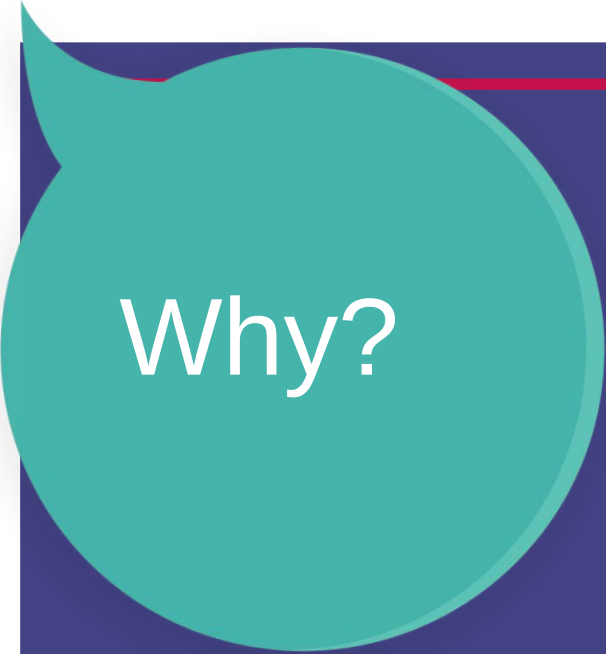


>50%

Has to wait for
over **1 week**.

>20%

Is waiting over
1 month for
his/her money.



Why?

>60%

Simply forgets to pay
money back

And the
rest?

NL41ABNA
NL41ABNA05
NL41ABNA055
NL41ABNA055uhhhh....

IBAN :'-(

And then, there was



TIKKI€ IS

- ▶ An open* system
- ▶ Independent of your bank
- ▶ Straight forward & simple designed
- ▶ Tikkie creates a behavioral change !





>80%

**pays of his/her
debt within
one day**

Success



Registered users
(totals)



Payment requests
(per month)



STATISTICS
2016 - 2018

The Results

4,7

app store rating



> 2 mio

Tikkie users

+74

NPS Tikkie

And
Germany?

DE28 5032

DE28 5032 46

DE28 5032 4672

DE28 5032 4671????

IBAN :'-(

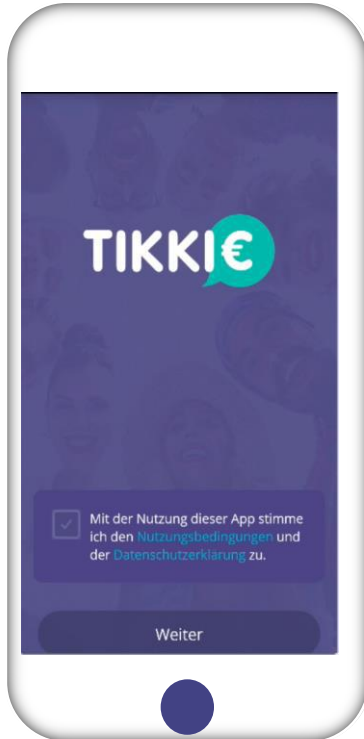


 **moneyou**

 **fintecsystems**



Wie einfach ist Tikkie im Gebrauch?

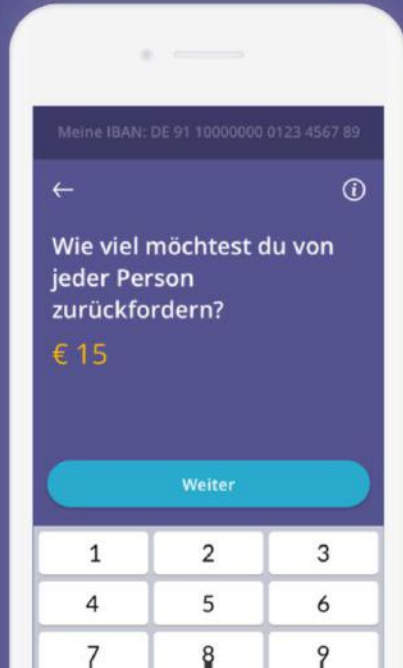


Peter bekommt Geld von seinem Freund Paul zurück

1. Peter lädt Tikkie App
Namen, Handy Nr und IBAN (einmalig)
2. Peter: Betrag
per Whats App (oder FB, SMS....) einen Link an Paul
3. Paul öffnet den Link,
loggt ein bei eigener Bank und bezahlt.

Fertig!

Versicke Zahlungsaufforderungen
mit Tikkie



Down load Tikkie

QR code



Send me a
Tikkie

0031 6 115 36 551