

12.05.2021

Finny Apps

Software Version 2.0



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1. Aims of Public Beta phase

Your feedback is the foundation for the further and focussed development of Finny family and Finny Kids apps. The more feedback, the better and the more targeted we can implement it to continuously improve below mentioned features and their value for your daily family-finance life (section 4). Don't worry, we can handle criticism (and by the way, also praise 😊).

Progression is our purpose: To keep the pace of our improvement process going you will receive more updates in the upcoming weeks in the respective stores (Play Store for Android and App Store for iOS). And we have even a roadmap of features that we are working on (see section 5). And for which (yes, you guessed right) we warmly welcome your feedback.

2. Supported Languages: English (EN), German (DE), French (FR)

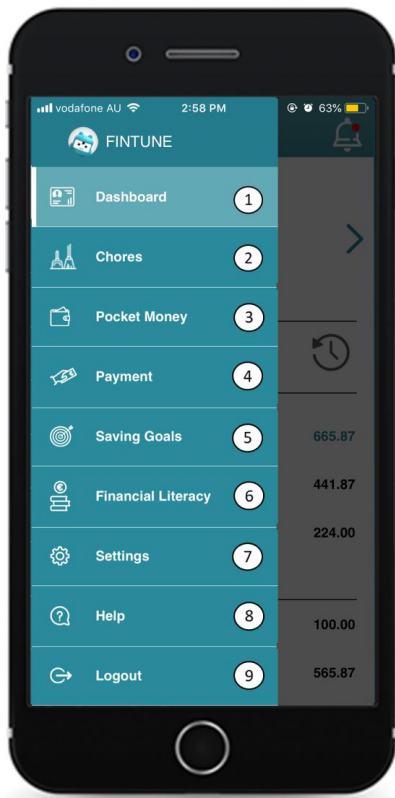
- **Finny Family (Parent) App**
Your device language is taken as the default and can be changed to English/German/French at the start page.
- **Finny Kids App**
Your device language is taken as the default language for the app.

3. In scope Operating systems

- Android: OS 6 and above
- iOS: OS 11 and above

4. Features

4.1. Finny Family App for Parents / Guardians



Features

- Registration & Login
- Create a children profile (to register Finny Kids app)
- Dashboard displaying created children's profile
- Add Pocketmoney.
- Pay pocket money via cash or account transfer
- Account onboarding via [Finleap connect](#) channel (open banking)
- List Fintune Accounts (provided by Finleap connect)
- Match kid's profile with onboarded account
- Overview of goals created by child in the Finny Kids app
- View goal details
- Financial Literacy (you live, you financially learn)
- Track push messages and take actions if required
- Invite members e.g.:
 - Guardian (e.g. your partner)
 - Grandparents
 - Godparents
 - Aunts / uncles
 - and more

①

Dashboard:

Displays per child overview and for all the children's profile created.
Contains 4 tabs:

1. **Money overview:**

gives an overall money overview with balance in bank account (if linked), cash money deposited by children in Finny kid's app, and money allocated to goals

2. **Transaction:**

provides a view to money transaction done by the child

3. **To do list:**

is a task list reminding you to take certain actions and stay up to date

4. **Activities:** display activities performed by the child in the Finny Kids app

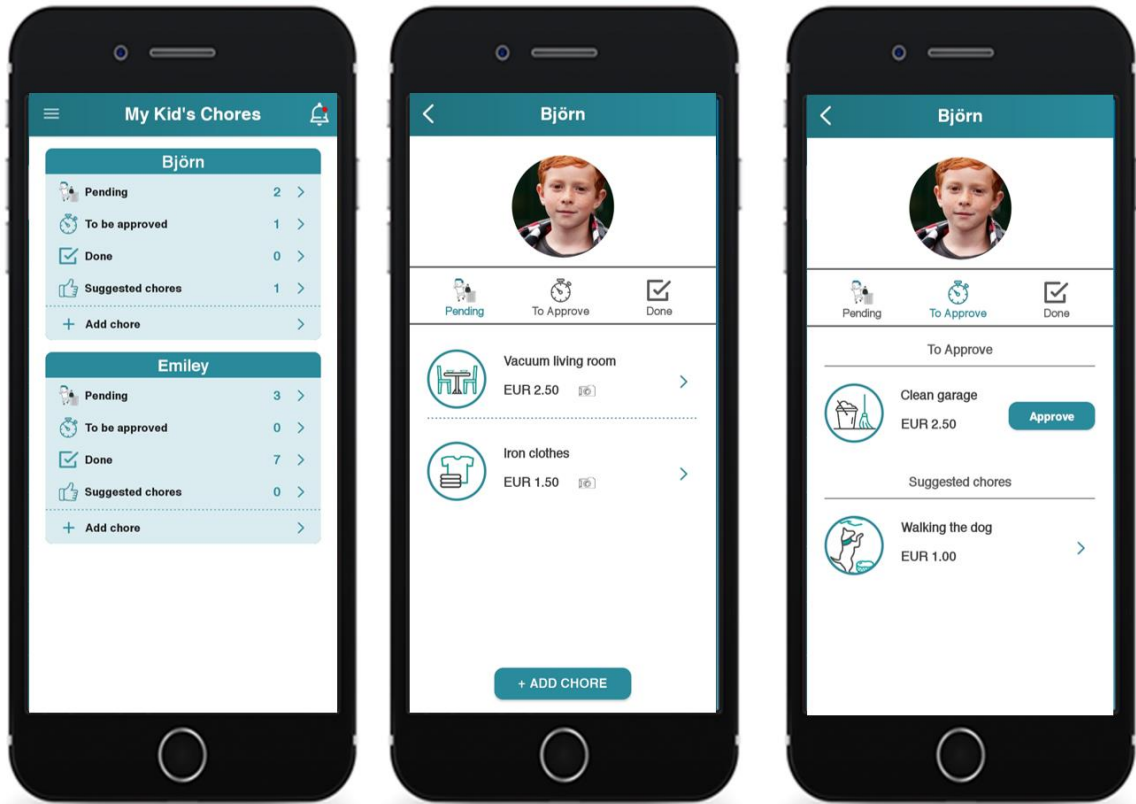
- ③ **Pocket Money**
Set weekly or monthly pocket money for children
Receive reminder push messages when pocket money is due (forgetting is no longer an excuse).
- ④ **Payment**
Track due pocket money and pay either in cash or by account transfer
Supported bank accounts: German bank accounts and to test the feature, enter the test bank “Demo Bank Embedded 1FA (FinTS)”.
- ⑤ **Saving Goals**
Overview of goals created by child in the Finny Kids app
View goal details
- ⑥ **Financial Literacy**
First financial literacy challenges for parents to take up with children.
Fun challenges to share and solve with children to develop economic thinking and build healthy money habits and spending/saving behaviours.
- ⑦ **Settings**
Update own profile (e.g. country, bank account)
Family settings (e.g. modify family members, join a family)
Connect bank account with Finleap connect (e.g. with Demo Bank)

Open Banking
Onboarding bank account supporting open banking in Europe using Finleap channel. List of banks supporting this feature are listed here:
<https://www.fintune.ch/finny-supported-banks/>
Match children’s profile with onboarded bank account.
Terms & Conditions / About us
- ⑧ **Help**
Get answers to most common questions regarding the app usage and financial literacy.
- ⑨ **Logout**
Exit of private app area

4.1.1. New Delivery: Chores

- ② **Chores:**
Set one time, daily or weekly chores from the predefined season based or suitable to age chore templates or create your own. Only guardian can edit or delete a chore.
Children can also suggest chores for their own and guardian gets a chance to edit and then accept or cancel it.

Once completed by the children, chore becomes available for guardian's approval



4.2. Finny Kids App for Children (6-12 years)



Feature Overview

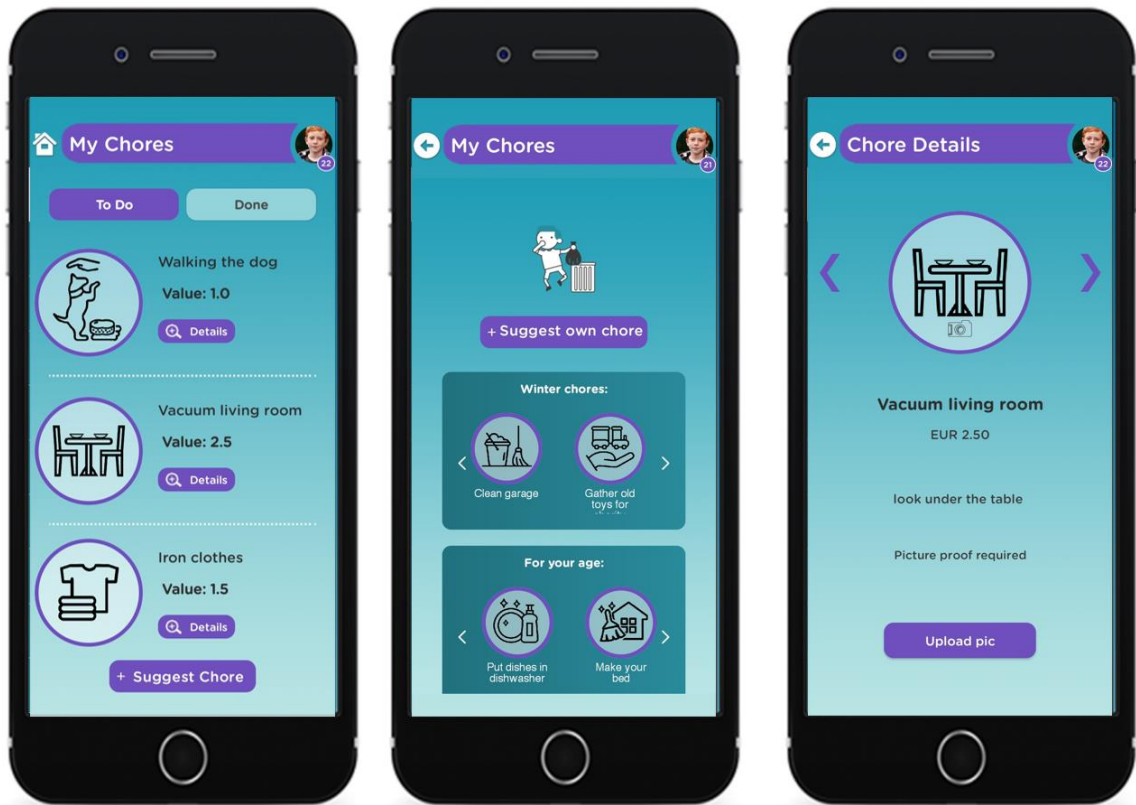
- Register child
- Choose Finny Character (just between us, they are all equally fantastic)
- Choose Finny World (four unique universes with common playful approach)
- Cash management
- Saving goals
- My Overview
- Settings

- ① **Saving Goals**
Add / Edit / Delete goal
Allocate money to goals
Share goals
- ② **My Cash**
Put in money into Finny
Take out money from Finny
Recount money inside Finny
- ③ **My Overview**
Overview of Cash + Digital Money
Money movements (time machine)
- ④ **Friends**
Invite friends to Finny App
Send friend request and form a league which will be later displayed in
Leaderboard
- ⑤ **Settings**
Change Finny Character
Change Profile Picture
- ⑥ **Daily Gift (rewards are vital and very welcome)**
Collect the reward coins daily and increase the amount which will be used
to get good position later in Leaderboard
- ⑦ **Leaderboard**

Every positive action of the child in the app is recognized by Finny and
rewarded by a fun and motivating badge and coins.
 1. Leaderboard overview
 - a. “This Month”: shows monthly rank of the child and all other
children using the Finny Kids app
 - b. “My League”: shows all-time ranks of the child and his/her
friends.
 2. Podest view reveals the score of a player, his/her rank, and an overview
of earned badges.
 3. “My Scorecard: shows an overview of the child’s score, badges, and how
to earn more coins.

4.2.1. New Delivery: Chores

- ⑧ **Chores** (motivation boost for children to learn how to share the house
chores and on top earn a small incentive through the app)
 1. Suggest your own chores, get them accepted and complete your
tasks.
 2. Guardians approve it and your get incentivise it and you also get cool
badges.



5. Progression is our purpose

5.1. Finny Family App for Parents / Guardians

Feature Improvements (Selection)

- Add rating to each financial literacy challenge and use feedback from suggestion box, both coming from the guardians

suggestion box, both coming from the guardians

- Wishlist sharing with community and management.

5.2. Finny Kids App for Children (6-12 years)

Feature Improvements (Selection)

- Additional Animations and Sounds (that's how financial literacy with fun-factor looks and sounds like)
- Assigning challenges to children in the Finny Kids app

New Features (Selection)

- Creating wishlist for guardians to fulfil



- ⑤ My Wishlist (to send wishes to parents hoping of course that they come true)