

01.09.2021

# Finny Apps

## Software Version 3.1



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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)

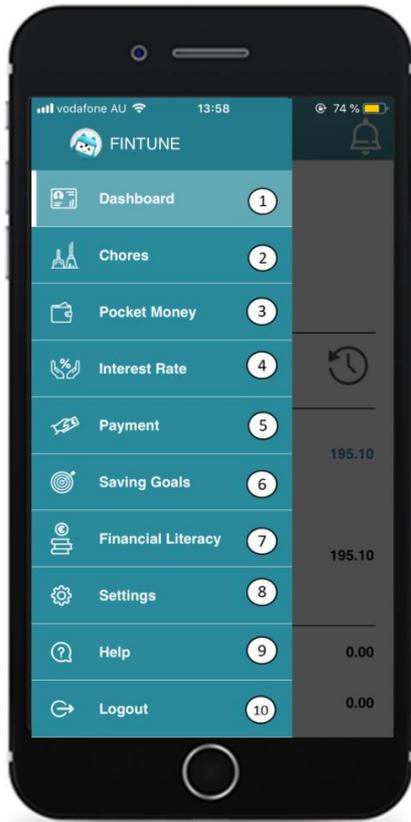
- **Finny Family (Parent) App**  
Your device language is taken as the default and can be changed to English/German/French at the start page.
- **Finny Kids App**  
Your device language is taken as the default language for the app.

### 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 and [Plaid](#) (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

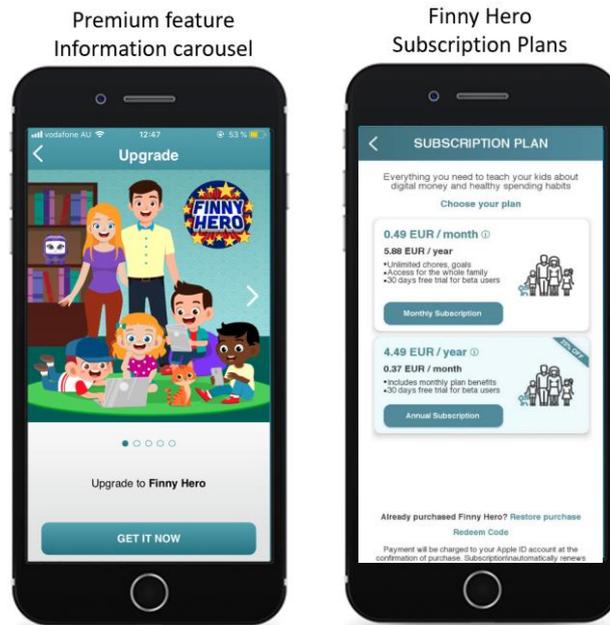
- ② **Chores:**  
Set one time, daily or weekly chores from the predefined season based or suitable to age chore templates or create your own. Only guardian can edit or delete a chore.  
Children can also suggest chores for their own and guardian gets a chance to edit and then accept or cancel it.  
Once completed by the children, chore becomes available for guardian's approval.
- 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).
- ⑤ **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)".
- ⑥ **Saving Goals**  
Overview of goals created by child in the Finny Kids app  
View goal details
- ⑦ **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.
- ⑧ **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
- Subscription Management**
- ⑨ **Help**  
Get answers to most common questions regarding the app usage and financial literacy.
- ⑩ **Logout**  
Exit of private app area

### 4.1.1. New Delivery: 4.1.1.1. Interest Rate



④ “Interest rate” helps children to understand that the longer they save money, the more they can benefit. Guardians set up a monthly or weekly interest rate. The app reminds them to pay interest at the end of each period. We have also created a fun video to explain interest rate better to your children.

### 4.1.1.2. Paywall



The Paywall informs the user to get a “Finny HERO” subscription to benefit fully and without limits from the features of the app. The guardians can swipe through the benefits of a subscription before they can decide to buy a monthly or annual subscription that gets automatically renewed at the end of each period.

### 4.2. Finny Kids App for Children (3-12 years)

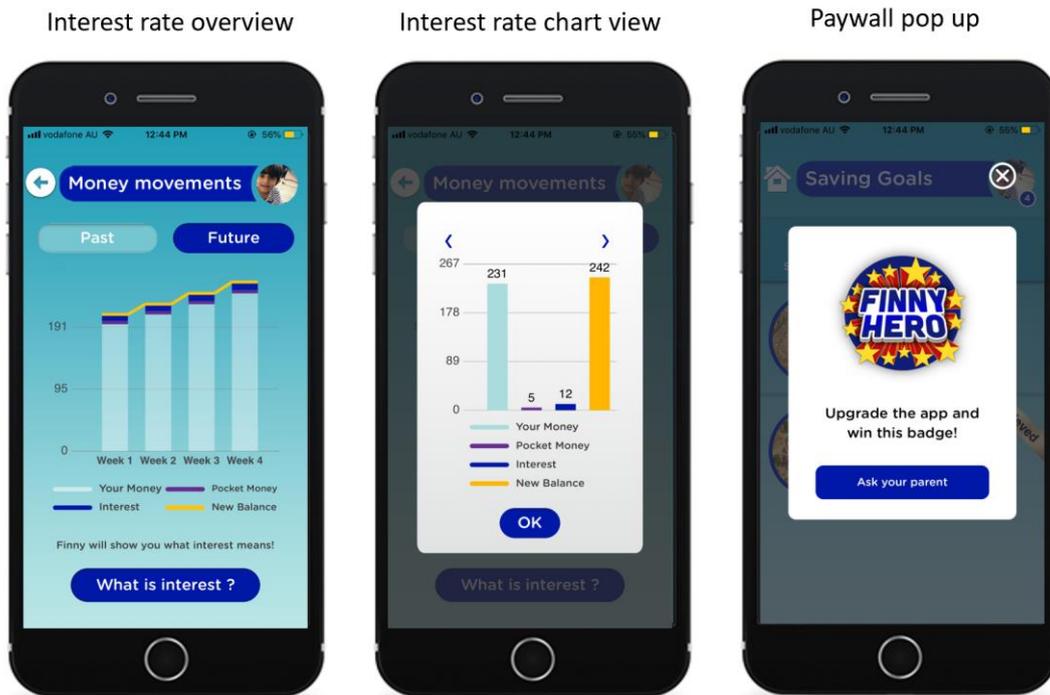


#### Feature Overview

- 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)
  1. Displays present and past money events related to the child's activities
  2. Shows the child how money grows when guardians have set up interest rate and pocket money, and children have saved up already money digitally or in cash.
- 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.
  - i. Leaderboard overview
    1. "This Month": shows monthly rank of the child and all other children using the Finny Kids app
    2. "My League": shows all-time ranks of the child and his/her friends.
  - ii. Podest view reveals the score of a player, his/her rank, and an overview of earned badges.
  - iii. "My Scorecard: shows an overview of the child's score, badges, and how to earn more coins.
- 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 you get incentivise, also get cool badges.

## 4.2.1. New Delivery: Interest Rate and Paywall



1. Money movements now gets even more interesting. Children can switch between past and future events. “Past” shows money movements that already happened in the past. “Future” shows the child how much money they will have after 1-4 weeks/months if parents give the child pocket money and interest. This illustrates to the child how to save more and earn more interest.
2. After creating the first saving goal, children get shown a pop-up to focus on that saving goal first, before creating further goals. Alternatively, parents can upgrade the free Finny app to a Finny HERO-enabled app without limits. A child receives a special “Finny HERO” badge after the guardians bought the subscription.

## 5. Progression is our purpose

### 5.1. Finny Family App for Parents / Guardians

#### New Features (Selection)

- Wishlist sharing with community and management.

### 5.2. Finny Kids App for Children (3-12 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)