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COINAGE

Presented by : Bhuvaneshwari, Aditya & Joseph

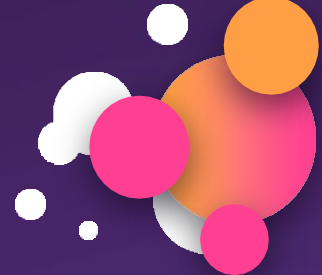
Financial management app with UPI based digital banking platform for teens
Personalized numberless prepaid cards

Market Analysis



- The global digital payment market was valued at approximately \$122.32 billion in 2024. This figure is expected to grow to \$712.14 billion by 2033, according to Astute Analytica, with a compound annual growth rate (CAGR) of 21.80% during the forecast period.
- Indian Digital Payments Market
 - According to projections by the Indian Private Equity and Venture Capital Association (IVCA) and Ernst & Young, India's digital payments market is expected to grow at a compound annual growth rate (CAGR) of 27% from FY2020 to FY2025. This growth would see the total transaction value increase from ₹2,153 lakh crore in FY 2020 to approximately ₹7,092 lakh crore by FY2025.

Market Analysis



UPI Transaction Trends (Latest Data)

As per the National Payments Corporation of India (NPCI), UPI transaction volumes and values have seen significant growth:

- March 2025:
Volume: 18,301.51 million transactions
Value: ₹24,77,221.61 crore [OBJ]
- April 2025:
Volume: 17,893.42 million transactions
Value: ₹23,94,925.87 crore [OBJ]

This represents a year-on-year growth in transaction value of approximately 25% in 2025

Problem Statement

- In today's digital age, **financial literacy among teenagers remains critically low**, leaving many young individuals unprepared to manage money responsibly as they transition into adulthood.
- At the same time, **parents often struggle to find structured, practical ways to teach financial skills** to their children or to monitor and guide their financial behaviors.
- Existing financial tools are either too complex for teens or lack the necessary parental oversight and educational value. There is also a disconnect between financial learning and real-world applications like e-commerce, e-learning, and rewards, which are key to engaging Gen Z users.

Opportunity

- There is a significant opportunity to bridge this gap with a **unified platform** that empowers teenagers with **real-world financial education** through income and expense tracking, savings goals, and rewards-based learning.
- By enabling parental involvement, the app fosters **collaborative financial goal-setting**, encourages responsibility, and builds trust.
- Integration with **e-wallets, UPI, popular e-commerce sites** (Amazon, Flipkart), **digital learning platforms** (Coursera, Udemy), and merchant networks opens multiple revenue streams and enhances user experience. A personalized, numberless UPI card ensures secure spending while promoting digital literacy.
- By combining financial tools, gamified education, and parental oversight, the app can shape a financially responsible generation while building a sustainable fintech-education ecosystem.

Mindset & Motivation:

- **Wants to feel trusted**
- **FOMO-driven:** Often influenced by trends, peer purchases
- **Gamification works:** Responds well to progress bars, badges, streaks, and friendly competition.

Needs from the Platform:

- **Visual savings goals:** Wants to set and track goals like “iPad – \$329” with milestones.
- **Instant gratification:** Likes to see immediate updates when she saves or earns.
- **Spending insights:** Wants to know “where her money goes” in a simple, colorful way.
- **Autonomy with guidance:** Needs flexible controls—not rigid limits—so she feels in charge.
- **Fun interactions:** Would enjoy rewards, virtual piggy banks, streaks, or social components.

Teenager

Aadya

Age 13



Empathy Map

SAYS

"Why do I need to learn this now?"

"This sounds boring."

"I want to buy my own stuff, but I don't have enough money."

THINKS

"I don't understand money stuff."

"Will this be useful or just another lecture?"

"I want to earn and spend my own money."

FEELS

- Confused or overwhelmed
- Embarrassed to talk about money
- Excited by the idea of independence

Does

- Joins because parents insist
- Listens passively at first
- Might become curious if it's interactive or relatable



Parent

Sarah Abraham

Age 42

Goals & Motivations:

- **Teach financial responsibility**
- **Encourage saving over spending**
- **Foster independence, safely:**
- **Reduce cash use**
- **Track and guide, not control:** Values having visibility into her kids' financial habits without micromanaging.

Needs from the Platform:

- **Parental controls:** Ability to set spending limits, approve categories, and lock cards if needed.
- **Savings encouragement:** Tools like auto-savings, matching contributions, or goal-based savings challenges.
- **Real-time notifications:** Instant updates on spending, savings milestones, or budget alerts.
- **Shared visibility:** Ability for both parent and child to see balances, goals, and activity.
- **Collaborative tools:** Joint goal setting (e.g., saving for a bike, laptop), chore-based earnings, or family discussions about money.

Empathy Map

SAYS

"I want my child to be financially independent."
"We never learned this when we were young."
"I hope this helps them avoid our mistakes."

THINKS

"Will this really make a difference?"
"Is my child mature enough to understand this?"
"I wish I had this kind of help when I was younger."










FEELS

- Proud but worried
- Hopeful yet anxious
- Sometimes frustrated by generational differences

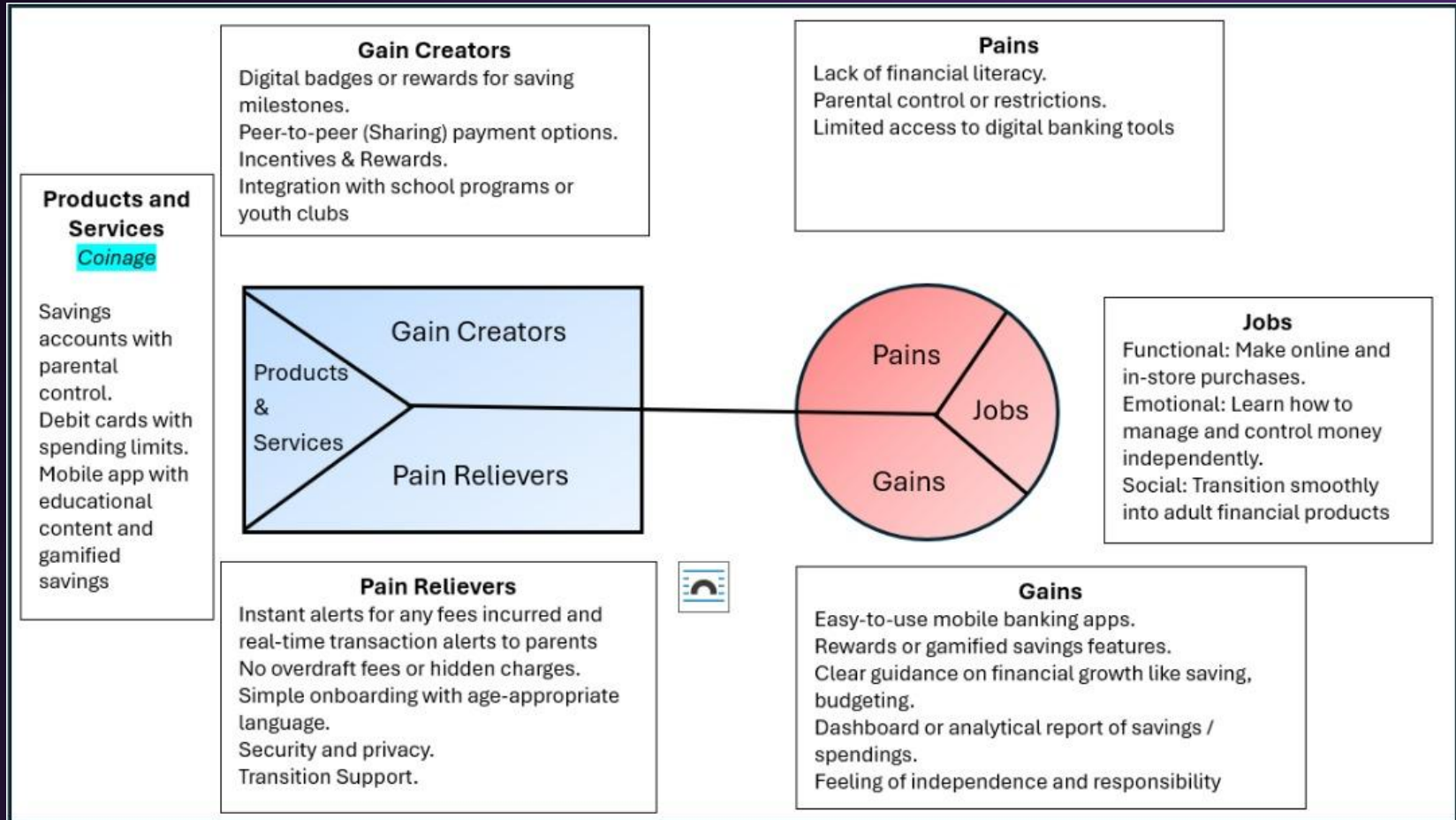
Does

- Registers for the session on behalf of the teen
- Talks about financial struggles or goals at home
- Encourages the child to attend even if they resist

Business Model Canvas

Key Partners  Parents / Guardians. Schools and educational institutions. Banks and financial institutions. Payment gateway providers. App store platforms. 3rd party vendors	Key Activities  App development and maintenance. Customer experience and support. Content creation, marketing, regulatory compliance. Key Resources  Infrastructure team. Content creation & Customer support team. Marketing, Sales, Compliance and Legal	Value Proposition  Safe, secure banking for teens. Financial literacy through games. Parental controls. Goal-based savings & real-time insights Age-appropriate design & user experience	Customer Relationships  In-app support & chatbot Parental onboarding & guidance Push notifications & reminders integrated with calendars. Channels  Mobile app (iOS & Android). Website & blog. School partnerships Social media	Customer Segments  Teenagers aged 11–18. Parents/guardians of teens. Schools and educational institution promoting financial literacy.
Cost Structure  App development & updates. Customer support & operations. Marketing & partnerships. Compliance & legal. Content creation			Revenue Streams  Premium features. Subscription plans for families. Affiliate revenue from partner brands. Transaction fees (if applicable) Sponsored educational content	

Value Proposition Canvas



Salient Features

Milestone 1

Key Features

- Personalized numberless cards for swiping in offline outlets
- Financial Management Tools and Insights
- E-wallet
- High security
 - can be blocked from phone when lost
 -

Milestone 2

Quick Registration

- Phone number + OTP
Digital KYC -> Aadhar
UPI Generation
- Expenses Dashboard
 - Automatic Payment
 - Reminders - Tutions
 - Rewards & Referrals
 - Split Payment among friends
 - Behaviour & Consistency
 - Rewards by parents

Milestone 3

App Integrations

- Shopping - Amazon, Flipkart, Decathlon, Nykaa, Myntra, etc
- Digital Learning - Courera, Udemy, Skillshare etc
- Transport Ticket Booking Redbus, Train ticket etc
- Food Delivery - Swiggy, Dunzo, Zomato, Licious, pharmeasy etc
- E-books
- Gaming

Competition

Competitor s	Market	Target Age Group	Basic Feature	
	Greenlight Inc Gohenry	Global	Teens	Personalised Debit Card
	FamApp	Indian startup	Teens	Numberless Prepaid Card
	Paytm	Market leader in India	Teens and adults	E-wallet

Unique Selling Point (USP)

1. Joint Goal-Based Saving

- **Collaborative savings goals** (e.g., "Save ₹10,000 for a laptop" with parent matching contributions).
- Ability for **multiple relatives** (like grandparents) to contribute.

2. Interactive Financial Literacy Modules

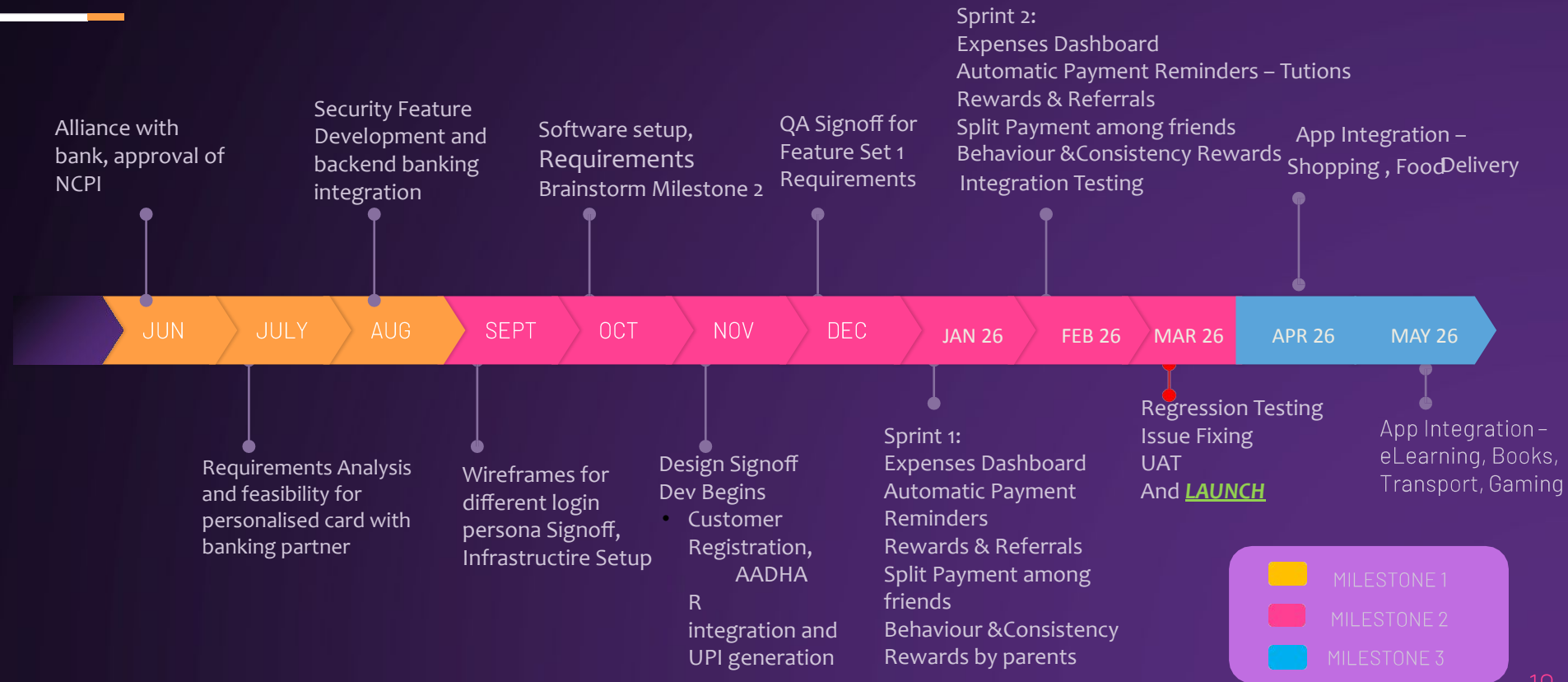
- Gamified **mini-courses or quests** on topics like budgeting, credit, taxes, etc.
- Earn **badges or FamCoins** upon completion.

3. Chore & Micro-Job Marketplace

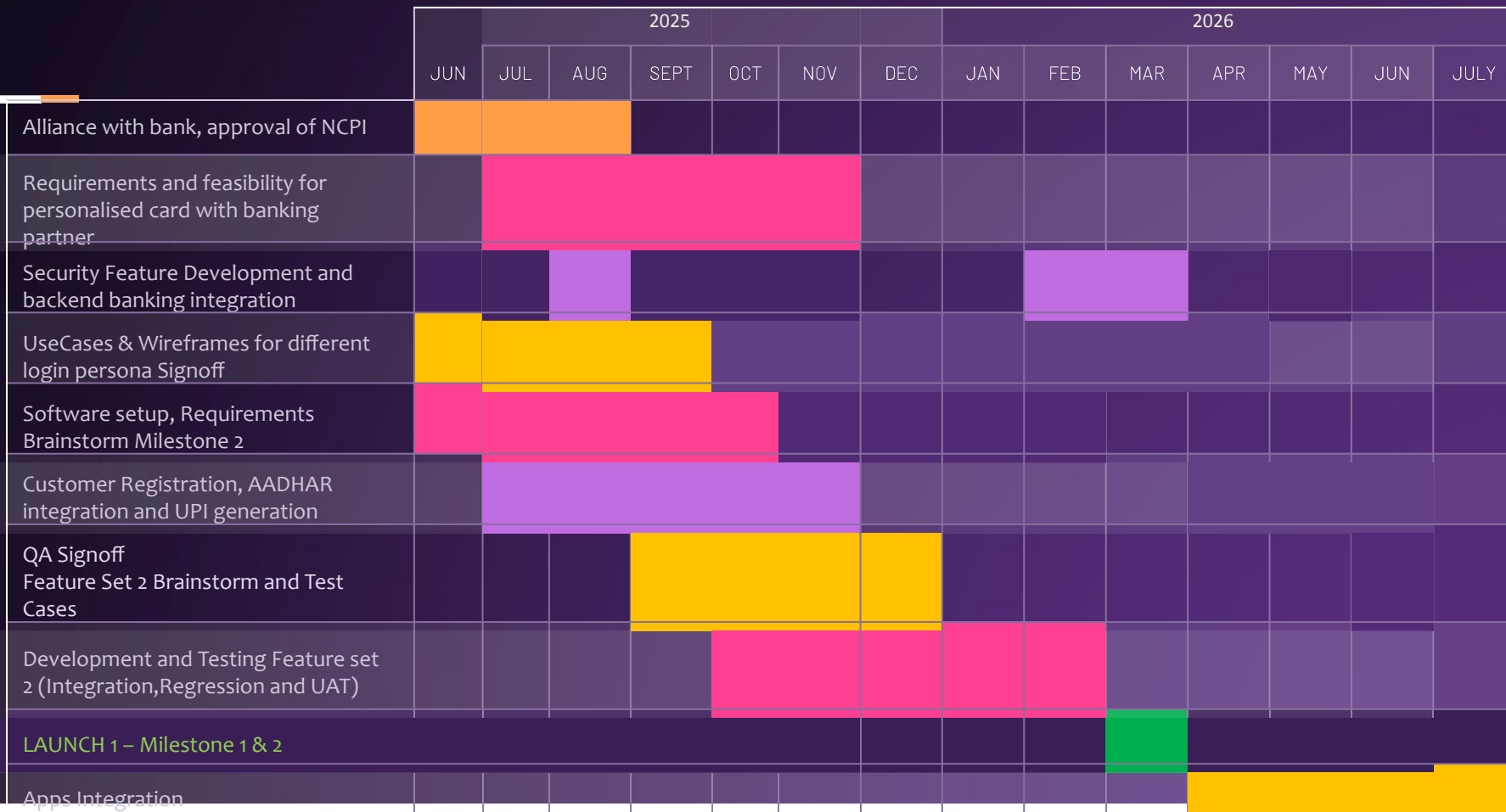
- Teens can earn money by completing **tasks or chores** from family or trusted community.
- Integration with scheduling and reminders.

& Many more like **Bill Splitting** tool and **Challenges and Leaderboard**

TIMELINE – Estimated 10 months – 14 months



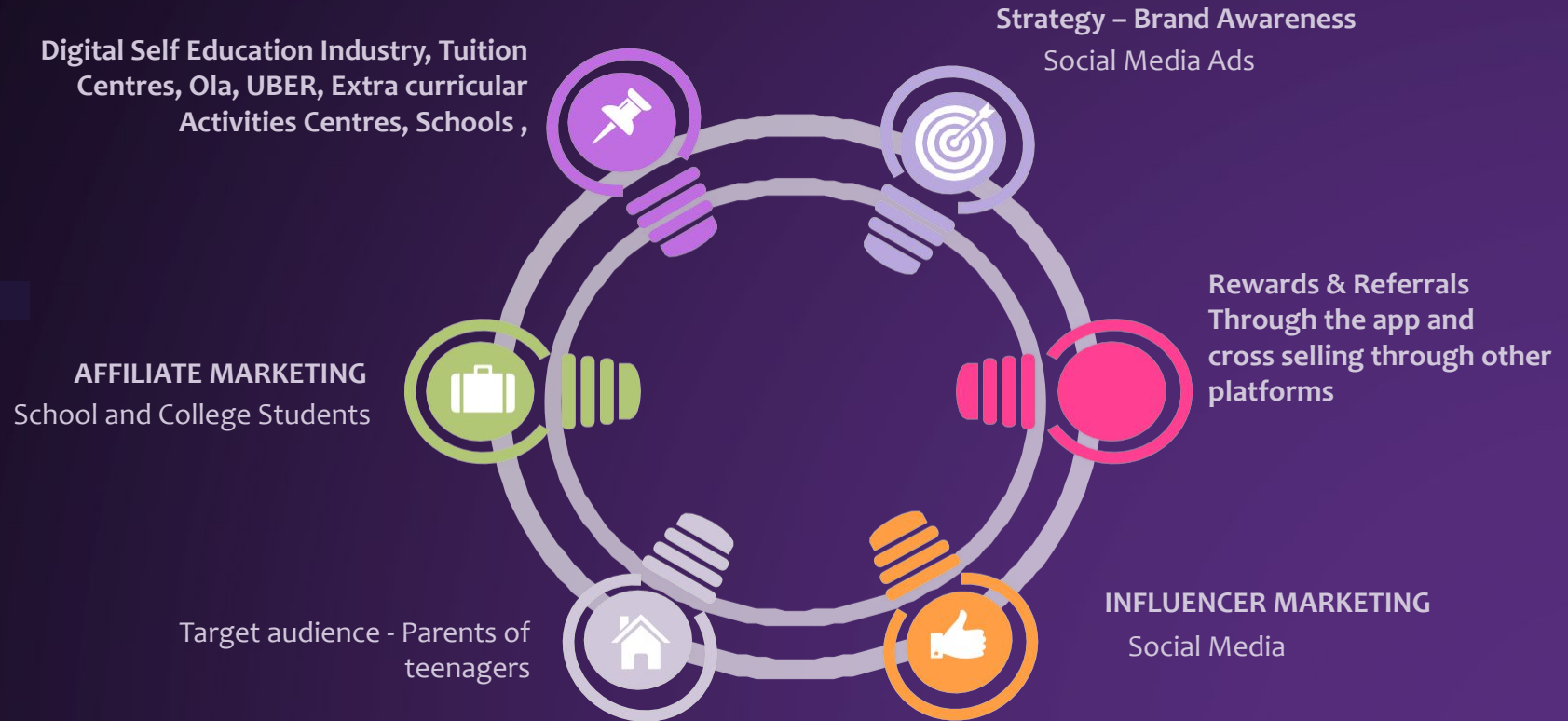
GANTT CHART –3 week Agile sprints



TEAM PLANNER

	Architect	Designer	UX Dev	Developer	QA	Operations	Infrastructure
June 2021	L4-1	L3-1	L3-1,L2-2,L1-2	L3-2, L2-2, L1-2		L3-1, L2-2	L3-2
July 2021	L4-1	L3-1	L3-1,L2-2,L1-2	L3-2, L2-2, L1-2		L3-1, L2-2	L3-2
August 2021	L4-1	L3-2	L3-1,L2-2,L1-2	L3-2, L2-3, L1-3	L3-2, L2-1	L3-1, L2-1	L3-2
Sept 2021	L4-1	L3-2	L3-1,L2-2,L1-2	L3-2, L2-3, L1-3	L3-2, L2-2, L1-2	L3-1, L2-1	L3-2
Oct 2021	L4-1	L3-1	L3-1,L2-2,L1-2	L3-2, L2-3, L1-3	L3-2, L2-2, L1-2	L3-1, L2-1	
Nov 2021	L4-1		L3-1,L2-2,L1-2	L3-2, L2-3, L1-3	L3-2, L2-2, L1-2	L3-1, L2-1	
Dec 2021	L4-1		L3-1,L2-2,L1-2	L3-2, L2-3, L1-3	L3-2, L2-2, L1-2	L3-1, L2-1	
Jan - Mar 2022			L3-1,L2-1,L1-2	L3-2, L2-1, L1-2	L3-2, L2-2, L1-2	L3-1, L2-1	

Marketing Strategy



Customer Retention Strategy



Rewards in exchange for simple fun games & puzzles

Reminder for repeat payments and Subscriptions : Parental Allowance, Tuition fee /Extracurriculars

Remit rewards in E-wallet for repeat usage

Send messages to parents to monitor expenses and monthly expenses

One Page PITCH



Thanks for your time!