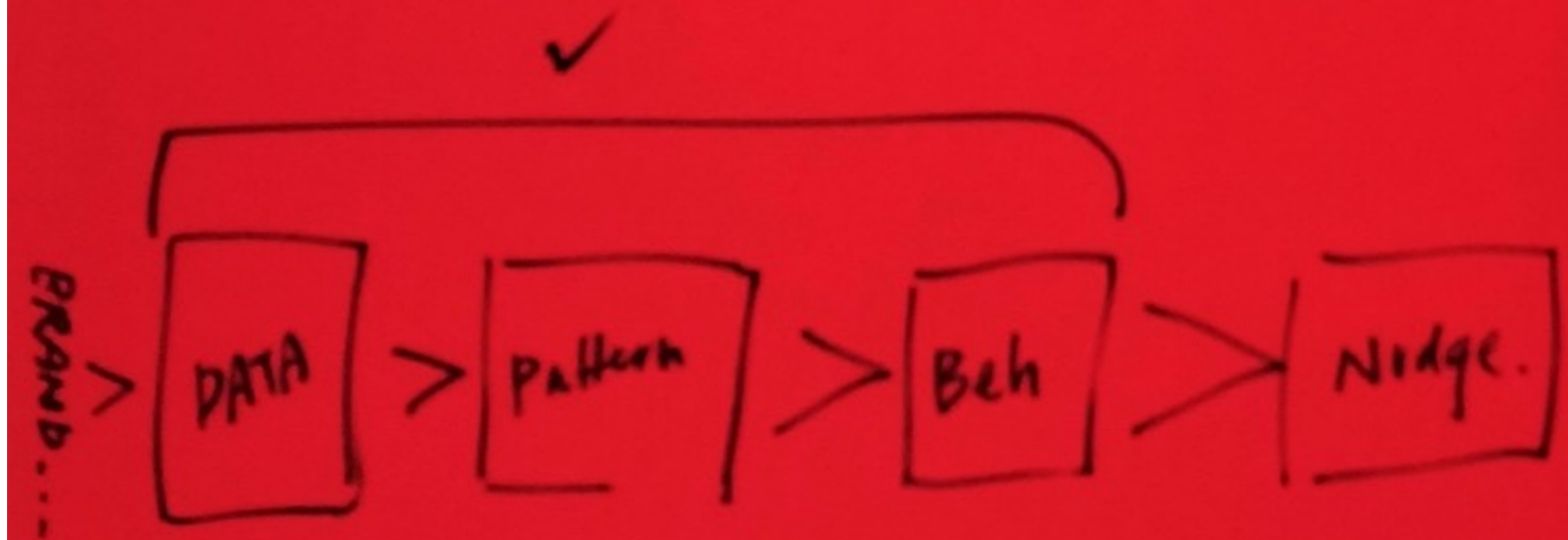


SafeSteer



USE CASE

LIFE STAGE PHASE

- Student
- elderly
- parenthood
- Unemployed / underemployed
- Caregiver
- gap year / extended travel
- managing chronic condition

LIFE MOMENTS

- retiring
- having first child
- changing jobs - career
- Joining workforce
- Moving out on your own
- * diagnosis of illness / you or family member
- * divorce
- going (back) to school / upskilling
- car / house / ... wedding

change financial voice to lead.

STATE OF MIND

panic monster / procrastination

Stress

depression

anxiety

readiness for change

anticipate change (online)

* "reaching too much"

Paracetamol + Whisky

Mindfulness

take out orders

goal led.

rewarding good behavior

Salad streak

no alcohol streak

headspace

good fairy related to goal?

live better (in France)

Set intention / habit forming

~~Goals~~: (helps bolster intrinsic motivation)

Reduce stress ✓

more mindful

lose weight

Spend better - aligned with values

Reduce carbon footprint

align with motivations

Safe / prepare for planned life moment.

* "eat the frog"

* cost savings.

Considerations

Parental relationship w/ bank

not B2B?

change credit-rating

aligned community
- usually
- no guns
- less plastic

credit rating

In comparison FI / FW Spending?

avoid metered payment size matter

lumpy spending situation

SMART

S	Specific
M	Measurable
A	Attainable
R	Relevant
T	Time-bound

merchant category of funds

trade engagement for free overdraft.

planned overdraft.

constant vs. 1-2 plays.

habit → credit spend

Color-coded transactions

meal planning vs. corner shop.

Self-imposed limitations

no Friday

cheapest Friday night / what did we do different

predictive analysis

Create vs change habits.

Young family - change for my kids.

protect joy!

rich Dad, poor Dad

DATA

LONGER SHOWS EARLIER VERSION OF YOURSOME, NOT FUTURE

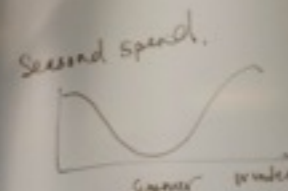
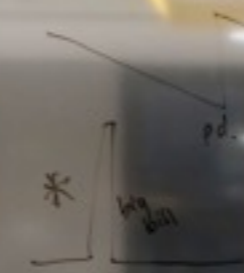
STAR

STAR

STAR

TO RESEARCH

- Overdraft.
- bill due date change.



- readiness to change (5)
- relationship mgmt.

What they want to be (aspirational) a. balance

- time of year
- time of day
- channel
- tone of voice
- day of week
- call to action
- framing.

2 types?

WHAT WE ARE

Clear + Concrete achievable goals.

Discriminatory expenses is a subjective term.

Sentiment data is as important as transactional data.

Embedded finance rather than a finance product.

Relevant comparisons.

Mindful transactions.
(and interactions!)

POSITIVE REINFORCEMENT!

Don't make the user feel guilty.

Build trust before criticizing
(earn the ability to provide "tough love")

WHAT WE ARE NOT

Judging

Guiding rather than authoritarian

a selling tool.

intrusive

Creepy

User Journey

MONDAY

It's payday - your salary just arrived!

You've gone into overdraft the last 3 months.

We can help you stay out of overdraft this month - wanna try Safe Steer?

YES

We want to get to get to know you better.

In the next week we'll analyse your spending, ask you some easy questions and give you recommendations for smart actions.

TUESDAY

£21 at REBEL gym

How did this make
you feel?



Is it something ~~that~~
~~want to~~..

Essential OK I want to
reduce

WEDNESDAY

£ 17 at King's Head

How did this make
you feel?



Is it something ~~that~~
~~want to~~...

⊙ Essential ⊙ OK ⊙ I want to reduce

THURSDAY

£15 at Uber

How did this make
you feel?

😊 😊 😐 😐 😞

Is it something ~~that~~
~~want to~~...

⓪
Essential

⓪
OK

⓪
I want to
reduce

FRIDAY

Good morning!

Remember ~~to~~ you
want ~~to~~ ride public
more often. Take
the tube today
and you're £15

closer to avoiding
overdraft this month!

LATER ON FRIDAY

Well done!

Good job of not
taking the taxi
today - keep it up!



SATURDAY

It's great getting to know you!

Thanks for helping us understand what you spend and why.

You've already dodged Uber 3 times compared to last week.

We also know you valued the time at the pub, that's money well spent!