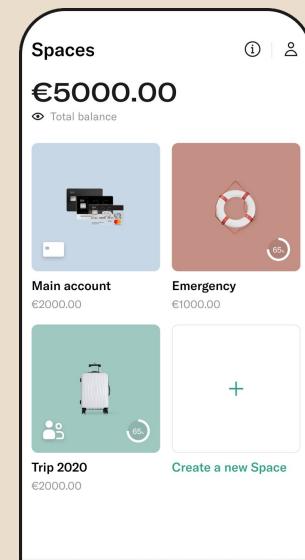
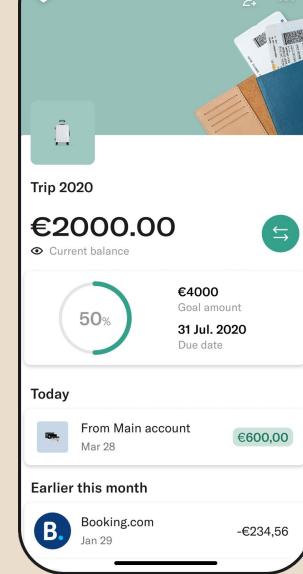




Problem Breakdown

Journey of Bruno
at N26 and primary
Account users case study



Early Career: Business Consulting (2013-2017)

I started my career at **Accenture** and **Abaco Consultores** as a Business Consultant, helping companies digitalize their payment workflows—accounts receivables, accounts payables. This gave me a solid foundation in understanding how money moves through organizations and the pain points businesses face with payment operations.

First Fintech Role: Paymenta (2017-2019)

My entry into fintech and product management was at this startu-up **Paymenta (DSSC)**, where I worked as a Product Manager enabling cross-border payments and money movement between users. This was my first experience building consumer-facing payment products. I handled third-party integrations with partners like Jumio for KYC and Checkout.com for payment processing to get us quickly to MVP. This taught me how to move fast while integrating complex external dependencies.

B2B Fintech Infrastructure: Mambu (2019-2020)

At **Mambu**, I moved into B2B fintech infrastructure, enabling their payment gateway for SEPA and cards through a Marqeta integration. I played a key role in strengthening the daily banking foundation, which helped attract new neobanks to the platform. During my time there, our feature set enabled the successful onboarding of ORANGE Bank and N24, contributing to processing €5 billion in monthly transaction volume.

N26: Deep Expertise (2020-Present)

Then came **N26**, where I've spent the last five years going deep on payments, security, authentication, and fraud prevention. I've grown from individual contributor to people manager, leading teams from discovery through delivery across three distinct strategic phases—compliance, market expansion, and profitability.

This progression from consulting to B2B infrastructure to consumer fintech has given me a comprehensive view of the

HELP CUSTOMERS TO MOVE MONEY AND SAFEGUARD ASSETS AGAINST FINANCIAL CRIMES

GOALS

I've spent the last five years at N26 leading products within payments, security, and financial crime prevention. My mission has been simple: **help customers move money safely while protecting them from financial crimes**. During this time, I've had the opportunity to grow both as an **individual contributor** driving hands-on product work, and as a **people manager** leading and developing product teams. I've guided initiatives from discovery through delivery, collaborating closely with engineering, design, research, legal, compliance, and marketing.

CONTEXT

2020-2022 BECOME A COMPLIANT BANK	2022-2024 INCREASE USER RELATIONSHIP WITH N26	2024-2026 PATH TO PROFITABILITY
Remove growth cap PKR - Reduce audit findings from 20 to 0 PKR - Increase # payments volume	Increase share of wallet Increase % of Primary Account Users (MAU with min 700 EUR incoming bank transfer and 200 EUR outgoing bank transfer for 3 consecutive months) from 11% to 15%	Path to IPO PKR - Increase prospect conversion PKR - +Increase # x border payments PKR - Reduce # of investigations

STRATEGY

TECH SCALING to become a compliant bank	PRODUCT MARKET FIT EXPANSION To increase user relationship	FEATURE ENHANCEMENT To increase profits
I was responsible to revamp SEPA solution with Deutsche bundesbank to close audit findings with BAFIN (01.21) Enabling SEPA INSTANT increasing the total volume of payments (08.21) T2 Consolidation (10.22)	I was responsible to Driving via research the focus from Secondary spenders to Primary account users Run localisation surveys and interviews to guide our next strategic direction	I was responsible to Execute localisation strategy (increase of PaUs) • ES (BIZUM 10.23 , Social security payments), IT (pagoPA) and NL (Ideal Oct 2023) Ab testing - Help users to manage their recurring payments

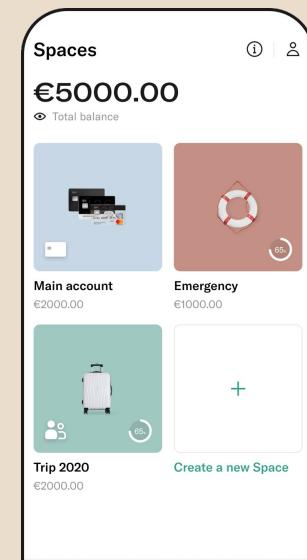
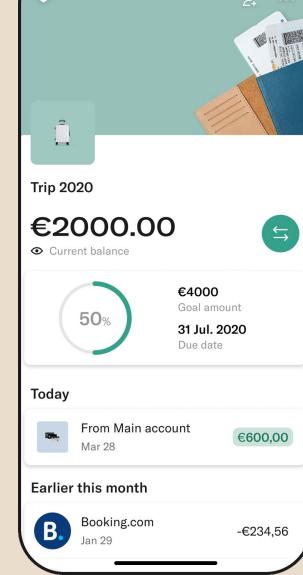
What are your motivations?

I've spent the last few years going deep on payments, security and authentication at N26, which taught me how to ship in a highly regulated, cross-functional environment. But I've reached a point where I want to own a broader fintech domain—strategy, roadmap, commercial outcomes—not just one vertical. Freenow is interesting because embedded finance in mobility is genuinely hard: you're serving drivers who need instant payouts, riders who want seamless payments, and you're doing it across multiple markets. That combination of complexity and greenfield opportunity is what excites me.



Initiative

Card authorisation model



Cards Authorisation Model Dakar

Data Science - Core Banking
01.09.2025

Agenda



1 Introduction

2 Modelling

3 Implementation

4 Transaction lifecycle

Introduction

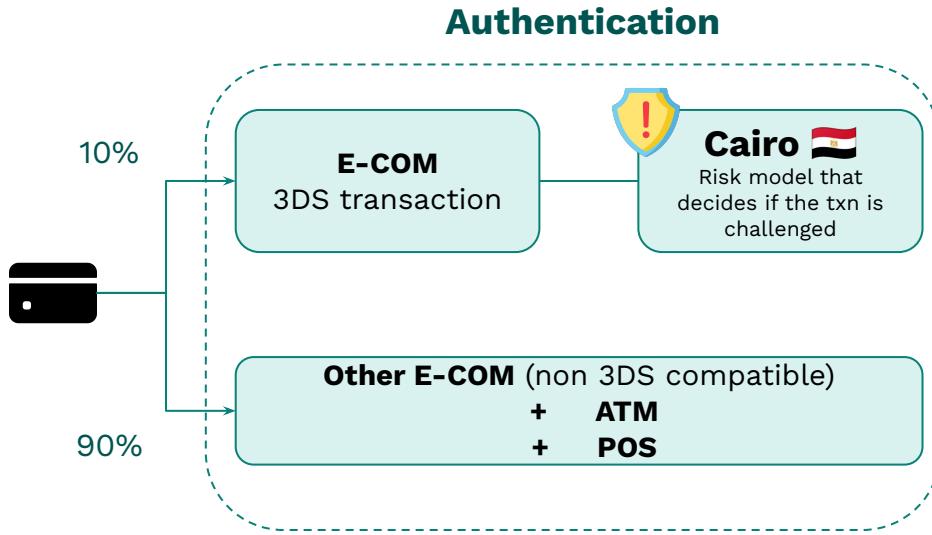
Introduction



Card transaction lifecycle

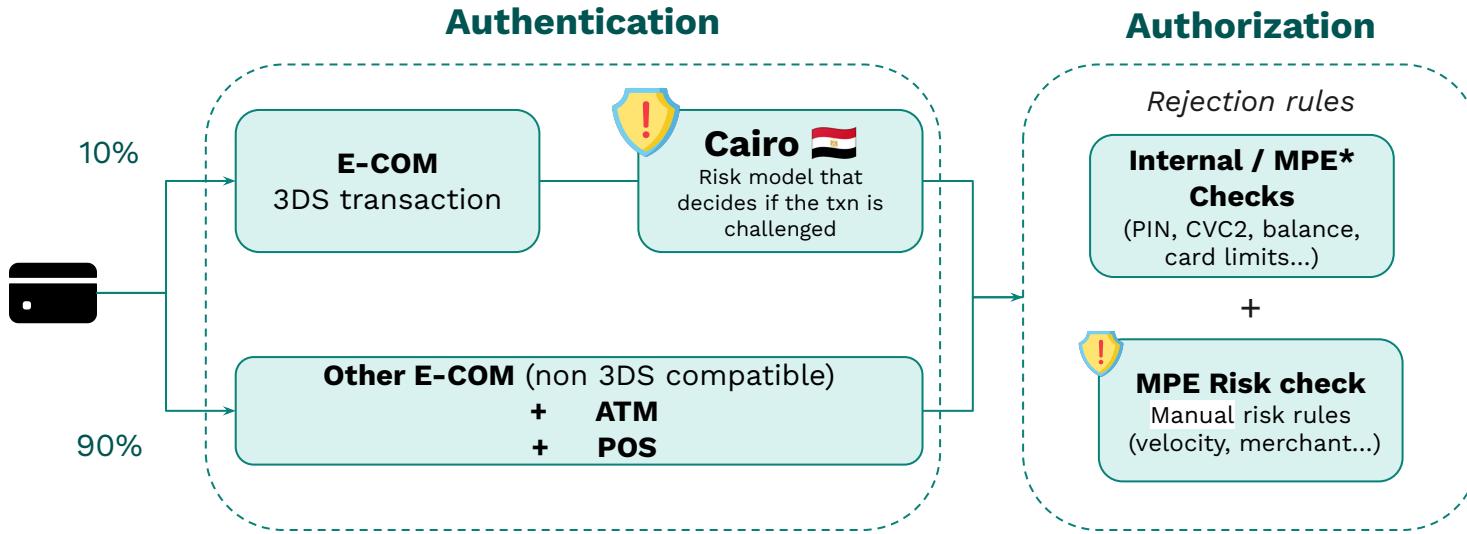
Introduction

Card transaction lifecycle



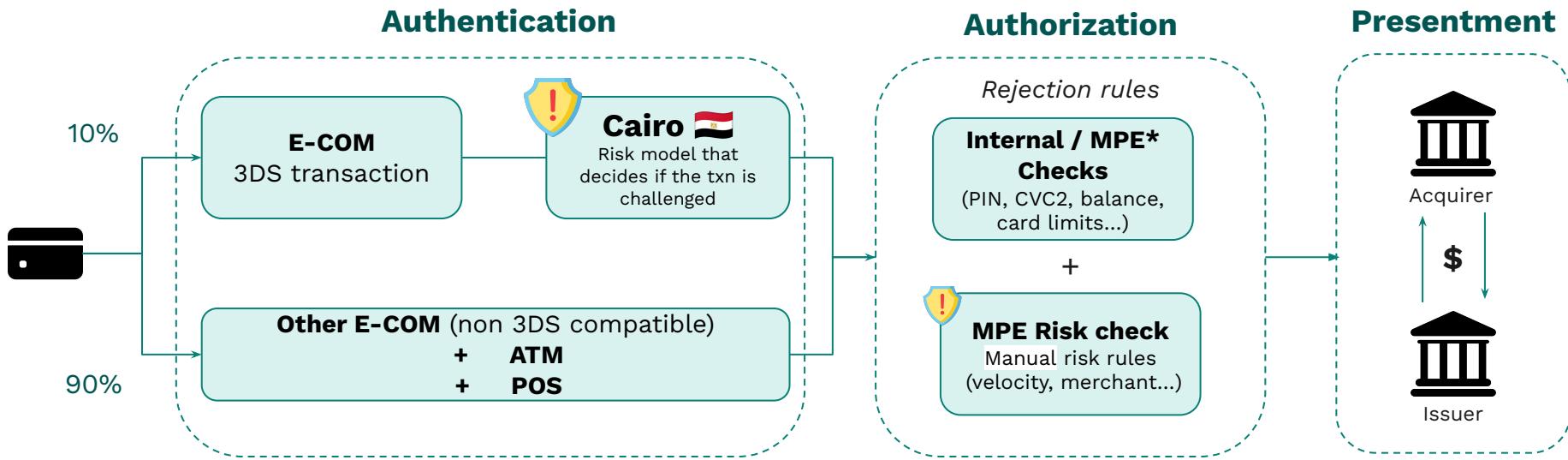
Introduction

Card transaction lifecycle



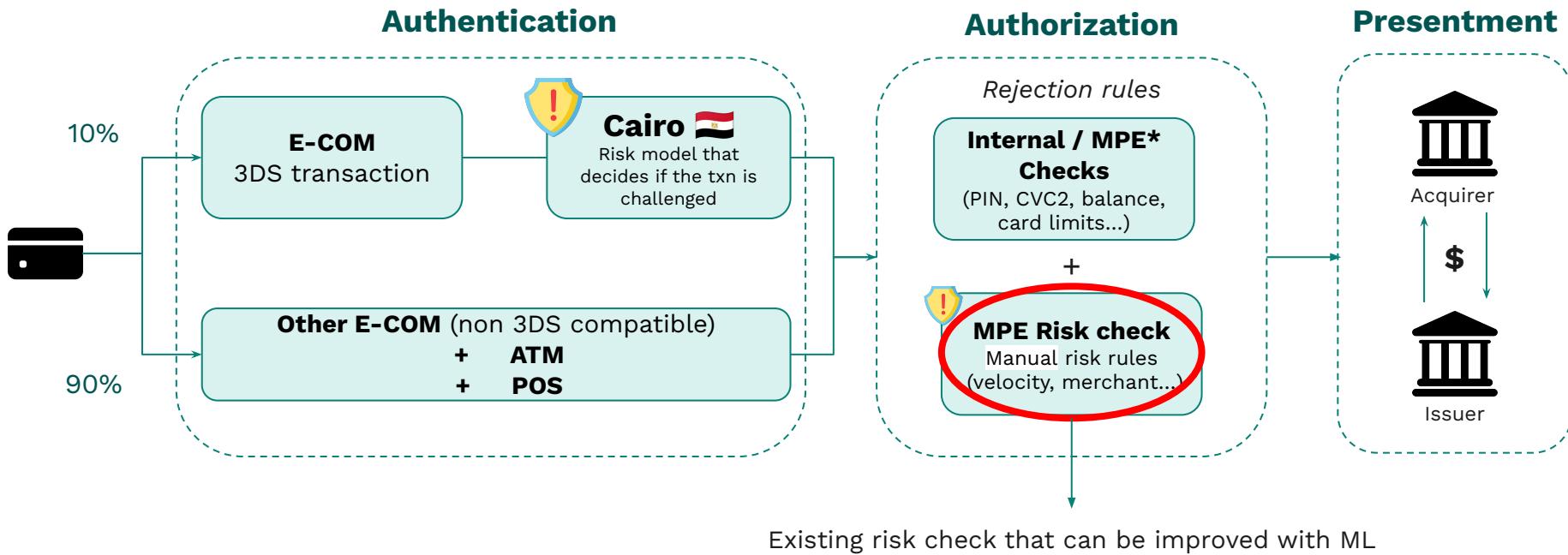
Introduction

Card transaction lifecycle



Introduction

Card transaction lifecycle



Introduction

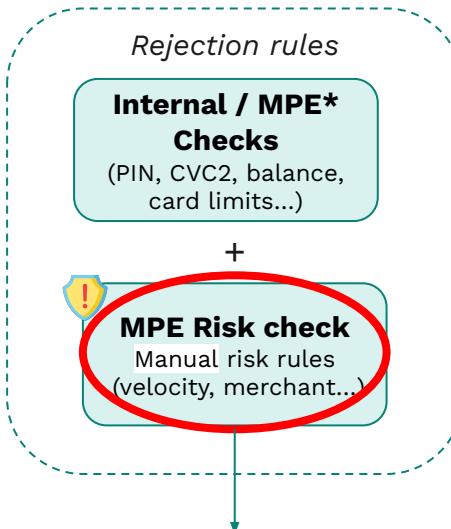
Card transaction lifecycle

N26_ESP_Velocity_ECOM_hour	Real-time Decline	<ul style="list-style-type: none">Quantity: >10Period: 1 HourAmount: >= 500 EURCurrency: NOT EUREntry Mode: ECOMMarket (BIN range): ESP	For ESP Market: This rule will limit the single ECOM authorisation amount advices (AAs) for less than 10 per hour with cumulative amount of Equal/Higher than 500 EUR, when the AA original currency is not EURO.
>100 rules may lead to FP	N26_SHARED_DWID N26_SHARED_DWID1	Real-time Decline	<ul style="list-style-type: none">Market: allOther: Block any tokenisation request from the blocked digital wallet ID (SEID) <p>Block digital wallet IDs (SEIDs) linked to more than two customers (user IDs). You can find the list of blocked digital wallet IDs here: https://docs.google.com/spreadsheets/d/1KLKBKhTOXPHkz2YqW-eHNSonDwIkXCh6wOTA3E6-yDs/edit?gid=734839119#gid=734839119 RESTRICTED CONTENT</p>
N26_VODACOM	Real-time Decline	<ul style="list-style-type: none">Quantity: n/aPeriod: 1 dayAmount: higher than 300 EURCurrency: n/aWallet: n/aTransaction category: n/aMarket (BIN range): n/aMerchant list / MCC / Country:<ul style="list-style-type: none">Merchant name contains: VODACOM*Merchant country: ZAF	Block new transactions (AA) with merchant name 'VODACOM* [%]' ([characters after VODACOM* may vary]) if cumulative daily amount is higher than 300 EUR. Additional transaction conditions is merchant country is South Africa.

N26

* N26 enforces these checks and rules through Mastercard Processing (MPE)

Authorization



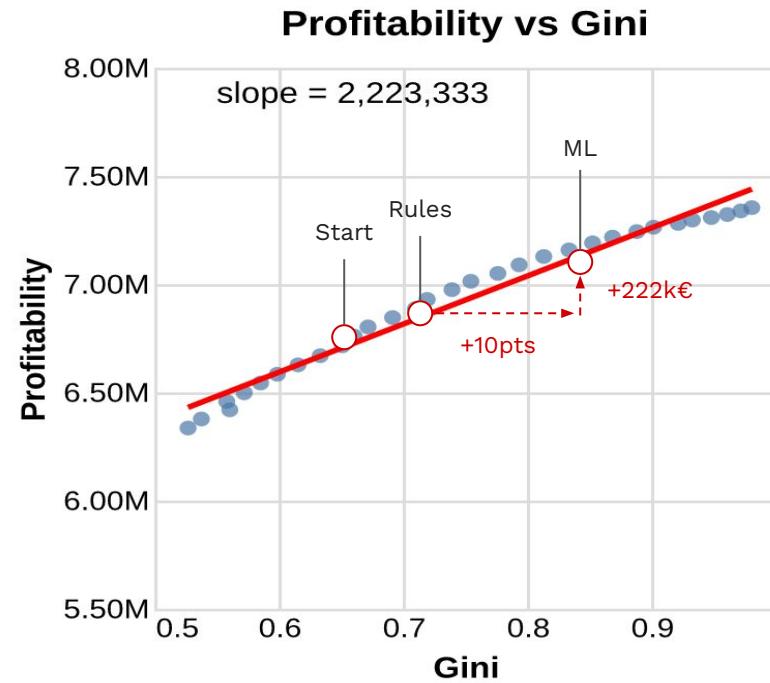
Existing risk check that can be improved with ML

Introduction

Business case

By implementing a **ML model**, instead of improving the rules, we will obtain a marginal **Gini** increase of **+10pts**

It will result in a **profitability** increase of
+222k€ / Month
+2.6M€ / Year

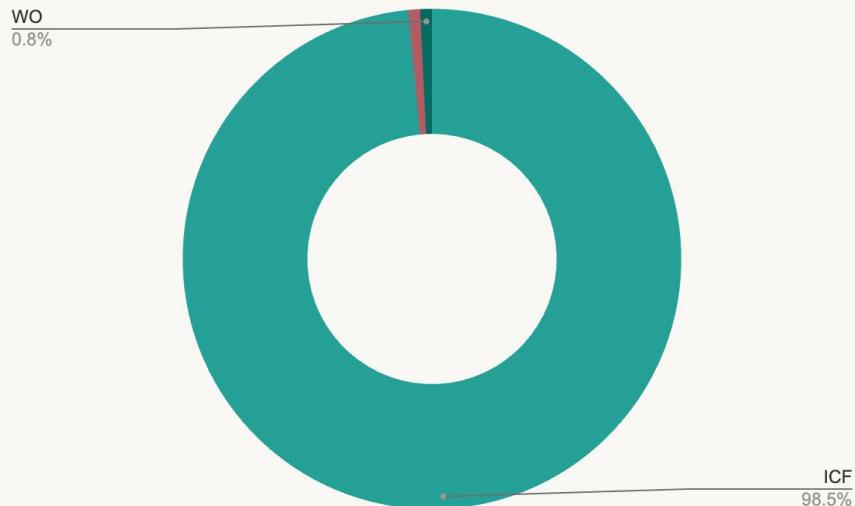


Introduction

Business case

The card transactions **profitability** is composed of:

- **Interchange fees** → fees that the acquirer bank pay to the issuing bank (N26) to process the transaction.
- **Chargebacks** → write offs generated by fraudulent transactions.
- **CS contacts** → cost of cs contact when there is a fraudulent transaction.



Modelling

Modelling

Creating sample for the training, validation and oot sets



Labels

Fraud: Unauthorized approved chargebacks.
When the card is in customer's possession or when it's lost / stolen.

Scam:
Transactions labeled as scam due to ATO.



Zurich models to generate training data

To process and store huge amounts of data.

⚠️ when using references to other dbt models, the tables will be refreshed when an upstream model is refreshed.



Recreating **real time features** in training

Self join tables on the card_id which deduplicates the transactions and then aggregates them.

A very costly operation.
Not possible on merchant level for example.



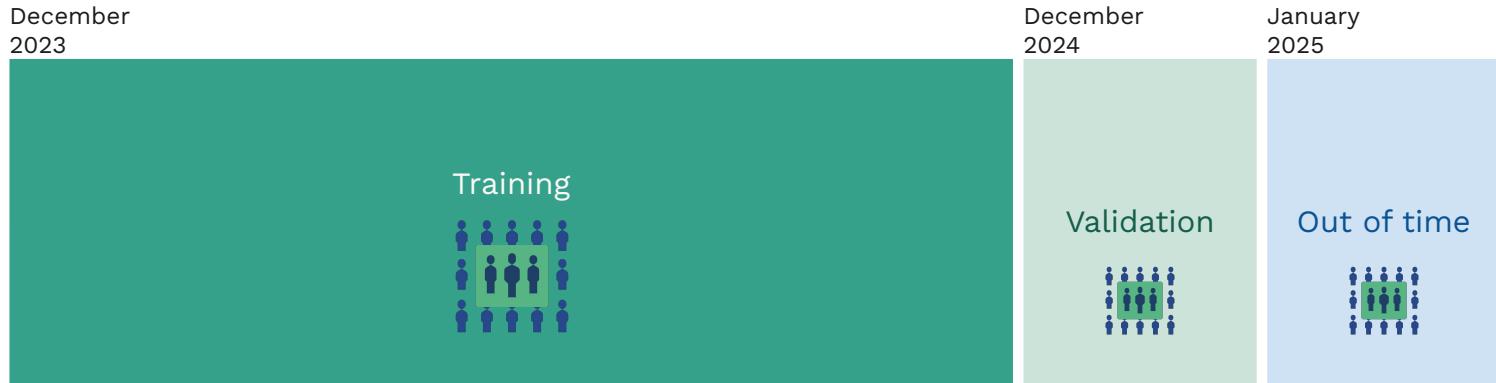
Advanced feature engineering

Reducing the use of absolute values and maximising the creation of *ratios* [0,1].

Creating features that reflect a category of the incoming transaction (Aggregated sum of transactions of the same mcc category as the incoming transaction)

Modelling

Creating sample for the training, validation and oot sets



We create 3 user samples composed of **all** user who had **at least one fraud** over the period and a **random selection** of users with **no fraud** over the period.

Modelling

Process



Catboost for training

Using the `has_time` parameter with the transaction created date
→ It processes the encoding in a timely manner.

Leveraging the GPU engine → Record time training.



Feature selection

Using a large pool of 400+ features.

Using a random variable that is drawn from a uniform distribution.

Computing the *SAGE* values of these features in order to select the best ones (*Sage value > 0*).



Hyperparameter Search

Using a predefined set of hyperparameters.

Automated model selection based on two factors:

- 1) Maximum val GINI
- 2) In case of a tie, Best val Logloss



Learnings

⚠️ Using *quantized* Catboost pool objects will deteriorate the performance of the model → it compresses the data and reduces its precision.

💡 The Catboost package has the *SAGE* values algorithm embedded but it is not documented.

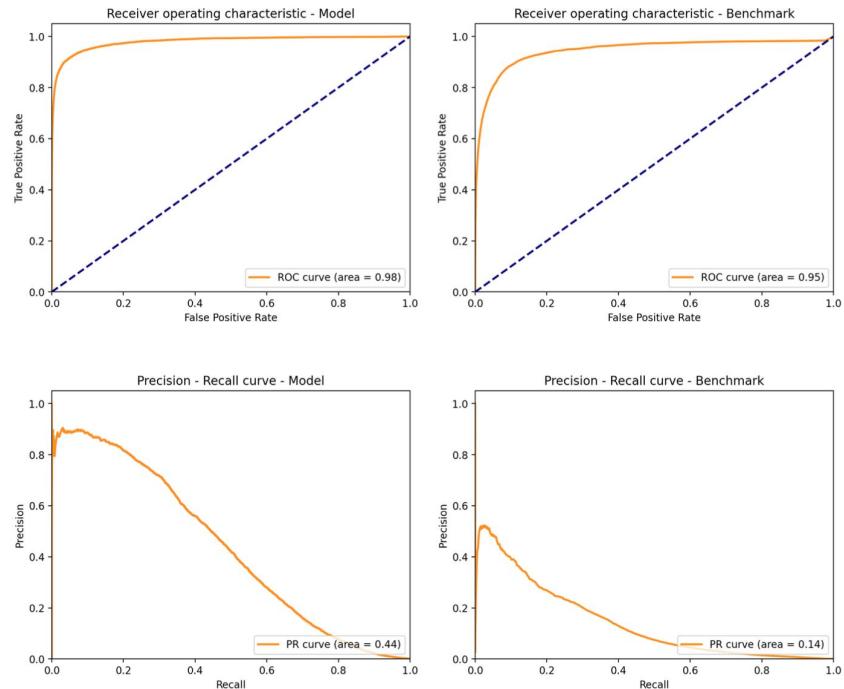
Modelling

Results

+7pt Gini
x3 AUPRC

Vs benchmark OOT

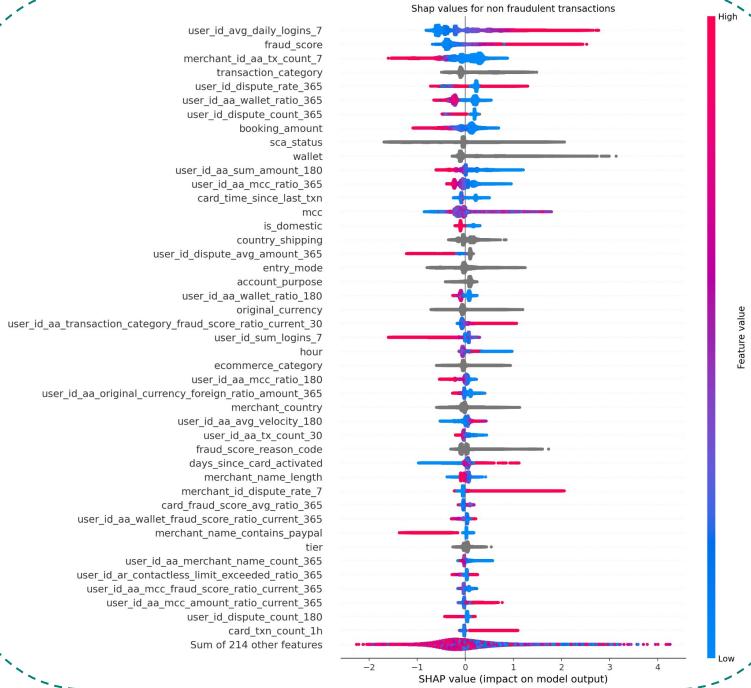
	roc_auc	gini_score	au_precision_recall
Model	0.98022	0.96044	0.436844
Benchmark	0.945802	0.891603	0.140788



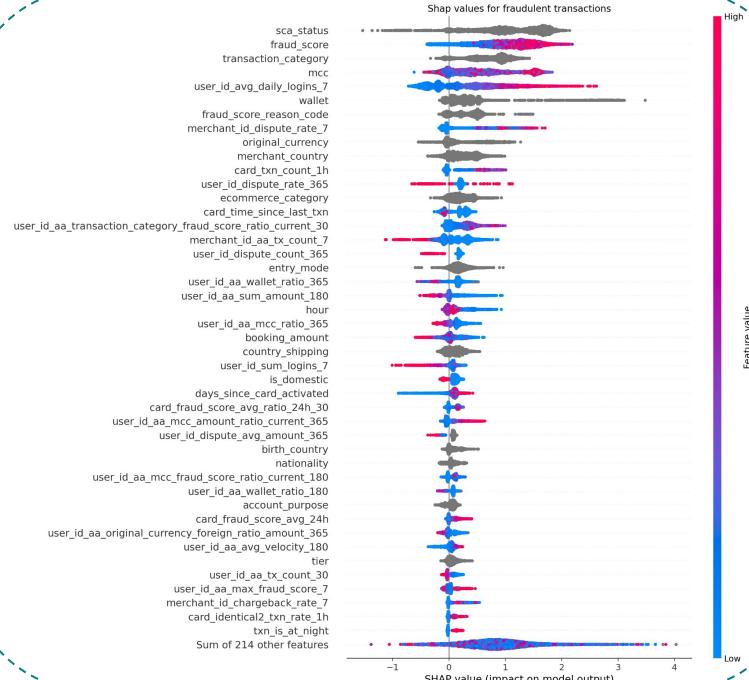
Modelling

Results - SHAP Values

Non fraudulent txns



Fraudulent txns



Implementation

a. DBT feature store

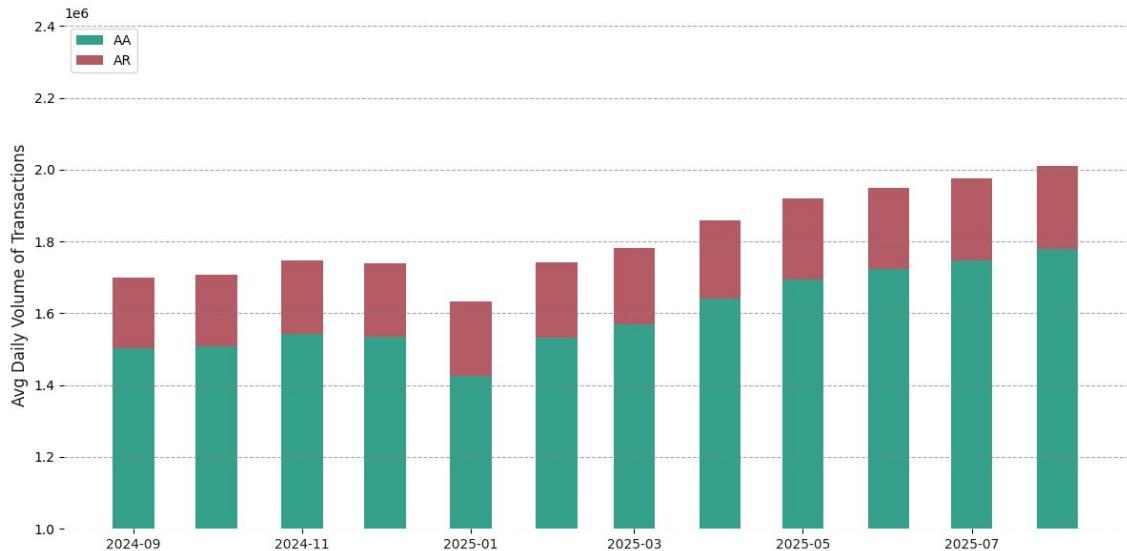
Implementation

DBT Feature Store

Challenge for implementation:

**~2M AA & AR
txns/day**

**~660M txns
last year**



DBT Feature Store

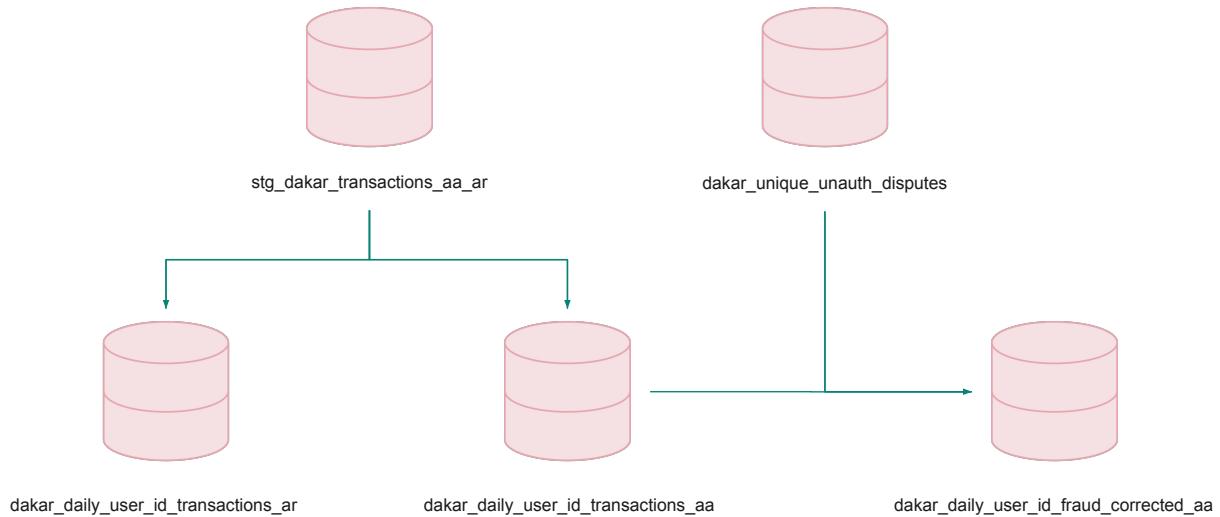


Persists user-level daily aggregates and dispute tracking in the database.



Source tables for the inference queries. Making complex lookback computations simpler and faster!

(Incremental) Scheduled @ 7am UTC
tag = data_science_sched_d_1



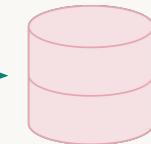
DBT Feature Store

dbt.card_transactions_aa

dbt.card_transactions_ar

where txn updated timestamp is
in the past 2 days

where txn updated timestamp is in
the past 2 days

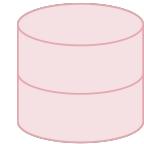


stg_dakar_transactions_aa_ar

1 row = 1 transaction
unique_key = 'id'

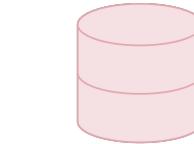
stg_dakar_transactions_aa_ar

where aa txn created timestamp
is in the past 1 day
not including current day



dakar_daily_user_id_transactions_aa

1 row = 1 user / day
unique_key = md5 hash of 'user_id' + 'date'



dakar_daily_user_id_transactions_ar

DBT Feature Store



incremental_strategy = merge

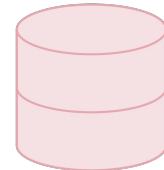
dakar_unique_unauth_disputes

1 row = 1 disputed transaction
unique_key = 'card_transactions_pt.id'

Replaces repeated CTE calculations in the inference queries.

Incremental conditions:

1. To capture any update in past dispute decision: Scan all pt txns in the past 1 year.
2. Update the row if existing dispute_decision is not the same as the incoming.
3. Store **updated** date.



dakar_daily_user_id_fraud_corrected_aa

1 row = 1 user / day
unique_key = md5 hash of 'user_id' + 'created'

Adds a new row when there was a confirmed fraud, in order to “correct” the row from `dakar_daily_user_id_transactions_aa`.

Incremental conditions:

1. Where `dispute_decision = Approved`
2. Dispute decision **updated** in the past 1 day.

Implementation

b. Dakar

Implementation

Dakar



First real time aggregation
with Flink in Polyethylene



Cache is requested
asynchronously



Automated training with
feature selection and
hyperparameter tuning.
Artifacts stored in S3.



Performed training on a GPU.
Instance type: g6e.24xlarge
Memory request: 704Gi



Automated Report
Generation with details about
each step and final results.



2.5K transactions scored per
minute
Everything done asynchronously
with Kafka streams

Card transaction lifecycle

Card transaction flow

What changed in the flow of card transactions?

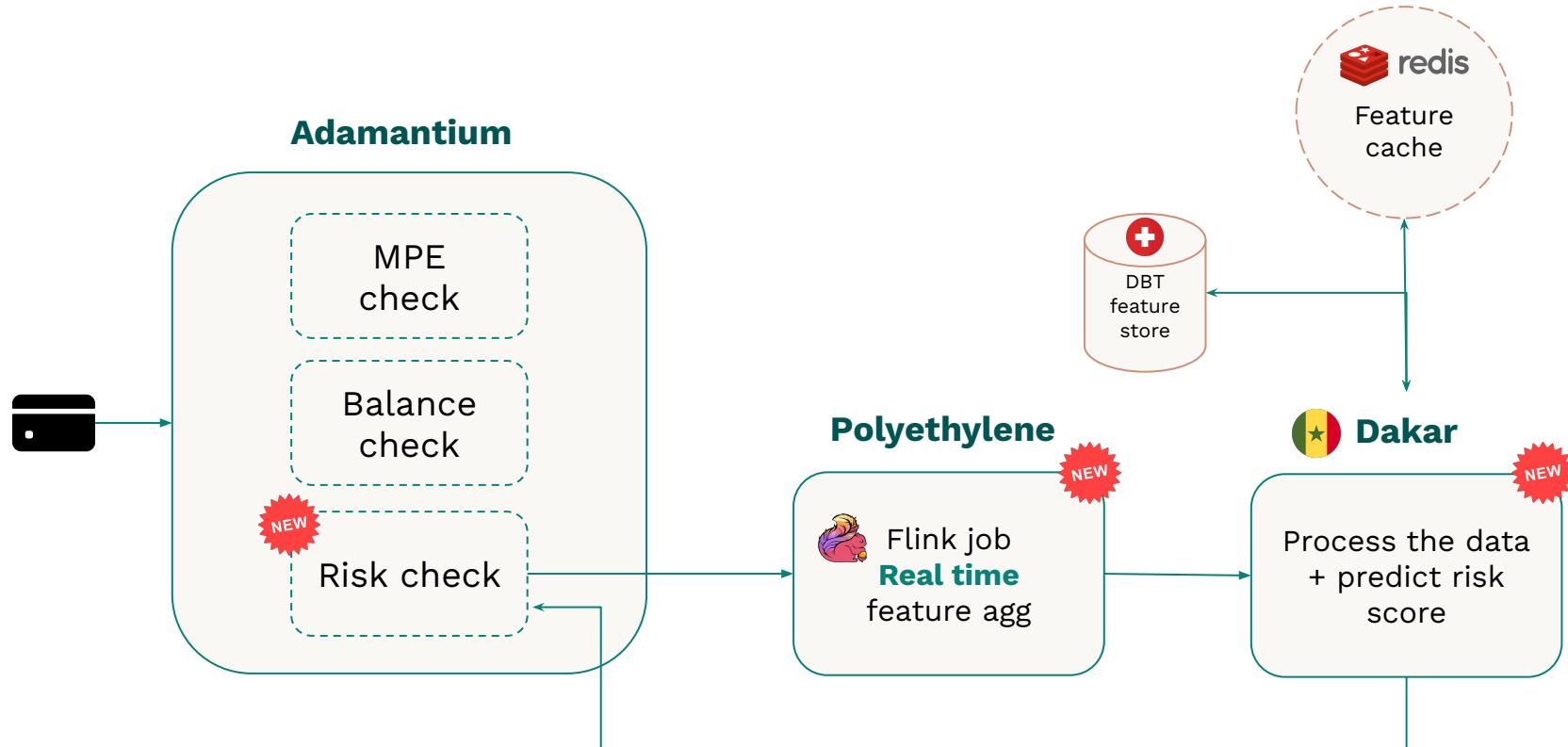
When the transaction goes through the authorization step it is processed by the service **Adamantium**.

Adamantium added a transaction risk check that calls **Polyethylene** in order to get a score from **Dakar**.

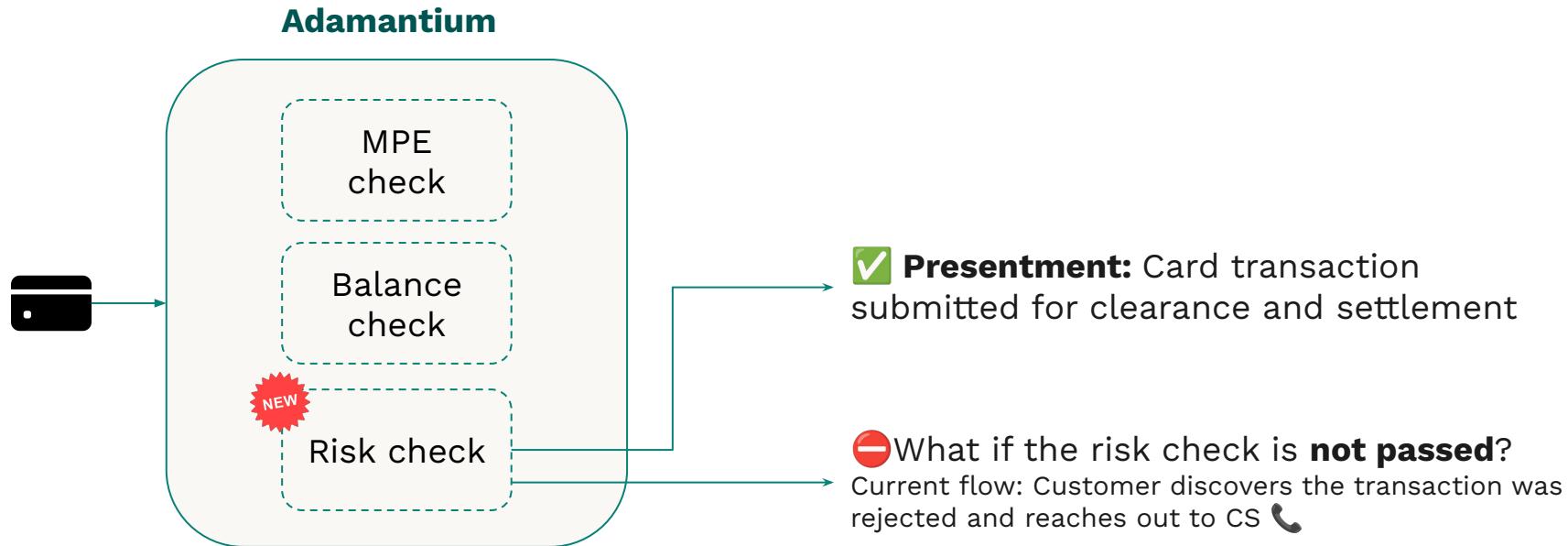
2

new services
Polyethylene + Dakar

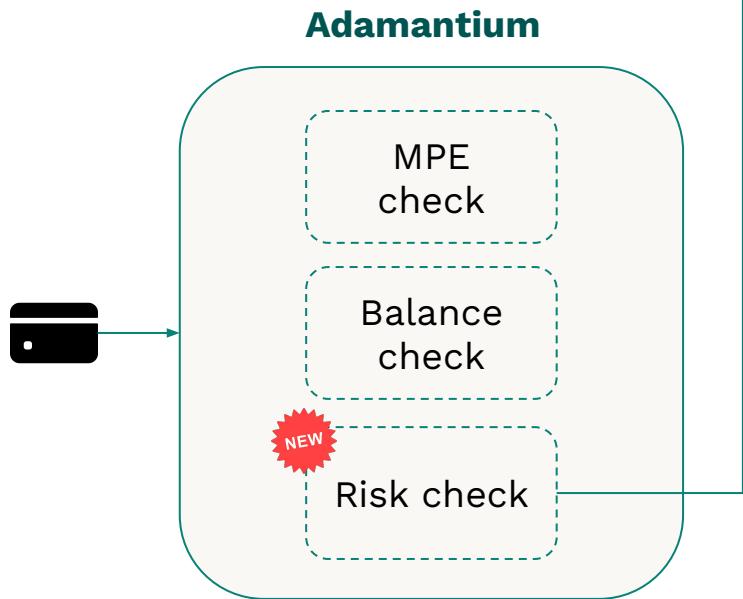
Card transaction flow



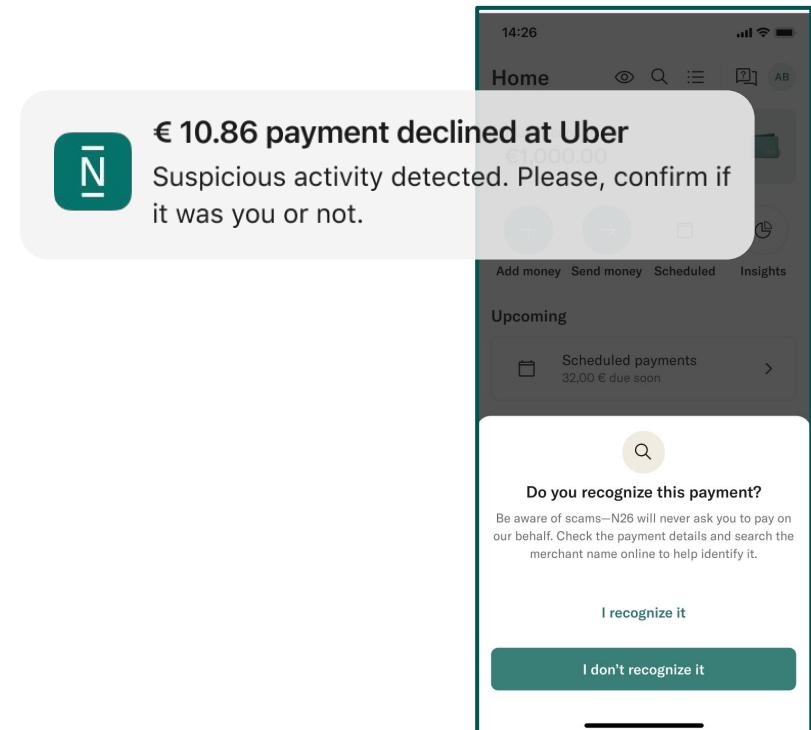
Card transaction flow



Card transaction flow



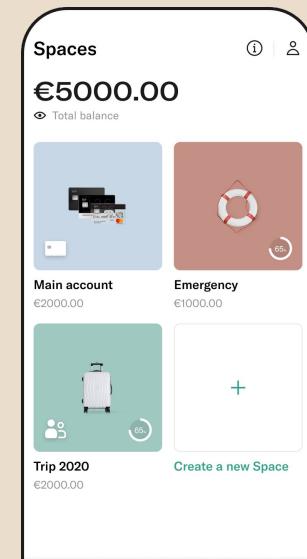
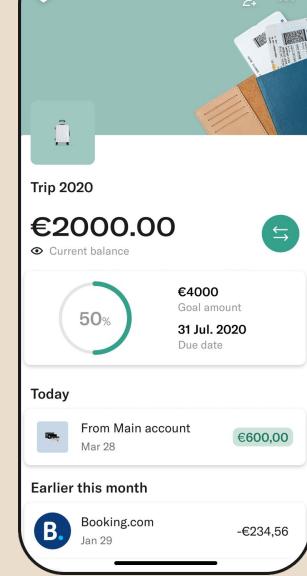
➡ What if the risk check is **not passed**?
New flow (being implemented at the moment):
Customer receives a notification on his phone





— Initiative

Bizum

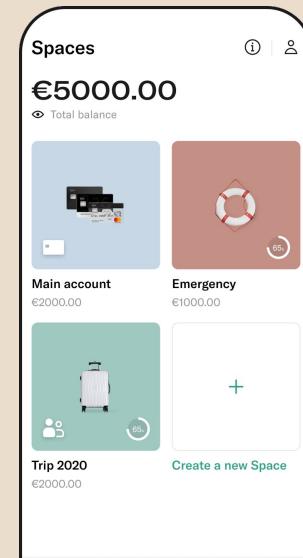
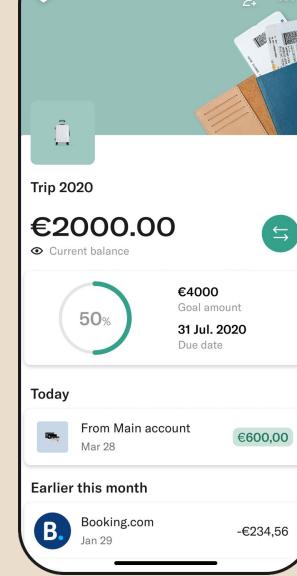


N26 was mainly focused on the Big spenders - biggest group of users in Germany so we were shipping new features to this group.

But we find out that actually PRIMARY ACCOUNT USERS were way more profitable and engaged but represented a minority.

We also find out that in the other core markets the number of PaUs was very low which was due to the lack of support on basic functionalities specific to these markets.

With our findings we proposed a long term strategy that we named LOCALISATION.



Localisation Strategy

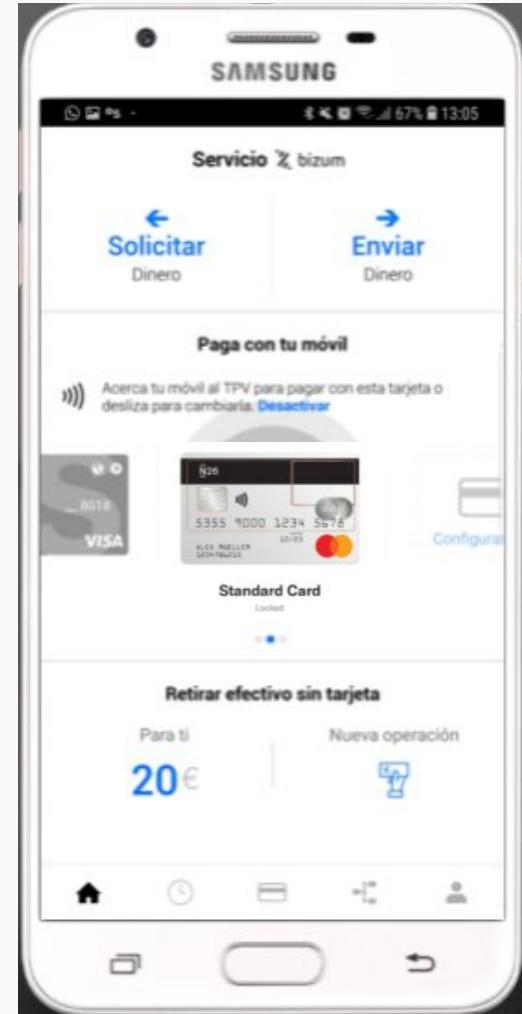
WANTED TO DO A DISCOVERY ON BIZUM:

- **Situation:** Executing localisation strategy - BIZUM, IS a widely adopted instant network in Spain. Not having BIZUM was a competitive disadvantage and customer feedback indicated strong demand. Without it customers wouldn't increase their share of wallet with N26
- **Task:** - UNDERSTAND CUSTOMER PAINS AND GAINS AND GUARANTEE and HOW would deliver value to the business
 - Seamless integration with our core banking system, partner and ACH AND HAVING A SOLUTION **THAT WAS**
 - COMPLIANT with regulatory and security requirements - BIZUM and Iberpay **AND AT THE SAME TIME**
 - THE UX **HAD TO BE** as seamless as possible **BECAUSE** Feature SUCCESS **WAS** heavily linked to how we overcame Switching Costs for the User. User need to be able to link their N26 account to Bizum the seamless way possible!
- **Action - Discovery to Delivery - RESPONSIBLE FOR DRIVING**
 - **User value** Conducted user research and competitor benchmarking
 - **Business value** Business case
 - **Partnership discovery** - Build vs Buy
 - **Product & Technical Scoping** Worked with designers, engineers and other stakeholders to define MVP.
 - **Stakeholder Alignment** - Starting NPP - Engaged with internal teams (product, engineering, compliance, risk, operations) and external partners (Iberpay, EBA and CECAbank). Defined clear project objectives and success criteria.
 - **Execution** Managed the roadmap, sprint planning, and prioritized critical features
 - **Go-to-Market Strategy** Phased rollout (FF, early adopters, full-scale release) with marketing campaigns to drive adoption.
- **Results**
 - **Successful launch:** Achieved BIZUM integration within 8 months, on time and within budget.
 - Secured 100,000 sign-ups in Bizum, with a commendable 30.2% adoption rate among Spanish users. Notably, Bizum transactions constituted 51.1% of all outgoing payments among Spanish users in December 2023.
 - **Competitive edge:** Helped the neobank retain existing users and attract new ones, competing with traditional banks offering BIZUM.
- **Reflection**
 - Before taking a decision of building in-house or search for a partner to outsource part of the work is important to understand the Company strategy for the product. How much am I willing to get time to market versus cost per transaction?

Bizum - Scope

Bizum MVP:

- The step to define the scope of the MVP should be identifying the Main Objective of the Product;
- Perform a Inception Session with the Team to breakdown the initiative and have more granular view of the Initiative.
- Then understand the User flow for the user to fulfill the main goal (eg. make bizum payment);
- Breakdown the “perfect” user experience for the product into multiple features and try to prioritize between them using a RICE framework;
- Understand what of the multiple features are a must have and what can come after the MVP;
- Define the rollout plan for the MVP



N26 Strategy - Main OKR

The Kano model classifies customer needs into three relevant categories: performance needs, must-have needs, and delighters.

Measuring Customer Need vs Satisfaction

Company OKR

Capture as much of our customers' share of wallet as possible

by

offering Bank Brilliant Basics

To unlock

Primary Account Users

Product Strategy - Kano Model



Customers will not see N26 as an alternative for Primary Account until all the "Must Have" are delivered. The addition of Delighters and Performance products will only impact adoption once all basic needs are covered.

Bizum - Key Elements

Product Fit:

- Bizum UX must be as seamless as possible;
- User must be able to register their N26 to the Bizum network - by linking it through N26 App - in a simple way;
- User should be able to access their contact list and visualize to whom they can send a Bizum;
- Users should be able to add manually a phone number to send or request money from;
- Bizum payment should be another method next to current available for Spanish User (Bank Transfer, Moneybeam, Tax Payments or FX);
- User should be aware when receiving a Bizum transaction and be able to distinguish them in the feed;

The Feature Success is heavily linked to how we overcome Cognitive Friction/ Switching Costs for the User.
The User need to be able to link their N26 account to Bizum the seamless way possible!



Company Goal

N26 Goal is to become the primary bank account for N26 core market customers (



Main OKR

Capture as much of our customers' share of wallet as possible

Problem Breakdown

1. What are main local blockers to be solved?
2. What are the customer bigger pains that need to be addressed?
3. How can we define a primary bank account user among N26 customers?

Bizum - Success Factors

1) New Customer Sign Up for Bizum

- Critical Success Factor - measure the number of New Customer signing up due to Bizum;
- Verify the hypothesis that Bizum was a main blocker for a share of the addressable market

2) Old Customer Sign Up for Bizum

- Important Success Factor to understand if Bizum was a current pain point for our Users.
- Encourage N26 Users to make N26 as a primary account by covering this banking basic - measure activity levels pre & post launch

3) Volume of Transactions

- Measure the number Bizum outgoing transactions as well as incoming.
- Understand the number of card transactions of Bizum Users vs non-Users
- Understand number of incoming and outgoing bank payments between Bizum User vs Non-Users;

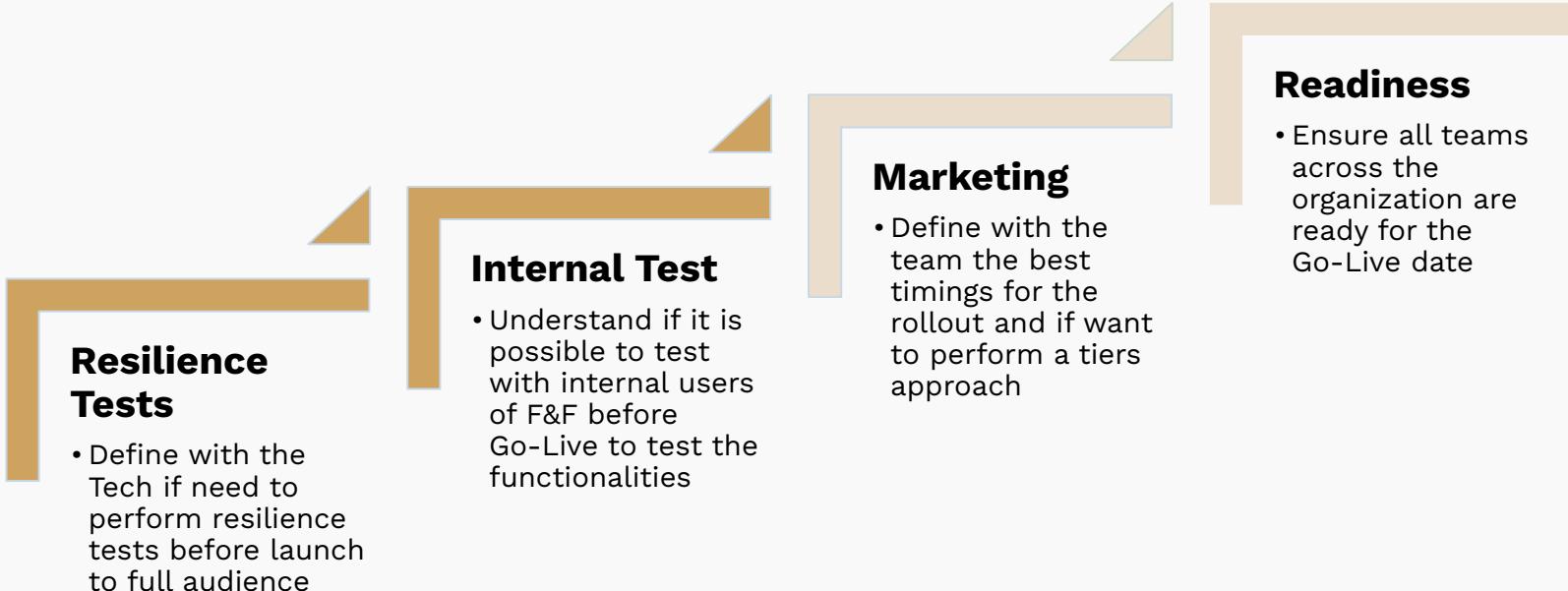


Bizum - Dependencies | Key Stakeholders

P&T	Legal & Compliance	Business Ops & Marketing	Local S&O Team	Operations
<p>Understand internal dependencies between teams in the company.</p> <p>Involve affected teams in Product Inception Sessions to collect knowledge and define the work.</p> <p>Assess potential blockers / constraints from other teams roadmaps and priorities</p>	<p>Request legal requirements as soon as possible to understand how to adapt.</p> <p>Require a compliance assessment of the product and all the requirements to be implemented</p> <p>Understand if there's any business decisions to be made.</p>	<p>Work with the team to define the key business metrics for the project.</p> <p>Understand how can we best target N26 User Personas.</p> <p>Define conversion metrics and success metrics.</p>	<p>Require local expertise on the market and cultural behaviors.</p> <p>Main advantages from the local players and main success stories.</p> <p>Understand best local customer pains.</p>	<p>Define KPI for the product to understand operational effort levels.</p> <p>Onboard Customer Support team on the product to enable better Customer Experience</p> <p>Define impact threshold to support prioritization on follow up features.</p>

All of these teams are critical to the success of the product, is key to do a proper assessment of **all dependencies on the technical side and smooth readiness process** to ensure that all impacted teams across the organization are involved and provide their input.

Bizum - MVP Rollout Plan



Bizum - Pre-mortem

Pre-mortem

Perform a Pre-mortem is key to have a strategy for possible issues or incidents that may occur after launching the product to the public.

Best strategy is have a discussion with the key stakeholders over **what can go wrong** from the **technical side and from the operational side**, for example:

- If customers can not select or do not show a contact from the contact list - will they be able to manually insert it.
- What if the customer instead of send out the payment via Bizum sends it via normal bank transfer by mistake - what should be the operational steps.
- What if the transactions are not correctly identified as Bizum on the transaction list;
- What if the portability process to change the Bizum link to N26 account does not work?



Bizum - In-house vs Outsource Dilemma

What is the company goal?

Before taking a decision of building in-house or search for a partner to outsource part of the work is important to understand the Company strategy for the product.



Time to Market

If the company goal is to launch the product in the market as soon as possible to get a step ahead of competition or to bring a long term required feature then **Outsource is the best option** - although it may be more expensive.

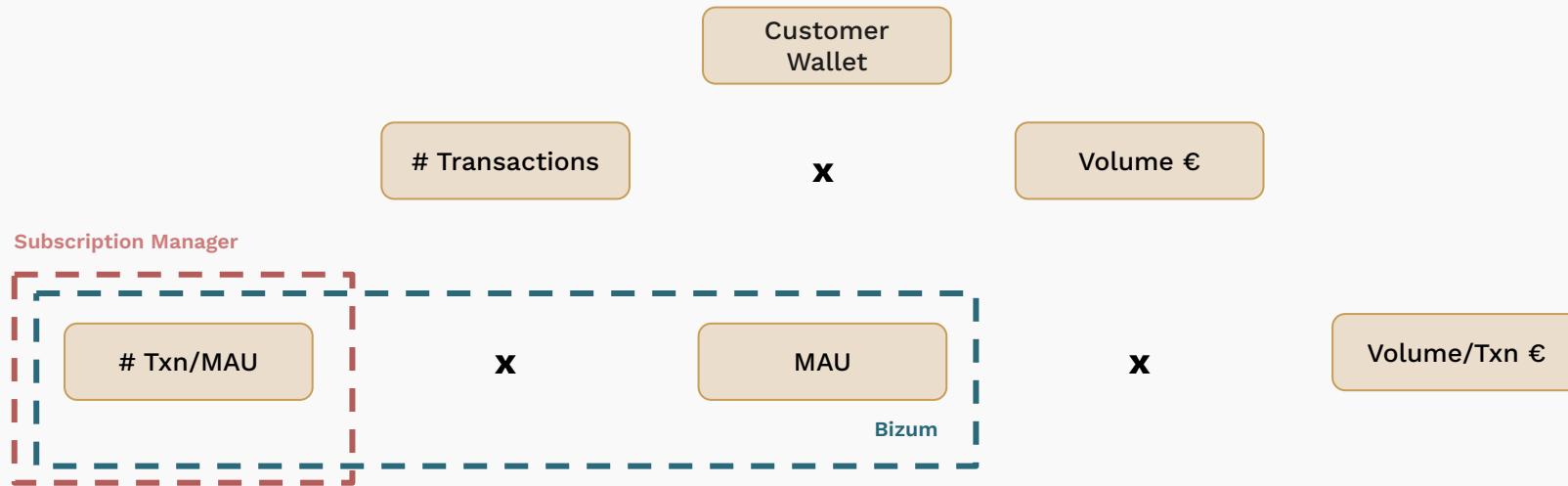


Control & Knowledge

When the company is not concerned on time to market, and the main focus is on leverage the knowledge internally and have total control over their products then **building fully In-house is the best option** - and economically on the long run.

1. Work with externals may be a great decision, enabling the product to go faster to market while allowing the internal teams to work on other projects on the meanwhile.
2. However, adding partners always make the business case more expensive and lose control over the product, but also allows to capitalize sooner - is a trade off.

N26 Strategy - KPI Impact



- **Bizum** is a product that will have direct impact on 2 KPIs - #Tx/MAU and MAU growth - by adding a essential banking essential Users will increase their number of transactions and will unblock Users to sign up due to the removal of this friction = **Gain of Customer Wallet**.
- **Subscription Manager** would have a direct impact on 1 KPI by simplifying the Recurring payment experience #Txn/MAU would grow - but less impact than Bizum.

Bizum - Simplified RICE

Feature	Reach ('000)	Impact	Confidence	Effort*	Total
Register into the Bizum Network	100	3	100%	5	60
Send a P2P payment	100	3	100%	5	60
Receive a P2P payment	100	3	100%	5	60
Request a Payment	10	2	80%	3	5,33
Recall a Payment	1	0,5	50%	3	1
Exclusive Contact List	100	1	80%	1	0,83
Customer Profile	100	2	50%	2	50
C2R - Payments	10	1	50%	5	1

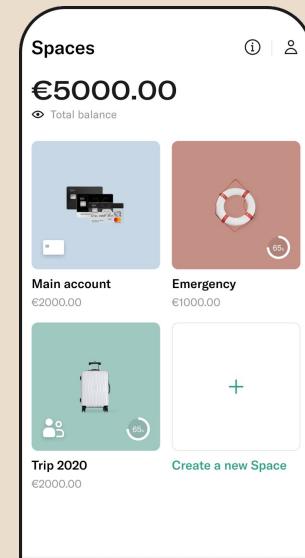
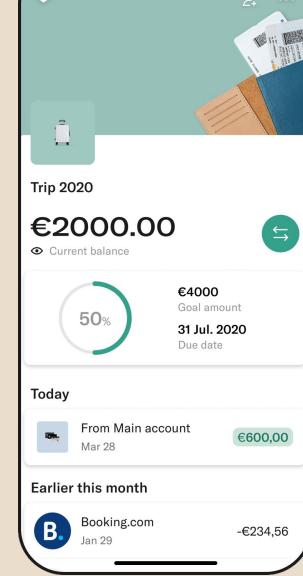
Upon performing a high level RICE Scoring, for Bizum MVP we would focus on **building the capabilities of send and receiving P2P payments, enable a smooth registration process and create Customer Profile**. Assuming that the other features were not contractually nor legally mandatory - they would come after the MVP.

*proper estimates are required to be done with the Technical team to understand feasibility and difficulties



Tech Scaling old solutions

SEPA CT



Tech Scaling old solutions

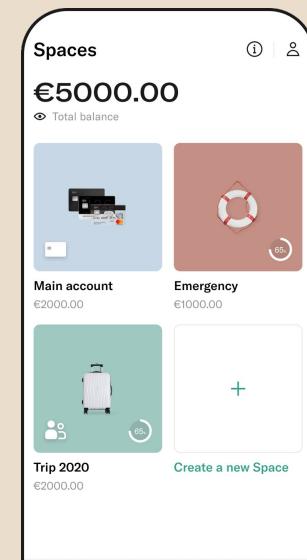
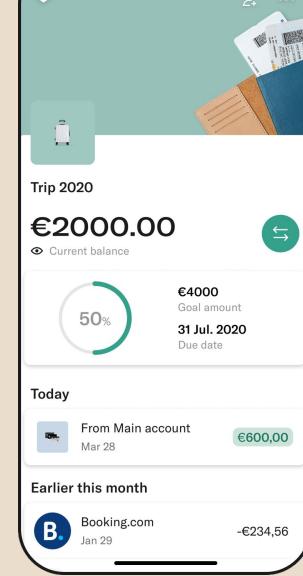
SEPA REVAMPING:

- **Problems:** Audit findings related to EPC non compliance
- **Solution:**
 - New infrastructure connection to Bundesbank
 - Compliance with EPC flows and messages
 - Working with regulator BAFIN / EPC, auditors and other stakeholders to enable a new SEPA compliant solution
- **Success metrics**
 - Reducing by 30% the # of incidents.
 - Closed 9 audit findings
 - Enabled N26 to remove the user growth cap



— Initiative

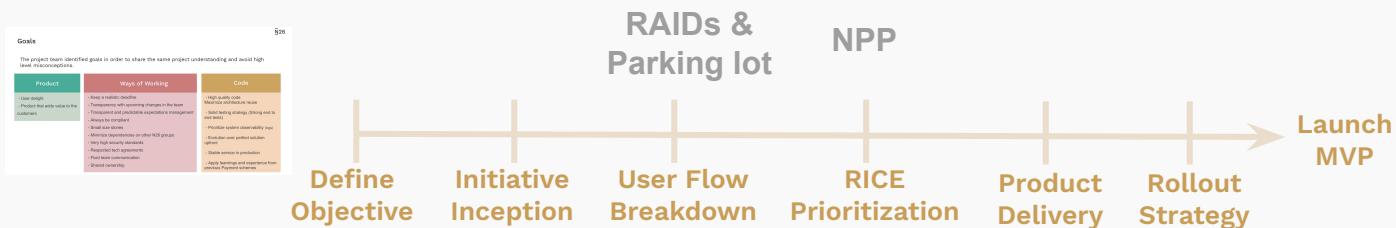
SEPA INSTANT



Tech Scaling old solutions

SEPA INSTANT:

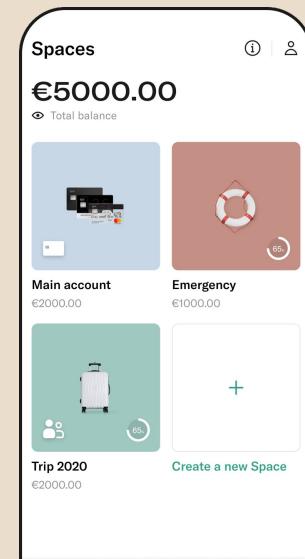
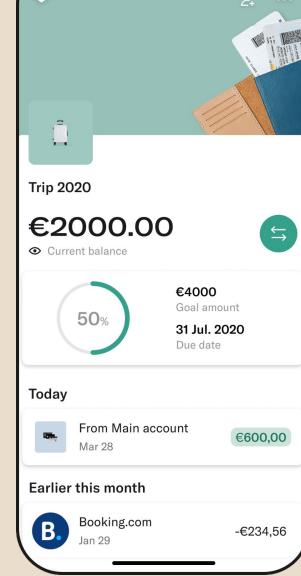
- **Problems:** Helping customers to move money faster increasing N26 payment volume
 - Stay competitive, unlock new experiences and keep user expectations
- **Solution:**
 - New infrastructure connection to EBA Clearing
 - Selection of a 3rd party to help with ACH integration
 - Compliance with EPC flows and messages
- **Success metrics**
 - Increase payment volume by millions
 - Enable a new revenue source for N26





Problem Breakdown

Localisation strategy



Primary Account Users

Primary Account Users are indeed the most active cluster of users, however **N26 current product offering restricts the market potential of Users** that can fully depend only from N26.

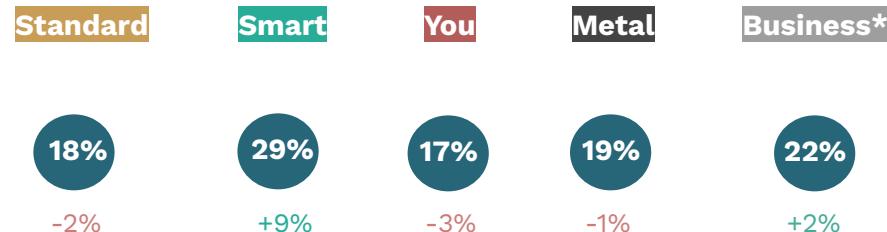
This cluster has high activity of card transactions and recurrent bank transfer in and out and overall high usage of the account - Direct Debit, Spaces, Moneybeam, etc.

Strong adoption on the German Market but clear difficulties on remaining markets.

% of Primary Account Yearly MAUs per Country



% of Primary Account Yearly MAUs per Tier



*All Business Tiers Consolidated

Spending Account Users

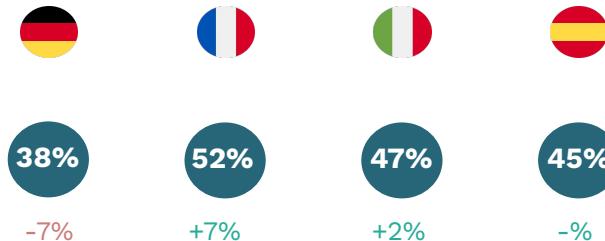
Spending Account Users is one of the biggest Group of Active N26 Users. They trust in N26 to manage their day to day spending and enjoy an easy and simple way to manage their monthly spending.

This cluster has high activity of card transactions and recurrent incoming bank transfer.

Similar adoption across all Core Markets

- **N26 strongest market fit.**

% of Spending Yearly MAUs per Country



% of Spending Yearly MAUs per Tier



*All Business Tiers Consolidated

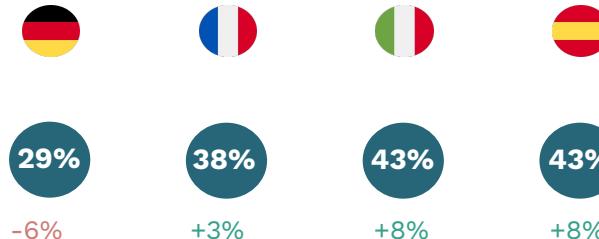
Secondary Account Users

Secondary Account Users is difficult to trace a specific behavior. This group of Users does not have any recurrent behavior relative to money coming in and out of the account.

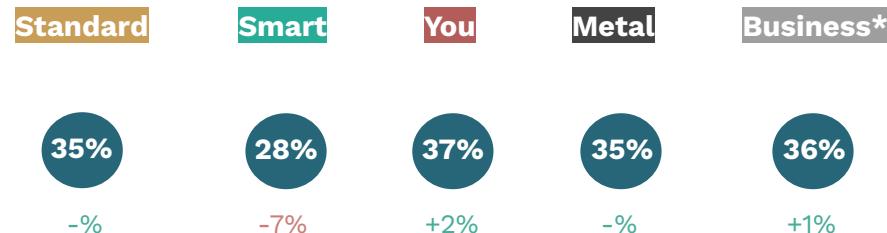
Their account usage is moderate, with relevant Card Usage and remaining features but no clear trend.

Customer uses N26 on a monthly basis but still does not have a commitment to the bank with any recurrence. **Strong cluster to explore.**

% of Secondary Yearly MAUs per Country

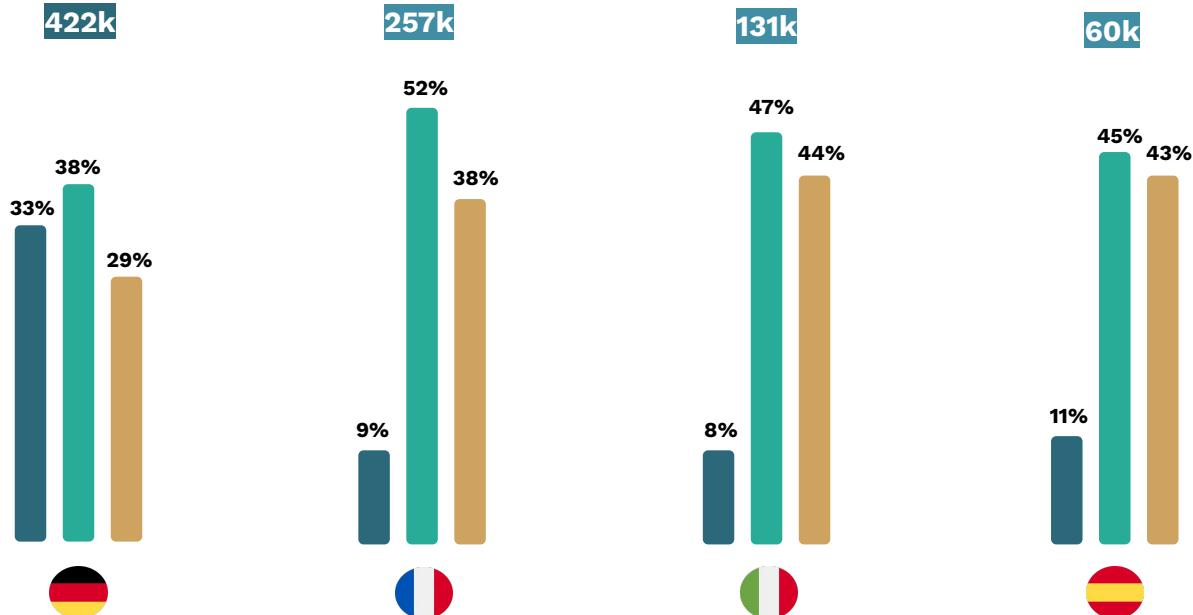


% of Secondary Yearly MAUs per Tier

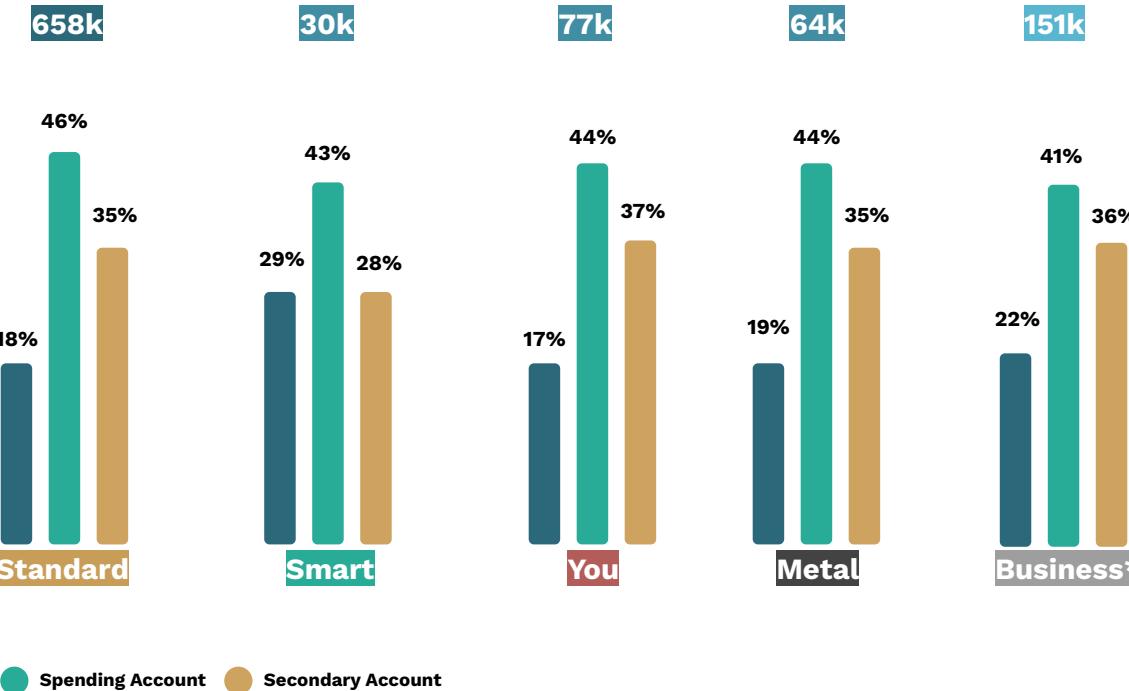


*All Business Tiers Consolidated

Yearly MAU - User that was active during every month of 2021
Jan 2021 - Jan 22



Yearly MAU - User that was active during every month of 2021
Jan 2021 - Jan 22



Average Yearly Revenue per Group Cluster Jan 2021 - Jan 22

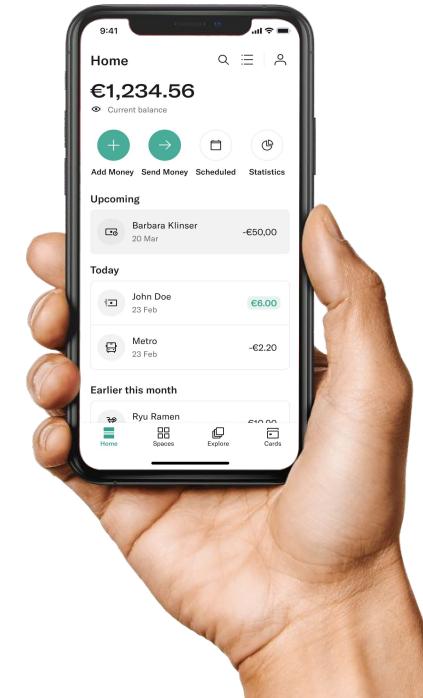
Cluster	Avg Yearly Revenue / User					STANDARD TIER	SMART TIER	YOU TIER	METAL TIER	BUSINESS TIER
Group 1	117.4 €	122.38 € (+4%)	121.17 € (+3%)	65.77€ (-44%)	91.7 € (-22%)	56.51 € (-52%)	89.31 € (-24%)	165.84 € (+41%)	235.27 € (+100%)	235.27 € (+100%)
Group 2	103.81 €	105.09 € (+1%)	134.58 € (+30%)	65.52 € (-27%)	71.50 € (-32%)	50.23 € (-52%)	86.03 € (-17%)	179.39 € (+73%)	287.25 € (+177%)	287.25 € (+177%)
Group 3	68.53 €	69.36 € (+1%)	83.19 € (+21%)	32.63 € (-52%)	53.35 € (-22%)	26.13 € (-62%)	50.48 € (-16%)	125.93 € (+84%)	178.05 € (+160%)	178.05 € (+160%)
Group 4	34.8 €	31.23 € (-10%)	47.14 € (+35%)	10.92 € (-69%)	24.81 € (-29%)	8.37 € (-76%)	26.20 € (-25%)	108.36 € (+211%)	163.80 € (+371%)	163.80 € (+371%)
Group 5	36.85 €	34.02 € (-8%)	55.10 € (+50%)	20.19€ (-45%)	17.94 € (-51%)	8.36 € (-77%)	38.20 € (+3%)	96.87 € (+163%)	164.90 € (+347%)	164.90 € (+347%)
Group 6	53.67 €	53.01 € (-1%)	76.73 € (+43%)	35.19 € (-34%)	35.58 € (-34%)	20.25 € (-62%)	41.98 € (-22%)	118.85 € (+121%)	53.67 € (+228%)	53.67 € (+228%)
Group 7	51.29 €	37.37€ (-27%)	71.58 € (+40%)	50.21 € (-2%)	37.48 € (-27%)	21.01€ (-59%)	52.85 € (+3%)	91.64 € (+79%)	155.72€ (+204%)	155.72€ (+204%)

Recommendation

N26 Markets are clearly at different paces and we can only cover the needs for **Spending Accounts** equally across all markets.

The main focus should be on building the trust in our Users to **move their liabilities to N26** - Direct Debits, Monthly Payments (Outgoing Bank Transfers) - conquering active & profitable Users.

We should focus on conquering our Users Trust and Confidence by continue building our product portfolio in the **missing verticals** and offering the **local payment methods** that they are used to use on their day to day.



WHAT IS LOCALISATION?

We aim to better understand our product market fit within a given market to determine what needs are specific to these sets of customers and how we can better meet those needs.

We are kicking off a study with in partnership with Marketing and Growth with the following goals:

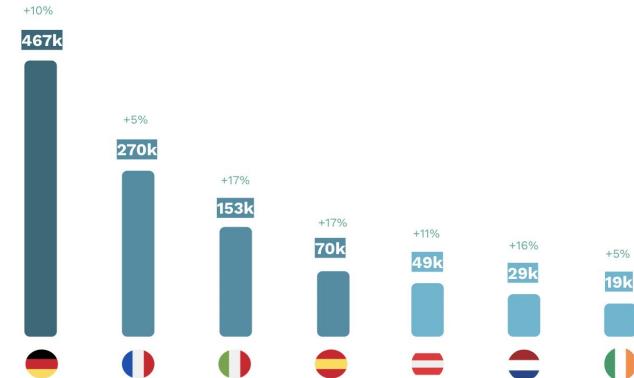
1. Understand our current positioning within Core Markets (Germany, France, Spain, Italy)
2. Understand needs of adjacent markets - future Core Markets (BeNeLux, Ireland)
3. Create a corresponding strategy to expand our reach and improve fit within current markets

CURRENT CORE:

GERMANY
• 739k MAUs

FRANCE
• 444k MAUs

Yearly MAU - User that was active during every month of 2021
May 2021 - May 22

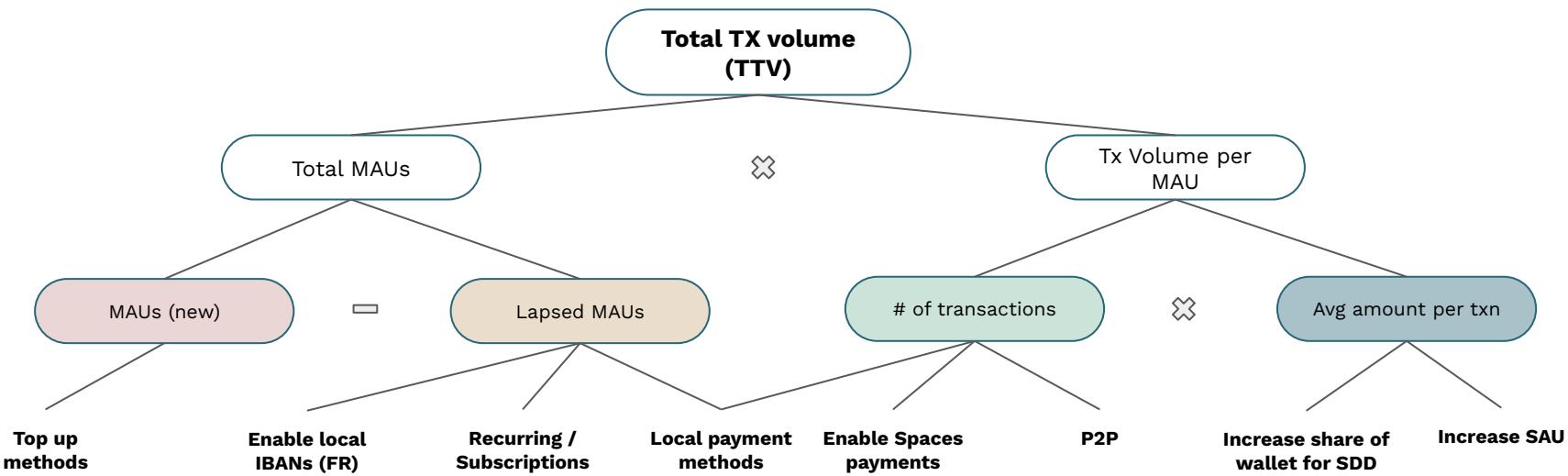


ITALY
• 284k MAU

SPAIN
• 165k MAU

Segment Context

What are the opportunities we think are most impactful to these KPI's

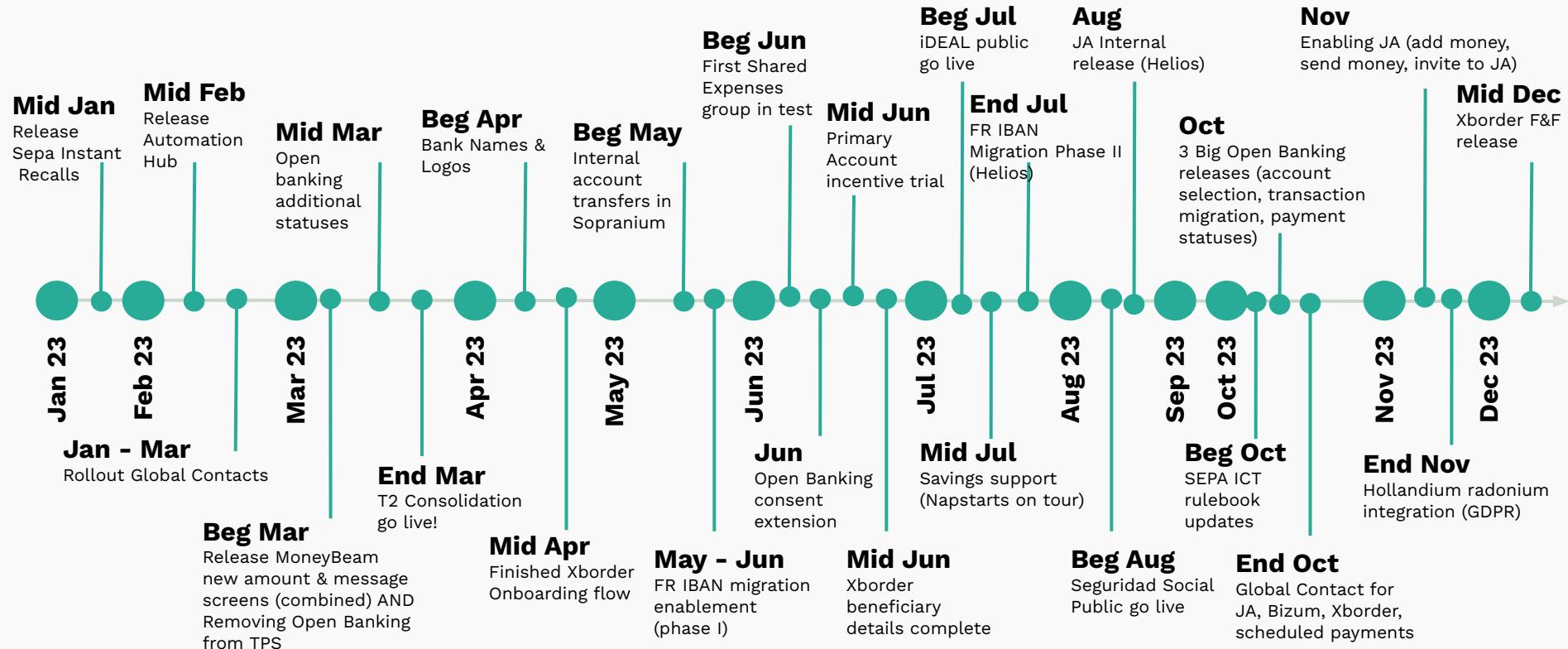


Foundations: Scalable architecture, Incidents, Ops overhead, Tech debt

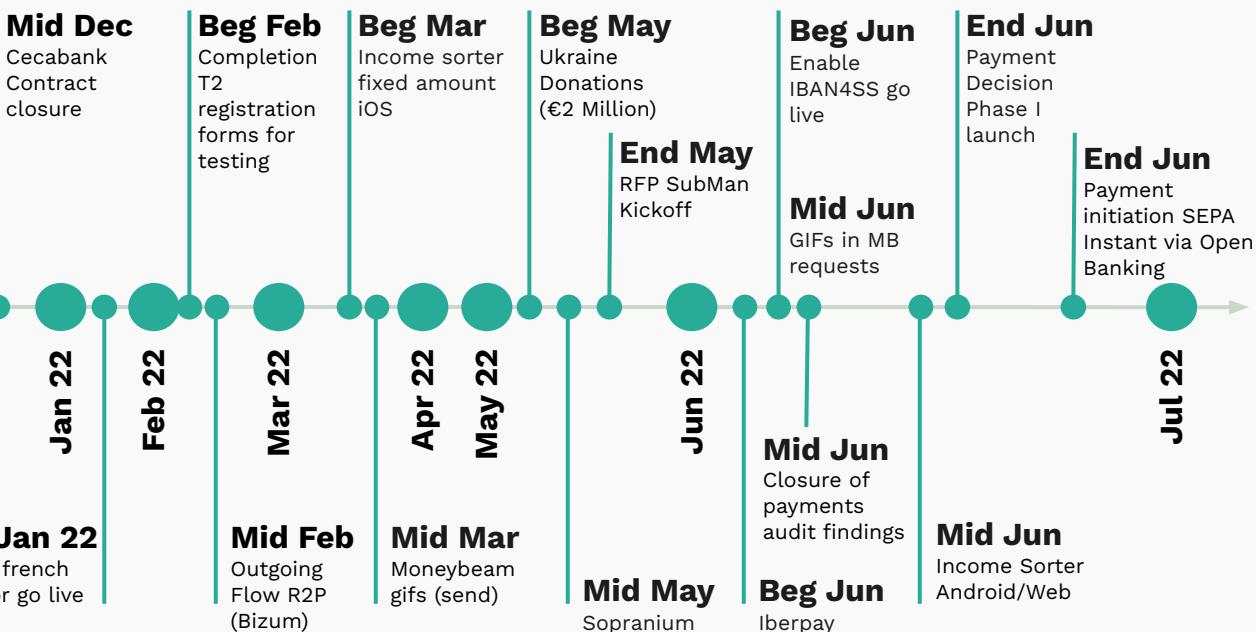
Compliance: Audit findings, Rulebook updates, AML

See [here](#) for full tree with wider relevant opportunities mapped.

Achievements & Milestones 2023



Achievements & Milestones in 2022



Upcoming Milestones

- Bizum
- IBANs for Shared Spaces
- Endpoint confirmation TPPs
- Subscription Manager MVP
- Global Contact List
- MultiCurrency discovery
- OSM remediation
- T2 Consolidation
- Open Banking audit closures
- And much more!

Payments 2023 - Let's talk about numbers

N²⁶



Bizum



iDEAL



Social Security



SEPA Instant
payments



Audit Findings

100k

Secured **>100,000 sign-ups** in Bizum, with a commendable **30.2% adoption rate** among Spanish users. Notably, Bizum trx constituted **51.1% of all outgoing payments** among Spanish users in December 2024.

18.1%

Launched iDEAL, attracting **26,000 unique users**. Processed transactions totaling 13.6 million euros, achieving a notable **18.1% adoption rate** among Dutch TnCs users in December 2023.

€1m

Facilitated **1 million euros** in social benefits and contributions through the new social security integration in Spain. This directly benefited 2.3k Spanish MAUs so far.

40.7%

Share of Instant trx among SEPA has increased **20% YoY** during December reaching 40.7% in Dec 2023, generating a **revenue increase of 30% YoY**.

16

Closed 16 out of 20 Open Banking-related audit findings from 2022.

Conclusions

Group Clusters - Customer Type

N26

Primary Account Users 20% of Yearly MAUs

Group 1 and **Group 2** are the Users that show the behavior of a Primary Account User.

High usage of Bank Transfers and more than 50% of the Users have a Direct Debit.

Card Payment is also high with on average 18 txs per month.

All of these Customers send a Bank Transfer (DT) on a monthly Basis.

Spending Account Users 45% of Yearly MAUs

Group 3, 4 and **Group 5*** are the Users that show the behavior of a Power Spender User.

Recurring Monthly incoming transaction and high usage of Card Spending - on average 15 PTs.

Low usage of Outgoing Bank transfers and Direct Debit

All of these Customers receive a Bank Transfer (CT) on a monthly Basis.

Secondary Account Users 35% of Yearly MAUs

Group 6 have a spread behavior and is unclear the usage for their N26 account.

Ad hoc incoming and outgoing bank transfers and moderate/low account usage compared to other 2 Clusters.

Relevant Card activity - on average 10 PTs per month.

These Customer receive and make bank transfers in a ad hoc basis - no recurrence.

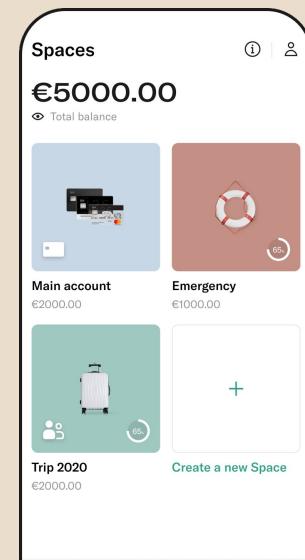
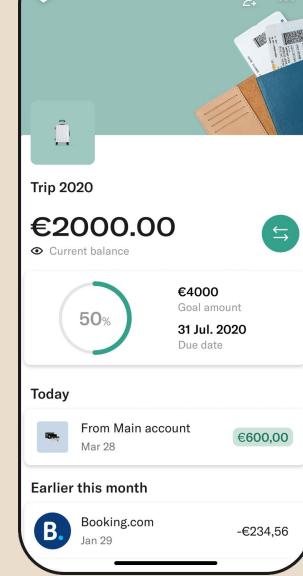
*Group 5 does not have recurring incoming but very similar behavior

1. **Primary Account Users** - Common pattern: **Outgoing Bank Transfer**
2. **Spending Account Users** - Common pattern: **Incoming Bank Transfer**
3. **Secondary Account Users** - Common pattern: **No Recurrent Bank Transfer**

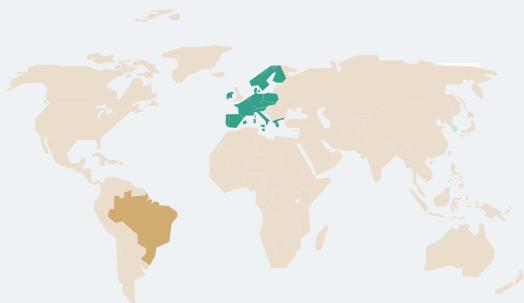


Problem Breakdown

Profitability



Revamping our cross border solution



Improve **Cross Border** payments user experience before focusing on Multi Currency Accounts

Current focus

We will revamp the current cross-border solution with Wise, to **ensure continuity** of the feature for our users and **improve profitability**

Context

1. First milestone to enable Multi-Currency Accounts
2. Unavailability of Banking Circle solution in the short term due to Compliance concerns
3. Tight timelines due to the need of revamping the solution with Wise to avoid feature shut-down

Benefits from Revamp

- 1 Higher revenues for N26** - Increase by 4x current revenues
- 2 Better user experience** - No more KYC process with Wise and faster payments
- 3 Broader Reachability** - With the new deal we will have +11 new currencies (total: 47 currencies)
- 4 Reduction of operational efforts** - Faster implementation and lower complexity

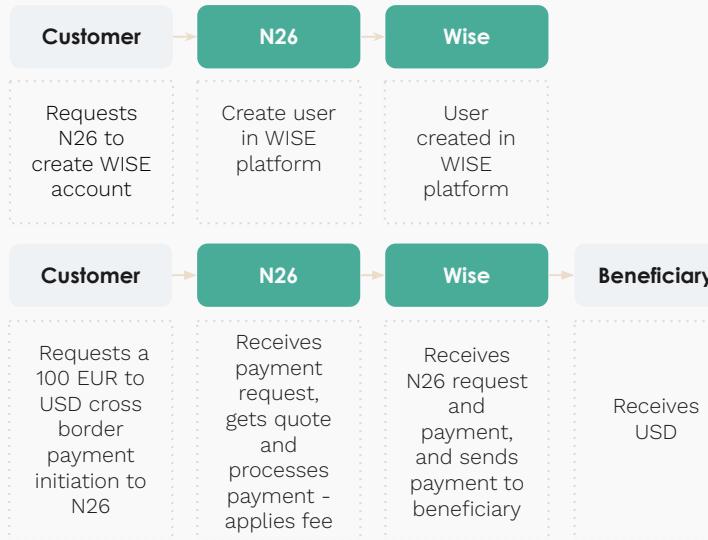
3. Partner setup

N26

Today

SEPA CT Payment

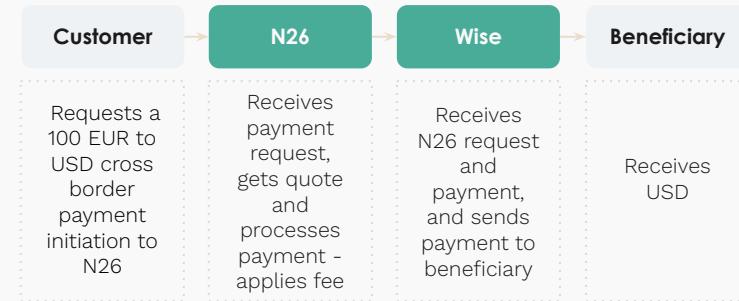
2 Processes



Tomorrow

SEPA Instant Payment

1 Process



- White-label feature
- N26 has control over pricing

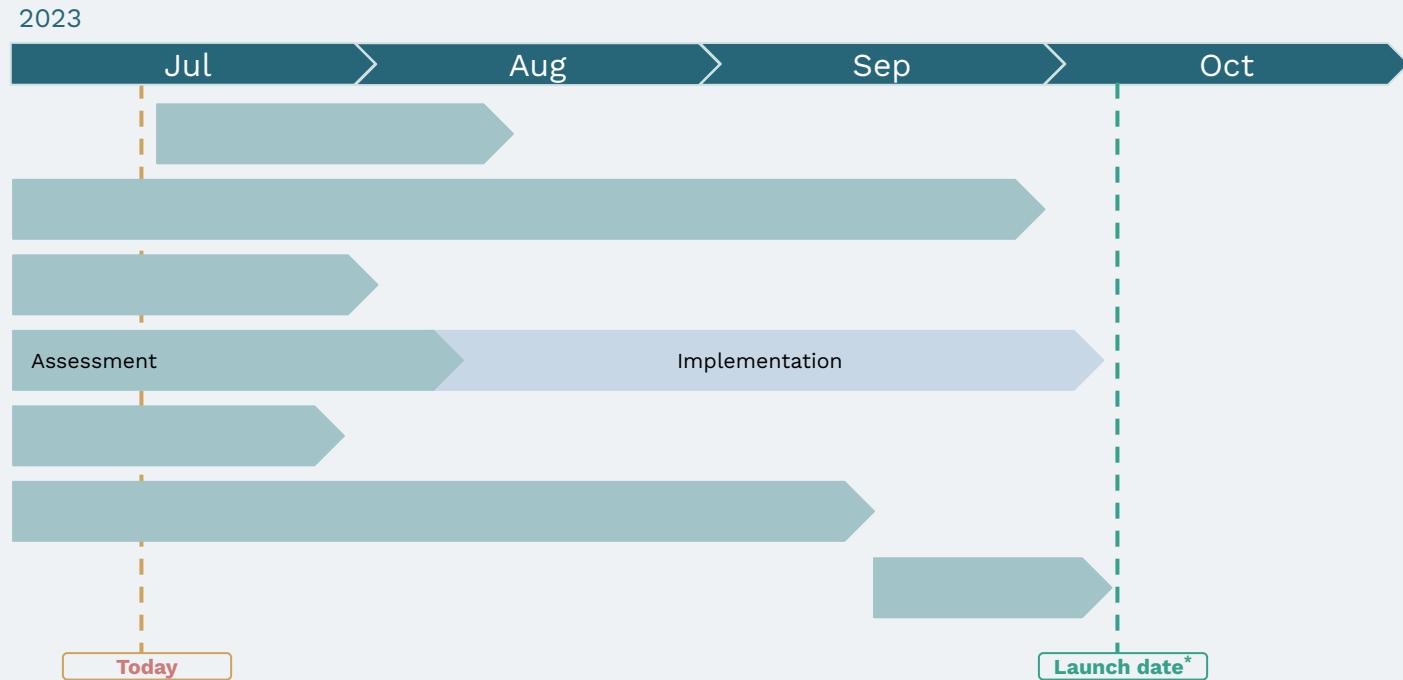


Fees configuration



Time to receive

4. Roadmap



5. Next Steps

Review project details

- Review the [NPP passport](#) and this deck
- Schedule a call with the team to discuss the impact on your function if needed

Make your assessment

- Give input in your team's sub-ticket in the [NPP project ticket](#)
 - We have reset the status of the tickets to "to do"
- Deadline for the assessment is the **10th of August**

Opportunity validation

Strategic fit

Company goal

Company goal - H2 '23 O1. Deepen the financial relationship with our users to increase profitability

PTX goal

Payments objective - H2 '23 O2. KR 2.2 Increase NC/MAU from x-border payments to 1€

Growth goal

Grow Recurring WAU base from 778k to 860k by driving adoption of key strategic products

User value

User profile

Users with the need to send funds in a different currency

User problem

Current user flow requires users to have a Wise account leading to technical issues in some cases, and is not adaptable to changing requirements, resulting in a bad user experience

User goals

To be able to easily and successfully send funds in a different currency

Business value

Higher revenues for N26

Increase revenue per MAU ~3-4x

Reduction of operational efforts

Faster implementation and lower complexity

Product overview

N26

Change in Wise model

Moving from a Connected Partner model (which required each user to have a Wise account) to an **Infrastructure model** (where users don't need to have a Wise account)

- Users will no longer need to create or link their existing Wise account (which caused technical issues)
- New screens are dynamic, and adapt automatically to changes in requirements from Wise (reducing failed transfers)

Change in revenues

Moving from a revenue share agreement (where N26 received 15% of revenue) to one where **N26 sets the revenue it would like to earn per currency** (see detailed fee structure in Slide 10)

Change in UX & currencies

Moving to 41 (35 at launch) supported currencies

- 6 existing currencies will no longer be supported, but 11 new currencies will be added

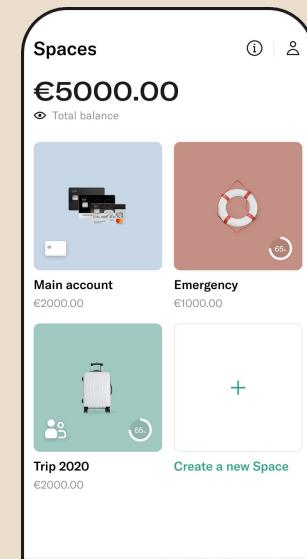
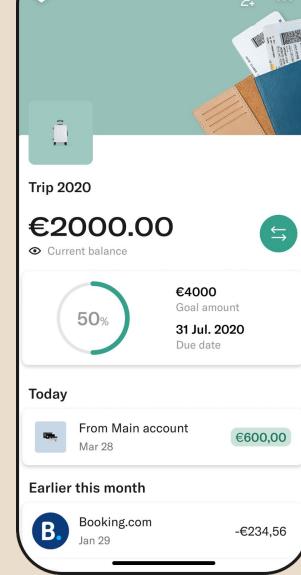
Change from SEPA CT to SEPA instant

- Funds will be sent to Wise using SEPA instant, rather than SEPA CT. This means Wise will receive the funds (and be able to process the payment) quicker, which should result in the beneficiary receiving the funds quicker



— Initiative

Subscription Manager



Winning H1 2022 - Overview of Objectives

N26

Business

Our customers trust N26 because we are a reliable bank.

Customers choose N26 for their everyday financial life.

Expand our tiered value proposition from Everyday Banking to Investment Management

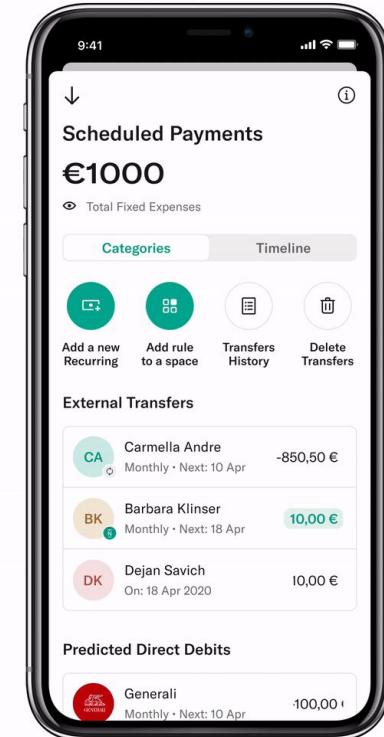
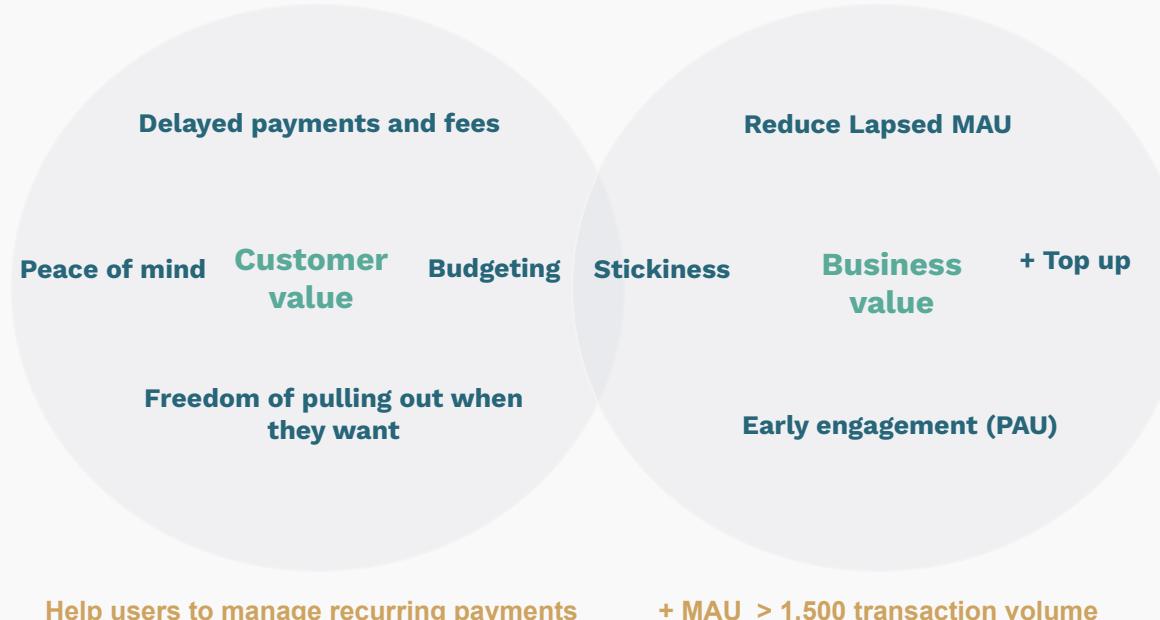
People

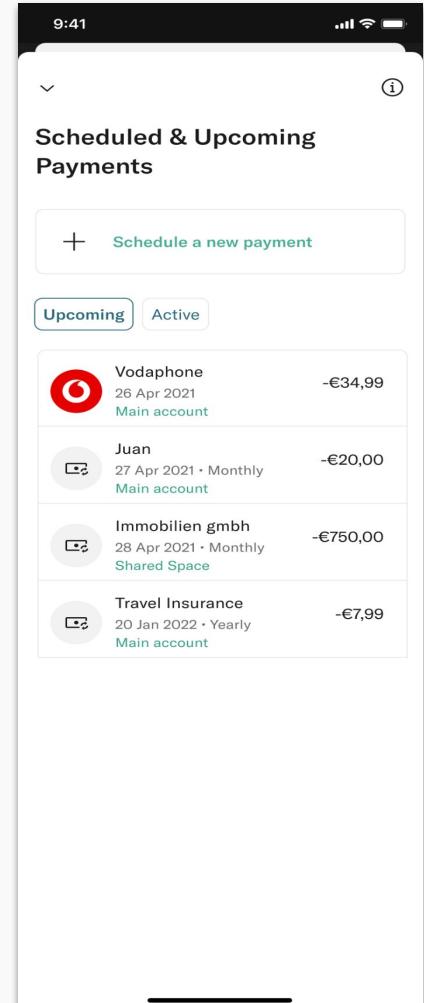
KR 1: user experience
Increase our NPS score from 54 to 60

KR 2: User experience
Increase the percentage of KYC that do > 10 trx in first 35 days, from 35% to 40%

KR 3: Retention
Increase % MAU >1,500 transaction volume from 51% to 56%

Why?





Help customers to better manage their scheduled payments

1. 34% users Peace of mind - making a payment on a due date eg. Don't miss an utility bill payment
2. 30% Avoiding delayed payments and late fees and **3. 26%** Managing their budget

HMW: Identify with high certainty the next payment of a recurring payment (Most important JOB)

1. SOs
2. Direct Debits - there is a minor error of identification
3. Cards subscriptions - Build (MPTS) or partner (RFP)

Explorations

4. Instalments
5. Italian payments
6. Recurring moneybeam and others

4. 10% users say Freedom on pulling out when they want - I want to cancel next payment =/Block

HMW: Help customers to block scheduled payments

1. SO - Block Feasible
2. DD - Block Feasible leveraging TPS
3. Cards - Pending discovery from cards

Scheduled Payments - MVP

App entry point

- Leverage current Scheduled payments entry point

Scheduled payments

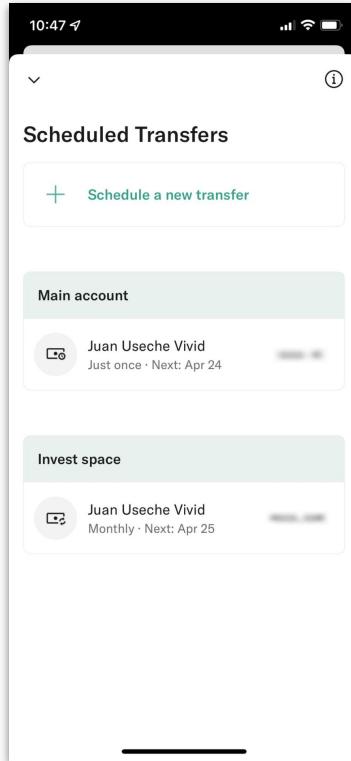
- Timeline view of upcoming DDs and standing orders
- Notification of upcoming DD and standing orders
- Upcoming direct debit and standing orders details

Metrics

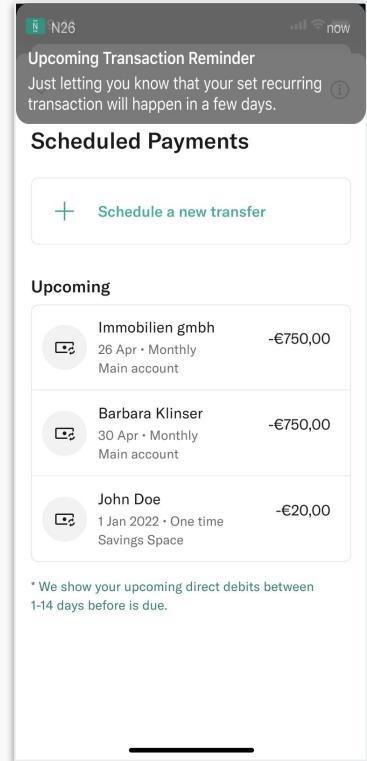
- % of failed DD due to insufficient funds
- Increase # of top ups

Next steps after MVP

- Upcoming DD on the main feed
- Blocking future direct debits in the app
- Notify when insufficient funds on a given space
- Add merchant logos



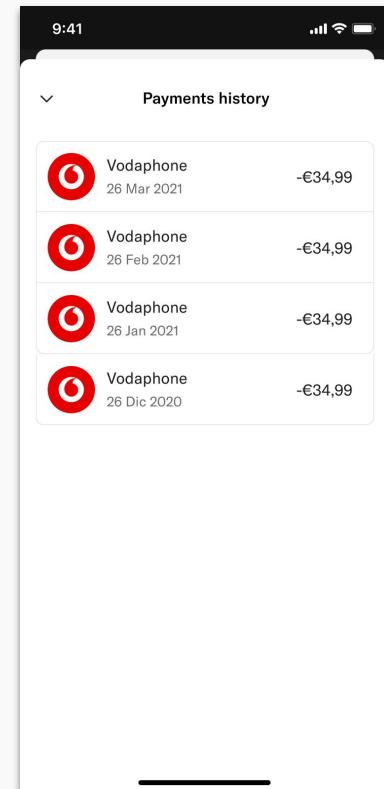
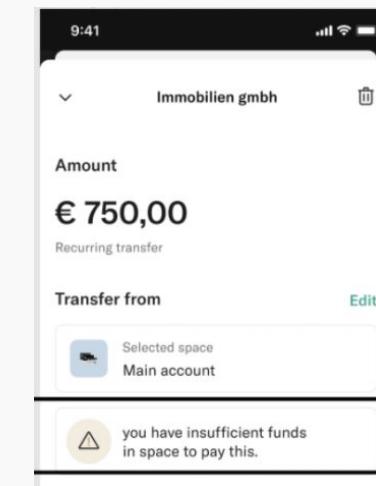
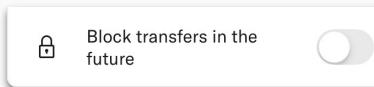
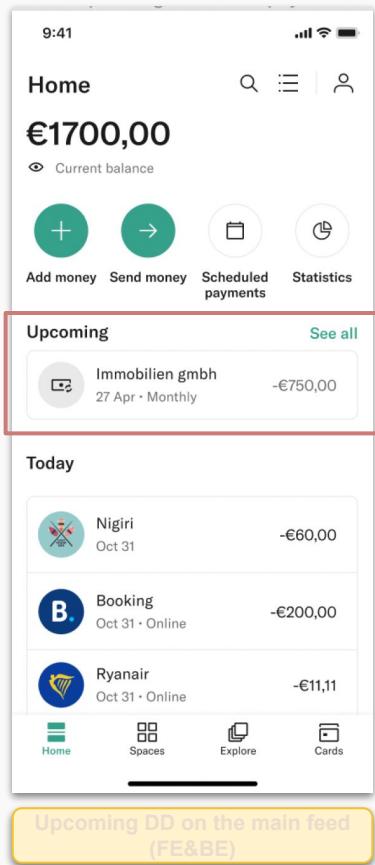
Before
SO only



After Jul 22
DD & SO

Scheduled Payments manager

Next iterations



Upcoming DD on the main feed (FE&BE)

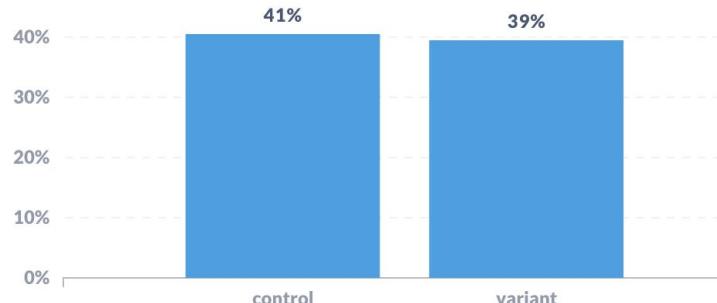
Blocking DD (FE&BE)

Status + Ins funds

Visibility on past direct debits

AB testing

Failure DD rate



DDR - customer revenue



Introduction:

- Selected users had DD and a failure on the previous month
- Variant users may have notification disabled or disable along the experience
- DD are expected once a month and in specific days
- Users selected had on average low balance (15 EUR or less). It may happened that some have loaded their accounts with a huge sum and they don't load it anymore or need to care to load it
- Testing period: 3 weeks - we will continue to monitor but we don't expect changes

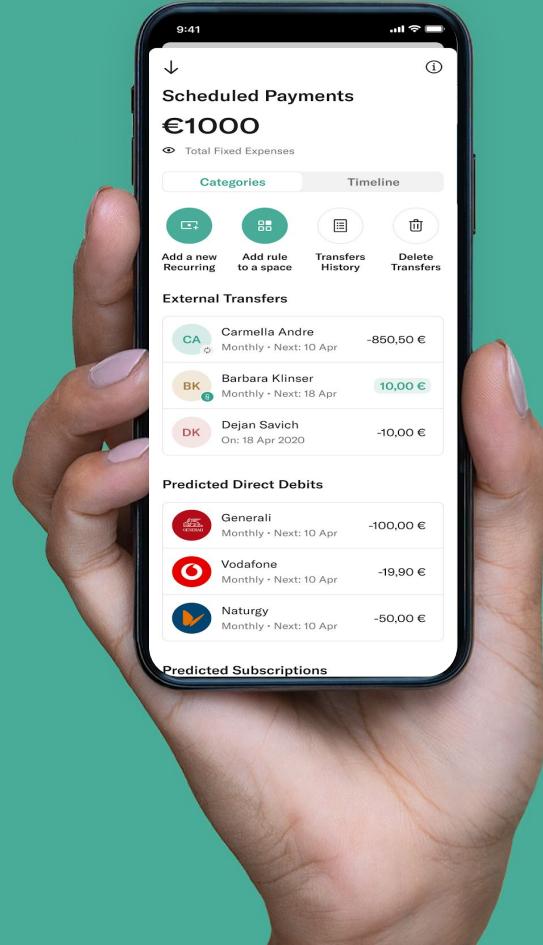
Hypothesis:

1. Decrease % of failed DD due to insufficient funds from current 6% to 4% - **True**
2. #top ups group A vs group B is 10% higher - **False** - The notification increase # top ups by 1%

Next steps:

- Add notification information in secure inbox - GSDD idea
- AB testing for upcoming DD section on the main feed

OPPORTUNITY DEEP DIVE



Subscription Manager Vision

01 Subscriptions direct debits and Standing orders

User value - Overview of all fixed expenses

QUESTIONS TO ANSWER

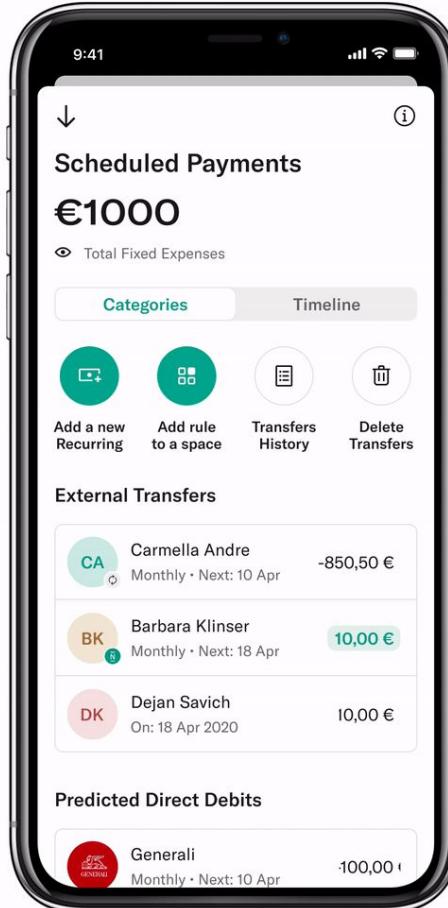
How would people react to automatic predictions?

Would it be positively perceived or negatively?

Do people care if it is a DD or SO?

Why not categories expenses by type of expense?

(Idea Rafa)



Transaction Type containers

SUBSCRIPTIONS

	Spotify	-9,99 €
	Netflix	-19,90 €
	Headspace	-5,00 €

DIRECT DEBITS

	Generali	-100,00 €
	Vodafone	-19,90 €
	Naturgy	-50,00 €

TRANSACTIONS

	Carmella Andre	-850,50 €
	Barbara Klinser	-10,00 €
	Dejan Savich	-10,00 €

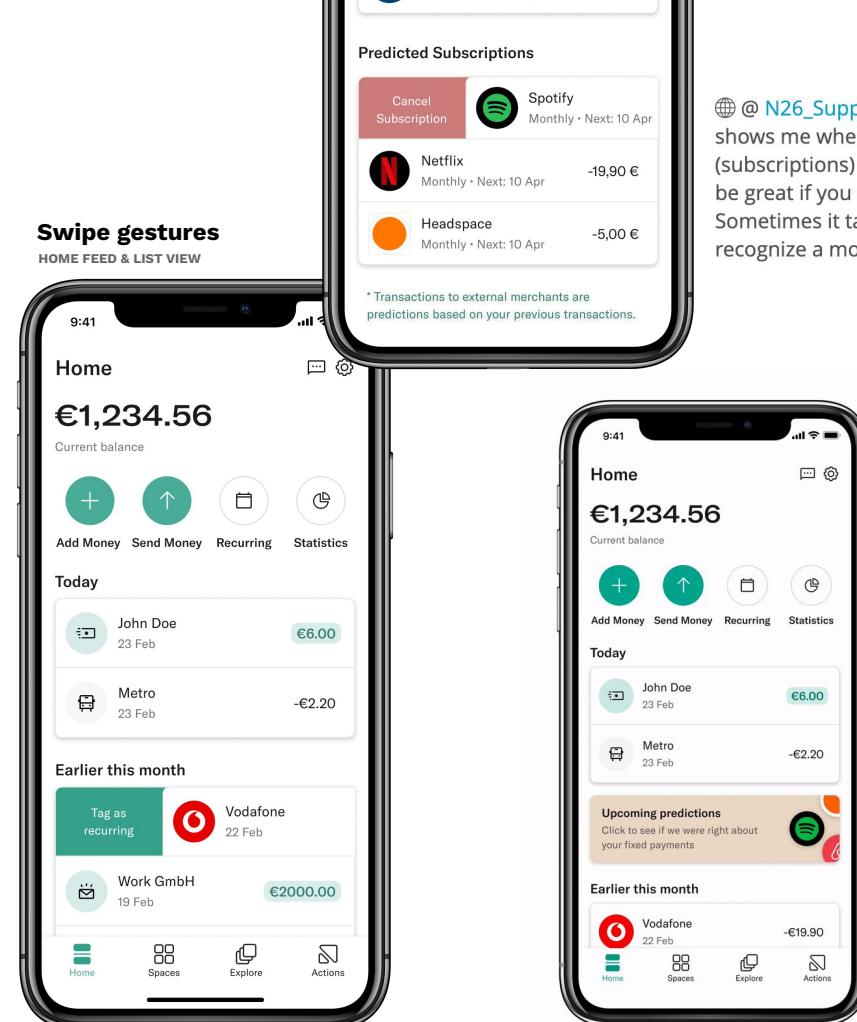
DISCLAIMER: VISION CONCEPT WIREFRAMES. TEAM IS WAITING TO GET A DESIGNER TO PROCEED WITH VISION AND USABILITY

Subscription Manager **Vision**

02 Manually tag or untag a transaction as ‘recurring’ and cancelling

User value - Power for 100% accuracy

Manual or automatic (premium) prediction of fixed expenses (e.g. Direct debits, subscriptions) would give our users a better overview of all fixed expenses, and provide them the ability to quickly view, set or remove any transaction from the recurring list.



🌐 @ N26_Support I love the feature that shows me when my monthly payments (subscriptions) are debited. It would just be great if you could also add manually. Sometimes it takes 3-4 months to recognize a monthly payment.

Subscription Manager Vision

03 Fixed transactions can be viewed in various ways

[Timeline/feed or Organised by category]

User value - Different people have different ways to structure info

Providing users with alternate views of fixed expenses - depending on mental models [to be validated]. The aim is to provide a clearer overview of transaction types, overall fixed expenses sumup, etc.

QUESTIONS TO ANSWER

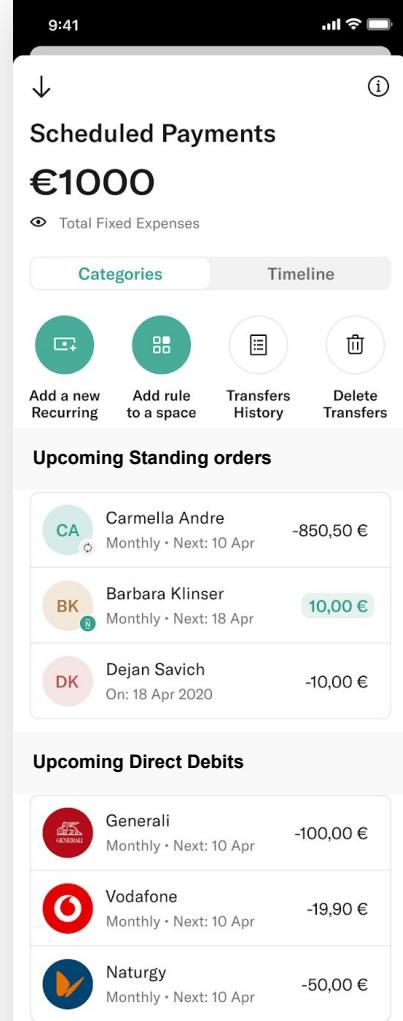
Understanding people's mental models! What is peoples ideal way of managing their expenses, do they categorize them, etc.?

Expense summary

PROVIDING FIXED TRANSACTION AMOUNT SUMUP

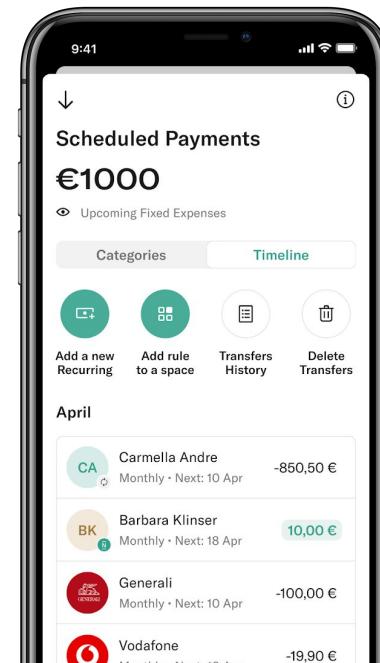
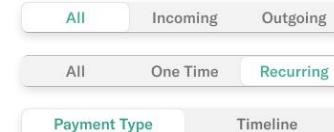
Quick Actions

HARMONIZATION + ADD FUNCTIONALITY



Providing improved expense overview

CATEGORY TOGGLE EXPLORATIONS



DISCLAIMER: VISION CONCEPT WIREFRAMES. DESIGN NOT CLOSED

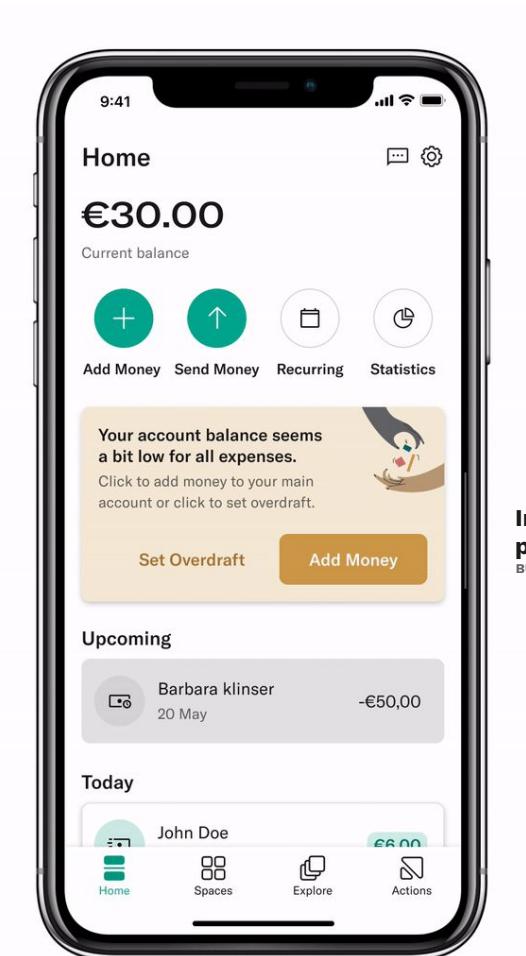
04 Proactive insights and guidance on how to reduce fixed costs

User value - Notify customers so they can avoid fees and know if a recurring payment amount was different from the previous period

Save customers money and generate positive brand connection due to proactive nature of informing.

ANSWERING TO USER WORRIES

One of the biggest fears for users when creating recurring transactions is that they will forget about it and get charged.



Inform & provide actions
BUILD TRUST



Strategic Fit

Mission and Vision - Be the bank **100M loves** to use

Company Strategy - Delivering rapid time-to-value for our customers, with a world-class onboarding experience, and feature-set that increases adoption of a bank account in core local markets.

Payments Strategy - being the **primary spending relationship** for our customers with our **intuitive** and **secure** payments and cards experiences, that provide all the **features** customers need and the **perks** they want.

Team Mission - Allow our customers to save time and worry less, so that they feel smart, secure, and in control by helping our customers to manage their recurrent payments (what they need to pay/was paid, when and to whom)

Initiative vision - For **N26 MAUs** who have **recurring payments** in their N26 account, who **do not keep with their subscriptions**, the “Subscription Manager” is **Financial empower tool** that helps N26 customers to **simplify their financial lives**, spend unnecessary and identify expenses that they could avoid by helping customers to **plan** and **track** their money

User value

User Profile

Total addressable audience - N26 MAUs with 1,2,3 recurring payments a month (**600,000**)

16% secondary spenders, **10%** primary account users and **20%** Spaces power users

All customers: 600,000

- DD only (300,000)
- Cards subscription only (125,000)
- Standing orders only (35,000)
- Combination of the three (140,000)

Premium only: 120,000

- DD only (50,000)
- Cards subscription only (27,000)
- Standing orders only (5,000)
- Combination of the three (30,000)

User Problem

Help customer to keep track of their recurring payments

Proactive insights Avoiding fees and default on services

Expense Overview Past bills visibility

Predictions - Upcoming bills visibility (75% on survey)

Expense Management Blocking, refunding and requesting back unwanted payments

Problem Frequency: Mainly Monthly

How have users tried to solve the problem to date?

Customers have their substitutes to solve their problems - 26% used excel to keep track their scheduled payments

Why do we believe this is a important problem to solve?

38% of bank users deemed SM "highly valuable"

6% of DD fail a month due to insufficient funds

N1 requested feature by customers in core markets

User Goals

- NPS score increase for recurring payment types
- Reduce customer contacts of unwanted payments
- Reduce # of payment failure due to insufficient funds

86
Spaces Details & IBAN
User Mindsets

66

You guys should know what is going to happen to my account . You guys should know that electricity and USC will charge at the same day. You should give me a heads up, "you should manually transfer money or we charge 3 euros".

P1

USER
RESEARCH



N26

Company Input metrics

What are the metrics that indicate we are achieving our strategy?

Customers choose us for their everyday financial life



Segment Input metrics

What are the metrics that indicate we are achieving our strategy?

Enable everyday banking in our core markets by launching the key features that remove the need to maintain an additional bank account"

RETENTION
Increase % of MAU with recurring payments from current 32% (average 2021) to 35%

Input metrics

DD adoption + MAUs with DD, + DD

SO adoption + MAUs with SO, +SO

Card adoption + MAUs with Cards, +SO

Deloreans Input metrics

Payment error
- failed DD, + top ups

Payment usage
MAU setting their first DD

Payment Amount
Make MAU move high value DD

Payment error
- failed SO, + top ups

Payment usage
MAU setting their first SO

Payment Amount
Make MAU move high value SO

Payment error
- failed card payment, + top ups

Payment usage
MAU setting their first card subscription

Payment Amount
Make MAU move high value DD

PAYMENTS (+ SHARE OF WALLET)

What behaviours we want customers to change?

KR 2: Early Engagement
Increase the percentage of KYC that do > 10 trx in first 35 days, from 35% to 40%

KR 3: Retention
Increase % of MAU that do more than €1,500 transaction volume per month, from 51% to 56%

Banking essentials

DEPOSITS

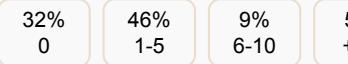
RECURRING PAYMENTS

LOANS

INSURANCE

OTHERS

Market
Average recurring payments per person



N26 Average

PAU average = 2.03 scheduled payments
MAU = 1.88 scheduled payments



% of MAU with at least one scheduled payment

70% of N26 MAUs **don't** have any type of scheduled payments. Subscription Manager wants to change this by giving one more reason to customers to trust and bring their recurring payments to N26.

Objective:

Increase % of MAUs with at least one scheduled payment by x%

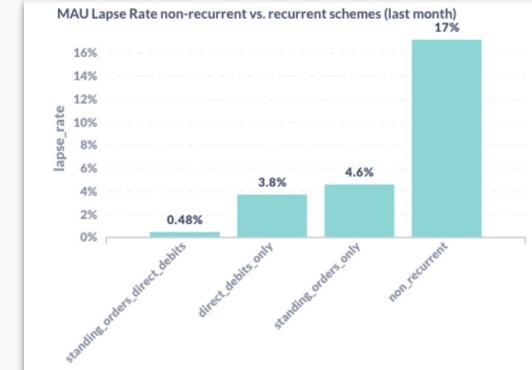
Market and data insights

Market survey - [here](#)

- 85% of users surveyed make use of at least a type of subscription (1. Communication 2. Utility bills 3. Insurance 4. Taxes 5. Media 6. Rent (aligned with N26 customer subscription setup))
- These 85% have between **3** to **11** subscriptions
- The advantages stated by customers on the subscription model were:
 - **34%** Peace of mind (making a payment on a due date)
 - **30%** Avoiding delayed payments and late fees
 - 26% Managing their budget
 - 10% Freedom on pulling out when they want

Data Insights

- **N26 MAU Subscription Breakdown:** (Full breakdown here) - 33% of users have at least one recurring payment
 - **50%** of customers have **1 DD set up**
 - **17%** of customers have a **combination of DD and SO**
 - **11%** of customers have a **combination of DD and card subscription**
 - **7%** a **combination of DD SO and card subscription**
- # of recurring payments - **1 (70%)**, **2 (23%)** and **3 (5%)**
- **40% of the recurring payments have a different amount on the subsequent payment**
- **Periodicity:** - Mainly monthly Direct debit (50%), Standing orders (90%), Cards (70%)
- **Payment Failure**
 - How many recurring payments fail a month? 10% of SO and 7% of the Direct Debits
 - Mainly due to Insufficient funds - 90% SO, 89% DD, 60% cards

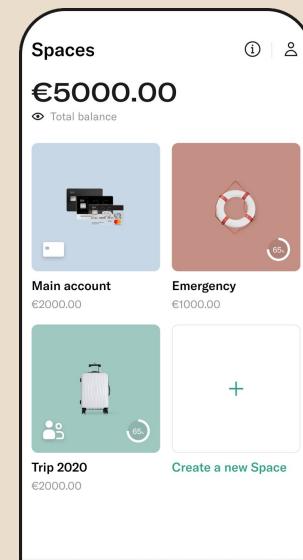
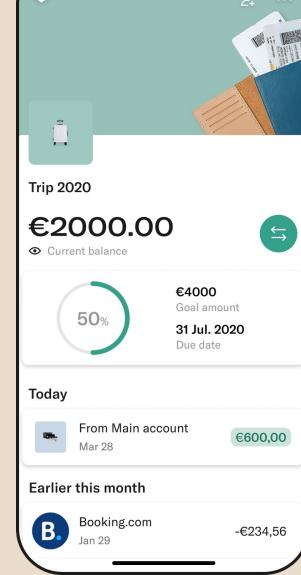


Recurring payments reduce lapsed MAUs/create lock-in and carry higher than average tx value



— Initiative

Vishing



Call Status

Prevent Vishing



business opportunity

-2000*

From JAN 2025 to APR 2027

Vishing journey

1

Impersonation

The fraudster poses as a trusted figure (e.g., N26 employee).

Can use spoofed caller ID to look legitimate.

2

Urgency & Fear

- Fraudster creates a false sense of urgency—claiming suspicious activity, account breaches, or legal consequences.
- This puts the victim under pressure to act quickly without thinking.

3

Extract information

- N26 user is asked to share sensitive data like one-time passcodes (OTPs), account numbers, or even make a payment.
- Sometimes this includes guiding the user through a "security check" that is actually a setup.

4

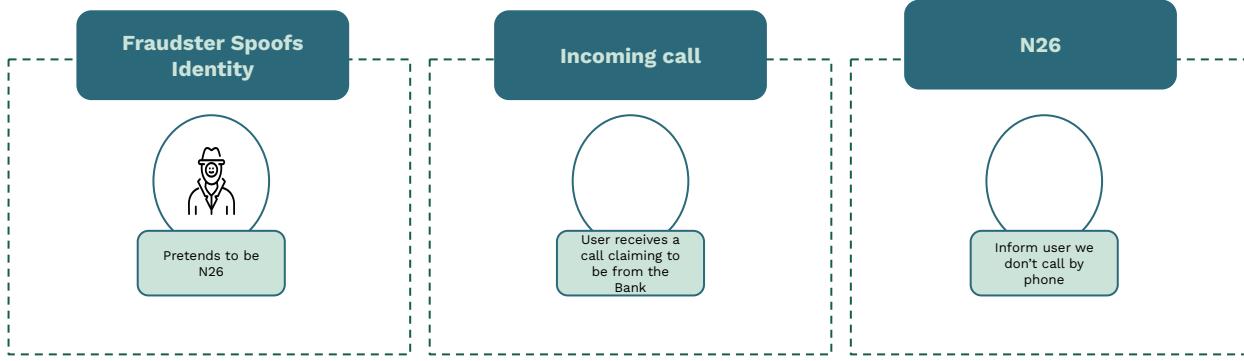
Account Takeover or Transaction

- The fraudster uses the extracted information to take over the victim's account or initiate unauthorized transactions.

F&F

N26

Vishing experimentation - Android

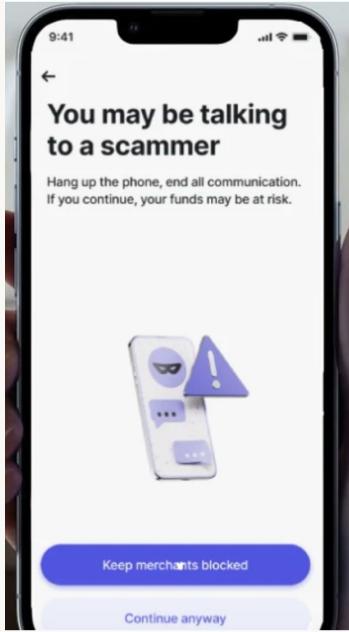


By notifying customers through the app, we believe we can
help users to recognize potential fraud in real time
preventing account takeovers and unauthorized payments.

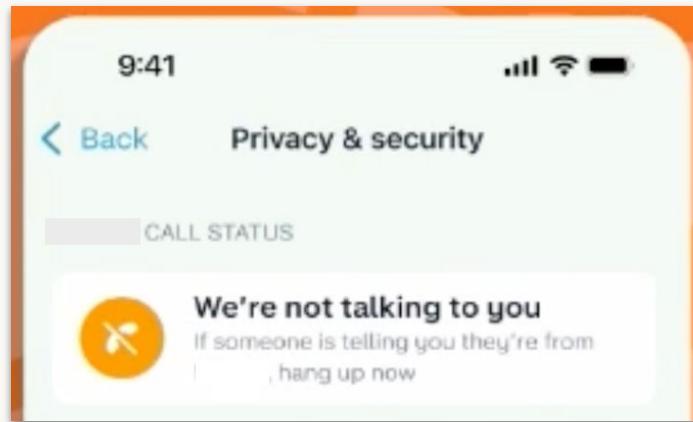
Competition

N26

Revolut / Wise



Monzo



Monzo's Call Status feature lets the users know when they are on a call with someone from Monzo. When a Monzo agent calls the user, a notification appears in the Monzo app confirming the call is genuine. Users can see the agent's name and role.

Monzo: Call Status

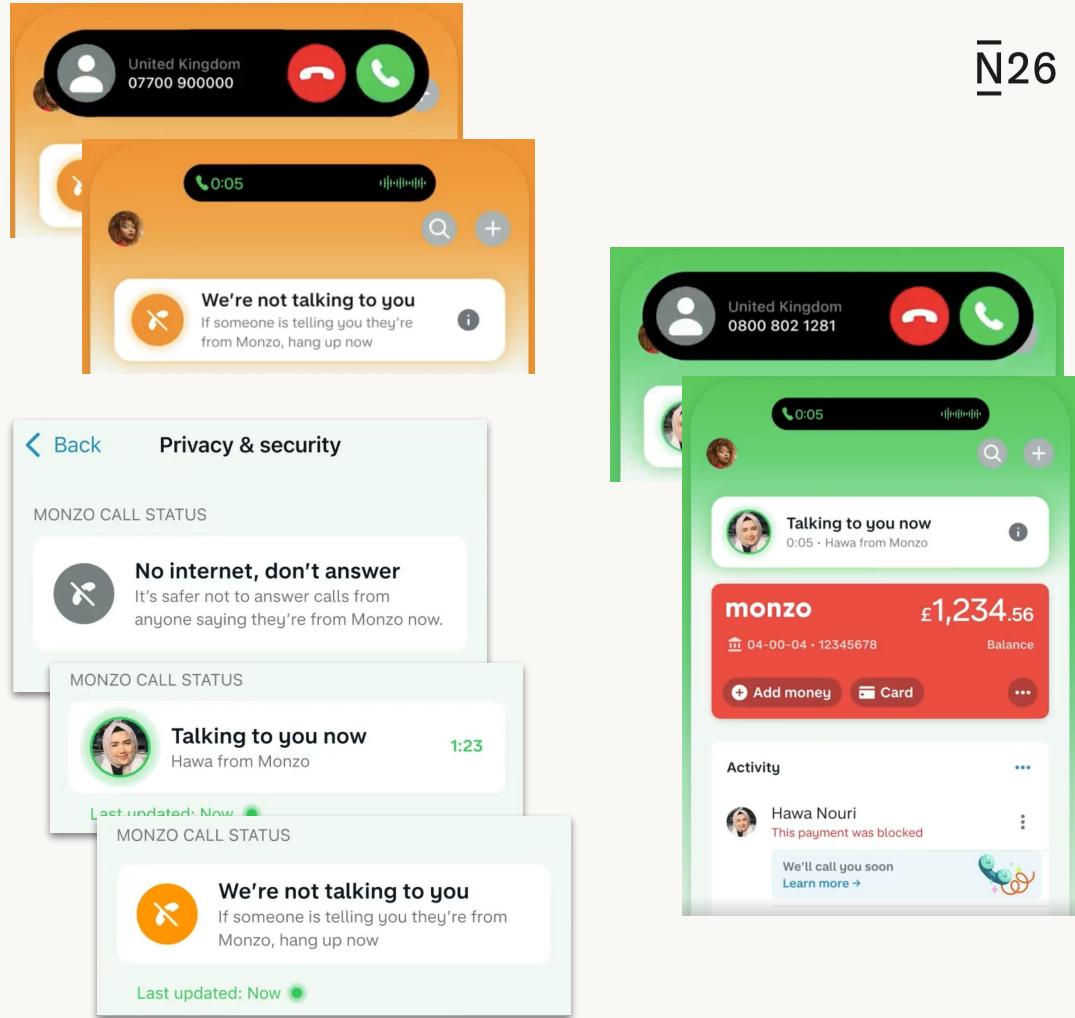
N26

What it does

Helps users check if Monzo is really calling them.

How it works

- Now appears **at the top of the home screen** when there's an incoming or active call
 - Previously only visible in Settings > Privacy & Security** and in some places like **payment screens**
- The status updates:
 - Talking to you now** – shows agent name and call duration
 - We're not talking to you** – tells users to hang up if the caller claims to be from Monzo
 - No internet, don't answer** – warns against answering calls claiming to be from Monzo
- Only an **info icon** is shown — no clear CTA available
- Some screenshots show a message saying '**This payment was blocked**' — unclear if this is linked to the call status feature



Vishing experimentation - Android

Key Features

Persistent Presence:

The info card remains available even after the app is closed.

In-App Control:

Users can easily manage the overlay from within the app.

Overlay Behavior:

- Activation:

The info card launches automatically when we receive a call and the app is open.

- Persistence:

The card remains visible as long as the app is in use during the call—only when the app is opened.

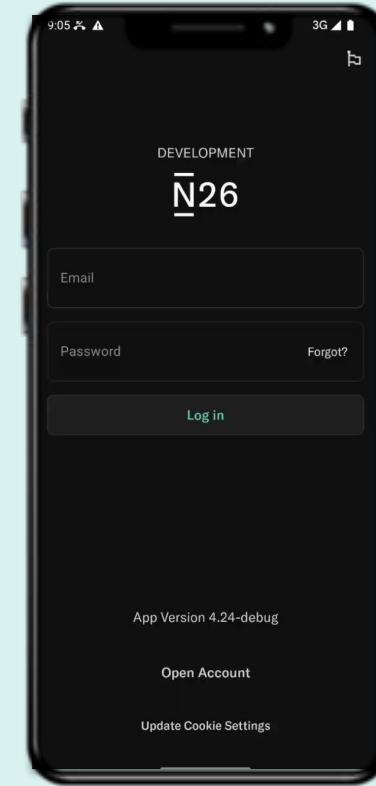
- Dismissal:

N26 app is closed.

Operational

- Create Salesforce ticket (NO NEED) -> We should **not** follow up.
Process of fraud number calling users inform Trust and Safety to block the number -> We could add a follow up text box for customers to insert the number.

N26
Only if customer is impacted CS follows up.
Ticket prioritisation (?)



NXD compliance [here](#)

Notification Copy Variations

1. **"Heads up: Are you talking to someone about your bank account?"**
Be cautious—[Bank Name] will rarely call without a prior message in the app.
2. **"Stay alert during calls."**
Never share codes or personal info over the phone unless you're sure it's us. When in doubt, hang up and use the app.
3. **"Your security matters."**
If you're on a call about your finances, make sure it's really us. We typically contact you through the app first.
4. **"Talking about your money?"**
Always double-check who you're speaking to. We'll never ask for PINs, passwords, or full card numbers on a call.
5. **"This call wasn't scheduled with us."**
We haven't contacted you today. Be careful—scammers often pose as banks.
6. **"Not expecting a call from us?"**
Fraudsters can spoof numbers. If you didn't arrange this call via the app, end it and message us directly.
7. **"You're on a call—please be cautious."**
Scammers often call pretending to be banks. Hang up if anything feels off.
8. **"Verify before you speak."**
We care about your safety. If this call wasn't arranged in advance, it's best to end it and check with us directly.
9. **"Reminder: Keep sensitive info private."**
Never give away your login details or verification codes, even if the caller claims to be from [Bank Name].
10. **"Call in progress — stay alert."**
Unexpected calls about money? Trust your instincts. You can always hang up and reach us securely through the app.

Success Metrics

Timeline

Run experiment for 3 months

Impact assessment (2024)

- Primary Success Metrics (Fraud Reduction Impact)
 - Reduction in Vishing-related Losses
 - % decrease in total financial loss from vishing vs. baseline period
 - Reduction in Account Takeovers (ATO) Linked to Vishing
 - Report CTA adoption - Joseph idea
- #/% drop in ATOs traced back to voice phishing attempts
- Drop in cases where users disclosed OTPs or security info over the phone

Team	Topic		Owner
PTX	Problem space	Do we have dashboards and data related to Vishing / Phishing	
Legal	Terms and conditions	<p>Do we need to include on terms and conditions?</p> <ul style="list-style-type: none"> ● DE ● FR ● IT ● ES 	
Data privacy	Feature opt-in	<p>Automatic Opt-in - Since this feature will be to protect users we could go with an automated opt-in approach</p> <ul style="list-style-type: none"> ● Do we need to give users opt out option? ● Can we do the enrolment with/without consent? ● Integration with TOPAZ is required? YES 	
Data Privacy - Android			
Data Privacy - Apple		With Apple we would need their consent to listen to events such as user is currently on a call	
KYCO		<ul style="list-style-type: none"> - When user clicks on Report CTA what happens next - 1. Create salesforce ticket 2. What would be the prioritisation of this ticket? - List KYCO concerns 	
Usability		What is the best way to alert users? - Notification, Infocard, Bottom sheet	

Vishing experimentation - Android

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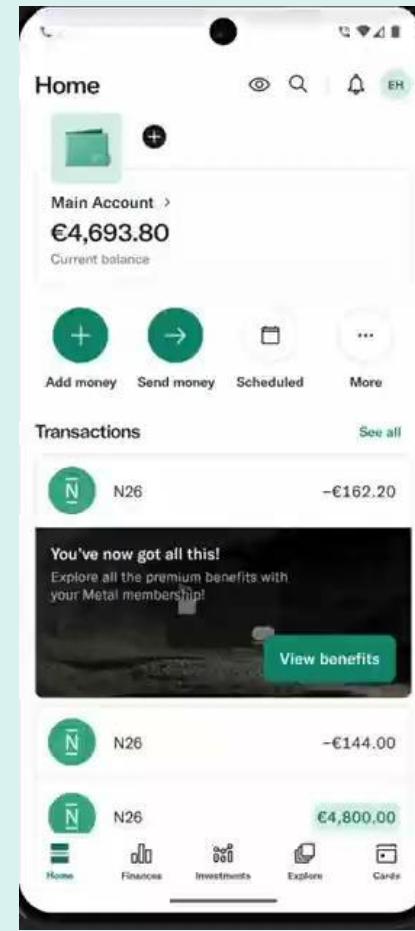
The card remains visible as long as the app is in use during the call—only when the app is opened.

- Dismissal:

When the call is disconnected / N26 app is closed.

Operational

- Create Salesforce ticket (NO NEED) -> We should **not** follow up.
Process of fraud number calling users inform Trust and Safety to block the number -> We could add a follow up text box for customers to insert the number.
Only if customer is impacted CS follows up.
N26 Ticket prioritisation (?)



Infocard color - red (?)

Message copy (?)

Sounds (?)

NXD compliance [here](#)

Results

- In a gsdd (2 days of work) we enable vishing which allowed us to reduce 20% decrease on the first 3 months on customer vishing related loses (50,000 per month)