









CIH E-pocket

Designed by:

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68%

Problem statement

- A recent study shows that a total of 68% of Moroccans fail to put money aside.
- In 2021, Moroccans consumer loans increased by 5.3%



Vision

To build a future where every Moroccan can manage, save, and grow their money effortlessly—guided by smart, automated financial tools that bring clarity and confidence to everyday life.

Mission

To empower CIH users today with AI-driven envelopes that organize their income, optimize their budget, prevent overspending, and help them achieve their financial goals, one smart decision at a time.



Value proposition

We help financially inexperienced users manage and optimize their money through smart budgeting envelopes, AI recommendations, and secure shared savings tools.



Ideal Customer Profile

- Age: 18–30
- Profile: Newly graduated, early career, sometimes newly married
- Lifestyle: Digital-first, uses mobile apps daily
- Needs: Simple expense control & easy savings
- Pain Points: Hard to manage budget, no clear visibility
- Motivation: Wants smart tools to organize money



Business Model

Monetization Model: Ads-Based

All features remain free; no intrusive ads. Ads only appear as actionable goal suggestions.



Business Model

How it works?

- User sets a savings goal (e.g., "Buy a car")
- CIH suggests a savings plan ("Save \$500 per month")
- Partners' products appear in-app as achievable goals
- Example: "Save \$500 next month → You can buy this car [Partnered Brand]"



Business Model

How we create value?

- Helps users budget smarter, save consistently, and plan life events

How we capture value?

- Revenue from brands featured in goal suggestions

Go-to-Market Strategy

Target Users:

- Financially inexperienced: new employees, newly married, new parents

Channels & Tactics:

- Digital
- In-Branch

Launch Plan:

1. Beta with first 100 users (CIH employees)
2. Collect feedback & optimize
3. Full launch via app, social media, and in-branch promotion
4. Highlight partner brands in goal-based savings suggestions

Revenue Streams

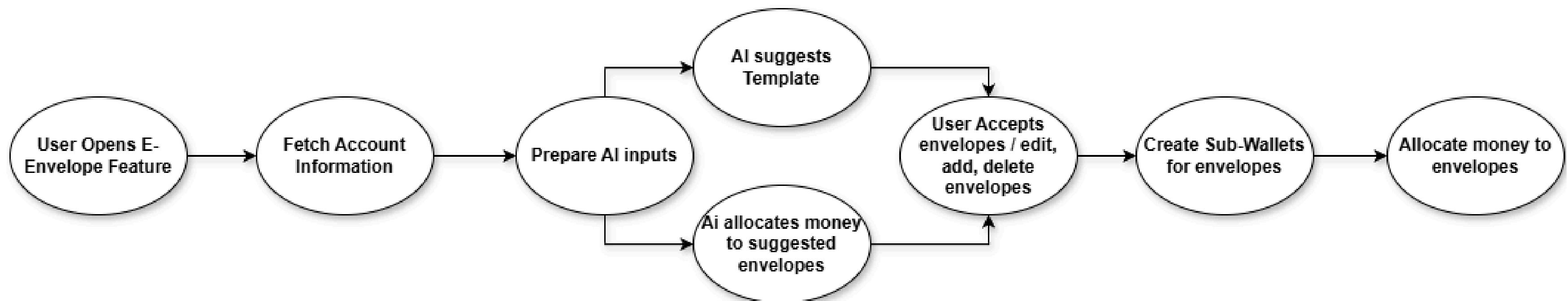
Gain More Clients

**Optimized Ad strategies
in the savings envelope**

**Bank Loans and earning
from interset**



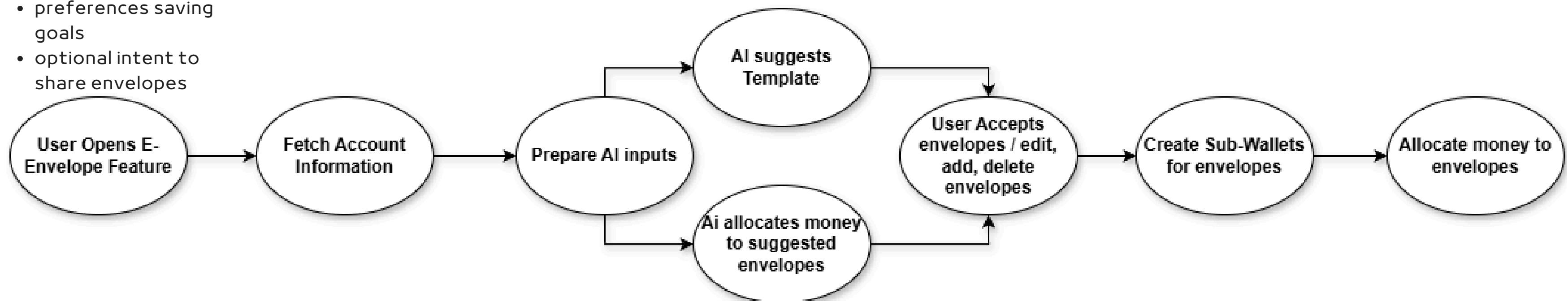
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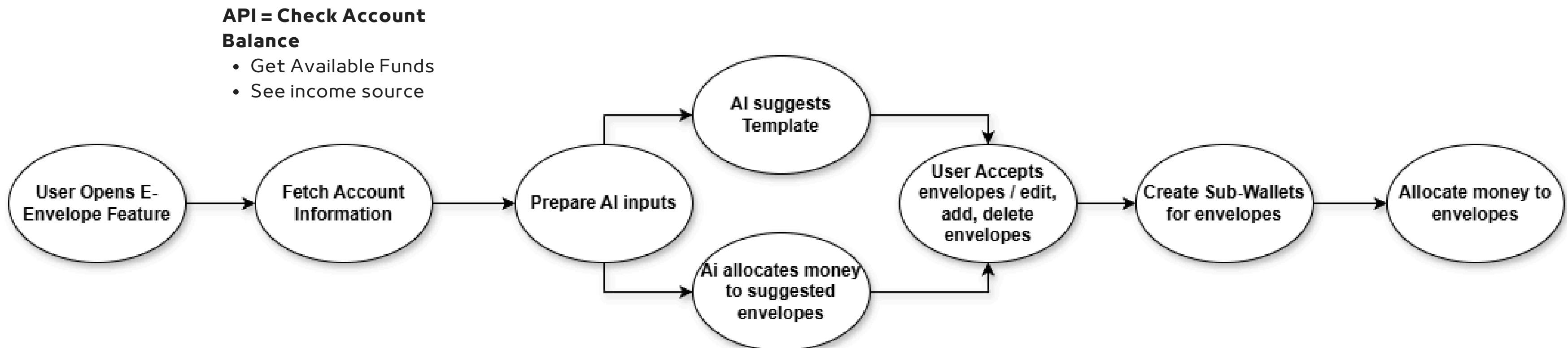
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User Defines:

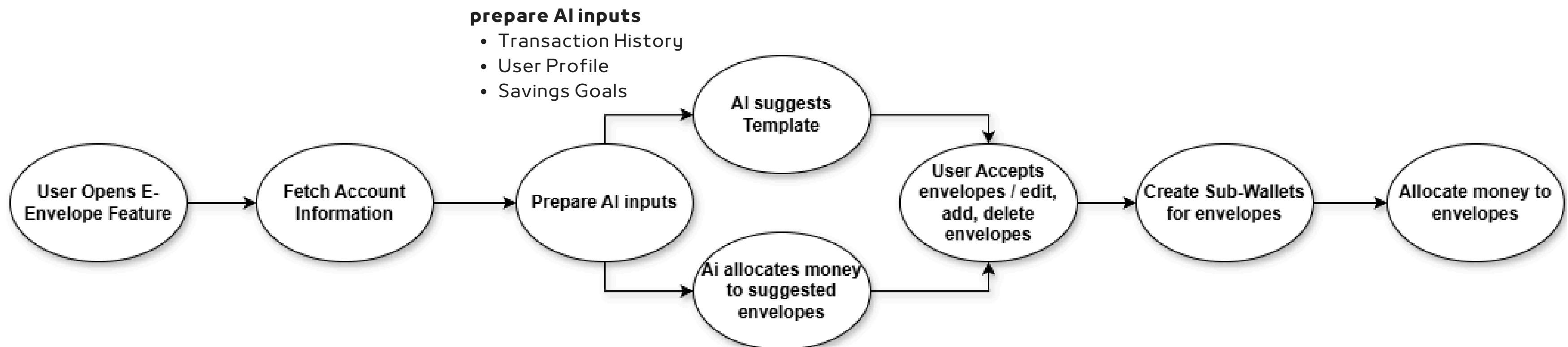
- Marital status
- children
- fixed expenses
- preferences saving goals
- optional intent to share envelopes



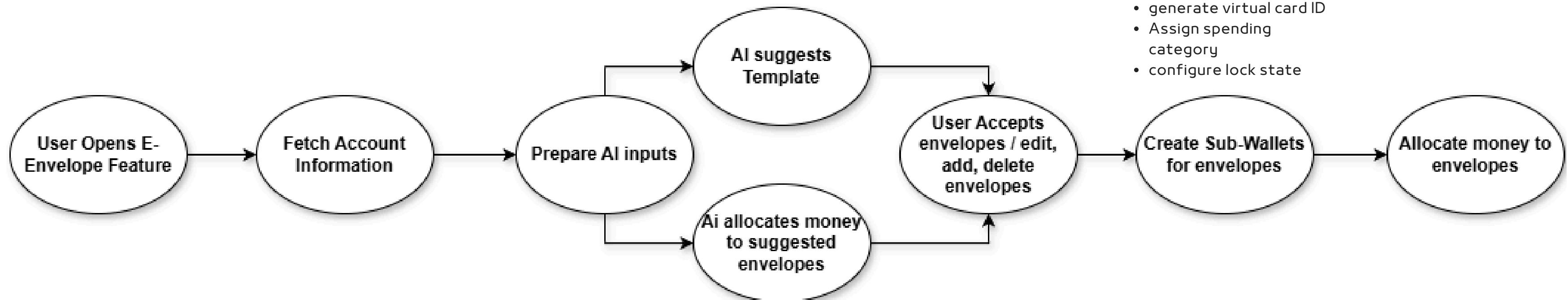
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Process



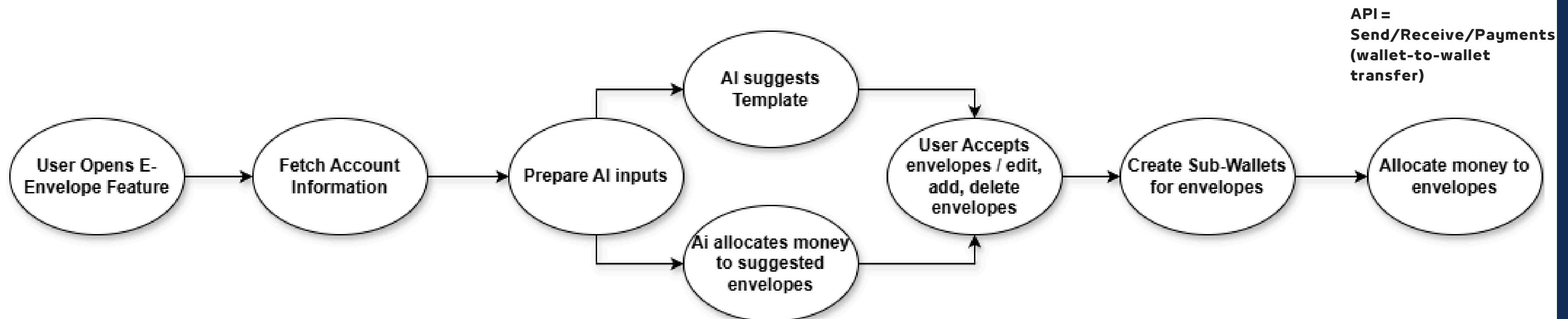
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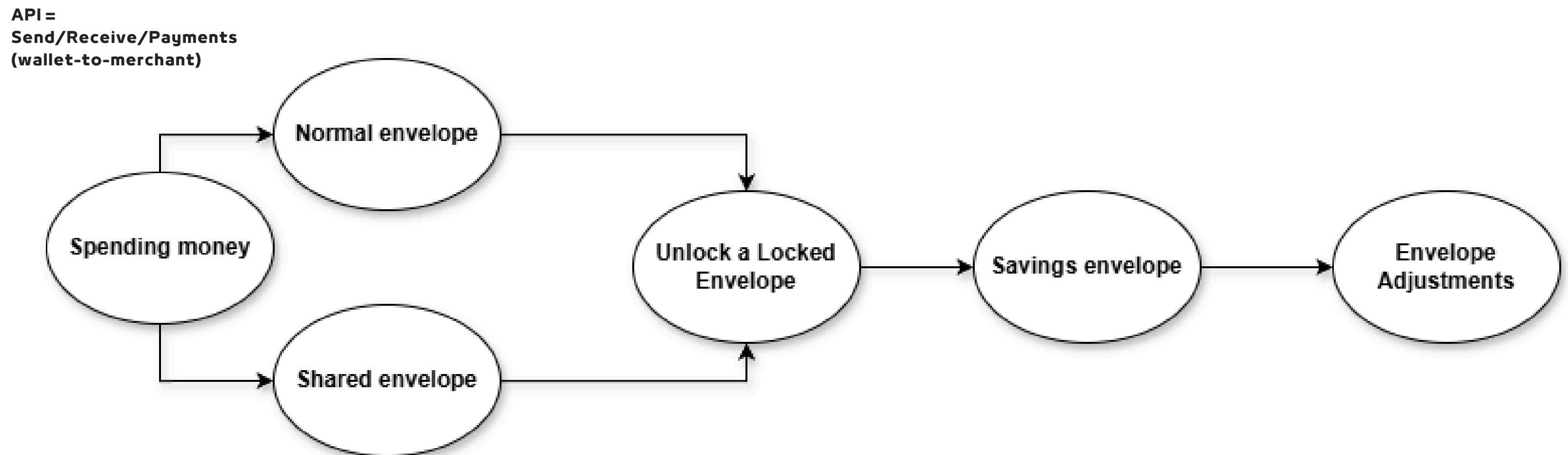
API =
**Send/Receive/Payments
(wallet-to-wallet)**

- Create internal sub-wallet
- generate virtual card ID
- Assign spending category
- configure lock state

Process

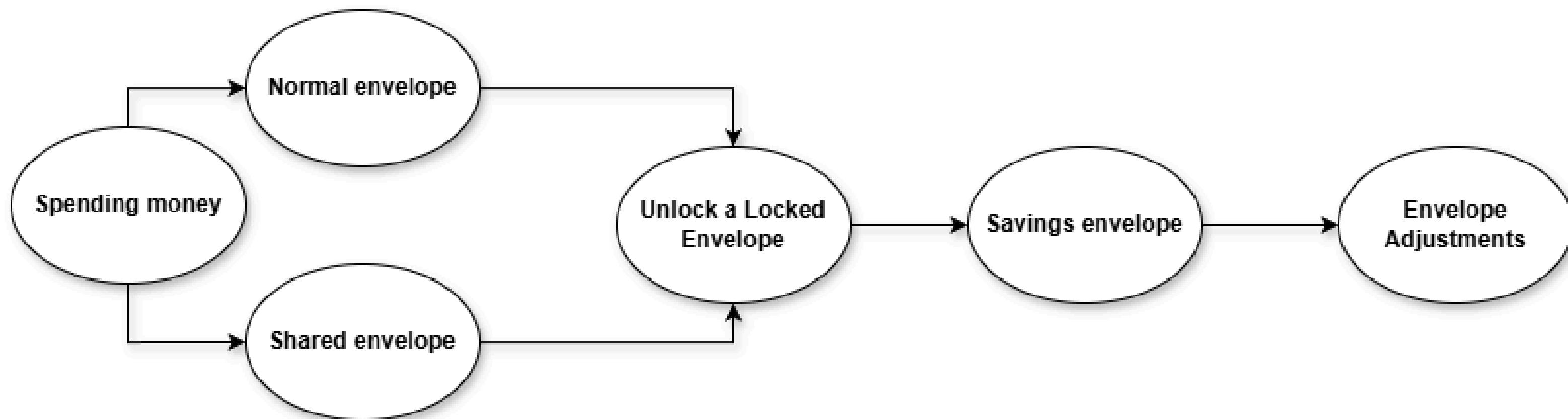


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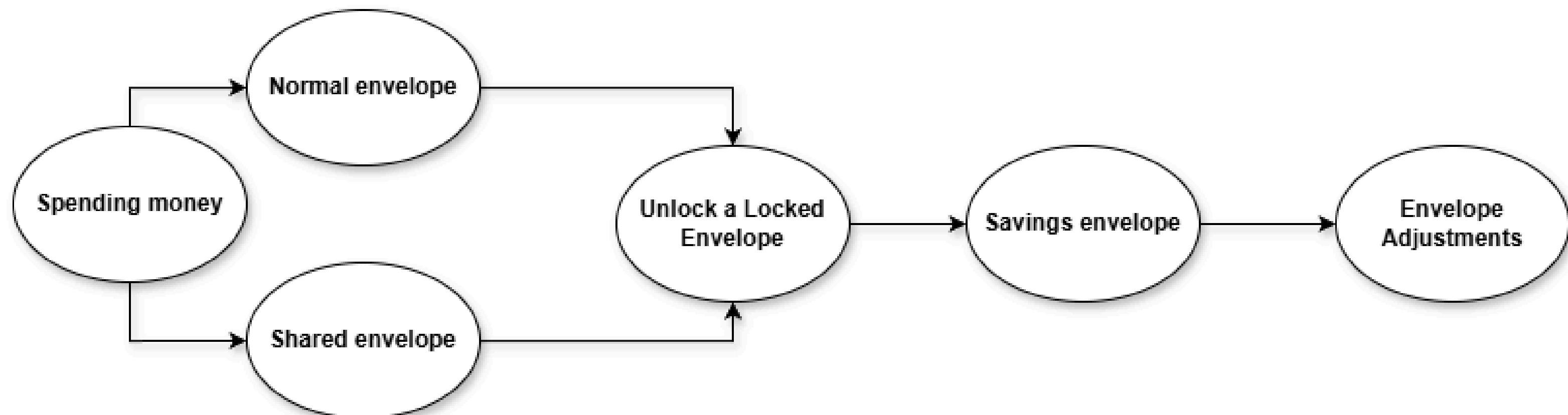


Process

- User pays with virtual envelope card
- system check:
 - is envelope locked
 - is there enough balance
- If yes ->money deducted automatically

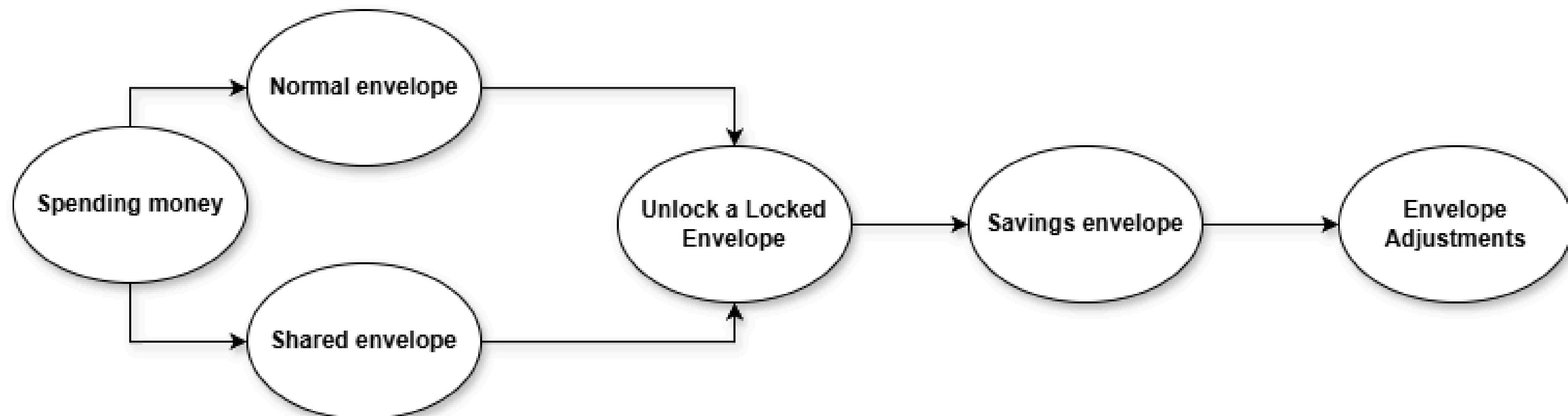


Process



- User tries to spend from shared envelope
- System Freezes transaction temporarily
- System Triggers Approval workflow
- All co-owners receive a notification

Process

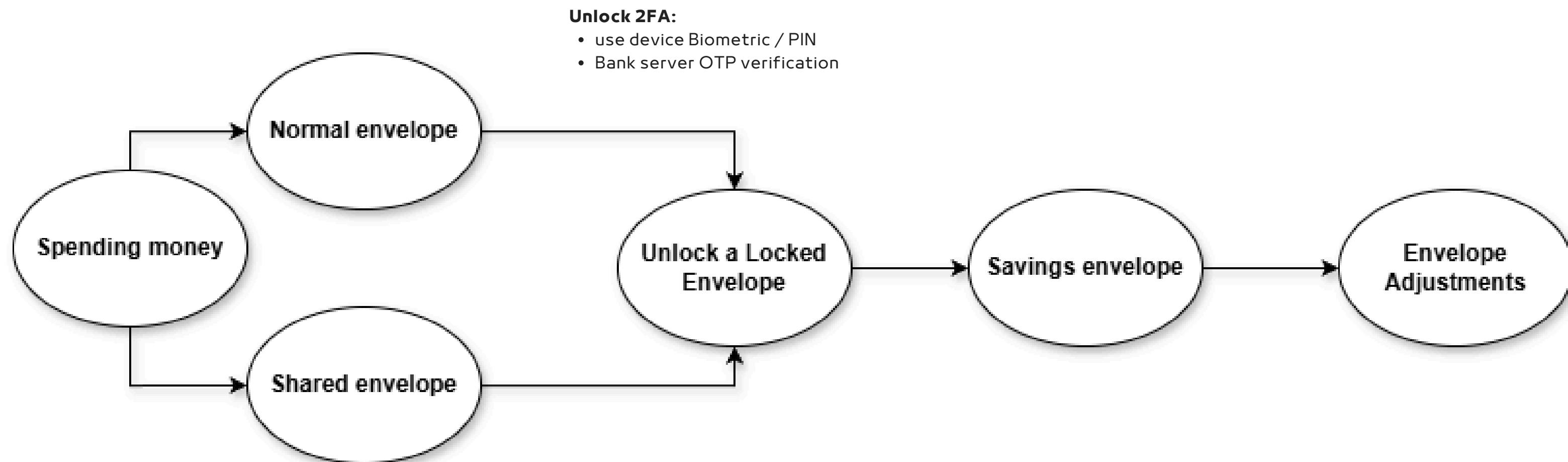


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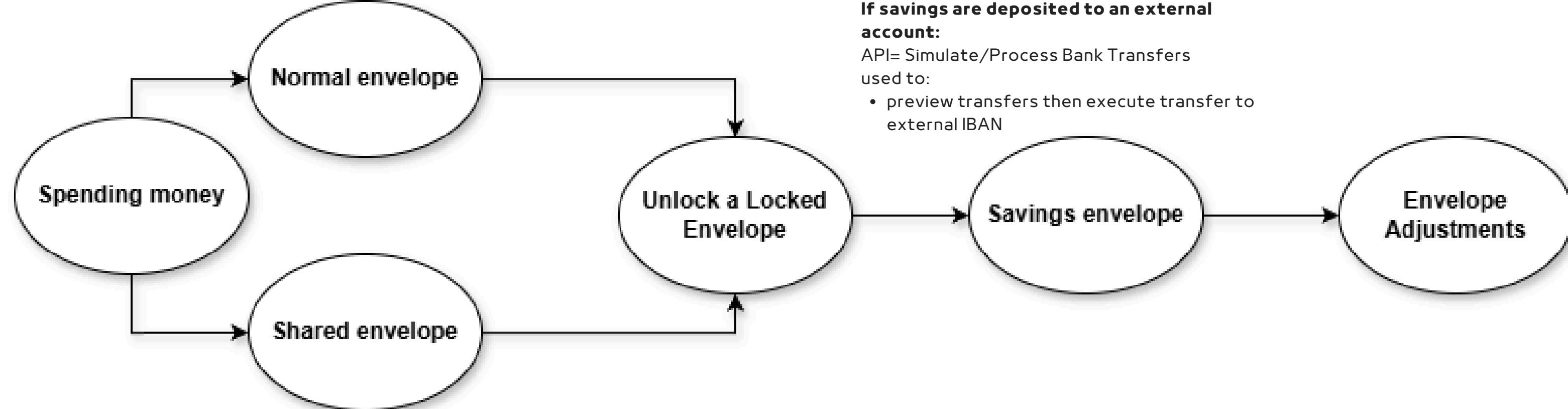
Approval Flow:

- if any required co-owner approves:
 - payment continues
 - Money is deducted via: API = Send/receive/Payments (Wallet-to-merchant)
- if all required co-owners reject:
 - Transaction canceled
 - Merchant receives Payment failure

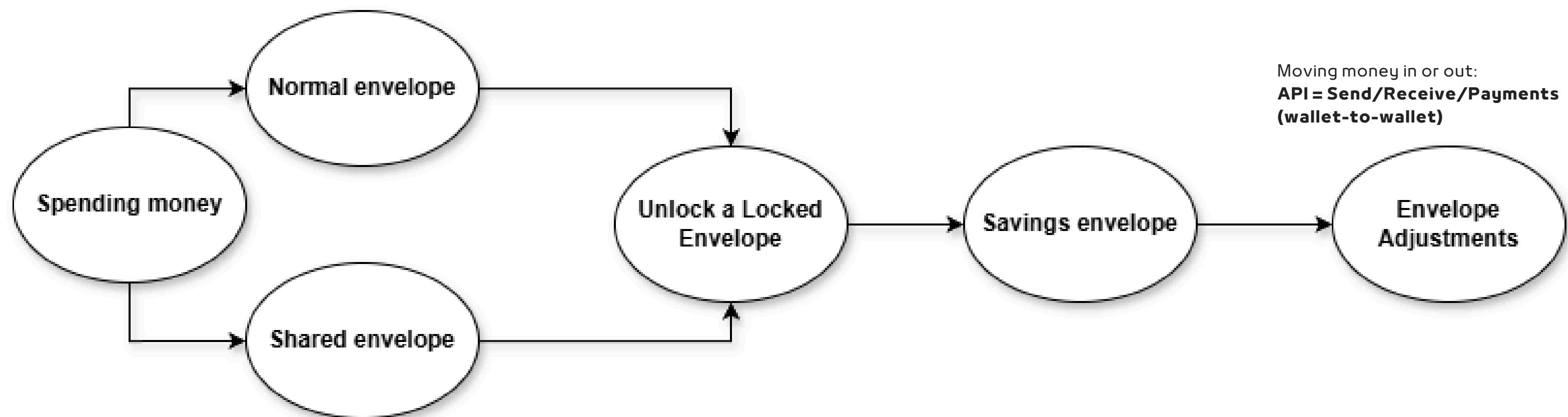
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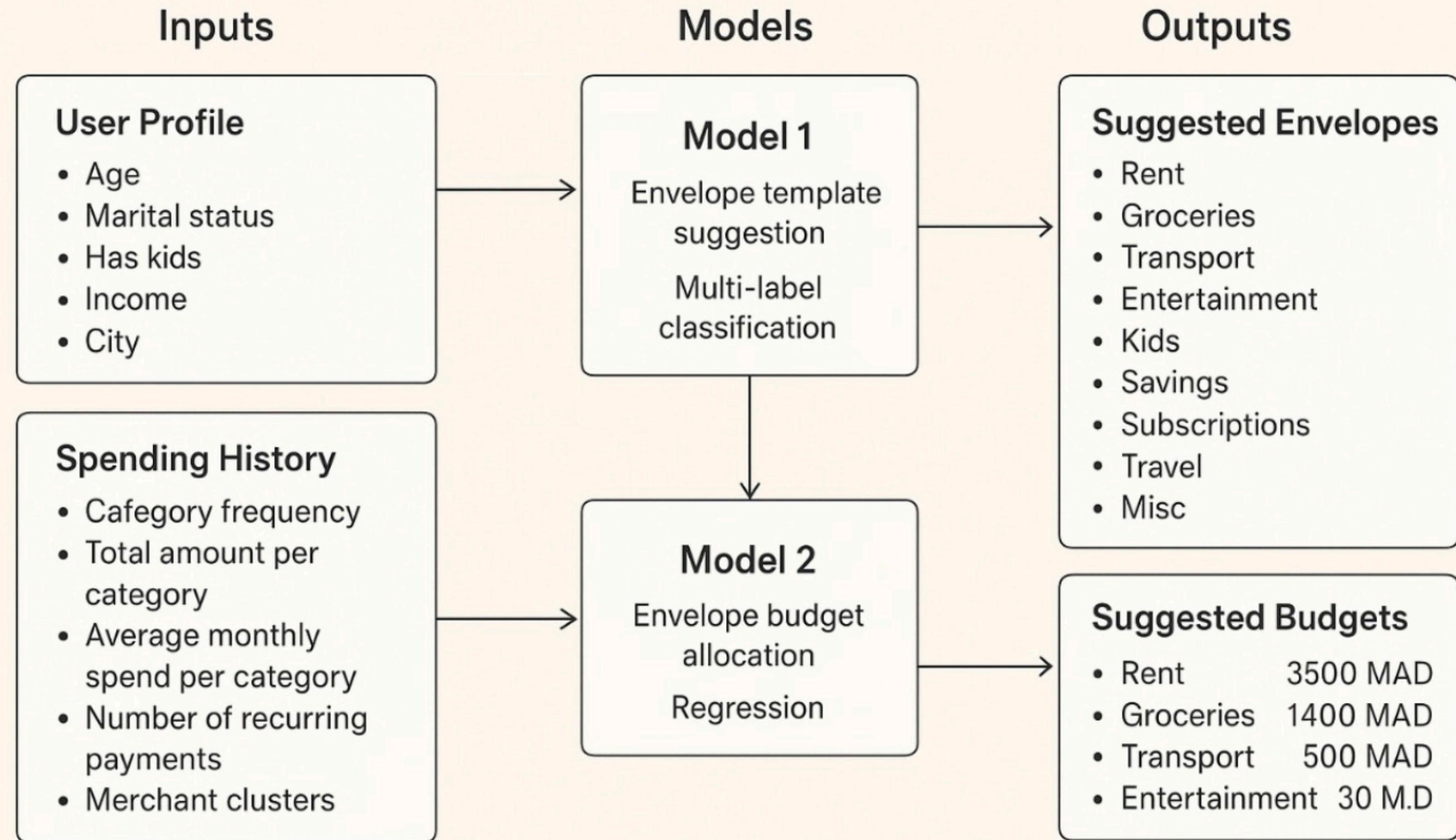
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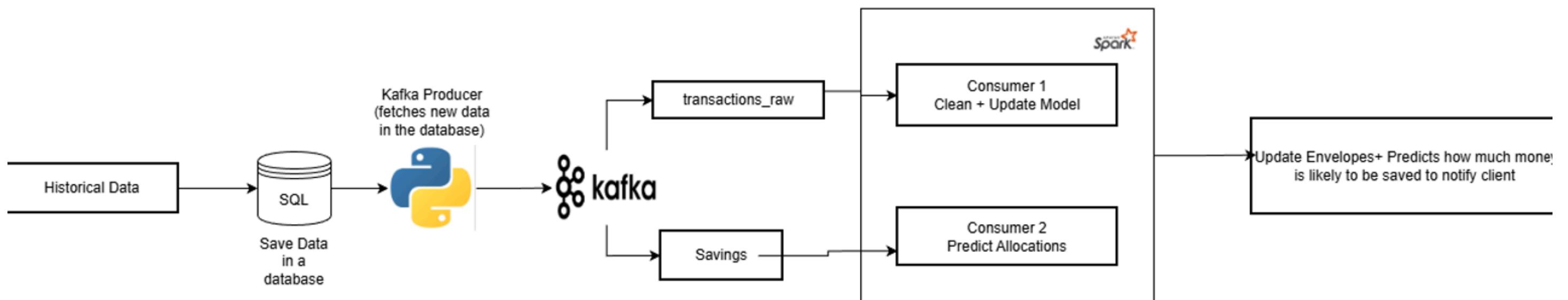
Process



AI Integration



AI Integration



POC-Launch plan

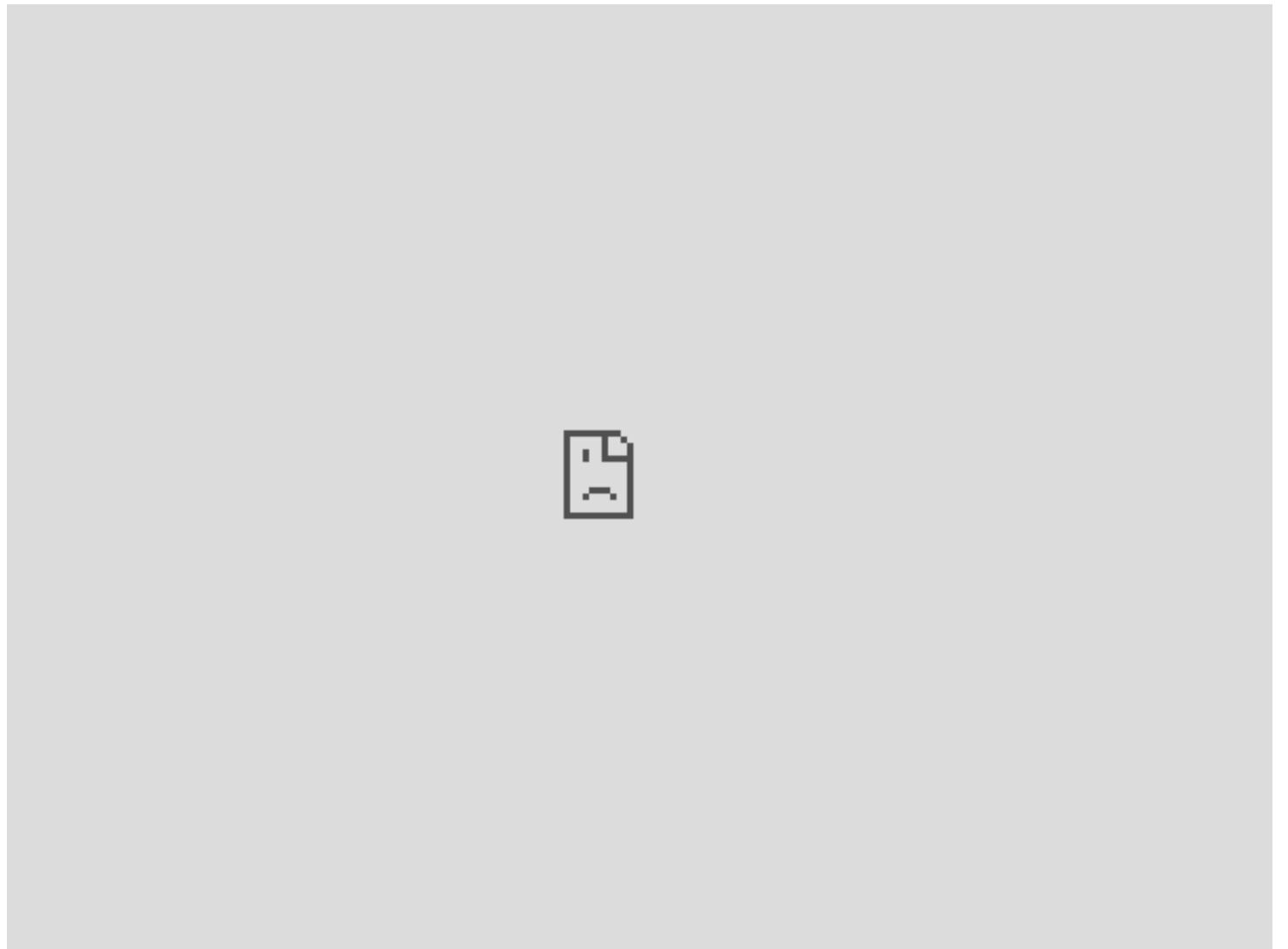
Phase	Timeline	Key Activities	Estimated Cost
MVP Development	4-6 weeks	Build core envelope system & AI engine	Medium
Beta Test	1 month	First 100 users, collect feedback	Low
Full Launch	2 months	Digital & in-branch promotion, partner integration	Medium-High
Post-Hackathon	Ongoing	Scale feature, add partners, refine AI	Medium

Conclusion



The e-pocket project showcases a digital envelope system that helps users manage budgets, allocate funds, and track spending. With AI suggestions, shared envelopes, and modular APIs, it enhances financial control and can easily integrate with existing banking systems.

APP Demo



Thank You

Q&A