

HMW - Team 62 Citigroup

How might we provide visually intuitive, personalized financial recommendations based on transaction history to users who are not data savvy?



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Digital Piggy Bank

A family-oriented tool



Why us?

- Introduce financial accountability to children and encourage financial transparency to parents
- Current available services are focused on individuals

What we do

- **Track** each family member's money in and money out
- **Generate** visual reports
- **Give** collective and individual suggestions for improvements

Who we serve

Parents and their pre-teen to young adult children

BIZ TOOL for 1099s

Gig workers are essentially a *small business*, but they don't they have the tools that businesses do.

We will **commoditize** these tools and bring it to them.



57.3 MM

Gig workers





What we do:

Centralize data,
recommend financial
improvements, prepare for
the unexpected, educate
financial management, and
simplify Work & Life.

Why Us:

Simple one-stop shop with
a personalized experience.





Credit Optimizer



Who We Serve:

5.7 percent of consumers have at least one credit card - that's **189 million adults** in America.

What we do:

Real time offer updates, location specific. Personalized with AI **recommendations** over time and users, for financial health growth.

Why Us?:

Save more -> Multiply points -> Unlock exclusive offers to members only.

Q & A