



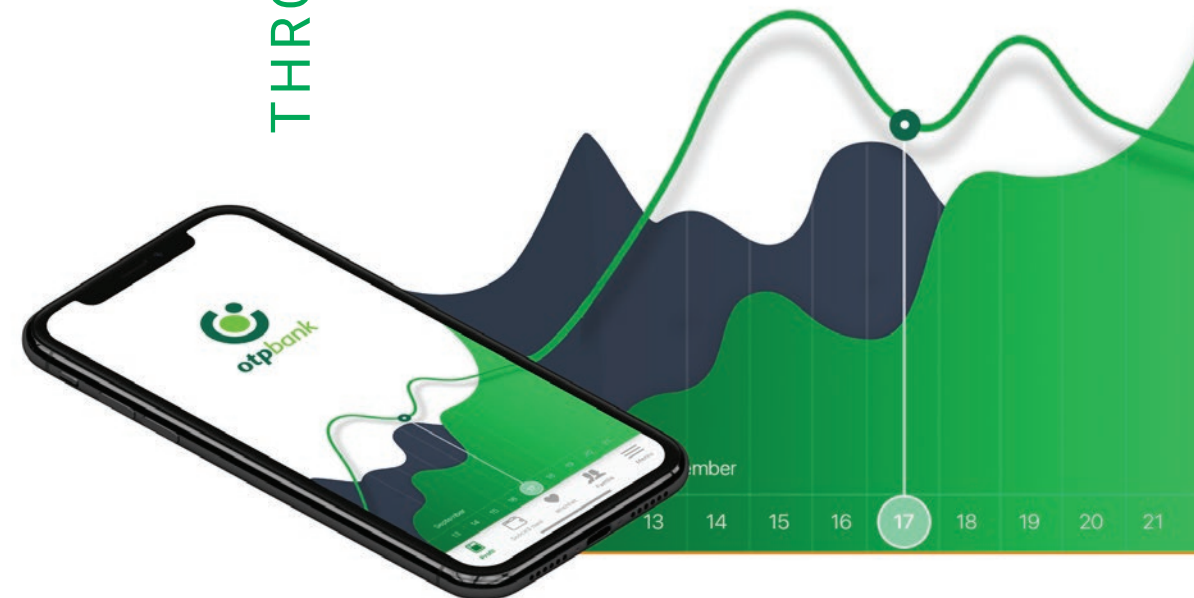
 **otpbank**

Digital disruption

DIGITAL DISRUPTION
THAT EDUCATES FAMILIES
THROUGH GAMIFIED ENGAGEMENT

OTP Bank is part of one of the most robust Central-East European financial enterprises, OTP Group. Founded in 1949, it has a considerable history that gave the company a competitive advantage thanks to the experience and expertise they built up through the years.

Lately, the company has opened multiple doors towards digital transformation with the scope of being aligned with the trends that are shaping the financial sector. As more and more fintech startups passed their scale-up phase and now are becoming serious competitors against traditional banks, OTP Bank's leaderboard knows there is no time to waste.



SHAPING HOW PEOPLE
USE BANKING SERVICES
WITHIN THEIR FAMILIES

The challenge and the opportunity we identified were going hand in hand. On the one hand, we noticed that financial education and the habit of saving money is not widely practiced within families. On the other hand, there is definitely a need to prepare the upcoming generations to have appropriate economic discipline. As these two points met, we shaped a bridge from an obstacle that will assist transactions within families in a disruptive way. This is how the concept of the OTP Family app was born.

THE WORKING
MECHANISMOF THE APP:
ENGAGING VISUALS AND
SMART INCENTIVES

As our target audience was not familiar with making transactions between family members, we aimed to create something truly appealing for the youngsters. This way, we ensured that the onboarding process will be initialized by a younger family member, who often uses digital technology more easily than his/her parents or grandparents.

THE USER INTERFACE DOESN'T ONLY HAVE A PLAYFUL LOOK AND FEEL, BUT ENGAGES ITS USERS TO START A FINANCIAL INTERACTION BETWEEN THEM

Young people can define real-life goals they would like to achieve, eg. buying a new mountain bike, while their elder siblings can set the conditions of fulfillment, eg. washing the dishes after each dinner grants 10% of the total sum, while painting the fence will boost the savings with another 20% from the total amount.





Defining the project scope



Creating the business requirements documentation including the most relevant user flows



Designing the user interface with engaging motion graphics



Preparing the concept for handover



**Strategic consultancy
for digital transformation**



**Technical consultancy
for product development**



**Business consultancy for
mapping and documenting
business requirements**



**Concept
Design**



**User Interface
Design**



**Interaction
Design**

OFFERED SERVICES