

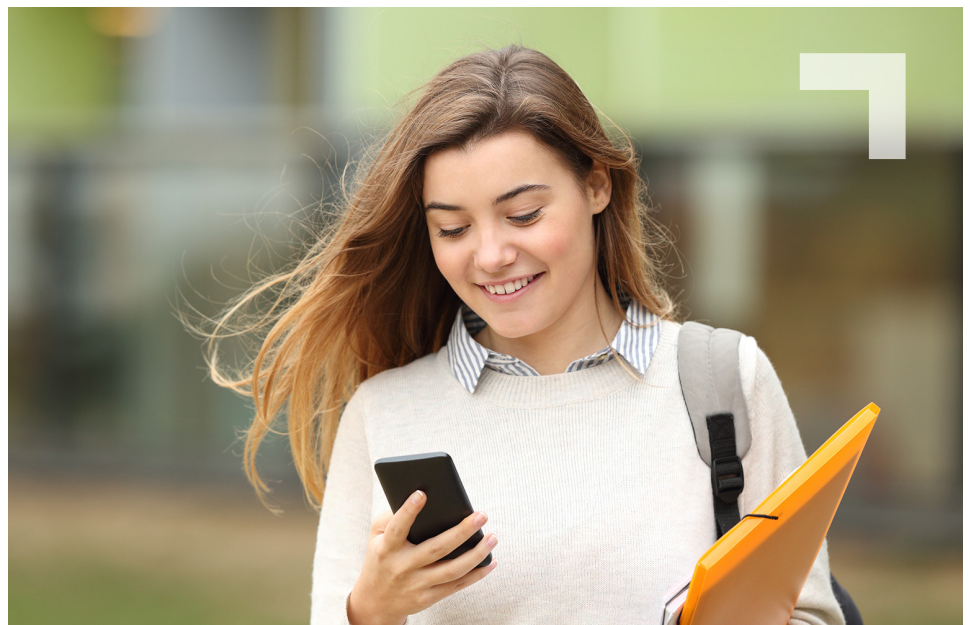
# Banking group Crédit Agricole Italia addresses teenage banking through BankMeApp

The app enables teenagers and their parents to manage their first finances remotely, effectively dealing with the issues of financial education and day-to-day money management.

## Summary

Unique to Italy, the new mobile app from banking group Crédit Agricole Italia supports teenagers and parents in the daily management of their finances. Through an interface designed for improved usability for young users, the app enables visibility of available funds and transaction history, requests to parents for additional funds through a secured chat, set up of specific saving goals and peer-to-peer payments.

BankMeApp has received the “2017 ABI Award – Innovation for Retail Customers: the bank for the family and young people” for its value to both teenagers and parents in their daily life.



## The ROI



**High customer satisfaction** amongst teenagers and parents



**Raised customer engagement** as app becomes part of daily life



**Industry recognition:** 2017 ABI Award – Innovation for Retail Customers

#### The challenge

## Enable teenagers to manage their finances easily and securely



With the aim of making financial services more appealing to young people, Crédit Agricole organised an internal contest in which over 20,000 employees worldwide took part. Thirty finalist ideas were selected and presented at the event “Bank-4Teens”, with BankMeApp selected as the overall winner.

Banking group Crédit Agricole Italia – the Italian bank of Crédit Agricole Group – was entrusted with the implementation of this new app. As a long-standing partner to

banking group Crédit Agricole Italia, GFT was selected for the development of the app because of its strong expertise in mobile payment services.

After analysing user requirements, GFT presented different prototypes to banking group Crédit Agricole Italia in which user experience and interfaces were carefully designed to capture young people’s attention through engaging graphics and “playful” usability.

#### The engagement

## Design and implementation of secured mobile app with strong focus on usability



After agreeing on a prototype, the development and implementation phases took place, requiring about 1,000 man-days of GFT’s involvement. The team supported the customer in the implementation of a range of services, ensuring the functional coverage of the application in compliance with multichannel architecture. Particular attention was paid to the solution’s invulnerability, providing different security levels both on app side and mobile server.

A technologically advanced solution was achieved through the use of:

- hybrid mobile technologies to simplify application maintenance
- cloud platforms for chat management
- a dedicated component (mobile server) for business processes coordination and for the decoupling of the app from the bank’s core systems
- Jiffy payment system

**“In the case of the app launched by Banking Group Crédit Agricole, the strong focus on responding to specific customer needs and on ensuring a great ease of use, have been critical to the success of the project.”**

**► Danilo Micheli, Project Manager BankMeApp project, GFT Italy**

#### The benefit

## The app for financial issues shared by teenagers and parents



The app was released in the spring of 2017, following a phase of piloting and feedback. Shortly after its release, the Italian Association of Banks (ABI) selected BankMeApp as winner of the “2017 ABI Award – Innovation for Retail Customers: the bank for the family and young people”.

BankMeApp allows teenagers to monitor revenues and expenses directly on a smartphone, securely request and obtain additional funds from their parents through the chat function, send money to friends through Jiffy’s circuit and manage a piggy-bank area for creating shared savings goals with relatives.

From the parents’ perspective, the app is an effective tool for financial education as well as day-to-day money management.

