

MAinD Master 25/26

UBS family space

Everyday banking

Designing Digital Experiences

Edoardo Carlani, Jèrèmy Martin, Oleksandra Drapushko, Andrii Ioffe, Giorgia Salmoiraghi



UBS Family Space

A shared space within the UBS app where parents and children manage money together through missions, goals, and safe guardrails — turning everyday banking into a progressive learning journey.

We studied:

How people aged 30–60
use different everyday
banking apps

How parents manage their
money within the family

How children and parents
interact with money
together

We identified key problems:

Problem 1

Parents want kids to manage money more responsibly

Problem 2

Kids often overspend and rely on parents for extra funds

Problem 3

Parents are not confident in their approach to teaching their children financial literacy

As one parent told us:

“ Sometimes he overspends and then has no money left. I give him a bit more for necessary things, but he needs to be more economical — money doesn't grow on trees! ”

Our idea is:

To empower children with safe banking experience, provide tools for financial education and propose convenient tools for parents to monitor and interact with their kids.

Main users

Parent

- 30-60 y.o.
- has UBS card and personal account
- has a financially dependent child from 12 y.o.
- wants the child to learn financial literacy
- wants to control the child's spending

Kid

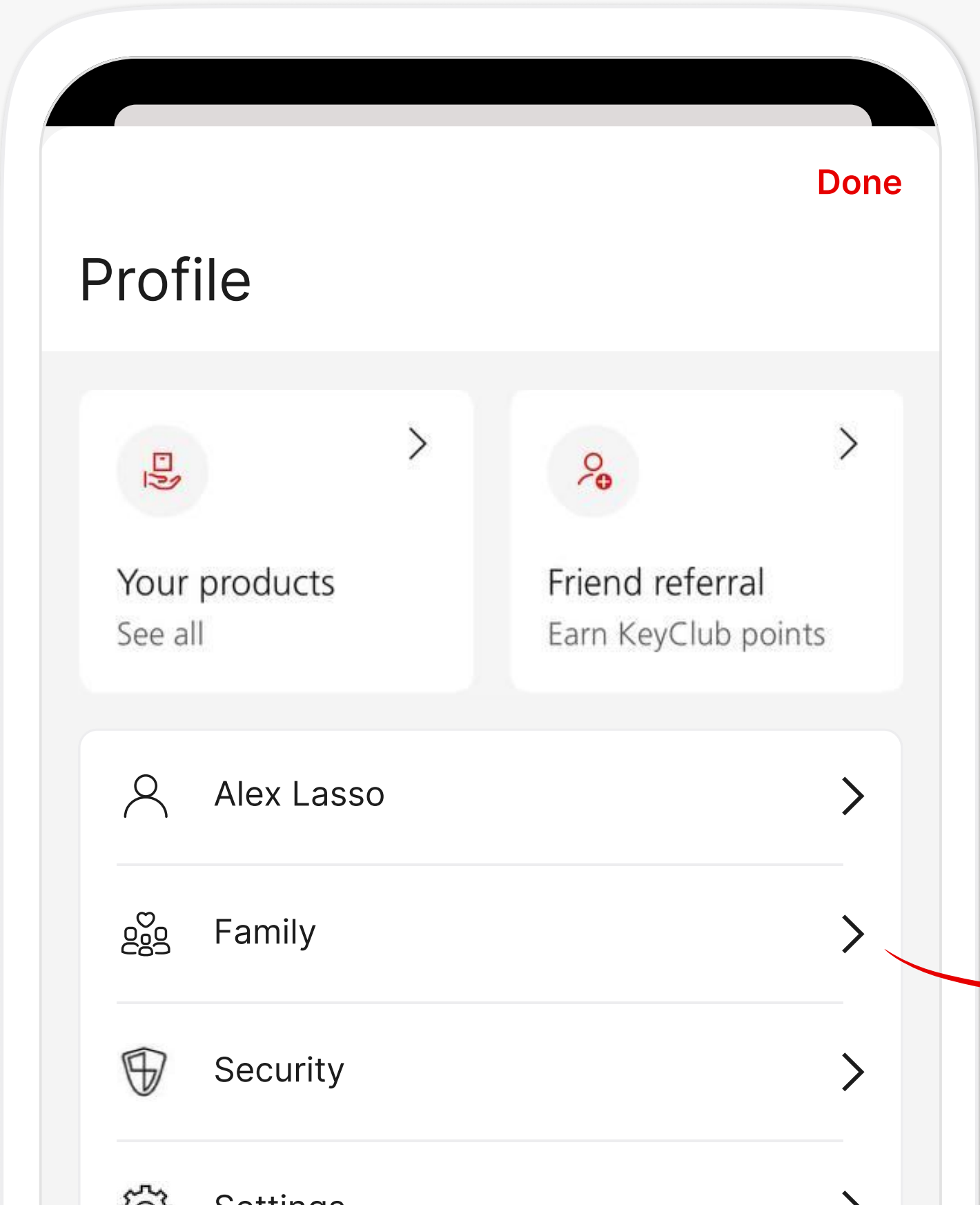
- 12-18 y.o.
- has UBS card and personal account
- his/her parent also has personal UBS account

Design & Prototypes

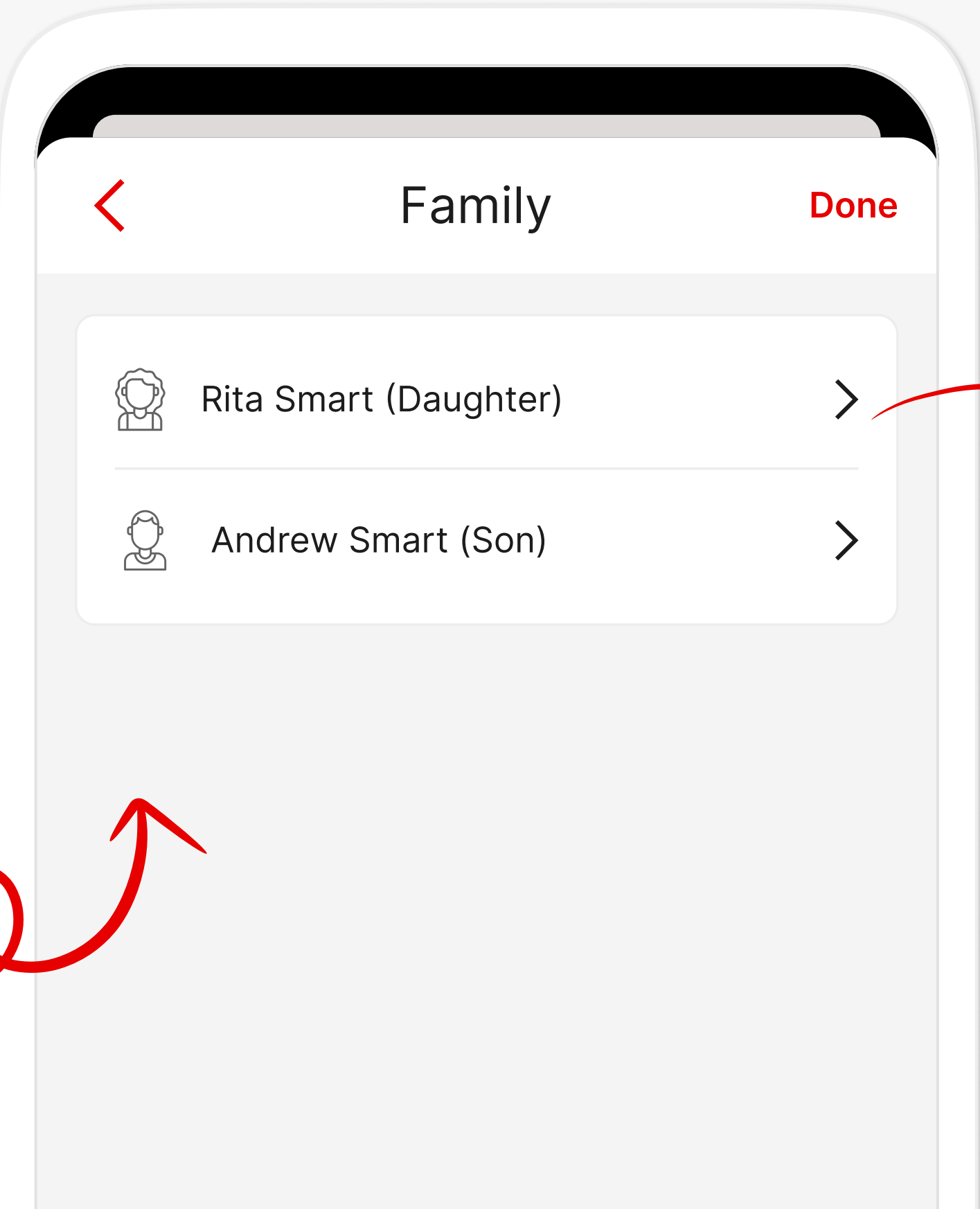
Parent Side

You can view your child's analytics at any time by opening the “Family” section through the “Profile” menu or by adding a shortcut to the widget directly on the home screen.

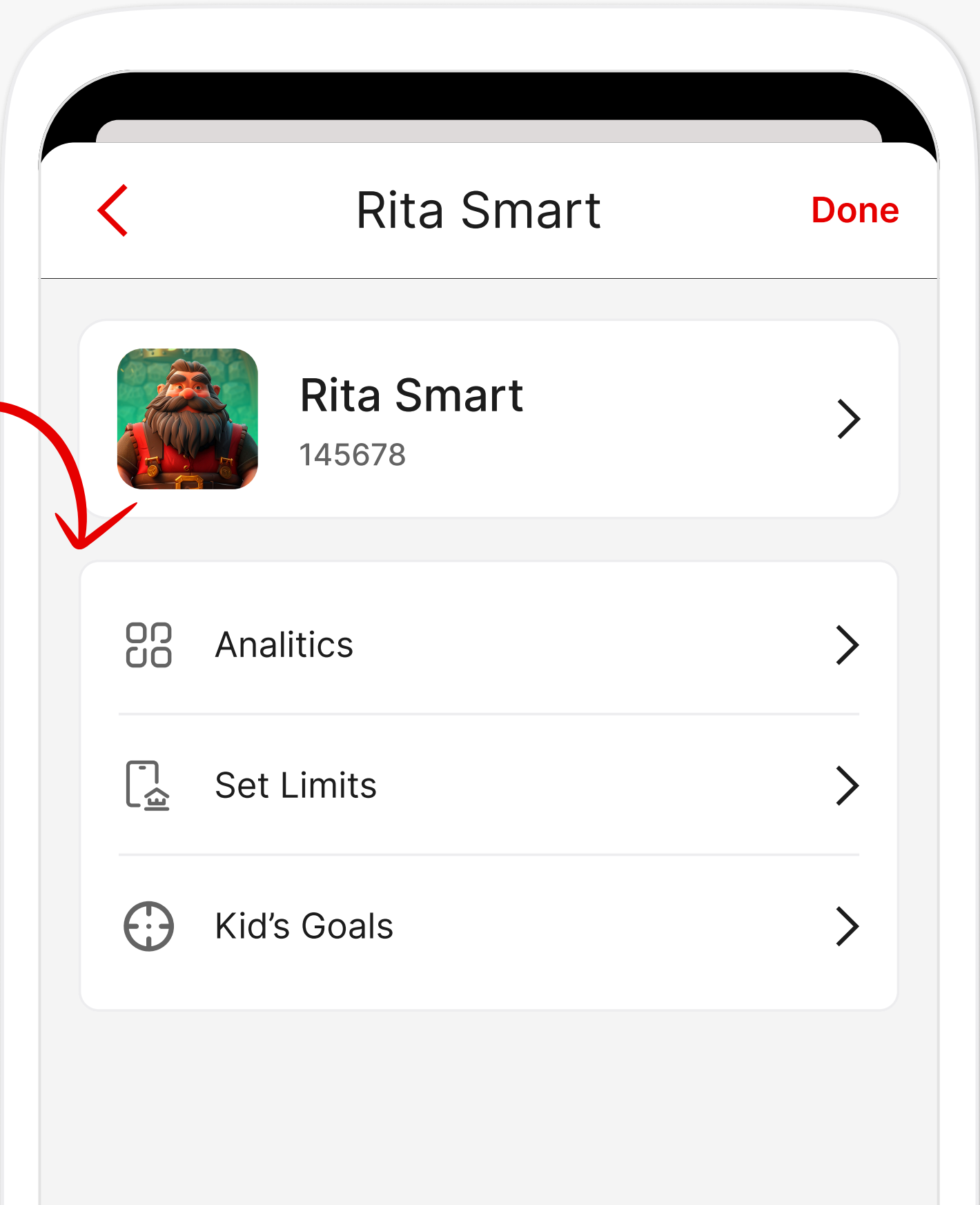
1 Select new “Family” section



2 Select the kid

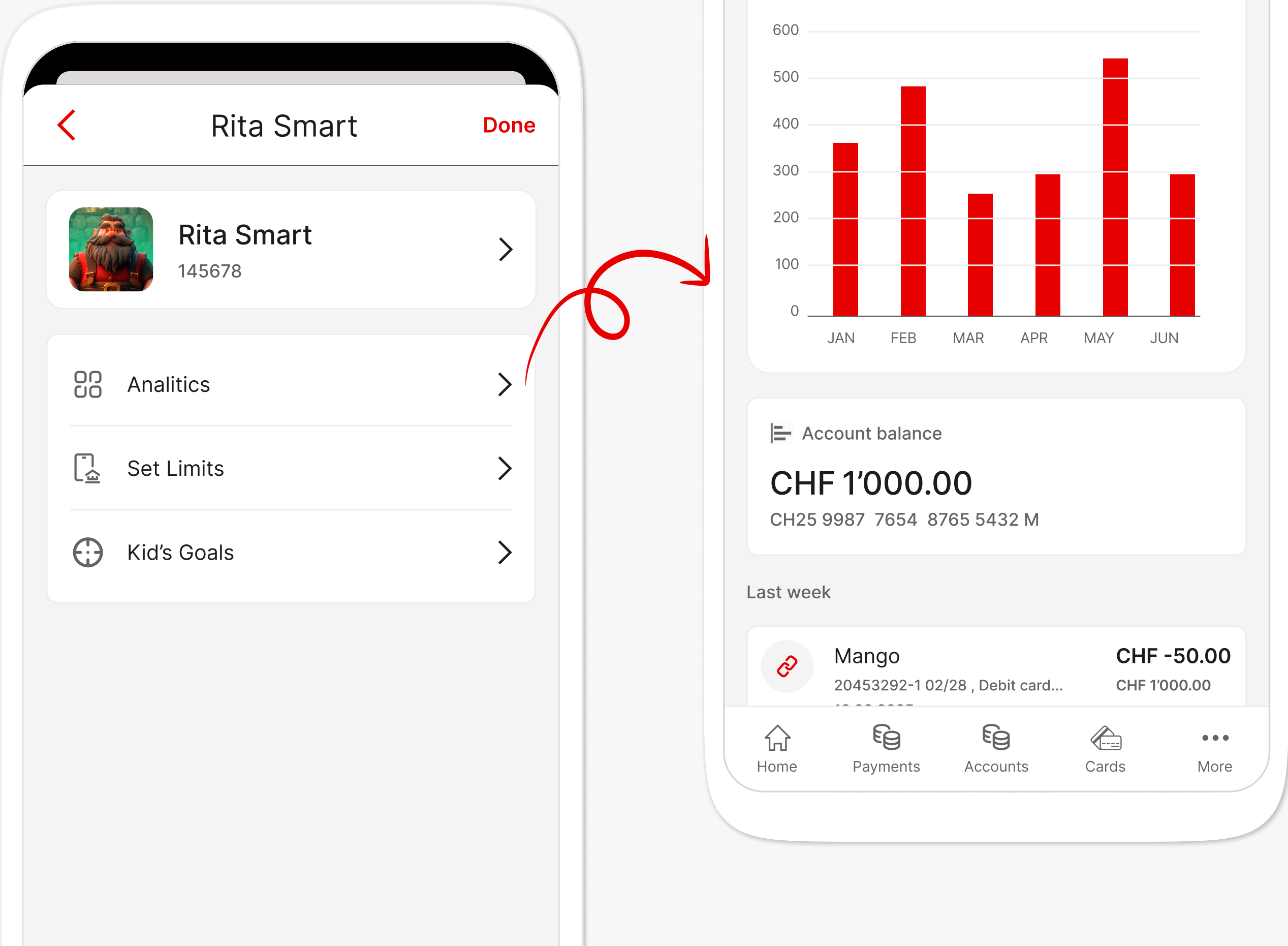


3 Monitor your child



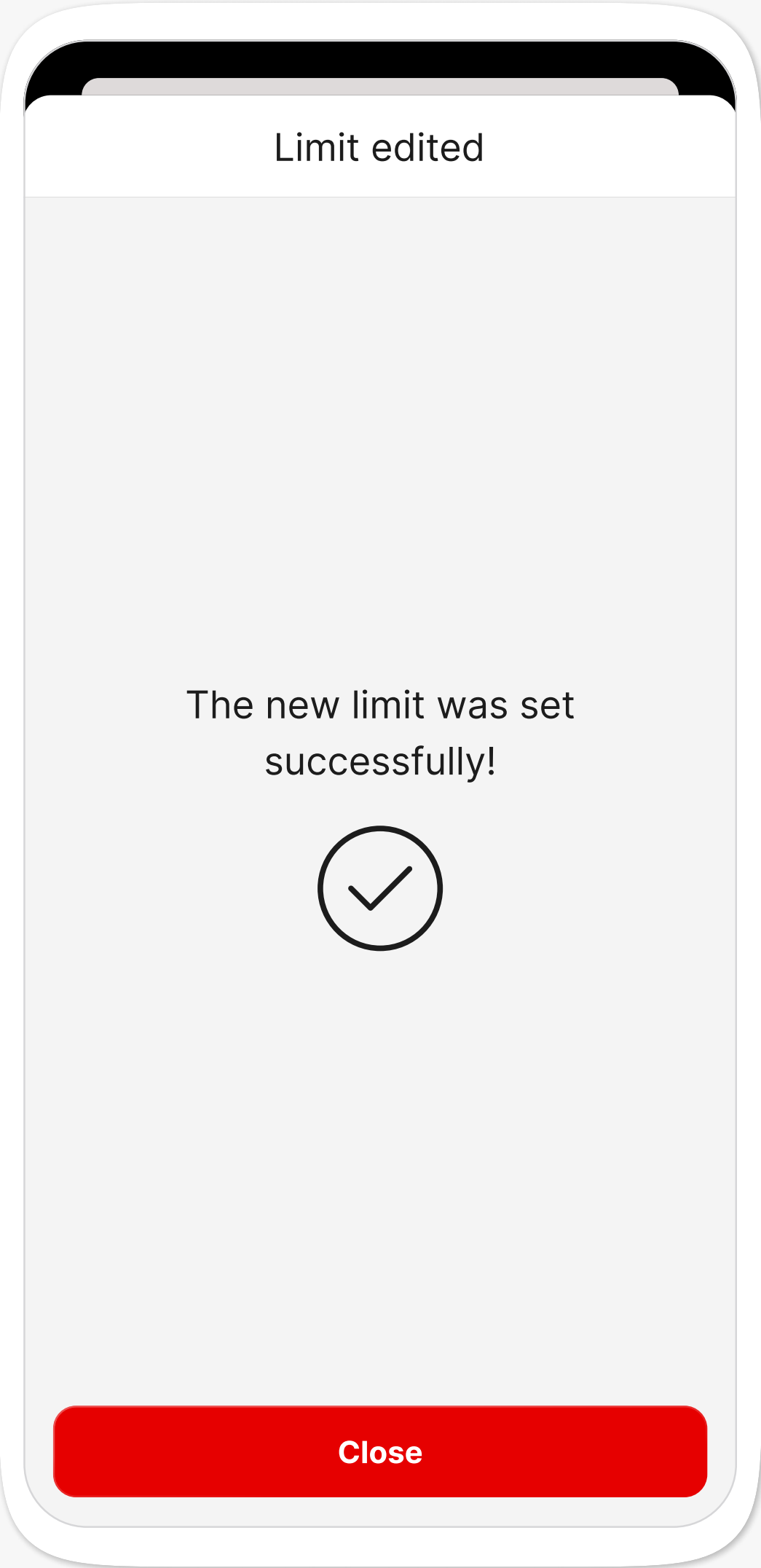
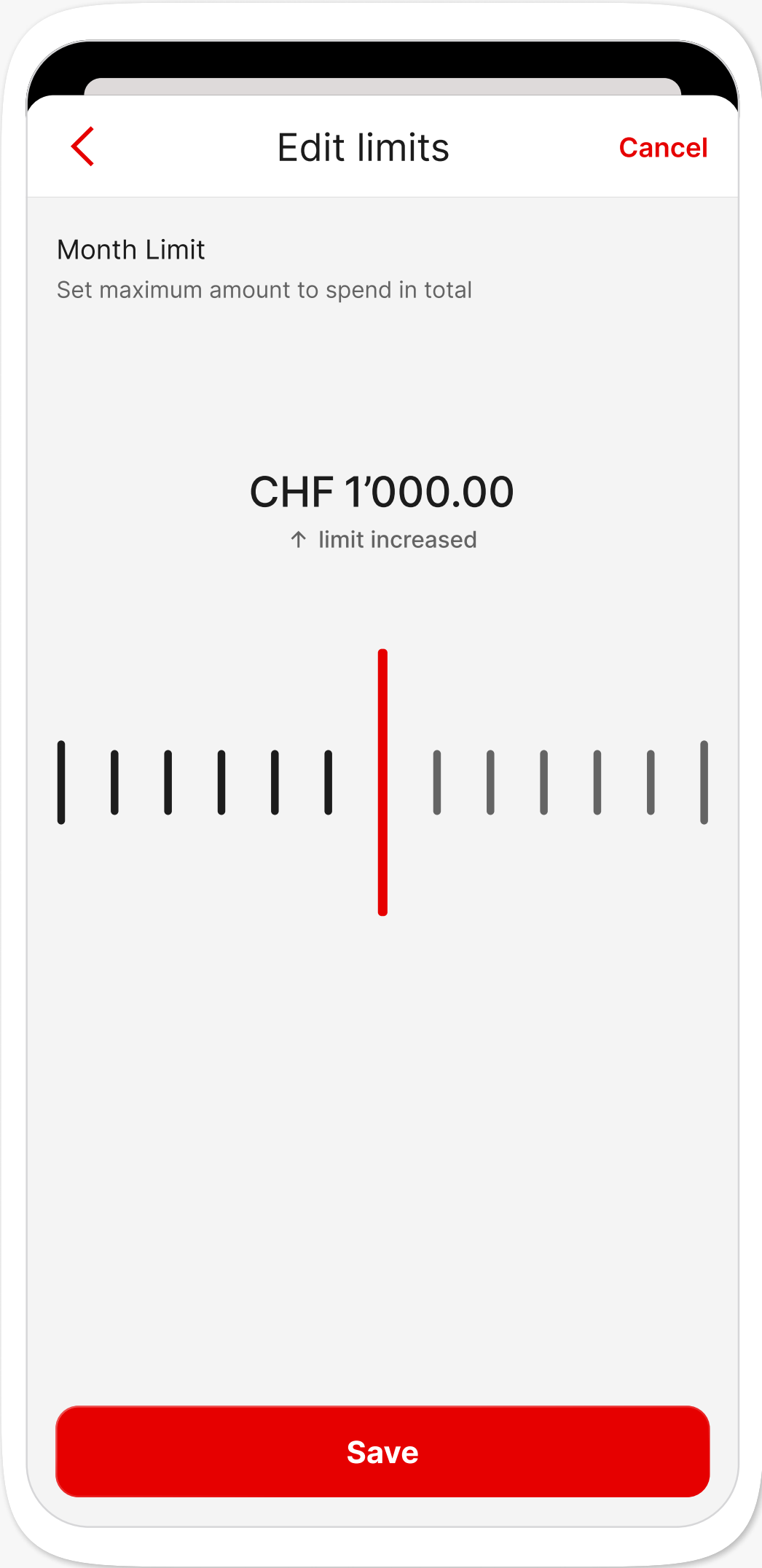
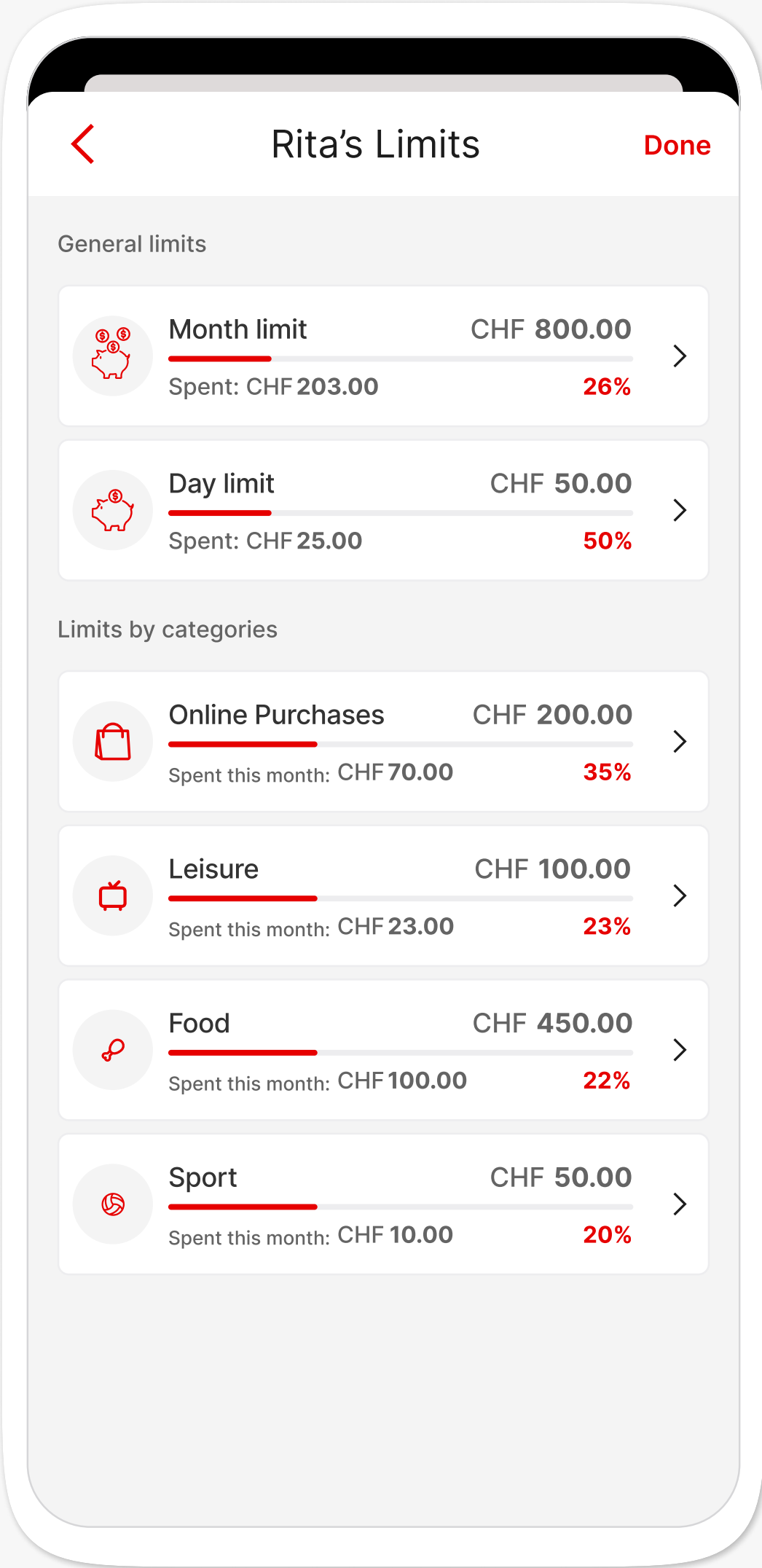
View Analytics

Here, parents can view monthly and annual spending analytics for their child. You can also track the card's current balance and transaction history.



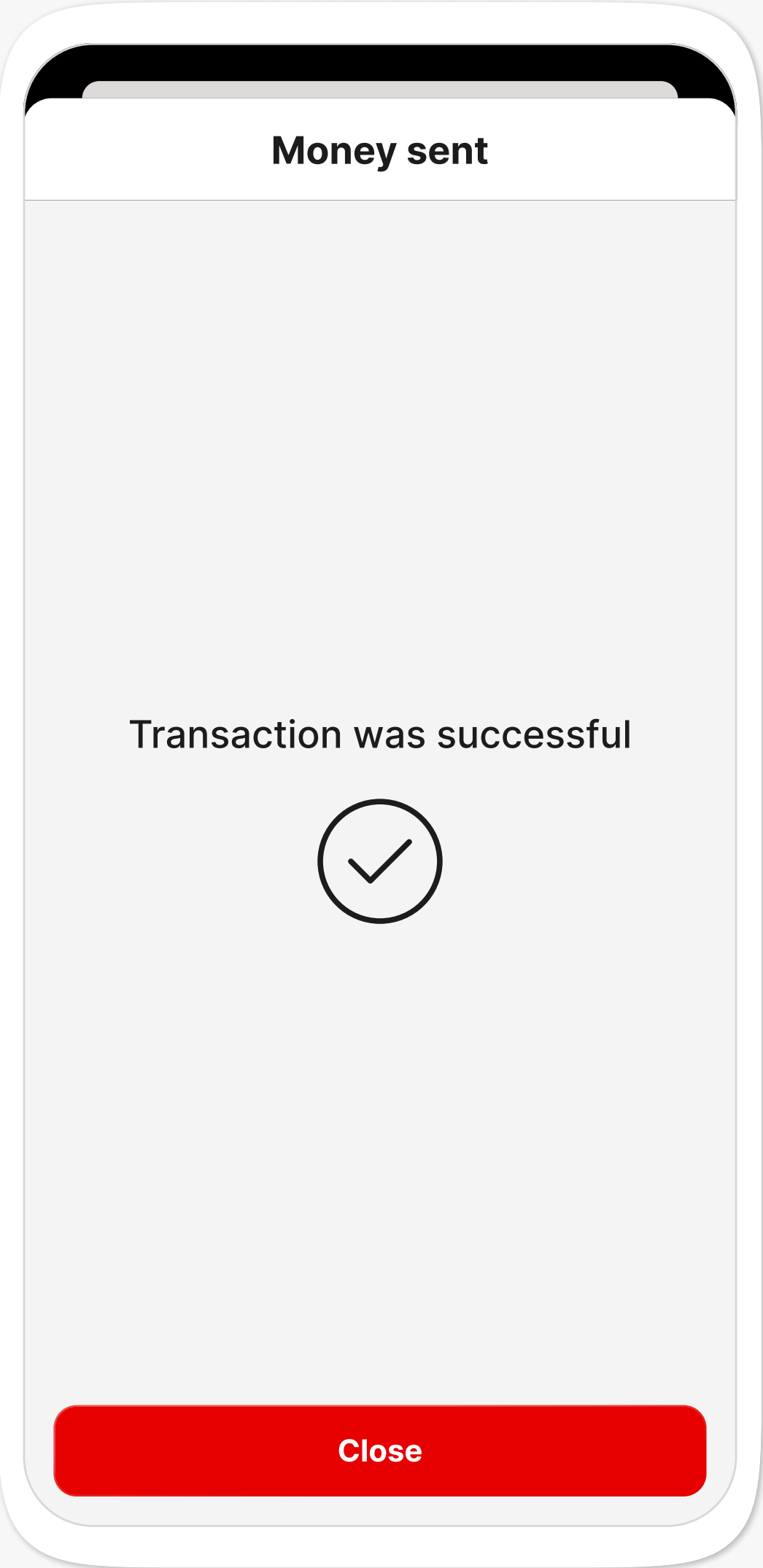
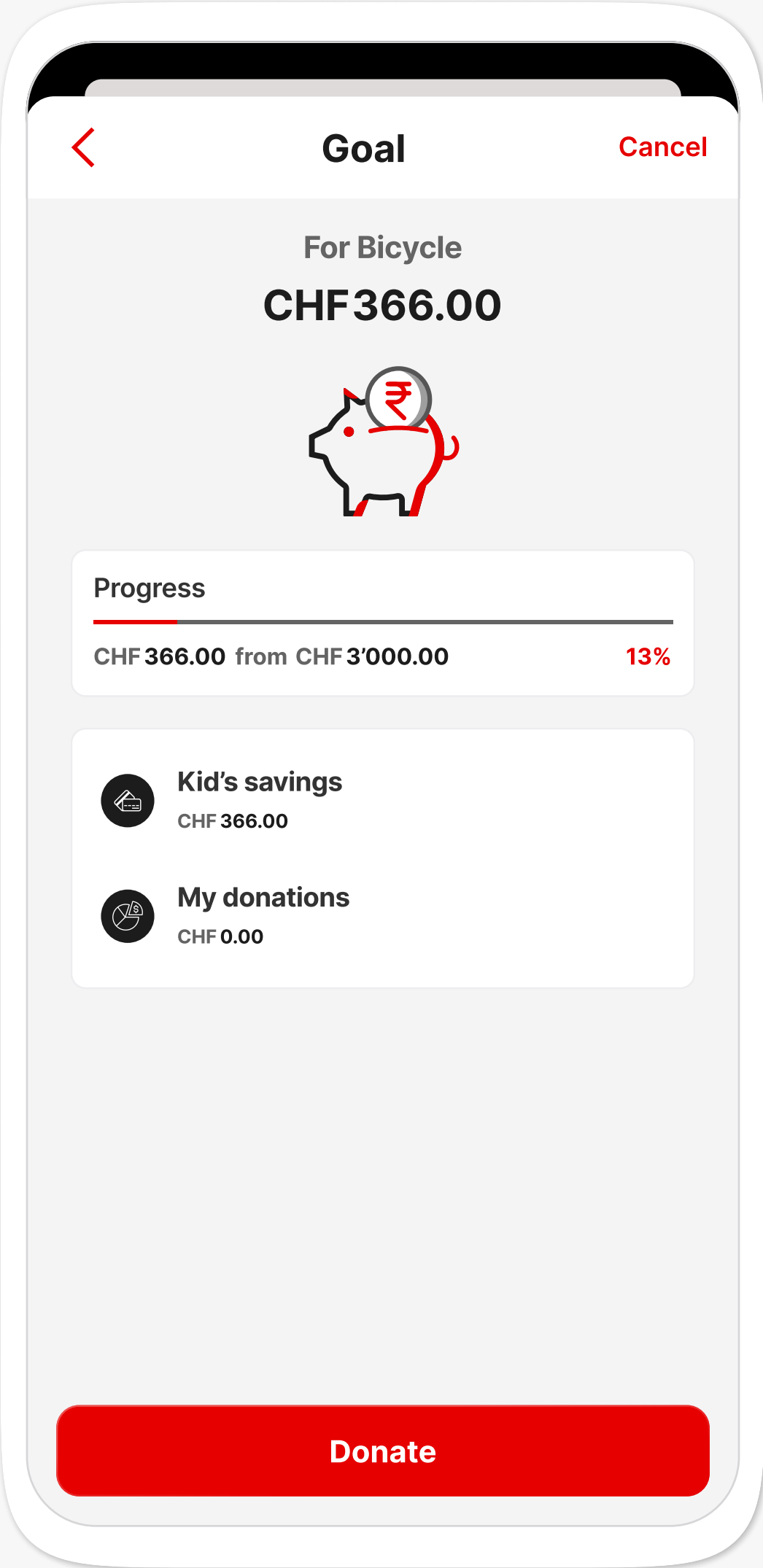
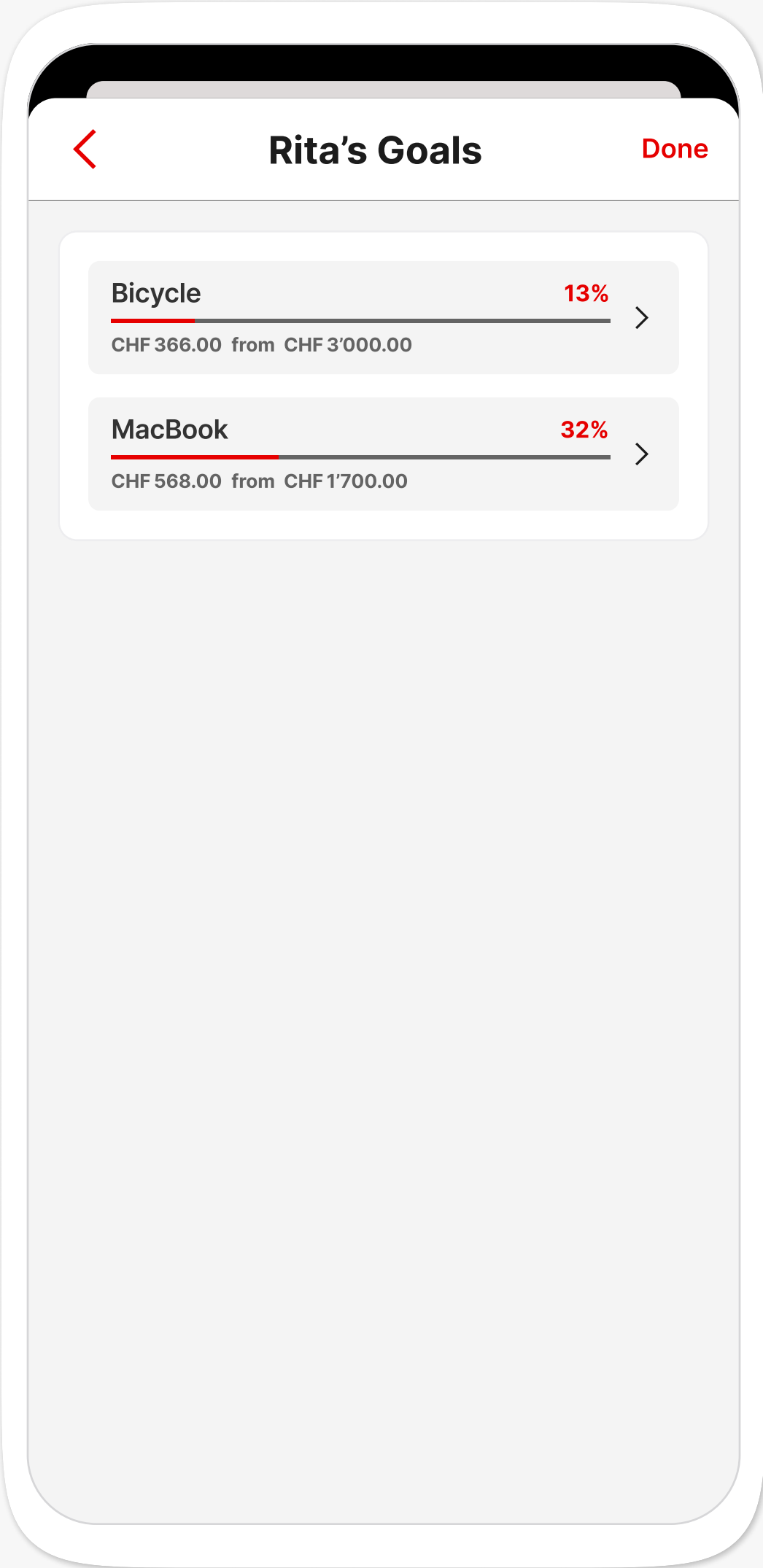
Set Limits

Control what and how much money your child can spend each day/month by setting limits.



Kid's Goals

The parent can also see the financial goals that the child has set for themselves and what is he saving for at the moment



**Now let's see what's
happening on the **Kid Side****

New Possibilities for kids

Feature 1

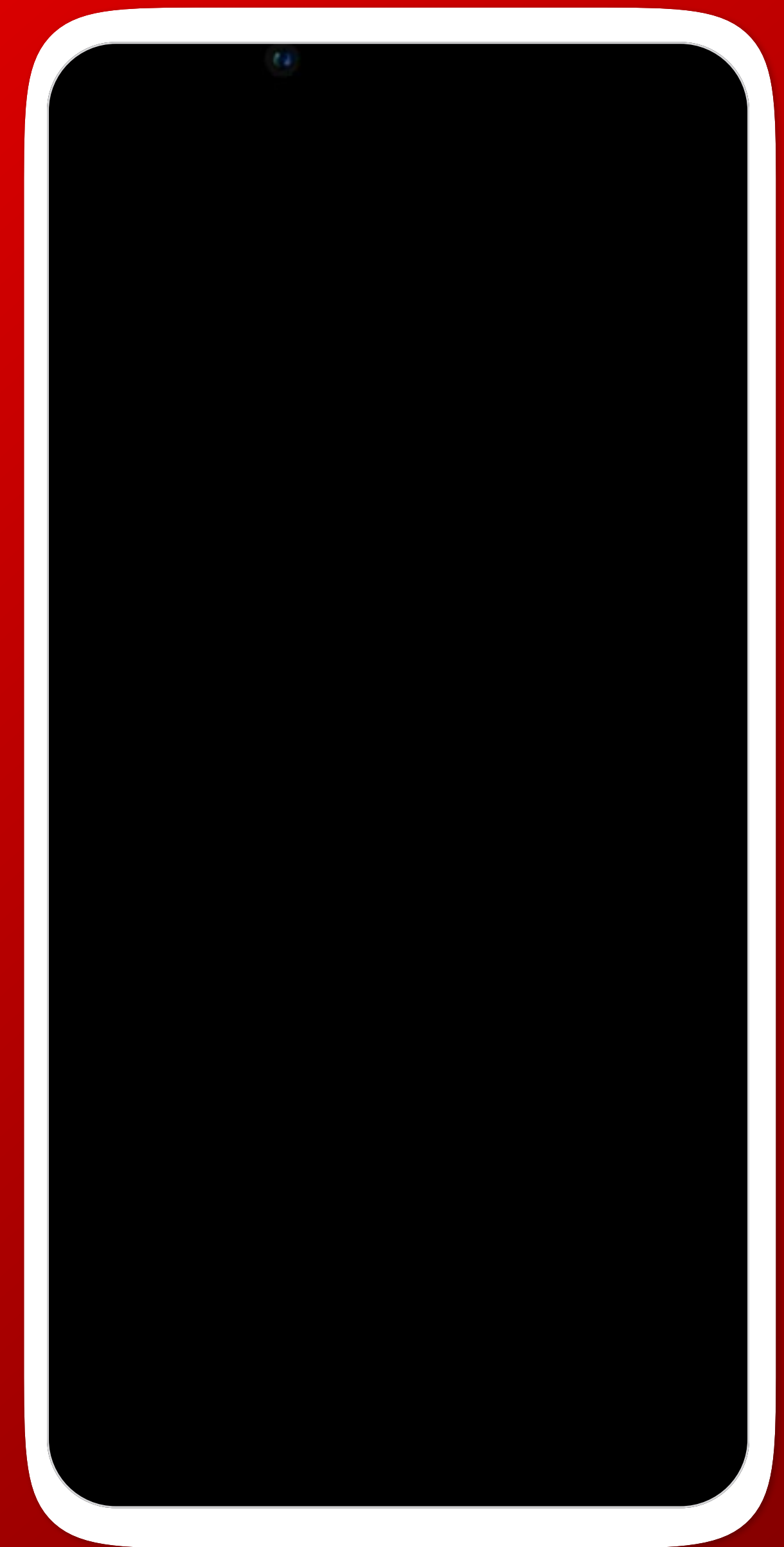
Look through your analitics

Feature 2

Set new goals and save for them

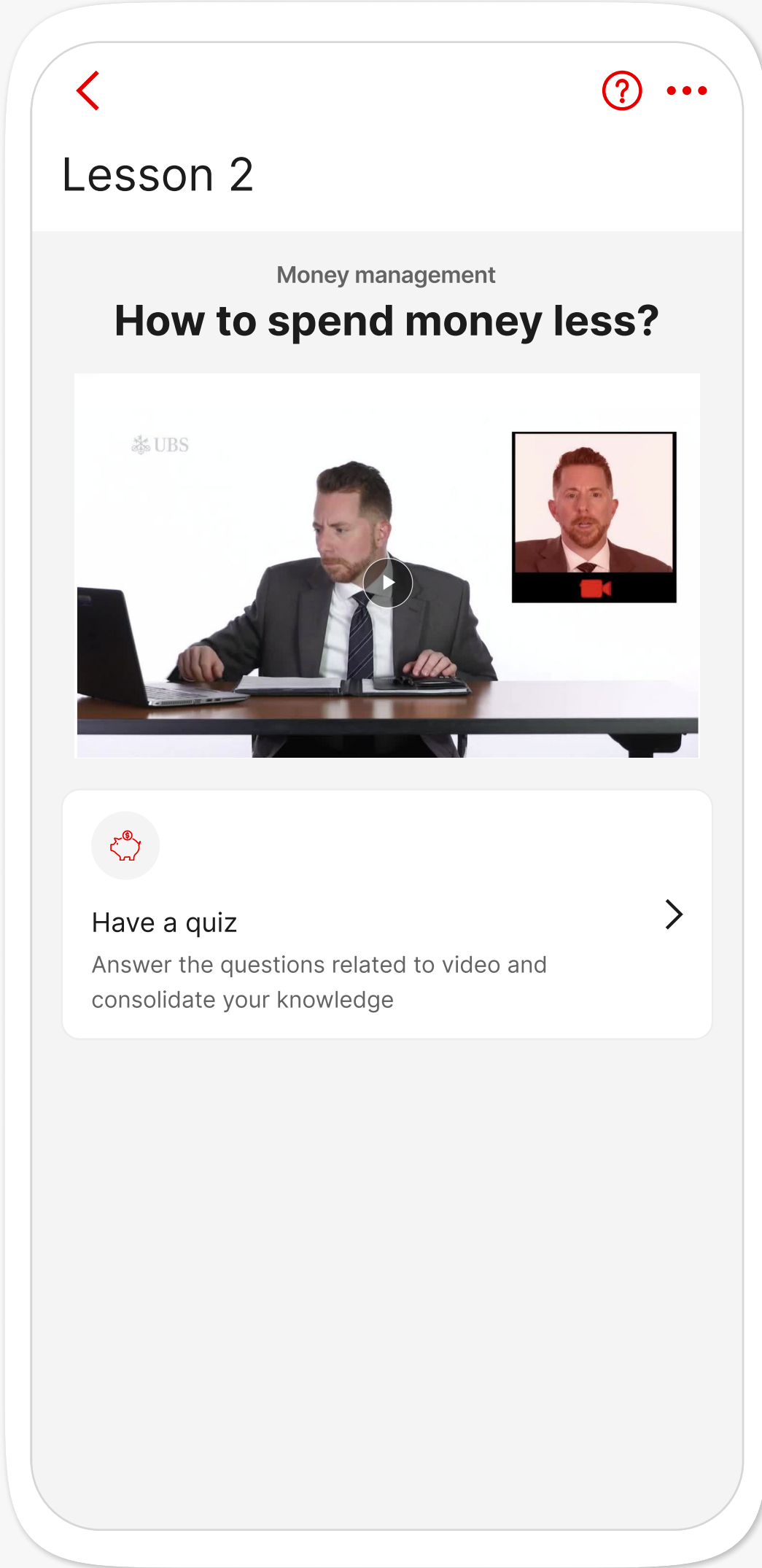
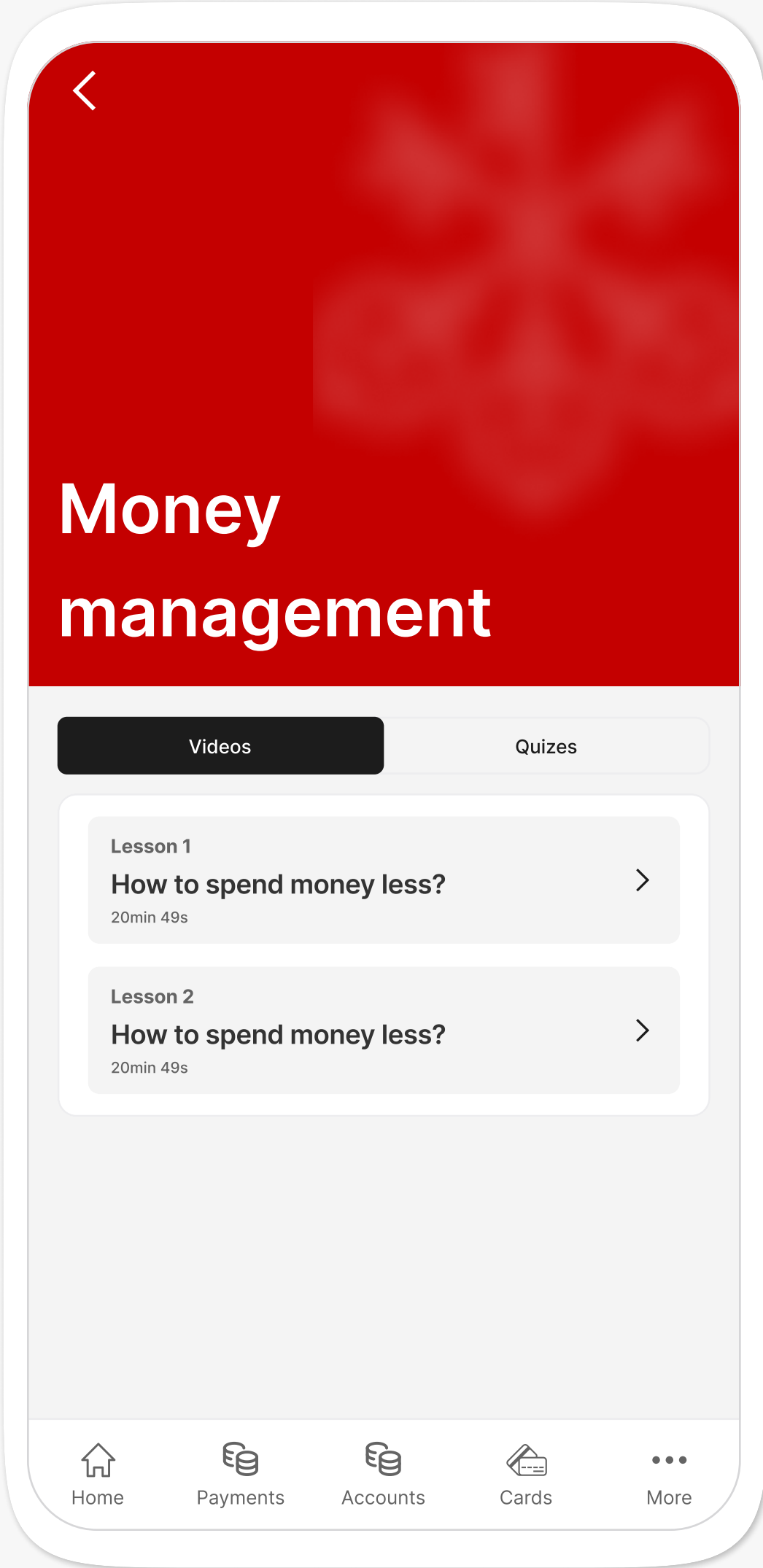
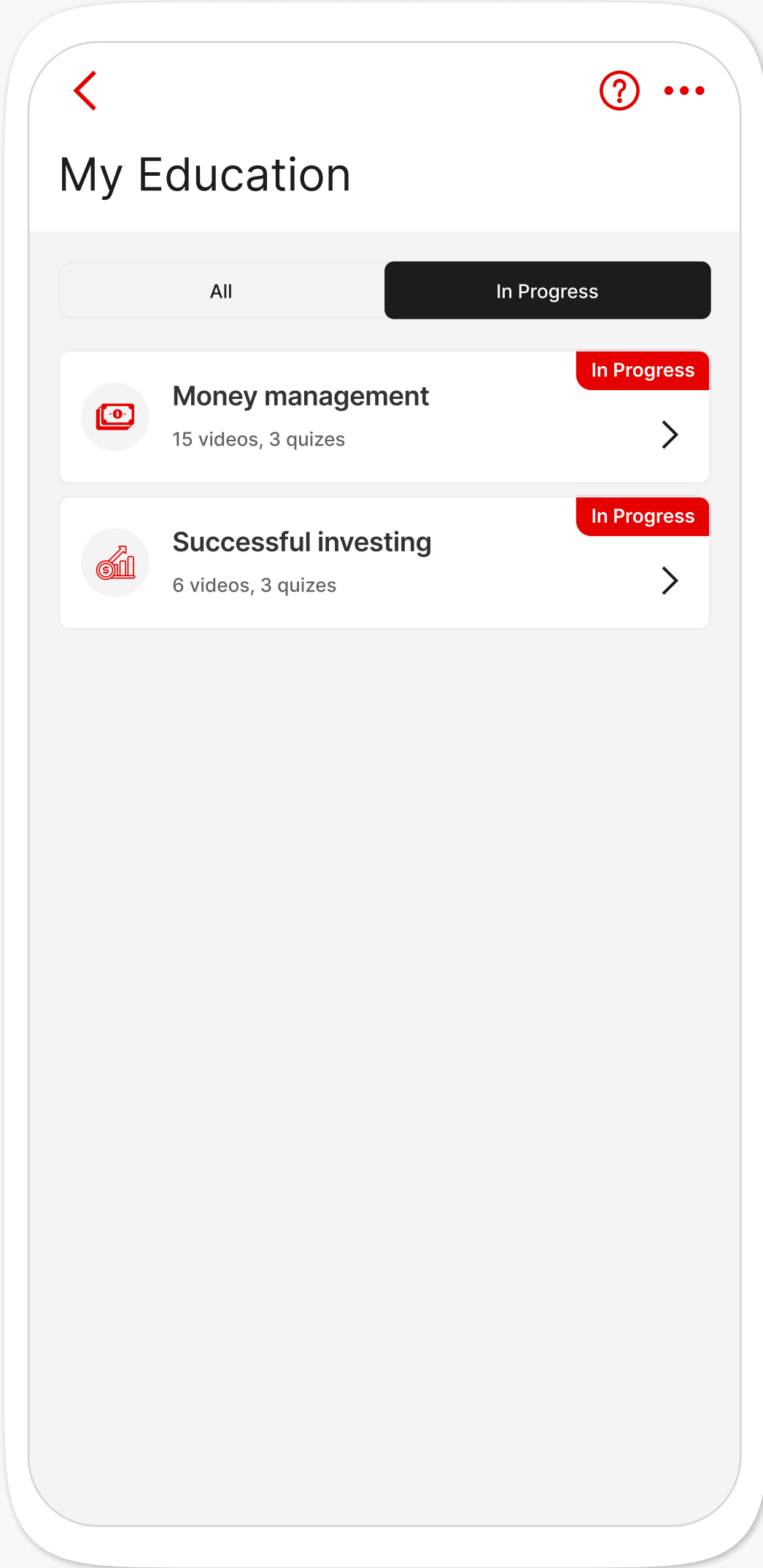
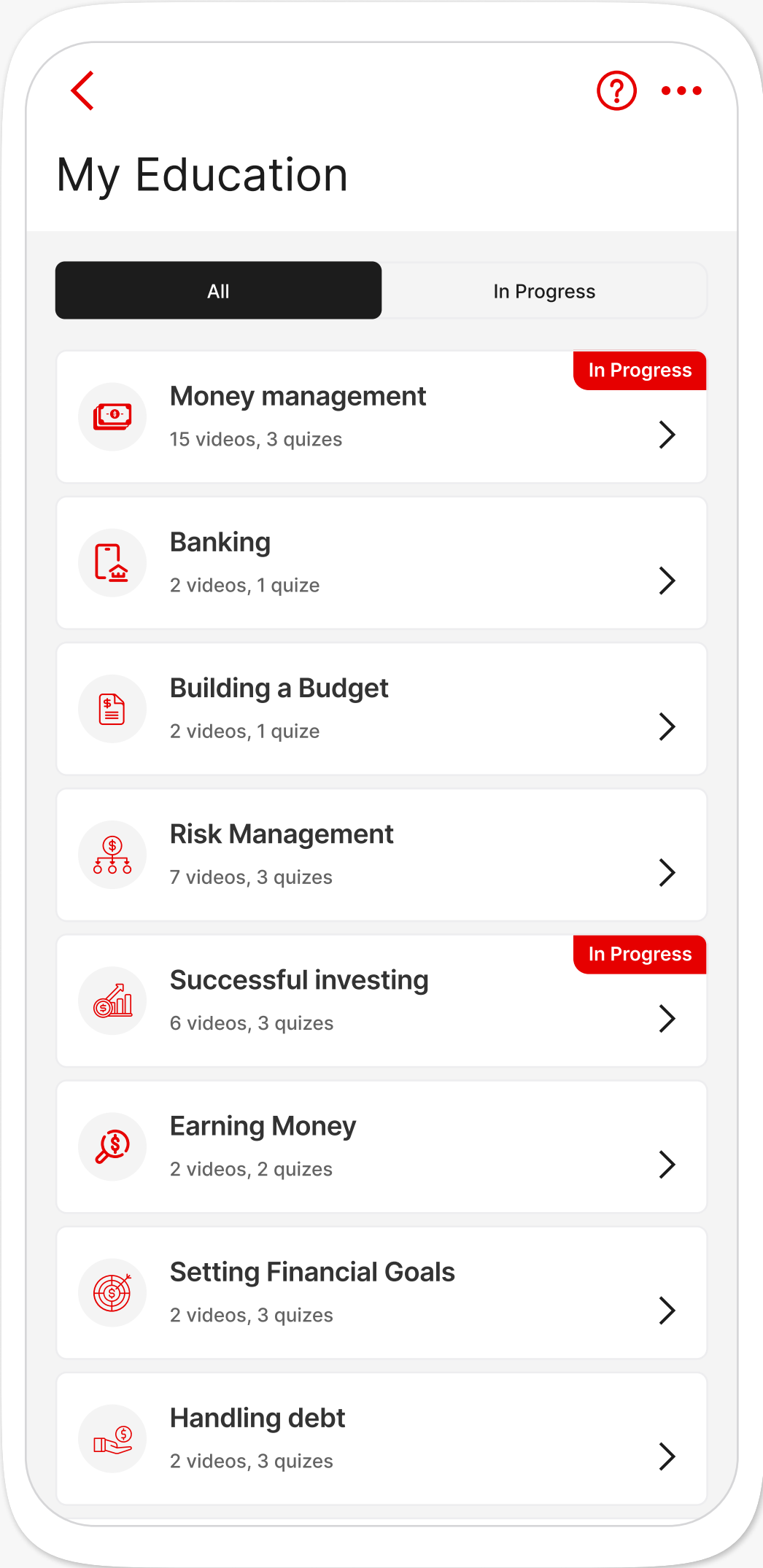
Feature 3

Improve your financial education right in the bank's app



My Education

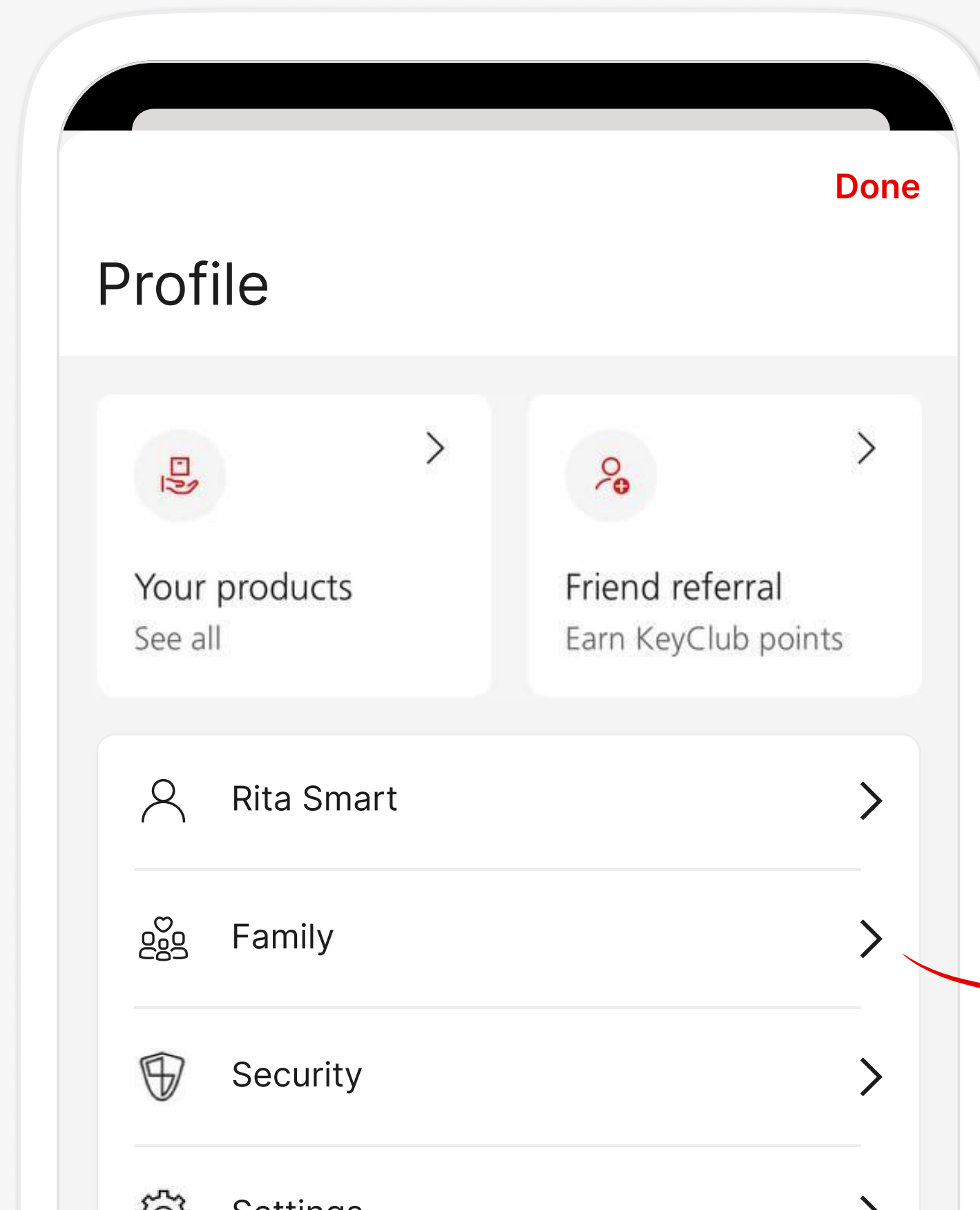
A child can study and receive some prizes from the bank, for example, a cashback on certain categories of goods.



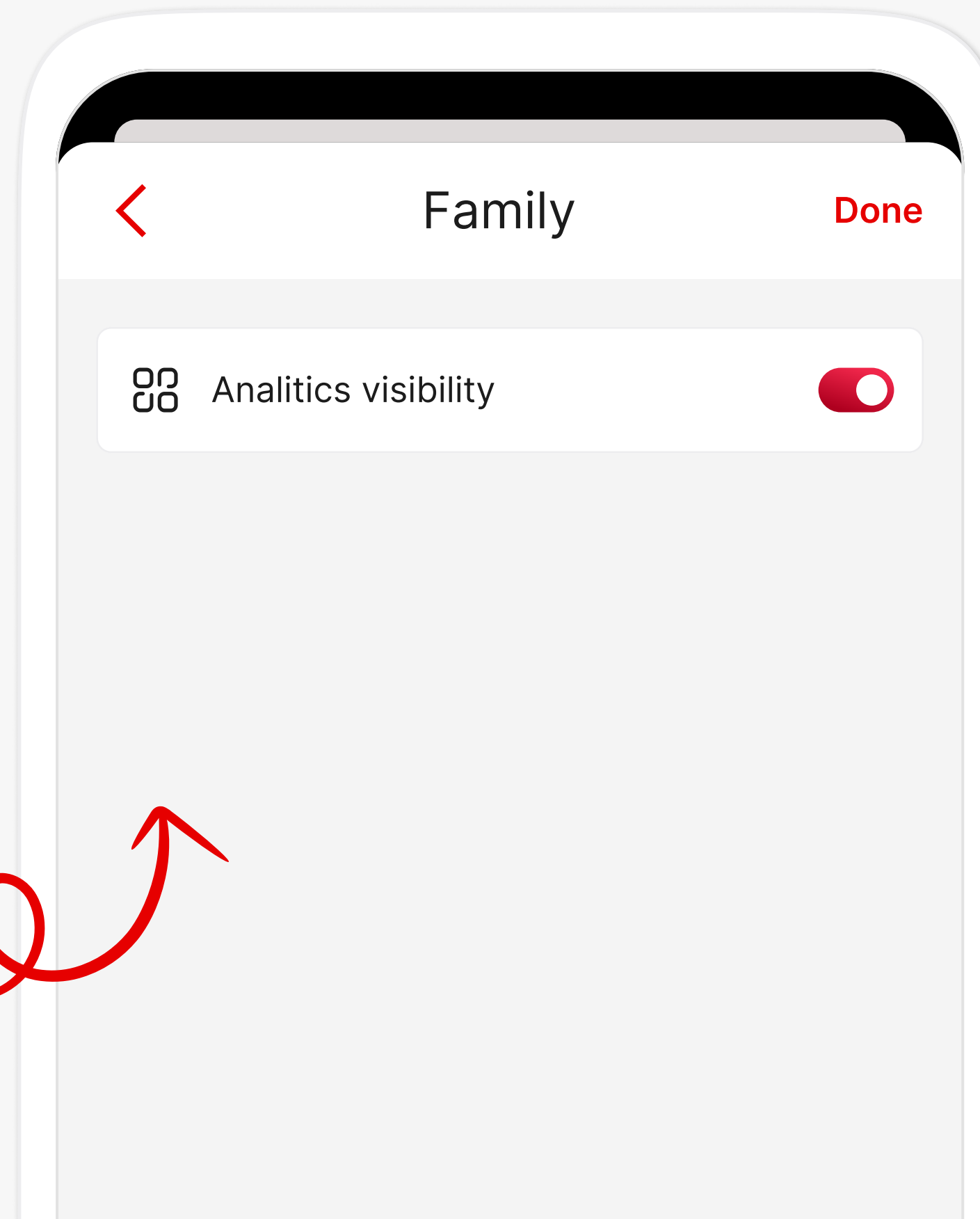
Confidential Part

We've also provided the option to hide your data from your parents. Families vary, and parents' attitudes toward their children can be abusive.

1 Select new “Family” section



2 Hide analitics



MAinD Master 25/26

Thank you!

Edoardo Carlani, Jèrèmy Martin, Oleksandra Drapushko, Andrii Ioffe, Giorgia Salmoiraghi