



Everyday and every minute

we're shaping our present and future through **financial decisions.**



To be fair, we are very good at almost everything but

WE SUCK AT THIS.



72% of people lack basic financial knowledge
in **Argentina**

As the **most federal bank** in Argentina, we want to
transform financial education countrywide and commonly

PEOPLE SHOULD TRUST US.



As you all should know... **ARGY ISN'T COMMON.**

WE TRUST IN OUR PEOPLE.

Not even in Google. Sorry Gemini.



33%

 Consumers who trust banks

One of the lowest % of Latin America

When your kids want to know how to manage their first paycheck,
or your parents can't figure out how to withdraw theirs from a digital wallet,
THEY DON'T GOOGLE IT. THEY ASK SOMEONE THEY TRUST.



YOUTHS

Adults' sons.

78%

Young people trust in their
Parents for financial advice

1° Parents, 2° School and 3° Institutions

ADULTS

Are a kind of sandwich generation holding it all together and desperate for **tools that help.**

RETIRES

Adults' parents.

76%

Retirees do not use online
banking services.

They go in person or delegate to a family member.

YOUTH



ADULTS



RETIRES



MACRO can't get money for the youth or time for the retired, but

WE CAN SAVE ADULTS TIME AND MONEY

by teaching the people they love how to invest **TIME AND MONEY.**





93%

Penetration in Argentina

A FREE, FULLY OPEN FINANCIAL LITERACY PROGRAM ON **WHATSAPP**.
SO **SIMPLE** YOUR PARENTS CAN USE IT AND SO **REAL** YOUR SONS WILL PAY ATTENTION.

You spent **\$5,000** at
Central Perk ☕

☰ View receipt

Nice job! You spent **25% less** on coffee than last month 🙌🙌

☰ View total spending

EVERYDAY TOOLS FOR
YOUR MICROECONOMY.

I'm not sure if taking
out a loan is a good
idea for me

That's not an easy
decision. If you want, you
can book a 15-minute call
with one of our financial
advisors to ask all your
questions. 📅

☰ Book a WhatsApp call

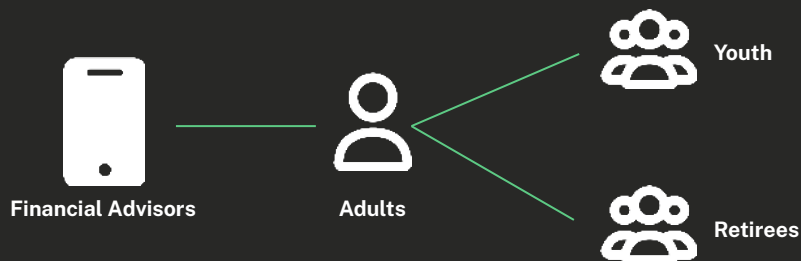
UNIVERSITIES' TRAINEES AS FINANCIAL
ADVISORS TO HELP YOU.





AND HOW ARE WE GOING TO MAKE PEOPLE **KNOW ABOUT MICRO?**

We want to **partner with universities** to find professionals interested in joining **Micro** as advisors, while also creating opportunities to showcase the platform in an educational environment.



"We know **Cuentas Sanas can't be everywhere** — but Micro can".

✗ Instead of: "Do you want to become a millionaire?"

✓ We say: "How can you save a little more every month?"

✗ Instead of: "How to make a ton of money?"

✓ We say: "How can you make sure the money you already have doesn't lose value over time?"

✗ Instead of showing off luxury and flashy lifestyles

✓ We say: "How can I take better care of my money and spend a little less each month?"

SUMMARY

CULTURAL CONTEXT

"In Argentina, financial literacy is the missing subject in everyone's life curriculum."

INSIGHT

Money decisions are everyday choices — constant, invisible, and often uninformed. And when we feel lost, we don't Google it. We ask someone we trust.

TENSION

Adults are the sandwich generation, caught between teaching their kids how to manage their first paycheck, and helping their retired parents figure out how to withdraw theirs from a digital wallet.

And let's be honest: no one else can always be there for their loved ones when they need financial advice.

FACT

78% of young people trust their parents' advice first.

76% of retirees don't use online banking

They go in person or delegate to a family member.

IDEA / SOLUTION

Introducing Micro — a free, fully open financial literacy program on WhatsApp. So easy your parents can use it, and so real your teen might actually listen.

STRATEGY

Re-target the problem so adults can become the bridge between generations, using technology to reach every home across the country.

Micro includes tools to manage your personal finances, notifications about your spending and limits, and an incredible feature: 15-minute calls with financial advisors to answer your questions.

Partnerships with universities will help us find young professionals to join the program, while also giving us valuable exposure in an educational environment.

