DIGITAL FUTURE CHALLENGE #6

ING USE CASE

Financial Education AI Engine-The Green Machine: AI Financial Coach

The Green Machine it´s a new dedicated feature in the ING app, to revolutionize financial education for young people. Our goal is to help users make smart, confident decisions, and to give them clear education about the financial world, while being reliable and transparent. Moreover, it offers two groundbreaking features: AI Video-Creator: Short, interactive AI-generated videos that summarize daily finance, innovations, and market trends with a dedicated Avatar integrated into the content that poses focused questions to quiz users on key concepts from the videos.AI Simulation Agent: A virtual investment lab simulation-driven, where users practice investment decisions with virtual money and the AI dynamically generates different scenarios and visualizes the long-term impact of their choices through adaptive graphs.

Our idea makes financial learning fun, interactive, and risk-free for young people, instead of overwhelming them with complex information. The Green Machine allows users to learn by watching, practicing, and seeing the impact of their choices without any real-world risk. It turns finance from something confusing into an experience that is hands-on, personal, and easy to understand.

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From the idea to the big picture – your vision as a convincing visualization

I feel completely overwhelmed by all the finance talk! I just wish there was something that could explain it all simply

Totally! You haven't heard about the ING Bank's 'The Green Machine' feature? It can be your solution

Video Learning

- Short – max 90 seconds per video
- Shows the current state of the market
- Up-to-date financial news
- Interactive quizzes for understanding
- latest trends and innovations in the financial world

AI

THE GREEN MACHINE

Simulations

- Virtual investment lab
- Practice decisions with zero risk
- Historical metrics: past trades, returns, correlations
- Inputs Real-time market data: price, volume, spreads

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From the idea to the big picture – your vision as a convincing visualization

Vision for the future

Scaling to Education

Trust Validation

Deepened Financial Understanding

From Trust Builder to Lifelong Financial Partner

Target

50% of high schools adopt the "Green Machine" as a certified public learning module

App launches with 95% positive feedback and Explicit User Consent

After 6 months of using The Green Machine, we project a 30% rise in correct quiz answers, alongside a measurable increase in successful, smart investment decisions within the Virtual Investment Lab

The challenges – and what makes our solution unique

Challenge

- Many people lack financial knowledge and feel overwhelmed when managing their money. Banks like ING face the challenge of helping customers make informed financial decisions while keeping their trust and data safe. The use of AI tools creates questions about fairness, privacy, and transparency in how financial advice is given.
- This challenge is not limited to banking. The ethical questions about using AI responsibly also appear in healthcare, education, and insurance. Everywhere AI supports human decisions, similar conflicts arise.
- In a survey reported by the financial-services industry (via Bread Financial), while AI is seen as potentially useful for budgeting, financial-wellness tasks and simple advice - still, only 35% said they would opt for AI “instead of a human advisor,” even if AI promised better returns. Many respondents cited lack of trust (33%), a preference for human advisors (31%), or that they didn’t feel a need for AI tools (25%).
- Banks can apply transparent, human-supervised AI tools that simplify financial decisions while protecting privacy. These methods can be expanded by adding clear explanations, stronger fairness checks, and personalized guidance that adapts to each customer.

Our solution

- We are launching The Green Machine, a new special feature within the ING app. This tool is designed to completely change how young people learn about money. Our main goal is simple: to help you make smart, confident financial decisions and give you clear, reliable, and honest education about the world of finance.
- The Green Machine features two AI tools: AI Video-creator : get short, engaging videos every day that break down the latest trends in finance, innovation, and markets. An integrated Avatar will quiz you with quick questions to make sure you truly understand the key ideas. AI Simulation (Virtual Investment Lab): This is a safe place to practice. The user can use virtual money to make investment choices in a simulation. The AI creates realistic scenarios and shows you exactly how your decisions affect your money over the long-term using easy to read graphs. It directly addresses the growing problem of financial illiteracy, helping users understand how to plan budgets, save, and make responsible financial choices.
- To ensure user trust we will achieve it through contracts, regulations both worldwide and the EU and also use clear transparent user data, worst and best scenarios. For the database we use the developer portal API, with ING's own database for the base of the AI. It in turn will not use the internet completely for its references but also the whole of the ING data base to ensure that the answer we think is the best.

How our solution works – and next steps

Concrete steps for implementation are...

- ✓ Develop the AI for the personalized financial guidance
- ✓ Set up interactive learning modules, games and videos
- ✓ Combine simulations, community features and security compliance into the ING infrastrucuture
- ✓ Feedback and improvements

Challenges of our solution are...

- ✓ Maintain user angagement long-term with financial content
- ✓ Development and Operational Costs
- ✓ Regulation and Trust
- ✓ Multiple features without adding complexity to the UX

Resources needed are...

- ✓ AI/ML development team
- ✓ UX/UI designers specialized in gamification
- ✓ Data security specialist
- ✓ Financial education experts

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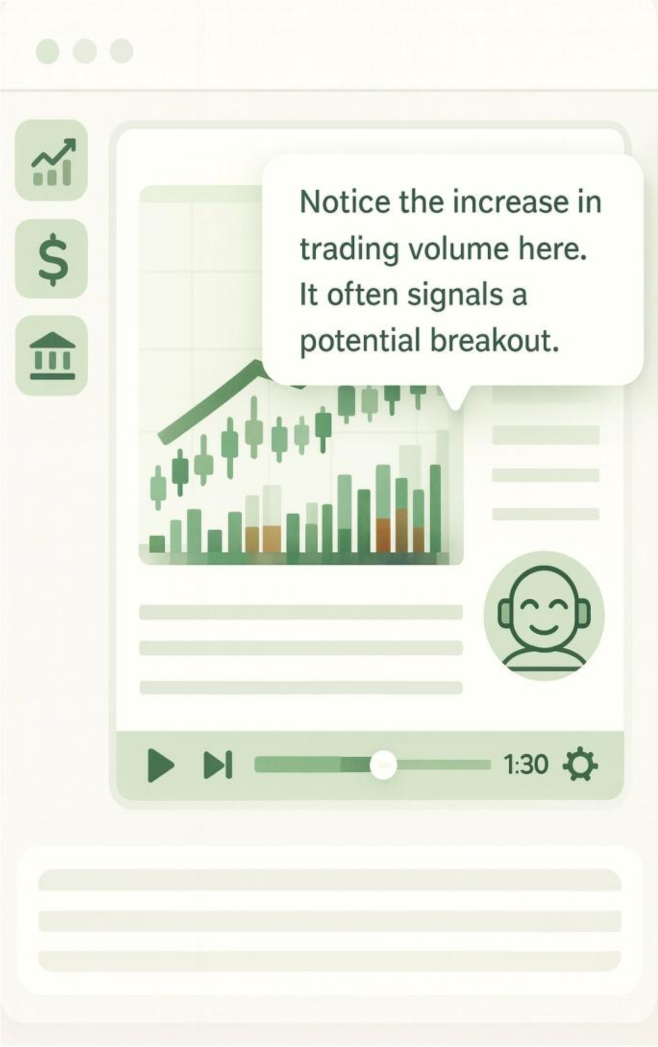
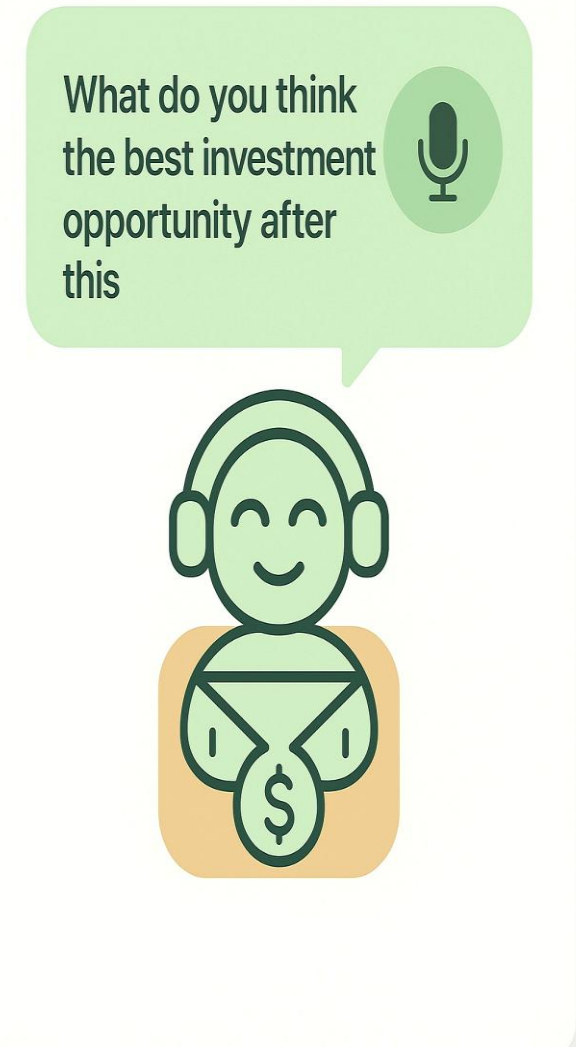
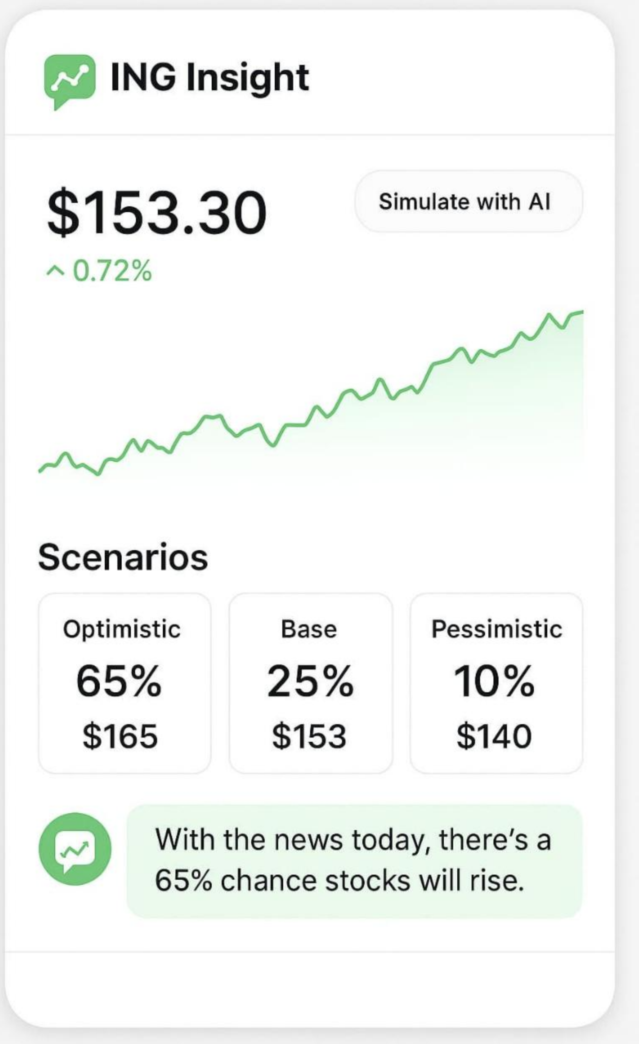
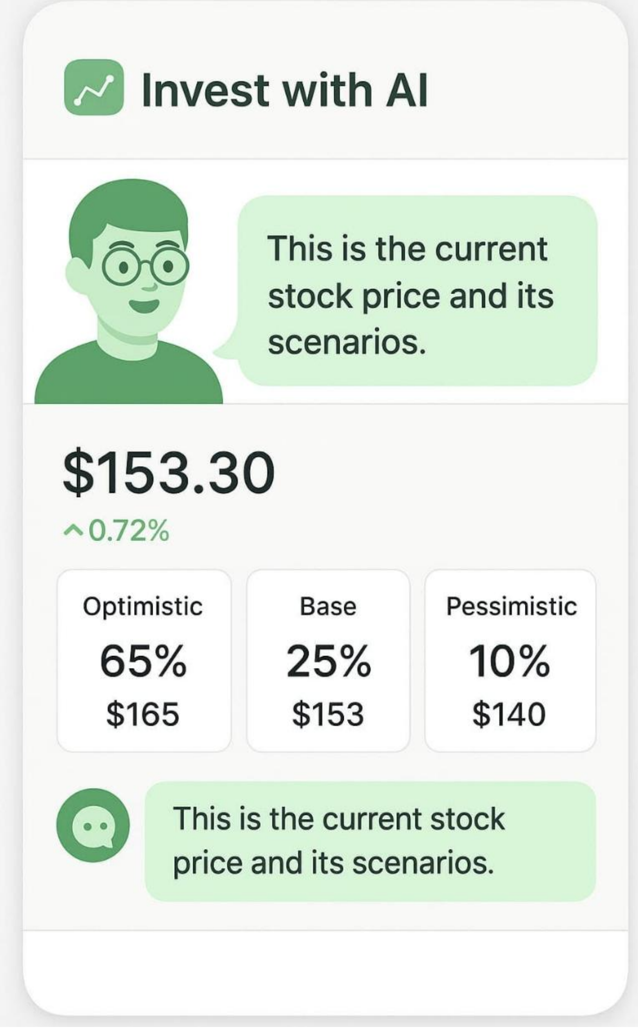
Extra page: A Glimpse into The Green Machine: Video & Simulation Agents









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