



Key Partnerships

Under the umbrella of Intuit, there are several major fintech and accounting brands. While they aren't pure Partnerships, they have the same effect on the Mint brand

Credit Karma helps users with their Credit Score and related issues

Turbo Tax is software designed for users to do their own taxes. Integration is available with Mint

Asset Management?
The new Mint model *may* focus around asset management and open new Partnership opps.

Key Resources

Brand, Other Products

- **Mint.com** is still a strong brand in the fintech market, seen as original PFM brand
- Intuit's ability to combine Mint with other products in their portfolio can open new opportunities

Key Activities

Business Model Innovation, Growth

- The company is experimenting with new business models in relation to the new strategy
- Rollout of new features, etc. needs to translate into growth and renewed enthusiasm in Mint

Value Proposition

Pioneering app in Personal Financial Management (PFM), helping users aggregate data from multiple accounts and budget more efficiently

- Users can spend less and save more with some of Mint's features, old & new
- New *Mintsights* product paves way for new 'financial advisor' value prop



Customer Relationships

Digital-Only, Evolving Model

- The original Mint product was online only, but Mint had customer service
- New model *may* bring in Advisors and other experts around services

Channels

Blog, PFM Sites, Social Media

- Personal Finance Blog was the original Customer Acquisition channel for Mint
- PFM blogs often review Mint and have referral incentives
- Social Channels

Customer Segments

Millennials, Savers, Potential Investors

- **Millennials** were the original user base of the Mint V1 when the company launched its original PFM product
- **Savers** are attracted to Mint and use the tool to help them avoid debt and any products with high interest rates
- **Potential Investors** "average user of the app, who has a savings account, has investable assets of \$17,000" may be a new Customer Segment

Cost Structure

Platform Development - rollout of new-and-improved product requires significant investment in Design and Development

Integrations and Regulatory+ - Mint can be integrated with certain products to make taxes, credit, etc. more efficient

Marketing - the new product rollout requires Marketing spend

Revenue Streams

Ads, Referrals, Aggregate Data: The Mint.com 'Marketplace Model' is a multi-faceted Advertising model, surfacing offers for new financial-services products to users

Business Model Experiments (TBD): Ad-free option, advanced Subscription offering, bundling in of Advisory Services around products like *Mintsights*