

Erste Bank Hungary partners with IDEMIA Secure Transactions (IST) on the launch of a limited-edition children's payment card designed to make financial learning engaging and accessible. The initiative gives families a simple way to introduce money management early, helping kids build a foundation for lifelong financial confidence.

Offered with the *Erste Cseperedő* (children's) *Bank Account*, the card features a rocket icon that lights up during contactless payments. Based on IDEMIA's Starlight Card model, it uses an NFC-enabled power source rather than a battery, making each illuminated transaction a playful moment of discovery.

To mark the card's September launch at the start of the academic year, new account holders received a storybook titled, "Exchange in the Forest", created in collaboration with a leading Hungarian children's and youth publisher. The fairytale, designed to support financial education, quickly became a hit. Its initial print run sold out in two weeks last year, prompting the production of several thousand additional copies.

The bank now also offers a digital guide with twenty age-adapted questions and answers, developed with a prominent Hungarian child-rearing expert, to help parents support financial learning at home.

A survey conducted by Erste Bank found that 81% of parents with children under 14 believe that financial education should begin early, and 60% are open to giving their child a payment card, with pocket money adjusted over time to encourage safe and responsible spending habits.¹

As one of Hungary's leading retail banks, Erste Bank demonstrates a strong social commitment that begins with children. Its free children's account and playful educational card perfectly reflect IST's values of innovation and inclusion—making the two ideal partners in empowering a generation growing up in a digital payment world.

Talking about financial literacy can never start too early, as even very young children are interested in the topic. And yet, there used to be a significant gap: many parents lacked the tools to discuss it and to shape a financially healthy mindset from the very beginning. The storybook offers a solution; and if children can learn about digital payments in a safe and engaging way, it can lay the foundation for responsible money management in the long term. The Visa bank card with an OLED display—available in Hungary for the first time and linked to the Erste Cseperedő Account—helps children understand how card payments work in a playful, intuitive way.

Linda Murányi, Head of PR and Internal Communications, Erste Bank Hungary

We are proud to support Erste Bank through innovative payment card designs and features that engage children and help parents simplify financial learning at home. Initiatives like this build essential skills and confidence in families, reflecting our shared belief that empowering children today fosters a more responsible and inclusive society tomorrow.

Tomas Kovarik, VP CEE Payment Services, IST

¹ The research, carried out by Europion on behalf of Erste, surveyed a representative sample of 426 parents raising children under the age of 14:

https://www.erstebank.hu/hu/ebh-nyito/mindennapi-penzugyek/bankkartyak/visa-beteti-kartyak/visa-cseperedo-bankkartya