

# Savin´

| <u>Team Member Name</u>        | <u>Year</u> | <u>Major</u>            |
|--------------------------------|-------------|-------------------------|
| Valentina Santillana Villareal | Third Year  | Global Business         |
| Anna Belén Cunillé Sánchez     | Third Year  | Global Business         |
| Gabriel Goldberg Braveman      | Fourth Year | Business Administration |
| Raymundo Laniado Cohen         | Third Year  | Marketing               |
| Alejandro Zaga                 | Fourth Year | Global Business         |

**Advisor(s):** Hector Daniel Smith Tovar

**Topic Title:** Savin´: Digitizing receipts for sustainable financial and environmental growth.

**Audience:** The Board of Directors of the Asociación de Bancos de México (ABM)

## Sustainable Development Goal

SDG #12 – Ensure sustainable consumption and production patterns

SDG #13 – Take urgent action to combat climate change and its impacts

## Executive Summary

Savin´ is a mobile application and Fintech SaaS platform designed to replace toxic, non-recyclable thermal paper receipts with secure digital records, bridging the gap between daily consumption and environmental sustainability. Managed by a multidisciplinary team with expertise in technology, business development, and data analytics, the company transforms passive transaction data into actionable financial intelligence. Our infrastructure allows users to scan a QR code at checkout to instantly receive categorized digital receipts, addressing the environmental impact of 300 billion annual receipts while helping individuals improve their financial habits. By combining innovative software with strategic management, Savin´ positions itself as a leader in the intersection of financial technology and ESG-driven corporate strategies.

We recommend the adoption of Savin´ as the standardized digital tool for the financial sector to simultaneously promote financial responsibility and measurable environmental impact. Operating under a B2B2C freemium model, the platform scales through strategic alliances with major banks and retailers, targeting the 44.1% of the population comprising Gen Z and Millennials. This approach ensures rapid market penetration by leveraging existing payment ecosystems and offering premium financial insights through subscriptions. By digitizing receipts, Savin´ directly contributes to SDG #12 and SDG #13, demonstrating that small behavioral changes, backed by a robust management structure and scalable technology, generate significant financial and ecological benefits.