



Payment Innovation

 **Citi** Growth Ventures

What is this?



Short-term loan
(sources)

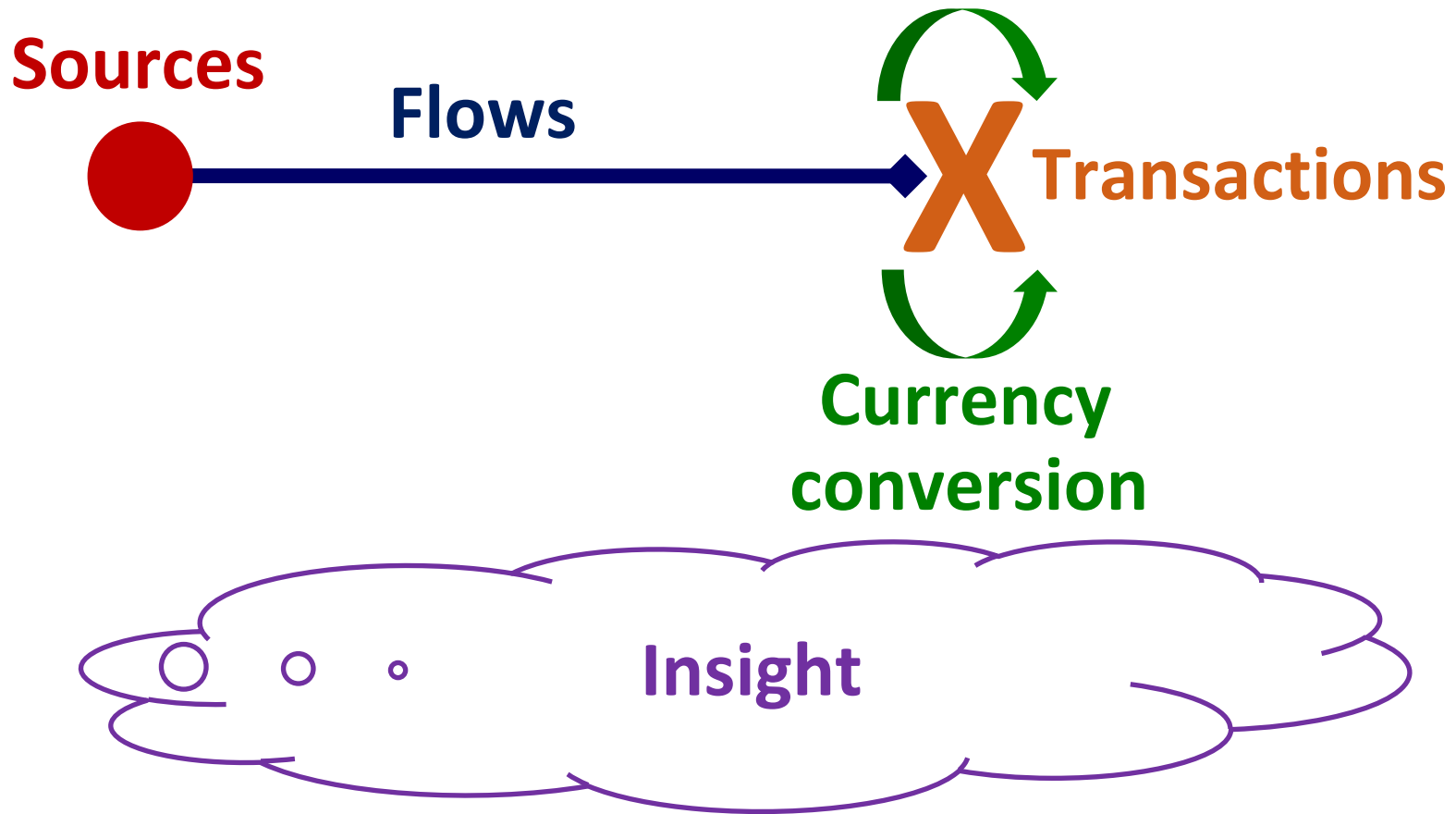
Access to network
(flows)



Payment vehicle
(transactions)

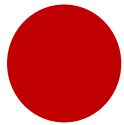
Multi-currency
(conversion)

“Payments”

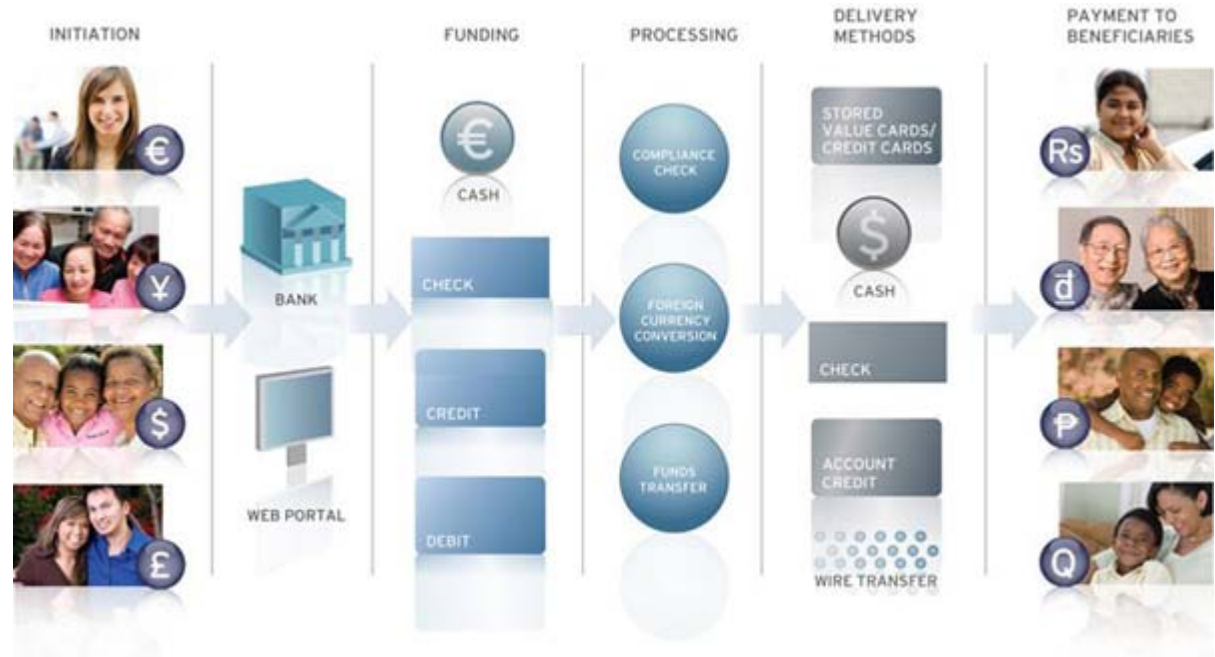


The accelerating path to digital money

Sources



Flows

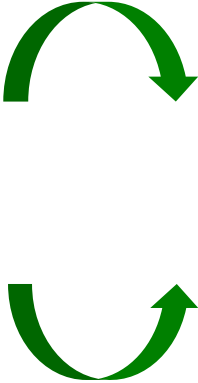


X Transactions



vivo^{tech}





Currency conversion



Insight

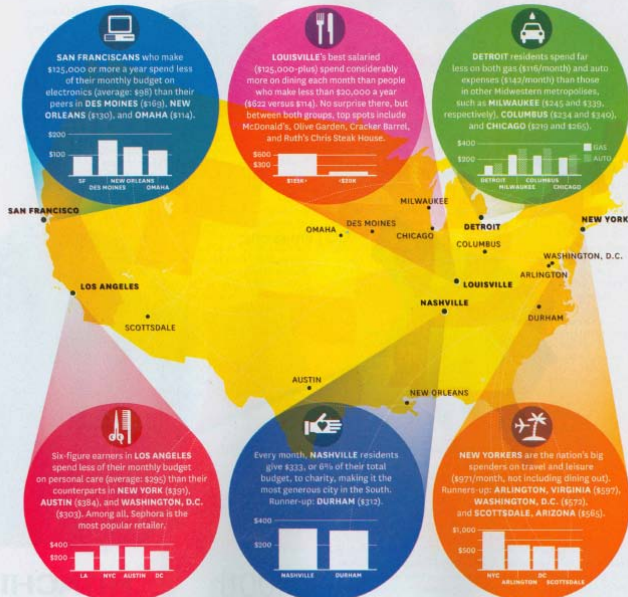
NEXT Money

Comparison Snooping

A new Web-finance tool helps you learn from a virtual peek inside your neighbors' credit-card bills.

BY DAN MACSAI

IMAGINE A REALITY SHOW that mixes the voyeuristic consumption of *Keeping Up With the Kardashians* with the competition of *Survivor*. Except it's a Web site. Devoted to helping its users spend smarter, "Once you see how people like you are handling their money," says Jaidee Shergill, founder and CEO of Bundle, a startup backed by Citigroup, Microsoft, and Morningstar, "you can use that information to better manage your own." Bundle is the latest—and most powerful—tool to tap aggregated data for personal-finance decision making, building on FivLife (crowdsource answers to money questions), Bilgify (share credit-card buys online), and Mint (gain insights into your personal spending). Bundle, which has already attracted more than 250,000 users, asks them a few simple questions, then crawls spending data gleaned from the U.S. government and Citigroup to find their financial dopplegängers. Users can then "go deep" to see a full budget breakdown—including, say, how much people like them spend each month. Below, a look at how several major U.S. cities stack up.



bundle

Money uncomplicated

Want to see how people like you save and spend their money? Use Bundle to compare yourself by age, location, income and household status.

Share what you find. Learn from each other.

Bundle's money comparison tool is the most extensive on the web. Millions of trends, across the U.S. Oh, and it's free.

Or, check out the latest insights

