



A Buddy For Your Digital Wallet

Fast, flexible and 100% digital financing solutions **one** tap away



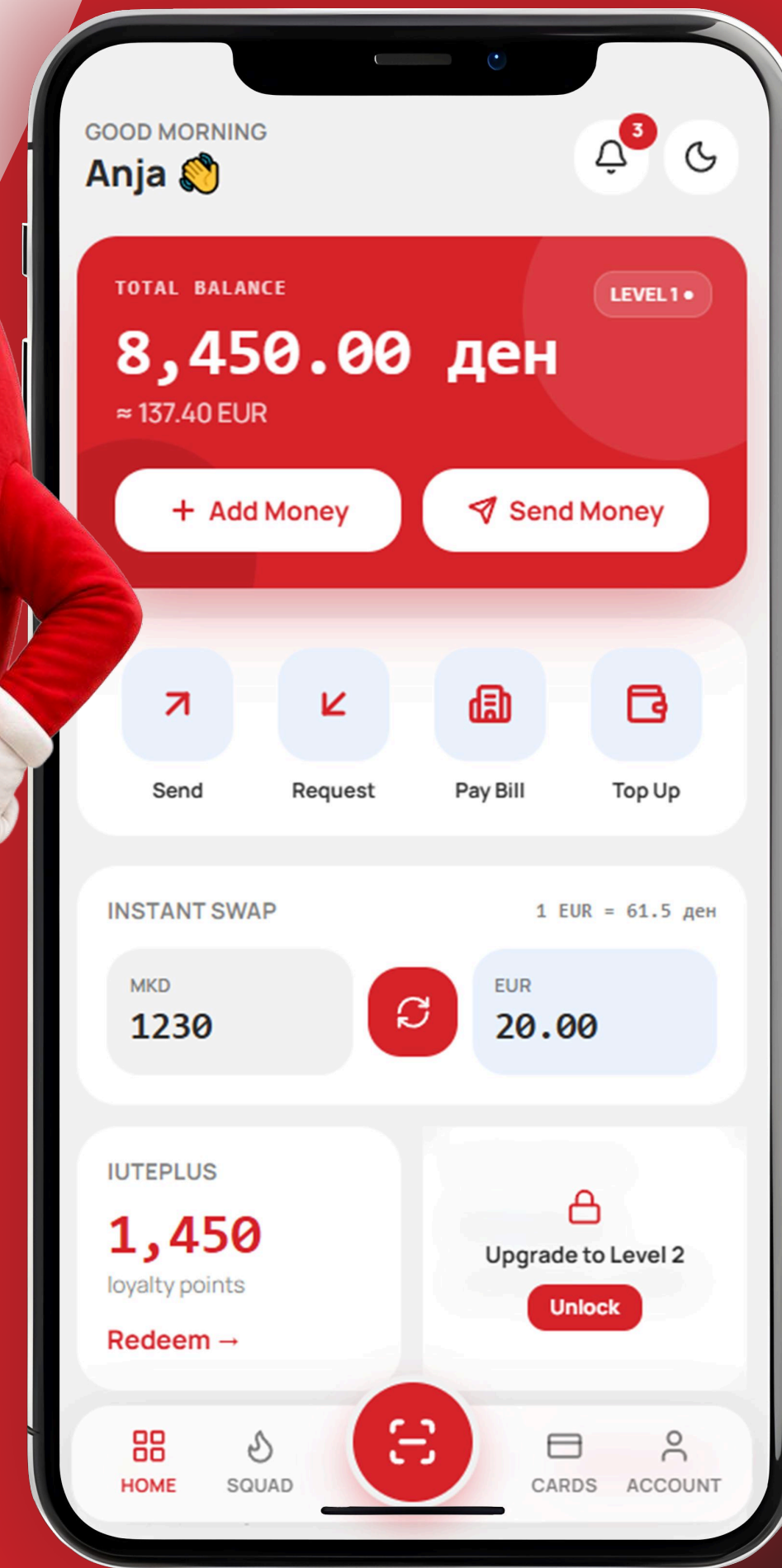
Quick Approvals




Easy Access



Secure & Trusted




Your Wallet's Best Buddy

Meet lutko, he doesn't like



Splitting Bills

Doing stressful math and chasing down friends to settle up a dinner tab



The Waiting Game

Waiting days for standard bank transfers to actually clear



Hidden Fees

Getting random background charges just for moving your own cash



How Might We

Make managing money as effortless as hanging out, where splitting tabs is **instant**, transfers take **zero** time, and hidden fees simply **don't exist**?

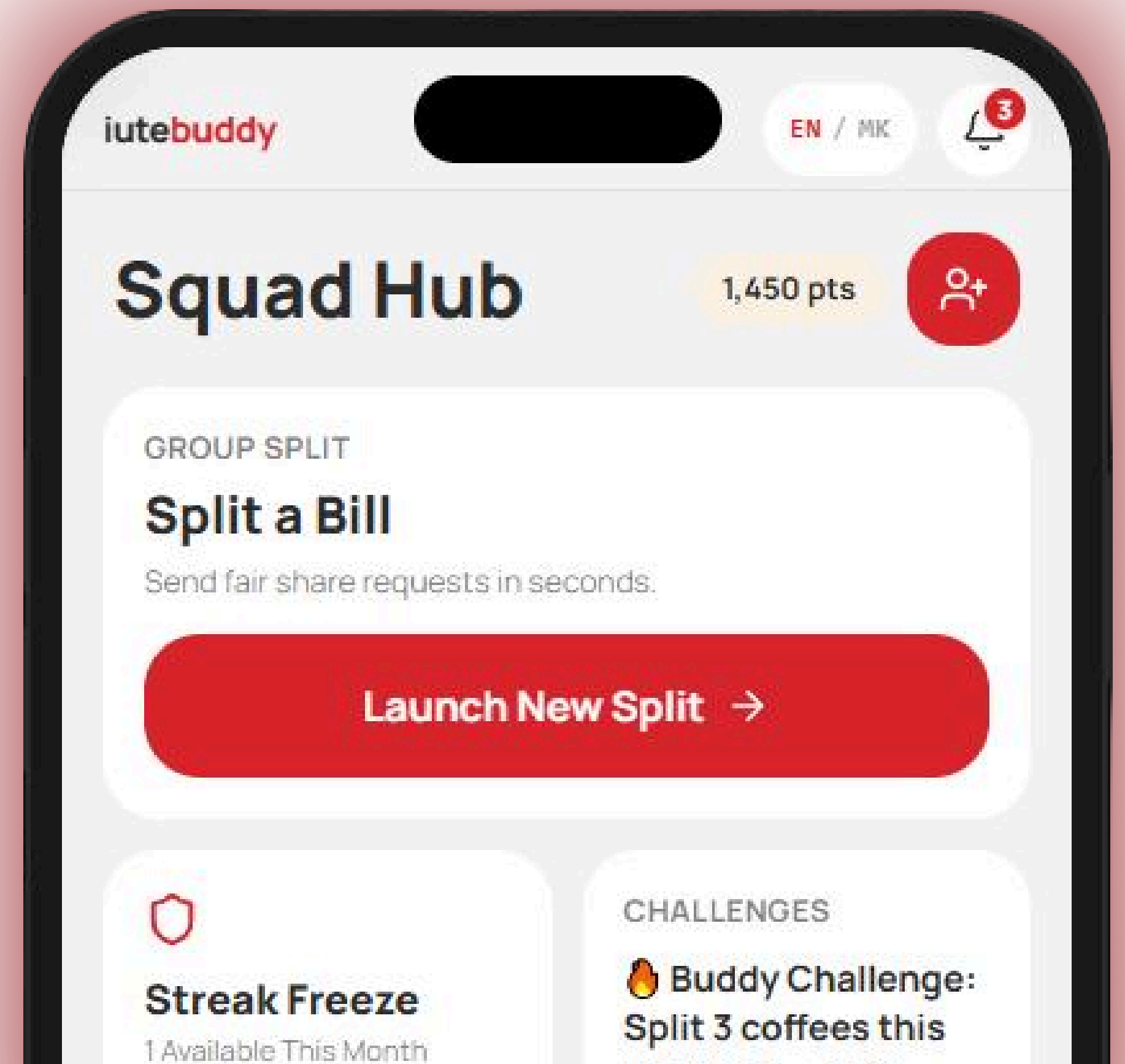




MEET



[Try lutko's digital wallet](#)



THE THREE PILLARS



One Tap Action

Instantly scan QR codes, split cafe tabs or request money, every core feature is always exactly one tap



Earn & Redeem Points

Redeem at partner companies for vouchers, discounts. Climb leaderboards, build daily streaks, hit milestones, compete with friends.



Card Freezing

Full control of your account security by instantly locking and unlocking your digital card with one tap

Iutko to the rescue!



Money Blindspot

55% of local youth in Macedonia admit they have **no idea** how to manage their money



Cash Trap

Despite having bank accounts, students still use **cash** for almost every daily coffee or meal.



Empty Pockets

Extreme youth unemployment means students constantly **run completely out** of cash mid-month.



Zero Rewards

Students spend money constantly but receive **zero** rewards or incentives in return. Every purchase disappears into a void with no value coming back.

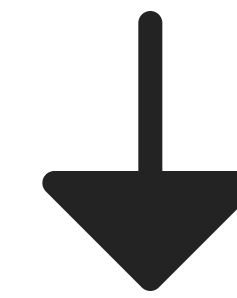


Four massive youth **problems** solved by a single app that fits perfectly into their daily lives.



Lutko is in town

Bringing the mascot to life as the ultimate campus legend who turns routine student spending into something social and rewarding.



GOAL

Build immediate local hype, sparking student curiosity before showing them that their new digital lifeline is just one tap away.



Teasers

Mysterious 3D mascot footprints and "Who is IUTKO?" countdown posters placed near campuses.
Mascot IUTKO spotted at Skopje landmarks on social media with the caption: Someone new is coming to town...



Activations & Event

"Buddy Zones" on campuses featuring a live mascot and a "spin the wheel" game for merch and coffee vouchers.

Fun workshops hosted in direct partnership with the University Student Assembly.

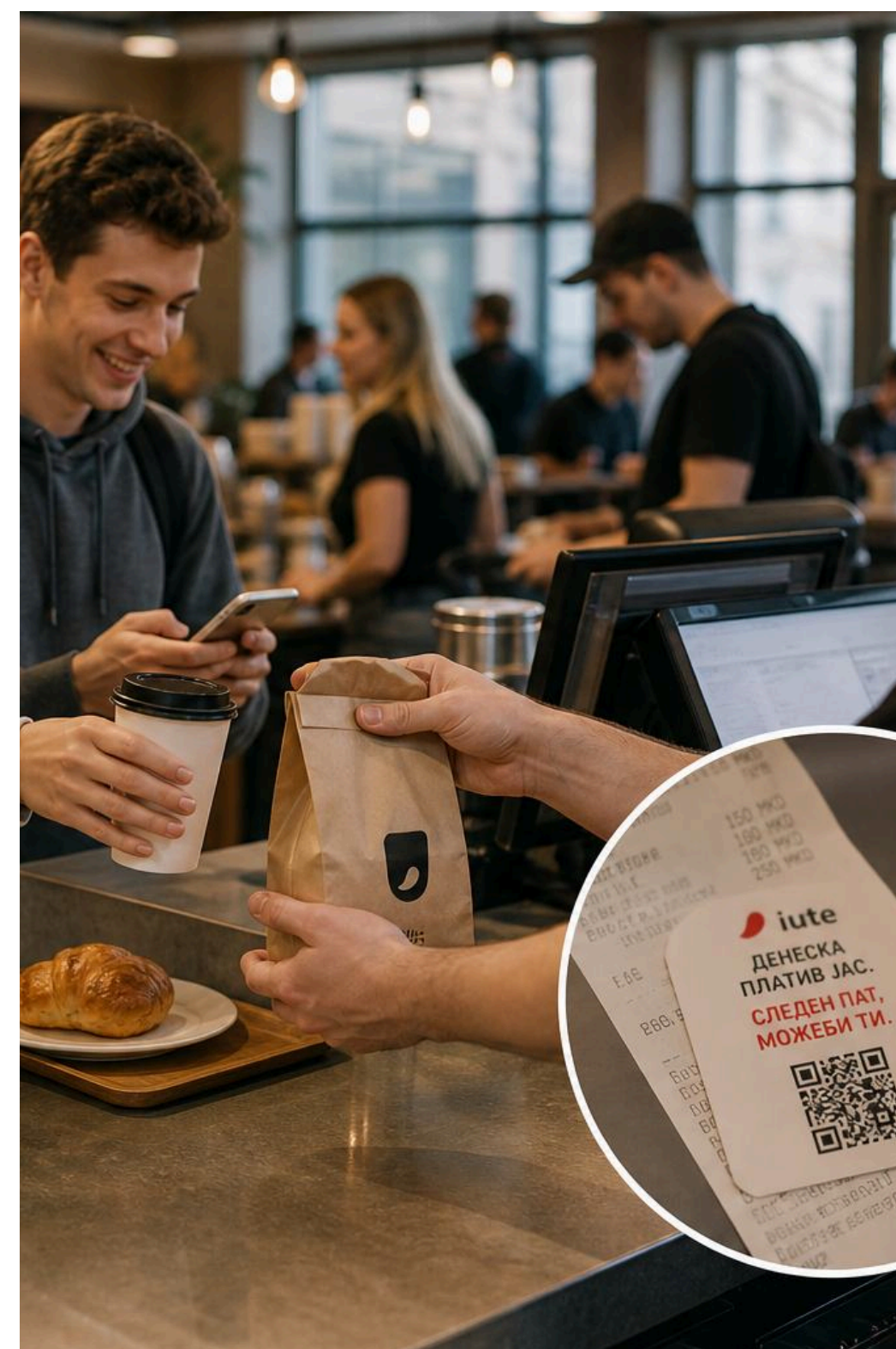
Sponsorship of high-energy student subcultures, including gaming tournaments and hackathons.



Iutko Casti

Stealth team pays for student meals/coffees at UKIM. Receipts get a QR code sticker: Today I paid. Next time, maybe you.

QR code leads to a hidden video with a "Thank You" message from IUTKO and a redemption code unlocking 150 bonus iute points upon downloading the app.

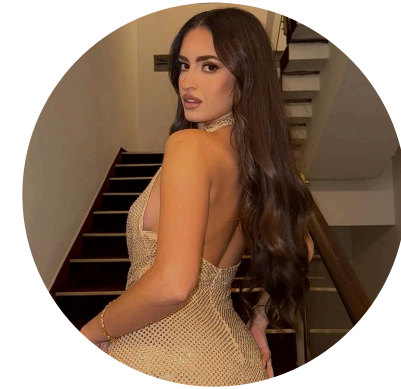


Frozen Iutkos

30 actors in red suits perform a 10-minute freeze mob at Diamond, East Gate, and Skopje City Malls.
Suit-backs show a countdown timer. At zero, they hand out "Buddy Tokens" with QR codes worth 200 starter iutepoints upon app download.



[Full documentation and timeline - here](#)



Lara Ivanova

Gen Z Pop Icon: High-trust lifestyle appeal.
Audience: Directly connects to young spenders.



Young Daddi

Urban Authority: Immediate trap-scene respect.
Viral Reach: Massive network for creator hype.



ZeeBomb

Trendsetter Edge: Leads alternative youth culture.
Nightlife Promo: Ideal for showing fast, cardless payments.



Ivan Ajnshtajn

Relatable Creator: Balanced, story-driven content.
App Educator: Turns feature walkthroughs into funny sketches.

Influencers

We Target



Facebook

Targeted ads for young parents and older students, focusing on the "Financial Responsibility" and security features of the app.



Instagram

Main hub for high-quality Reels of the Phantom Payer reactions and "Aesthetic" life with IUTKO.



TikTok

The "Home" of the IUTKO mascot. Funny, unpolished, "behind the scenes" of the team running the campaign.





Your Wallet's Best Buddy

