



ENABLING ALTERNATIVE CURRENCY AT THE POINT OF SALE

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April 2021



Transformative Forces

Changed the way we pay, bank and invest...



BIG DATA

Analyzing complex data to reveal patterns, trends, and associations that provide new customer insights.

EXPERIENCE

Delivering simple personalized digital experiences and loyalty driven value across multiple channels.

NETWORK EFFECT

Leveraging componentized platforms to initiate instantaneous adoption.

PACE OF CHANGE

A constantly accelerating time to market for new technology.

Digital Engagement

In the challenging times we are living through, the need for great connections with customers has never been more important – the right digital technology gives us the ability to engage in the customer's preferred channel, focus on a customer's financial wellness and build banking relationships for life..

**Personalized
Communication
and Services**



**Increase Digital
Adoption**



**Focus on
Financial
Wellness**

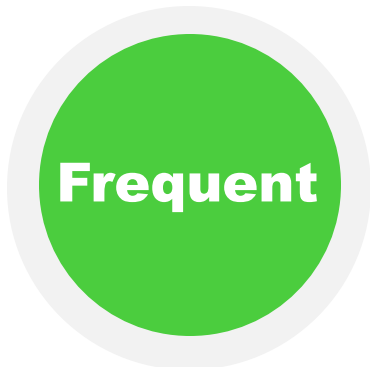


**Sustained
Financial
Relationship**



Trend: Loyalty Differentiators

Given that the current market for rewards programs is saturated, there are a number of differentiating factors that enable certain rewards programs to be perceived “superior” to others in the market.



- ❑ Enable direct donation to charity of customers choice
- ❑ Partner with donations website e.g., points worthy to simply process

- ❑ Focus on luxury brands that are relevant to the target segment
- ❑ Offer curated content in catalogue
- ❑ Provide merchandise and gift card options

- ❑ **Enable direct redemption to retailers**
- ❑ Provide the option of applying credit to account statement
- ❑ Eliminate redemption threshold

Power Of Real Time, POS Loyalty Engagement

CARD TRANSACTION INCREASES



LIFT IN WALGREENS MERCHANT TICKET SIZE WITH REDEMPTION



\$43.60 with redemption vs \$32.14 without

CARD SPEND INCREASES



LIFT IN PAYPAL MERCHANT TICKET SIZE WITH REDEMPTION



\$63.17 with redemption vs \$45.03 without

Why You Need Pay With Points/Alternative Currency Strategy More Than Ever

Fact

The average financial institution's reward expenses per account have increased between

20%–30%

over the last five years, to about \$170 annually per account.



Fact

36%

increase in cardholder spend after pay with points was implemented



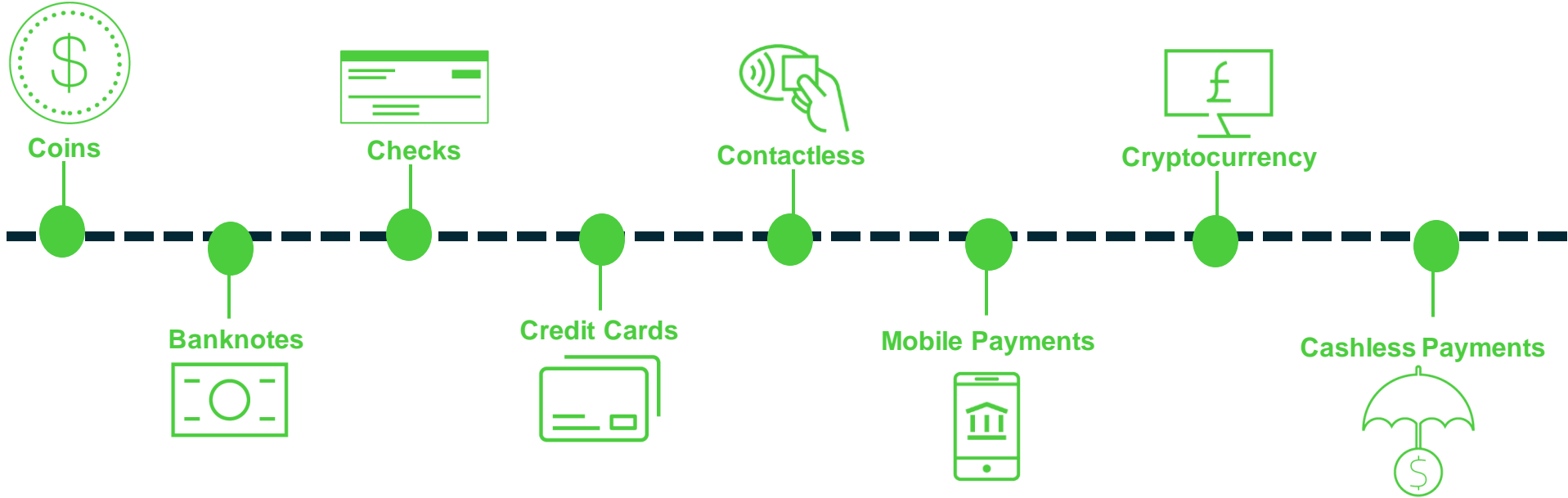
Fact

56%

of consumers felt pay with points award was a better value than other redemption options.



Currency Evolution



From coins to digital wallets, the payments industry has always evolved. Which technology standard the industry will embrace as the model moving forward and what will the future look like?

Market Evolution

Pushing Cryptocurrency further into mainstream



REUTERS®



Visa to allow payment settlements using cryptocurrency and plans to offer the option to more partners later this year.¹

Published: MARCH 29, 2021



PayPal launches crypto checkout service and will be available at all of its 29 million merchants in the coming months.²

Published: MARCH 30, 2021



Mastercard to open up network to select cryptocurrencies and is planning to offer support for some cryptocurrencies on its network this year.³

Published: FEBRUARY 10, 2021

Tale of Integration and Compliance

TOTAL COST OF OWNERSHIP



REDUCED RISK



SPEED TO MARKET



COMPLIANCE



CONSISTENT EXPERIENCE



'MULTI' PRODUCT



ANALYTICS & AI

Putting customer experience at the center of payments evolution

Merchants, financial institutions and consumers alike have the opportunity to come together to embrace modern loyalty in new ways to ultimately create smarter experiences at checkout.

