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Vision

To make **inloyal** into the most widely used mobile loyalty wallet, across geographies, by customers to manage all their loyalty cards and rewards in one single place.

Why inloyal?

Retailers find it costly and time-consuming to design and implement their loyalty program from the scratch.

Loyalty complementary tools have to be plugged in externally thereby diluting the platform.

Ironically, **Customer** is the weakest link as he has no loyalty management tools to manage his various cards and rewards.

Let's start with the problems the Retailer faces

Stupid Plastic

Expensive tech

Unreliable SMS-based solutions

Loyalty program types

Multiple vendor dependency

Fragmented loyalty & CRM functions

Lack of customer engagement

Haphazard promotions

Data & Analytics

Now we look at the problems of the Customer

Stupid plastic again!

Plastic card/mobile number model has no teeth

No clarity in loyalty program rules

Customers are store dependent

No organized inbox for coupons & messages

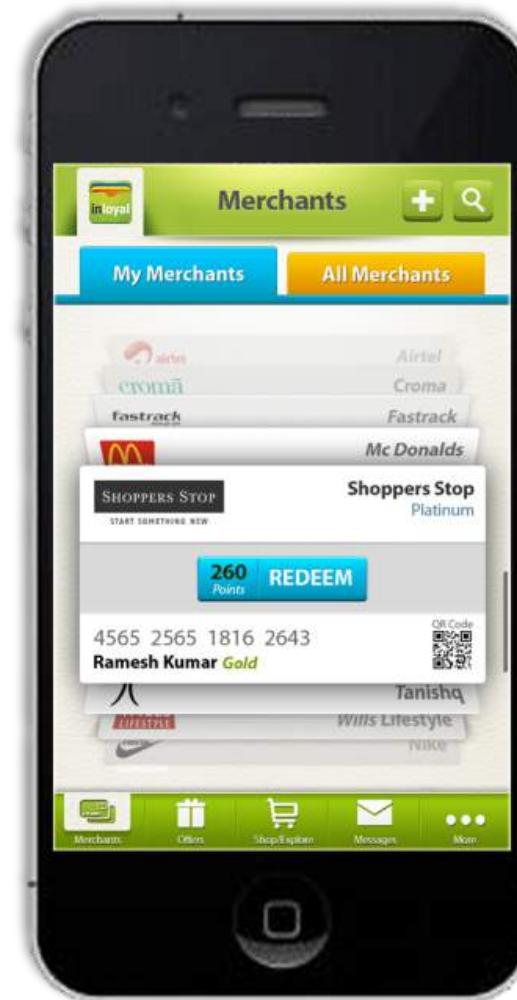
Lack of accessibility in rewards redemption

Managing all his loyalty programs gets a bit tedious for the average Joe.

Presenting the loyalty omni-solution: inloyal

Revolutionize the customer loyalty and engagement function

- **Software-as-a-Service (SaaS)** cloud-based platform with ready to use loyalty rewards and promotions engine for retailers.
- An **interactive mobile digital wallet** for customers to carry all their loyalty cards, rewards, coupons and more on their smartphones, without adding bulge to their physical wallets (iOS, Android).
- A **bridge** between the retailer and customer to facilitate their meeting half-way.
- inloyal = {1 customer : multiple retailers}
 {1 retailer : multiple customers}



inloyal

This is what we do for the Retailer | 1

Smart virtual card

Works better and gets more done than plastic and SMS

Cloud-based SaaS model

Makes the tech reasonably cost effective.

Custom rewards strategy

Points, Discounts, Stamp-based and/or social

All loyalty functions under one roof

No multiple vendors and technologies; focus more on program strategy

Engagement is a 2-way street

Your customers now get a platform to engage with you

Virtual over plastic benefits

Instant reward updates, offers, coupons, rewards redemption: all at the customer's fingertips

This is what we do for the Retailer | 2

Mobile Loyalty

Get your own exclusive inApp, be on a 1-on-1 with every customer

Mobile Shop

Let customers book their rewards on your inApp by paying with points, and even cash

Targeted promotions

Let your customers find your coupons when they need them.

Big Data

We capture data, help you analyze trends and work on strategies

Personalized Selling

Get to know the customer, study his preferences; empower your staff with a stronger sales pitch.

Low operations cost

Let your staff will be able to focus on what loyalty is all about: delight the customers!

And this is what we do for the Retail Customer

Virtualize the loyalty cards

Let the customer engage proactively through his digital wallet

Carry all your loyalty cards, rewards, coupons with you

Pocket your rewards, always

Customers can manage their rewards and coupons

They will love you for it

At inloyal, we make the store go to the customer, anytime

No more rushing to the store for loyalty info

Organize promotional offers and coupons

Help the customer; definitely helps the retailer

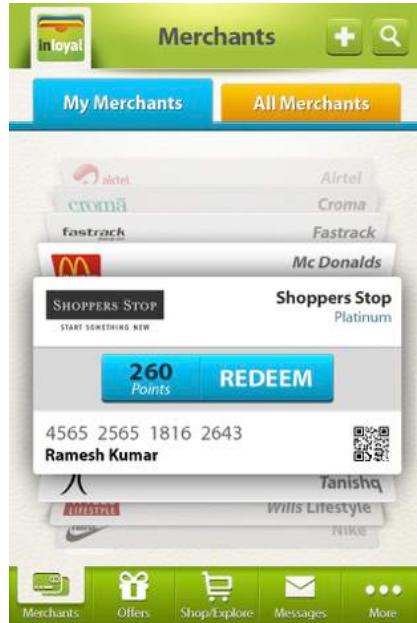
Customer can claim rewards on phone

Choose his rewards on mobile and pay with reward points

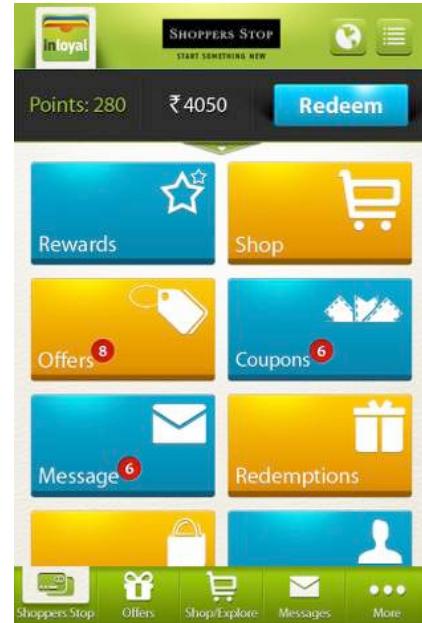
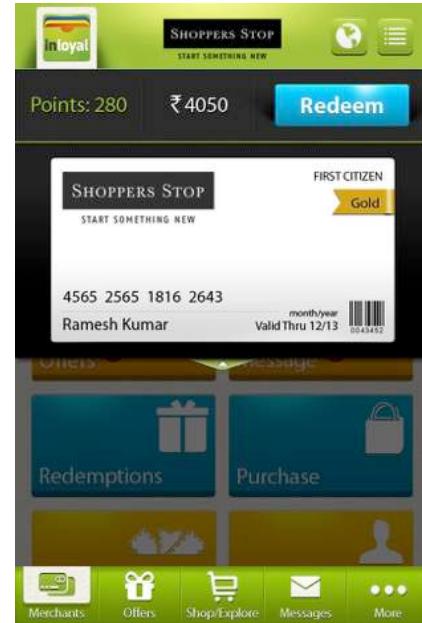
The USPs

- A uniquely placed Mobile Loyalty Wallet.
- SaaS platform for loyalty tech solutions at the same time.
- A 2-way engagement model: B2C <> C2B
- Enabling rewards/mobile commerce, directly on the customer's phone.

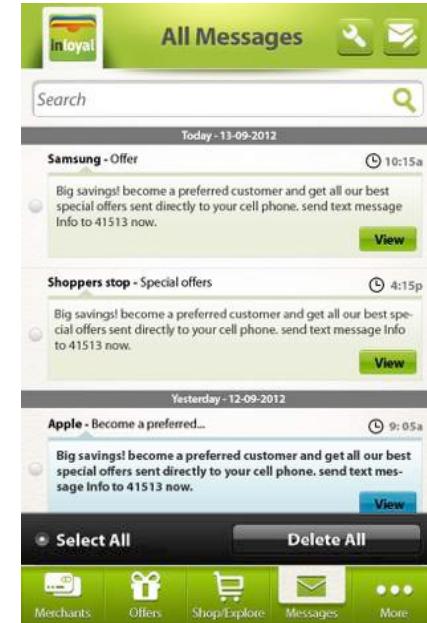
Product Snapshots | 1



My Pocket

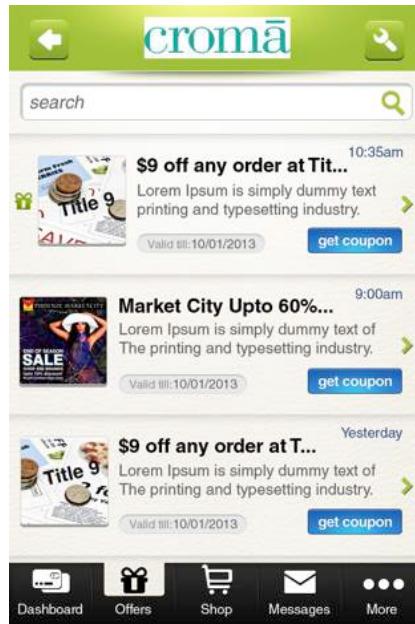
Retailer
Dashboard

Carry the card

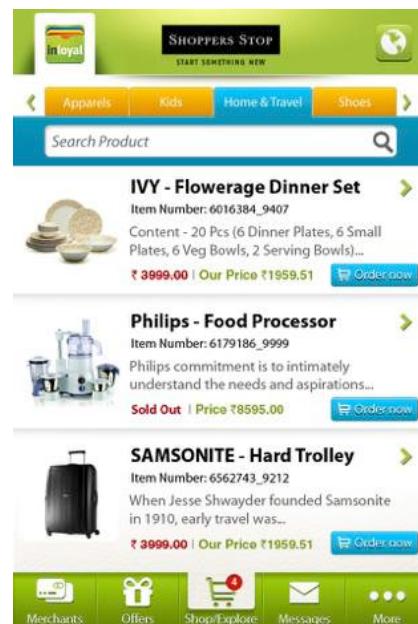


Messages

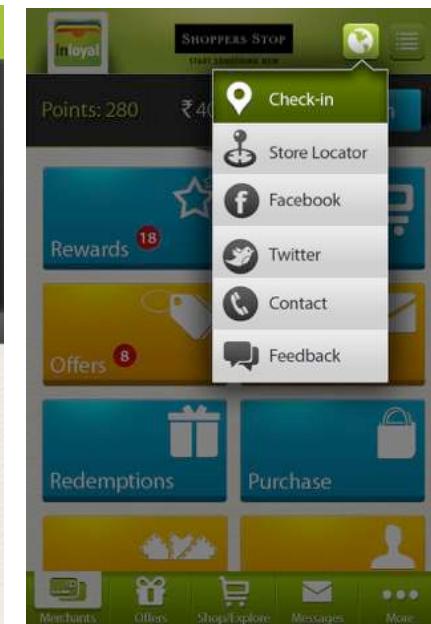
Product Snapshots | 2



Coupons

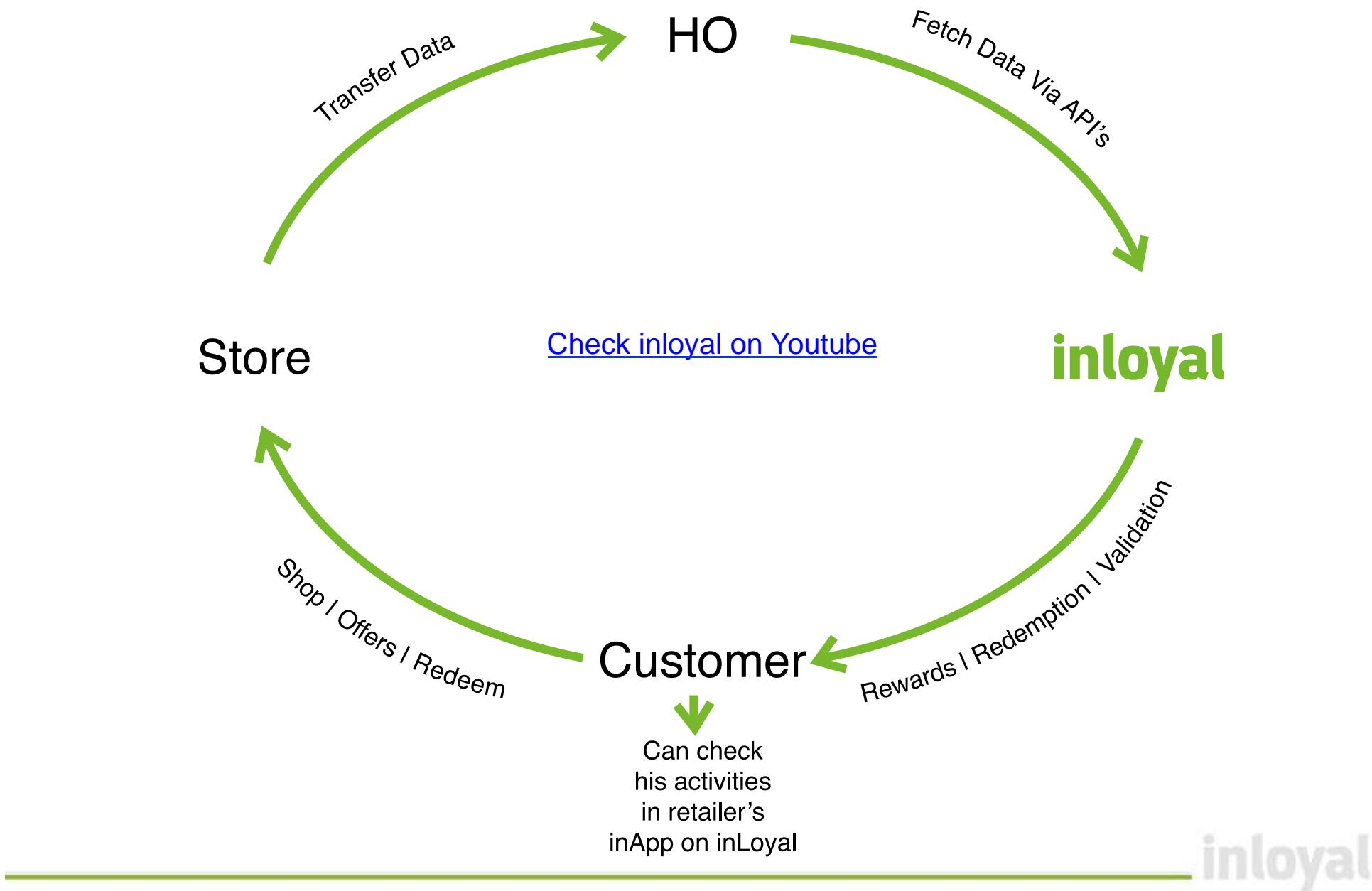
Rewards
Redemption

Profile

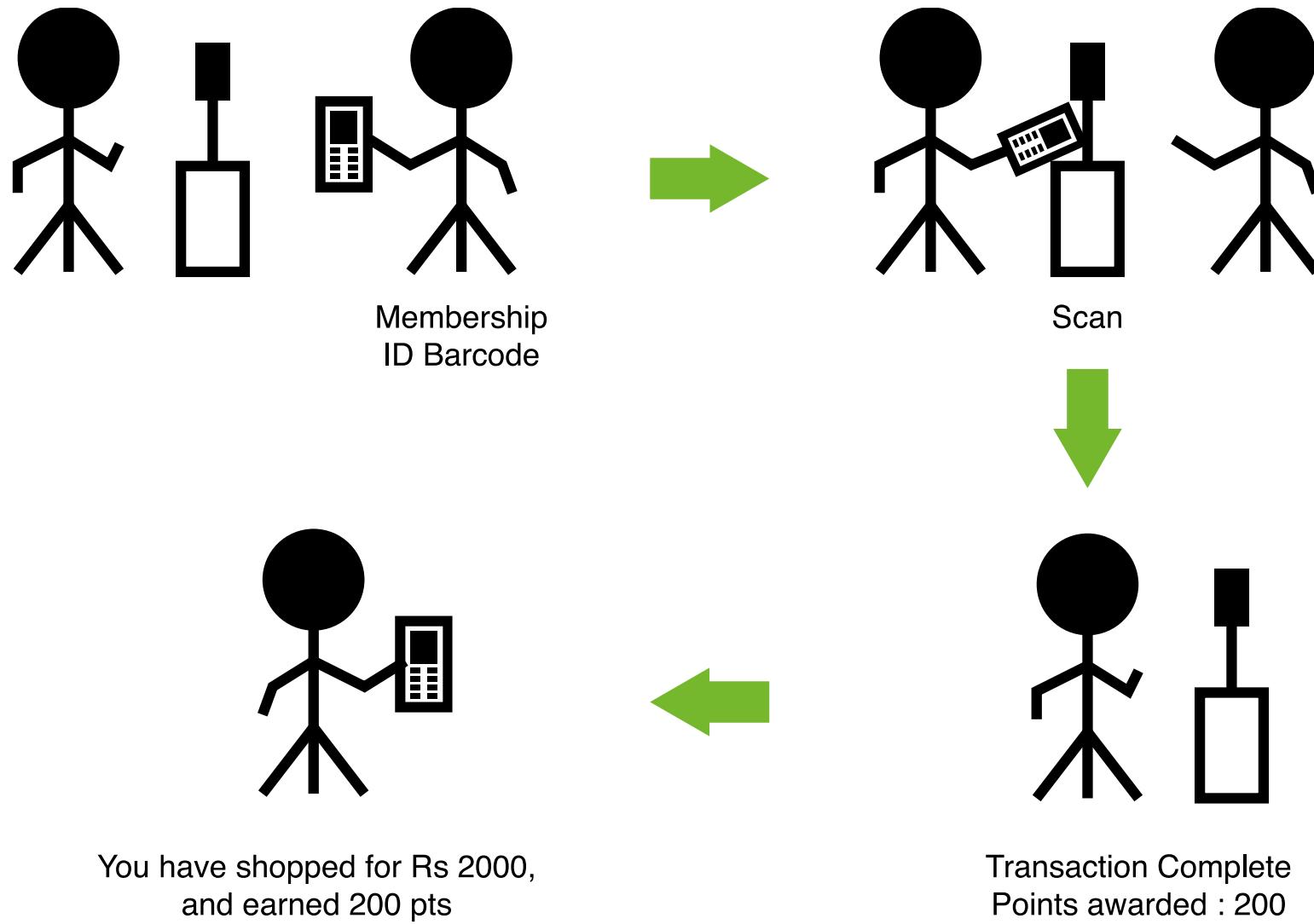


Social

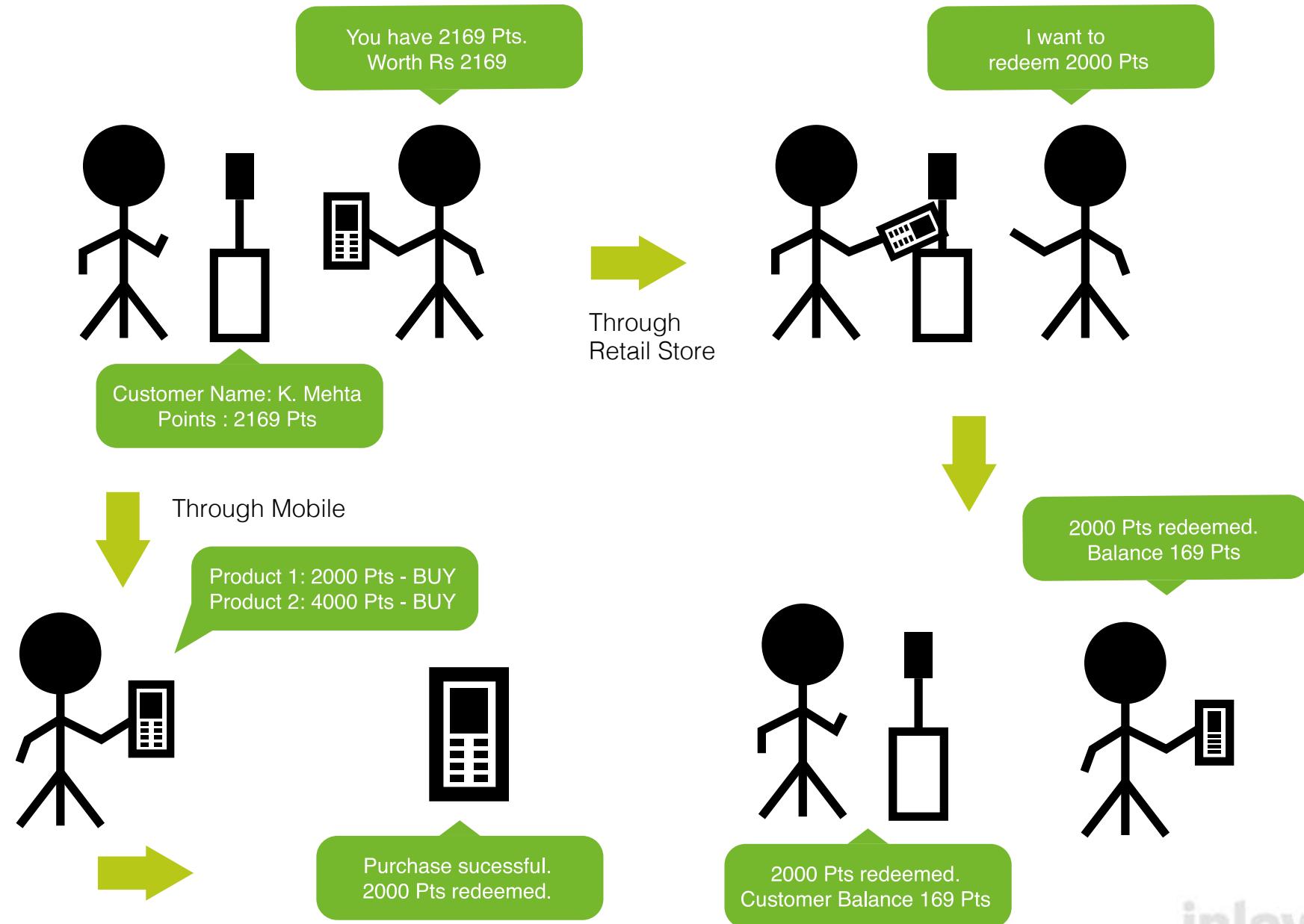
How it works for the retail merchant?



Customer: “How do I earn points?”



Customer: “How do I redeem?”



Product Roadmap

Year One

- Mall Loyalty
- webPOS
- Business Intelligence Reports
- Mobile Rewards Shop
- Promotions
- Targeted Promotions
- Notifications (Push/SMS/Email)
- White-labeled solutions
- Event Loyalty*
- Partial Redemption

Year Two

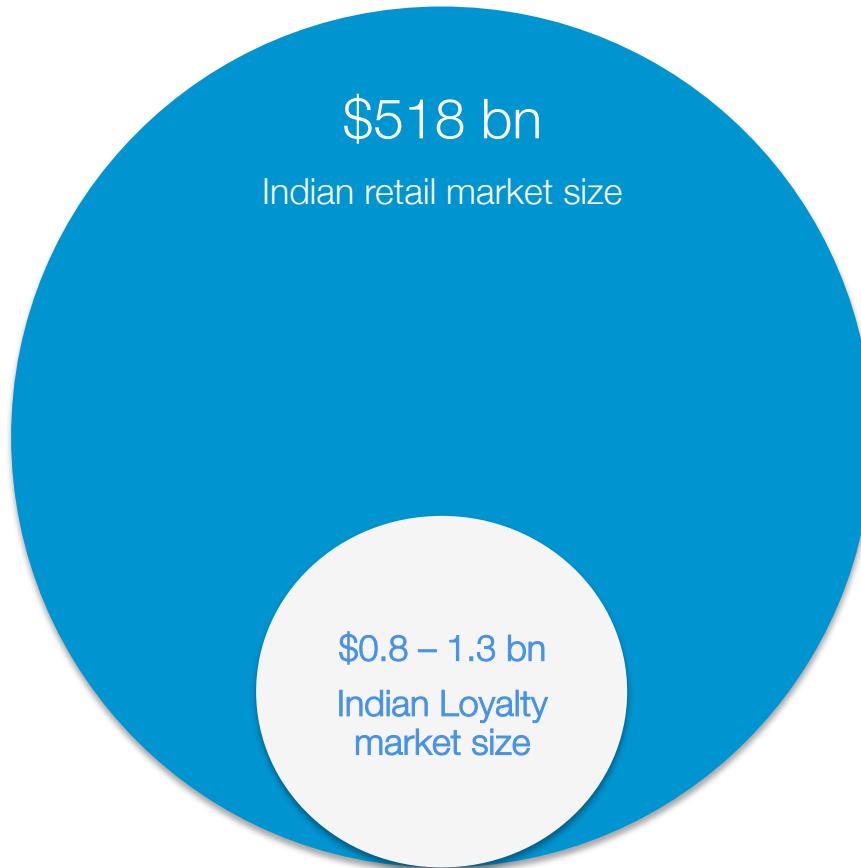
- Social Loyalty*
- B2B Loyalty
- crmPOS
- Location-based targeting*
- Proximity Messaging*
- Scaling of Analytics*
- Predictive Analytics*
- Feedback and Surveys*
- Activity Rewards*

Year Three

- Bank Affiliations
- Prepaid/Gift Cards integration
- Opt-in Coalition for cross redemption and promotions*
- Loyalty Consultation
- Big Data

*Add-ons

Market Size

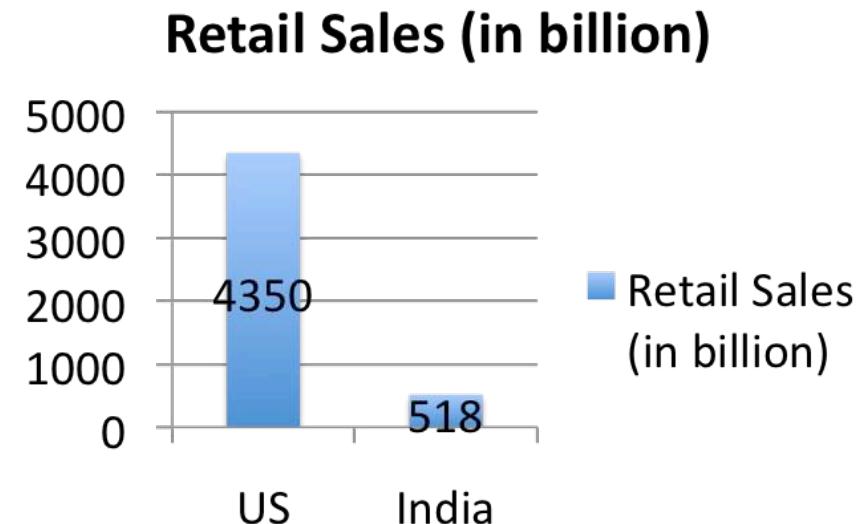


Avg. loyalty programs / customer



- In the Indian Loyalty space, the mobile loyalty wallet market is a virgin market.
- We intend to capture a majority of the mobile loyalty wallet market and a sizeable share in the loyalty engine category.

Market Potential



- 42% surveyed Indians belong to a loyalty program against 74% Americans.
- When asked if they are willing to join a loyalty program in the future, 26% Indians said yes and 57% said maybe.
- Age group of 26 to 34-year olds has particularly high expectations and high desires to be treated well from loyalty programs.
- With the retail and loyalty market in India poised to grow exponentially, huge opportunities lie in the loyalty program and wallet space.

Target Market

Retailers:

- Retail businesses catering to **SEC A** and **B** classes
- Actual geographic market: Metros and Tier 1 cities (India)
- Retail Verticals
 - *B2C*: Fashion, Malls, Hospitality, Electronics, Supermarkets, Departmental Stores, Restaurants, Salons, Health & Beauty, Airlines, Jewelry, Insurance, Real Estate, Banks
 - *B2B*: Insurance, Real Estate, FMCG, Automobiles

App Users:

- Age group of **25-45 year olds**, smart phone users in particular.
- Members of loyalty programs
- Resident in metros and Tier 1 cities (India)

Go to market strategy

- **Employ Malls:** Mall Loyalty programs are catching on. We plan to take on malls as some of our first customers so that we can attain visibility to the single retail merchants inside the malls and their customers.
- **Drive mobile downloads:** We intend to improvise the customer experience on the app and drive downloads so as to make it a very conducive platform for retailers to be on.
- **Digital/Social Advertising:** We intend to take to digital ads like Facebook, Twitter, Google and more to help drive installs and have retailers/users experience our product first hand.
- **Collaborations:** Collaborating with complementary industry players shall be on top priority as this is a strategic initiative to try and have an inclusive approach towards growth.
- **Problem of Points:** Solving the problem of reward points balances across programs is the key to getting users on board. We are on it!

Traction as of March 2015

16%

Active App Users' MoM growth rate in Mar 2015

₹ 503.9 Mn

Transactions processed
MoM growth: 10.6%

5.16 Mn Pts

Rewards points awarded

1.87 Mn Pts

Rewards redeemed

Expansion Plans

| | Categories | Retail Merchants | App Users | Markets |
|--------|--|------------------|-----------|----------------------------|
| | | | | |
| Year 1 | Fashion, Malls, Hospitality, Restaurants, Health & Beauty | 28 | 122500 | India |
| Year 2 | Supermarkets, Departmental Stores, Insurance, Airlines, Jewelry | 77 | 636000 | UAE |
| Year 3 | Banks, Real Estate, FMCG, Automobiles | 137 | 1220000 | Singapore, Australia/NZ |

Business Models

- **Freemium:** Plans range between Free, Mobile-only and Premium. Mobile-only plan integrates with the existing loyalty program of a retailer to unlock the mobile wallet features while the premium plan unleashes the full potential of the loyalty engine as well as wallet.
- **Subscription:** inloyal being a Software as a Service model, our major revenue strategy is subscription-based. Retailers pay us monthly subscription based on the loyal customer slabs they fall under.
- **Hybrid:** We have also built a hybrid model, which we plan to introduce as soon as we attain a reasonable traction. This model enables us to maximize our earnings by making them rewards dependent.

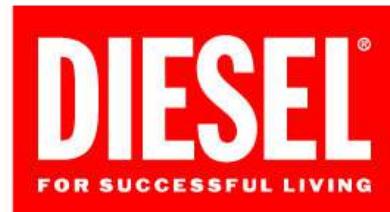
Business Models

- **Mobile Commerce:** Every retailer gets a mobile shop on our platform where their customers shall be able to redeem their rewards by purchasing with points and/or cash. Cash transactions shall be subject to a fee.
- **Coalition:** Upon attaining a reasonable amount of traction, we plan to invite non-competing merchants and banks to ally with each other for cross-promotion and cross-redemption of reward points. Transactions attained on this model shall be subject to a fee.
- **Banks:** In the 3rd year, inloyal plans to hit the banks huge cache of dormant credit card points for redemption across inloyal merchants/affiliates and levy a transaction fee on every successful redemption.

Strategic Partnership Initiatives

- **Point of Sale (POS):** We are in talks with prominent POS players in the retail industry for a strategic tie-up to offer POS and loyalty solutions as combined wares. The idea is to increase the retail market adoption of the inloyal platform.
- **Prepaid Cards:** We have initiated talks with prominent prepaid/gift card companies in India to for a strategic alliance where our audience, the retail merchants, can be approached with a combined offering of prepaid + loyalty solutions.
- **Industry Players:** Focusing on increasing the consumer adoption to make the platform attractive for retailers to onboard, we have initiated talks with certain industry players to adopt inloyal as the customer wallet interface along with their solutions.

Customers



(part of Reliance Brands Ltd. with a portfolio of around 20 international brands)



The city has it all



(part of Oberoi Realty with more than 120+ brands)



(part of K Raheja Group with more than 200+ brands)



Competition: How do we fare?

| FEATURES | Sqy Rewards | easyrewardz | Capillary | Mobiquest | SmartPocket | Qwiksilver | inloyal |
|--------------------------|----------------------|------------------|------------------|---------------------|---------------------|-------------------|---|
| Types of Loyalty Program | • Coalition | • Points | • Points | • Points • Stamp | • No Loyalty Engine | • Gift Cards | • Points • Stamp • Discount • Social Loyalty |
| Mobile Wallet (App) | Yes | No | No | No | Yes | No | Yes |
| Exclusive Brand's inApp | No | No | No | Yes | No | No | Yes |
| Earn Rewards Mechanism | • Stores | • Stores | • Stores | • Web • Stores | N/A | N/A | • Web • Mobile • Stores |
| Burn Rewards Mechanism | • Mobile • Stores | • Stores | • Stores | • Stores | N/A | • Web • Stores | • Web • Mobile • Stores |
| Offers & Coupons | • Mobile | • SMS | • SMS | • SMS | • Mobile | • SMS | • Mobile • SMS |
| Communication Types | • Push Notification | • SMS • Email | • SMS • Email | • SMS | • Push Notification | • SMS | • SMS • Email • Push Notification |
| Mobile Shopping | No | No | No | No | No | No | Yes |
| Social Media Plugins | No | No | No | Yes | Yes | No | Yes |
| Geo-Location Tracking | Yes | No | No | No | No | No | Yes |
| Help Desk | No | No | No | No | No | No | Yes |
| Feedback | Yes | No | No | No | No | No | Yes |

Competitive Advantages

SalenOffers, a subsidiary, brings in a huge retail network.

SalenOffers designs and implements customer delight programs for MasterCard, Vodafone, Hindustan Times, Idea Cellular and such

1st to Market

Digital Wallet

Carry all your loyalty cards in one pocket everywhere you go

1 platform = 2 beneficiaries

Fully-equipped loyalty rewards and coupons engine linked to each customer's digital wallet

Customer-Driven loyalty

Multi-dimensional mobile loyalty

Manage membership, rewards, coupons, messages and much more

Claiming rewards is a cakewalk

Choose your rewards on phone, pay by points, and get them delivered

Loyalty card as a payment tool

We encourage customers to use the retailer mobile shop for getting rewards and pay by points/cash

Exclusive inApp for the retailer

Helps to engage each customer personally

Funding Requirements



Round 1
US\$
350K

- Scale up product development, technology and infrastructure
- Increase in consumer adoption by constantly creating value for the retail customer
- Increase in retail adoption via strategic and collaborative efforts
- Talent acquisition
- Round exhaustion: 1 year



Round 2
US\$
2.6M

- Accelerate expansion into Indian market to facilitate better sales and operations efforts
- Growth and expansion into other retail markets to capitalize on the opportunity gap
- Product enhancements and add-ons
- Scale up market and consumer adoption rates
- Round exhaustion: 2 years

Financial Projections

| inloyal Sales Projections (₹) | | | |
|-------------------------------|-----------------|-----------------|------------------|
| Particulars | Y1 | Y2 | Y3 |
| Merchants (cumulative) | 28 | 77 | 137 |
| App Users (cumulative) | 122500 | 636000 | 1580000 |
| Total Sales | 23528000 | 92593520 | 204358970 |
| | | | 320480490 |
| inloyal Expenses (₹) | | | |
| Particulars | Y1 | Y2 | Y3 |
| Technology | 6620000 | 12810000 | 19512000 |
| Capital Expenditure | 1120000 | 1800000 | 1320000 |
| Operating Costs | 10560000 | 27120000 | 61956000 |
| Marketing Costs | 3600000 | 5100000 | 10800000 |
| Total Expenses | 21900000 | 46830000 | 93588000 |
| | | | 162318000 |
| EBITDA | 1628000 | 45763520 | 110770970 |
| | | | 158162490 |

Company: Expenses - Revenues - Structure



- The company, Forysta Ventures Limited, owns 2 products: SalenOffers.com and inloyal.
- Forysta has been operational since 2009 and is owned completely by the founders.
- SalenOffers.com, the maiden product of the company, will be merged into inloyal and the latter will remain the only focus of the company.
- The company has not raised any external funding till date.

Team



Kunal Mehta : Con-founder

Passion | Creativity



<http://in.linkedin.com/in/kunalamehta>



/kunalmh



Urvi Mehta : Co-Conspirator

Planning | Strategy



<http://in.linkedin.com/in/mehtaurvi>



/urvimh



Jit Patel : Desi Advisor, Expansion Strategy

Experience | Expansion



<http://uk.linkedin.com/in/jitpatel2>



Vijay, the Geek: Technology Advisor

Engineering | Geek



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/moronkreacionz

Our Experience in Retail Industry: 6 years



- Our maiden product, SalenOffers.com, an offers and coupons aggregation portal, was launched in August 2009.
- We were the very first to launch the mobile couponing tech platform, with the aim of reducing dependency on perforated coupons.
- SalenOffers broke even in 2011 and has been profitable ever since. It helped incubate inloyal.
- SalenOffers business and clients will be absorbed by inloyal.

SalenOffers: Customer Delight programs



hindustantimes



inloyal

THANK YOU



*Download app: Give a missed call to **+91-11-33 022 022***

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M: +91 98208 56599

T: +91 22 6568 9009

URL: www.inloyal.com | Video: <http://youtu.be/1XOaf4K8tBc>

Facebook: <http://facebook.com/inloyal> | Twitter: [@inloyal_app](https://twitter.com/@inloyal_app)

