



Case By:

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What is crypto.com to us?

1 MCO = \$100

Transact cryptocurrency
with ease

Entry to cryptocurrency
market

Free Spotify!

Earn MCO and chill



Target Segment



**Digital Payment
Users**

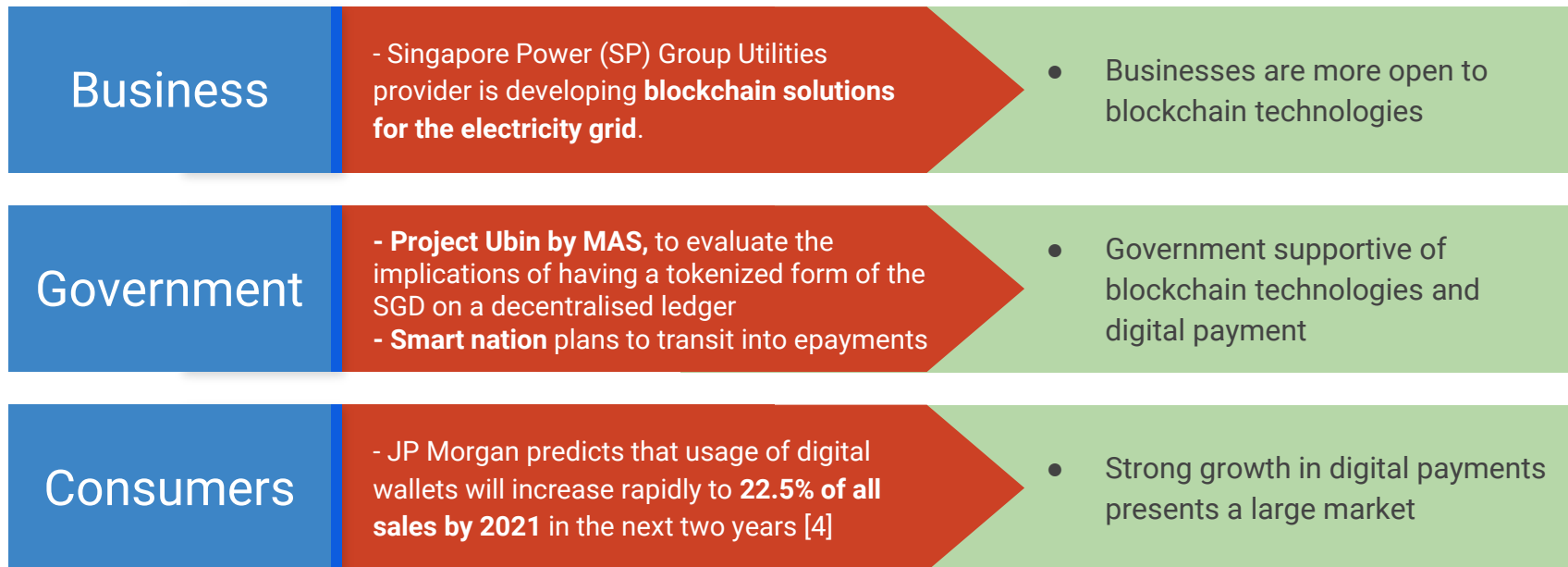


**Investors of
Cryptocurrency**



**Consumers who
Transact in
Foreign Currency**

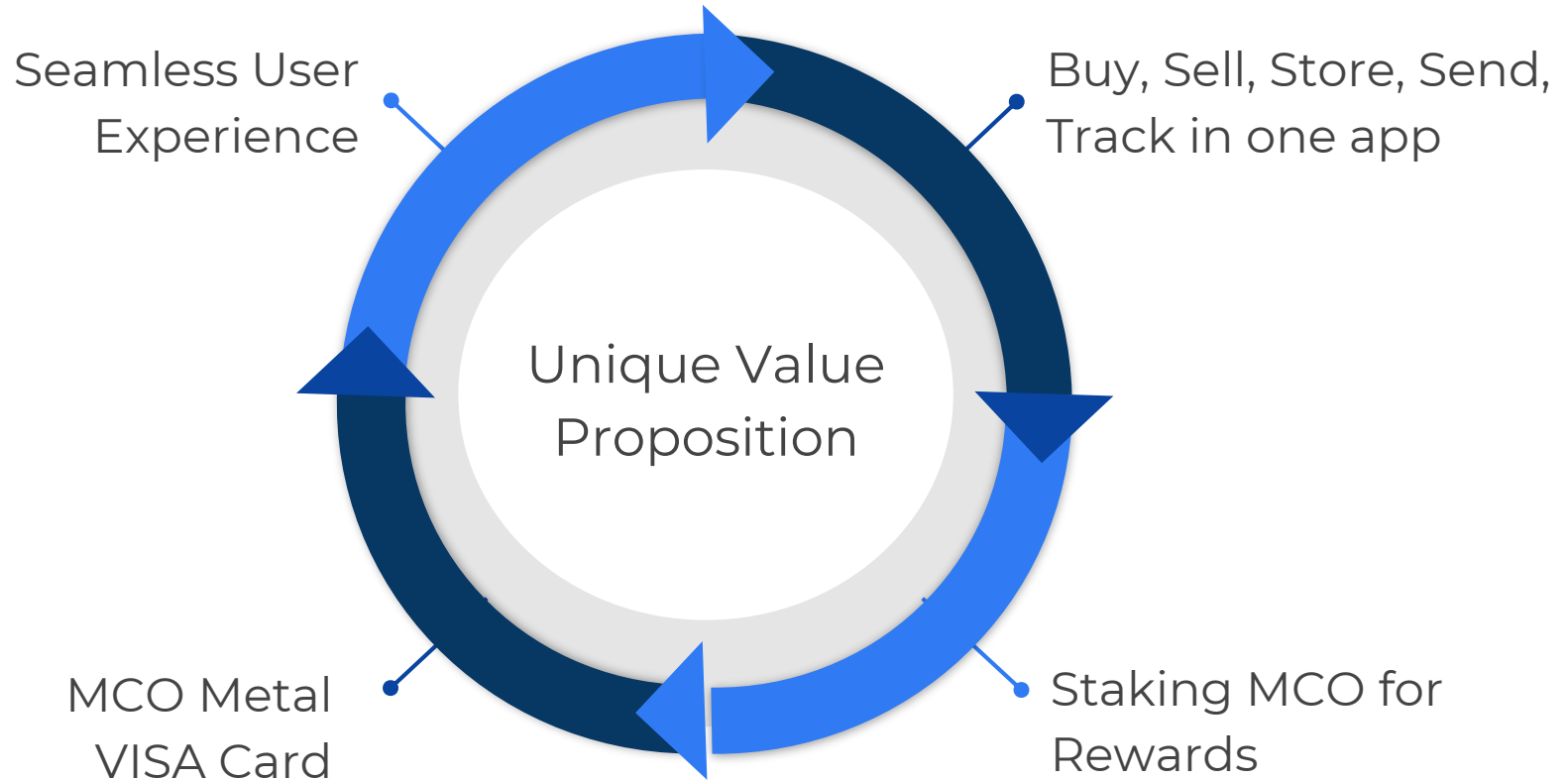
— Outlook of cryptocurrency in Singapore —



Sources: [1]<https://rec.spdigital.io/>, [2]<https://www.mas.gov.sg/schemes-and-initiatives/Project-Ubin>,
[3] <https://www.smartnation.sg/what-is-smart-nation/initiatives/Strategic-National-Projects/e-payments-1>
[4] <https://www.jpmorgan.com/merchant-services/insights/reports/singapore>

Analysis of current offerings

	Crypto Track	MCO Visa Card	Crypto Wallet
<u>Pros</u>	<ul style="list-style-type: none">• Extensive range of coins• Multiple duration charts	<ul style="list-style-type: none">• MCO Cashback• Attractive rewards	<ul style="list-style-type: none">• Amt. of available coins• Crypto-Crypto trade
<u>Cons</u>	<ul style="list-style-type: none">• Lack of technical indicators• Dual fingers comparison• P/L tracking	<ul style="list-style-type: none">• Fixed Rewards	<ul style="list-style-type: none">• Slow process of depositing Fiat



Development of new feature

Research

- Digital Payment Users
- Consumer centric
- Visa Card, Rewards

Recommendation

- Customizable perks
- Increase variety of rewards
- Relatable experience of the credit card concept

Accessibility & Adoption

- Increase number of users
- Increase avenues for users to sign up

our recommendation, a new feature

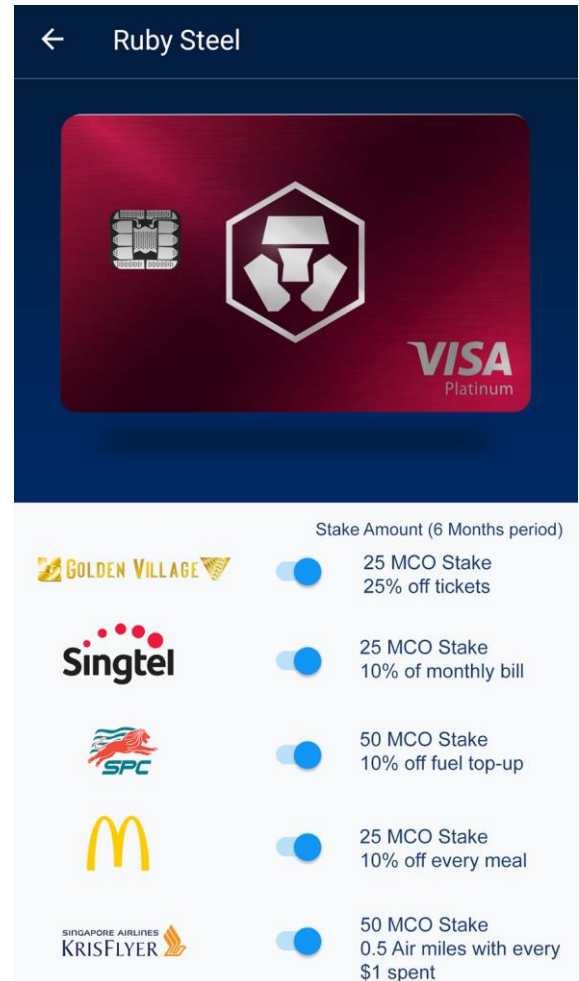
MultiPerks™



- Features
- Potential Collaborations

MultiPerks™

- Allow users to **customise rewards** to their preference
- Additional staking to **unlock more rewards**



Current Bank Offerings in Singapore

(Best Rewards Cards for each Category)

4 different credit cards required for all 6 major credit privileges:

1. Citi PremierMiles Visa Card
2. Standard Chartered Unlimited Cashback Card
3. Citi Rewards Card
4. OCBC Frank Card



Shopping

Citi Rewards Card



Petrol Discounts

Standard Chartered Unlimited Cashback Card



Entertainment

OCBC Frank Card



Dining

Citi Cash Back Card



Air Miles

Citi PremierMiles Visa Card



Cash Back

Standard Chartered Unlimited Cashback Card

— Offered Reward Systems - Shortcomings —



**Multiple credit cards,
Multiple benefits**

Current Limitation

Limited provision of privileges¹

- "Shortcomings for existing loyalty programmes...restriction placed on redemption of points collected" - Theng Kiat Goh, CMO, OCBC Bank

Multiple cards, multiple rewards²

- Multiple payment dates, minimum spending requirements

Current Ideas

Single Card, Multiple Rewards²

- Coalition Loyalty Program



[1] <https://asianbankingandfinance.net/retail-banking/in-focus/bank-loyalty-programmes-pile-pleasure-and-personalisation>

[2] <https://www.straitstimes.com/business/companies-markets/ocbc-starhub-tie-up-on-loyalty-point-tracking-platform>

Reimbursement

Current reimbursement tiers

Spotify: USD \$9.99 equiv

Netflix: USD \$12.99 equiv.

Expedia: USD \$50 equiv.

Airbnb: USD \$100 equiv.



New reimbursement tiers

50 MCO: USD \$9.99 equiv

500 MCO: USD \$12.99 equiv.

5,000 MCO: USD \$50 equiv.

50,000 MCO: USD \$100 equiv.

- Rewards continue to reflect current tiers
- Encourages users to stake more MCO to unlock higher reimbursement tiers

Reward Tiers



Obsidian

5% Cashback

**4+1 Rewards
Tiers Cap**



**Icy White
Rose Gold**

4% Cashback

**3+1 Rewards
Tiers Cap**



**Jade Green
Royal Indigo**

3% Cashback

**2+1 Rewards
Tiers Cap**



Ruby Steel

2% Cashback

**1+1 Rewards
Tiers Cap**

Rewards at every stage

CURRENT REWARDS

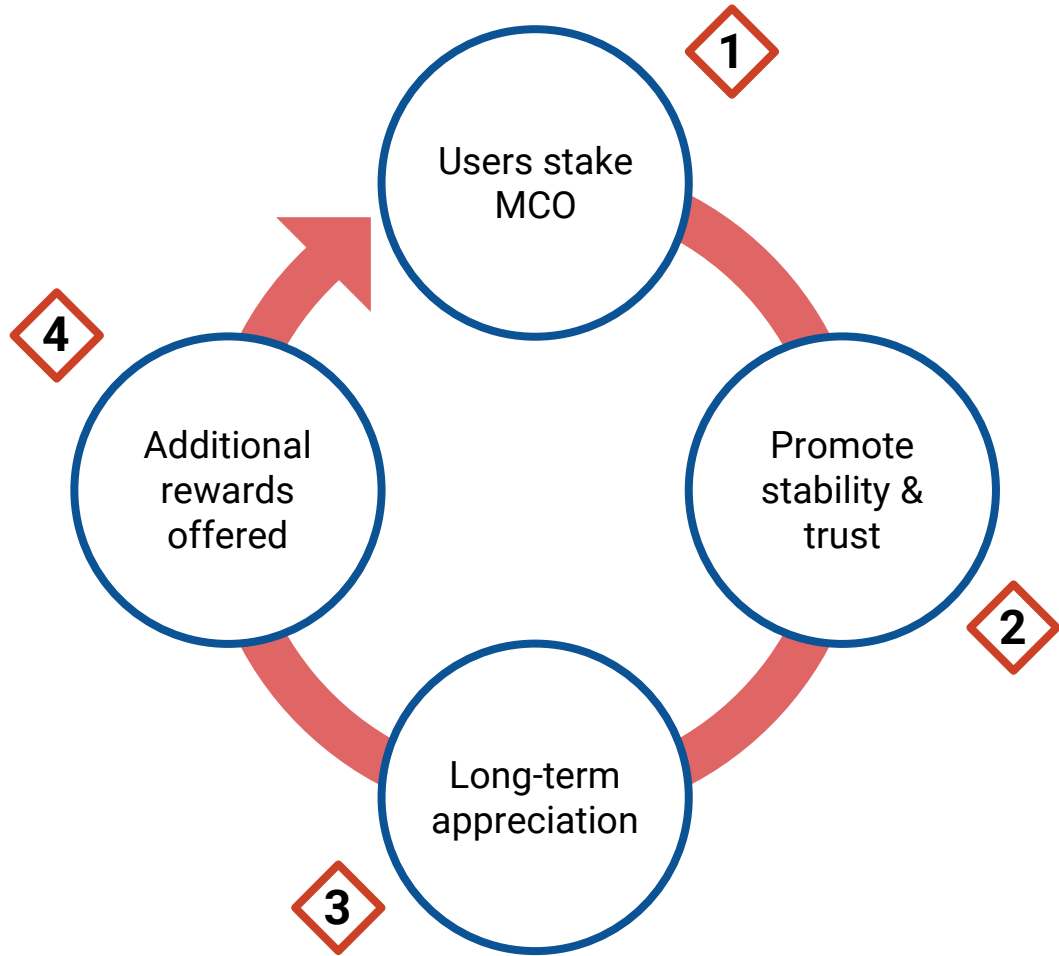


POTENTIAL PARTNERS

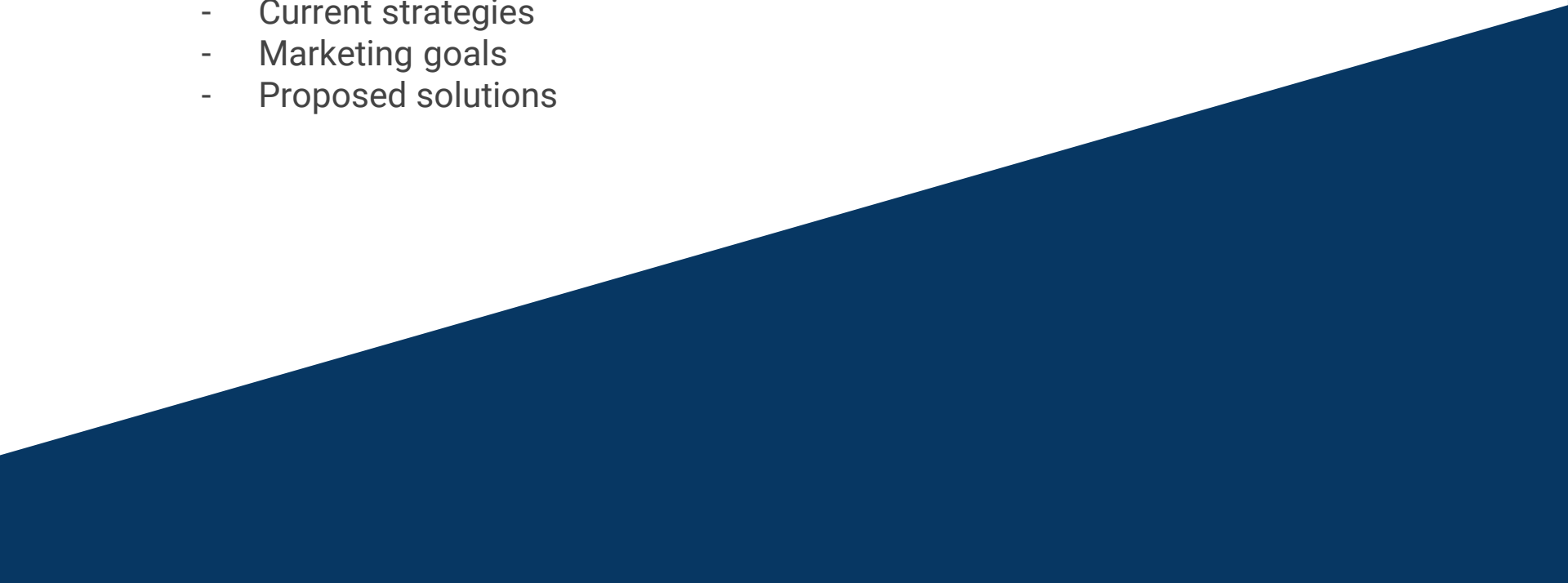


Staking Advantages

Benefits users & Crypto.com



Marketing Strategy

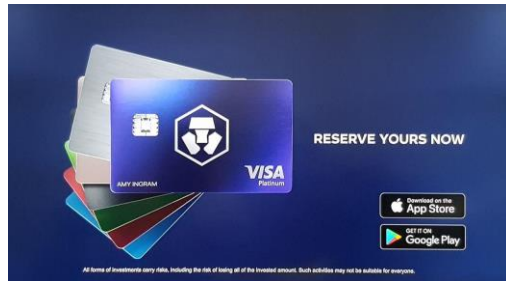
- Current strategies
 - Marketing goals
 - Proposed solutions
- 

Current Marketing Efforts



Billboards ↗

↘ Tv Adverts

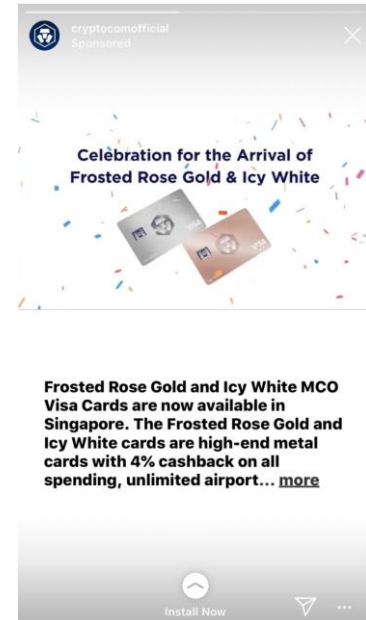


Facebook ↗

↘ Wrap Adverts



Instagram ↗



Marketing Plan

Mission Statement:

To enable users to tailor rewards to their needs through staking MCO
#LocktoUnlock

Target Audience:

Millennials (23 to 38)

Goal 1 (Awareness):

500 monthly users using our #locktounlock hashtag on instagram stories/posts.

Goal 2 (Adoption):

10% increase in the average MCO staked per user by 2020

Product Marketing

1. #locktounlock hashtag on Instagram stories
2. Tag @cryptocomofficial
3. Tag 3 friends on the story

New users: get free ruby card without staking

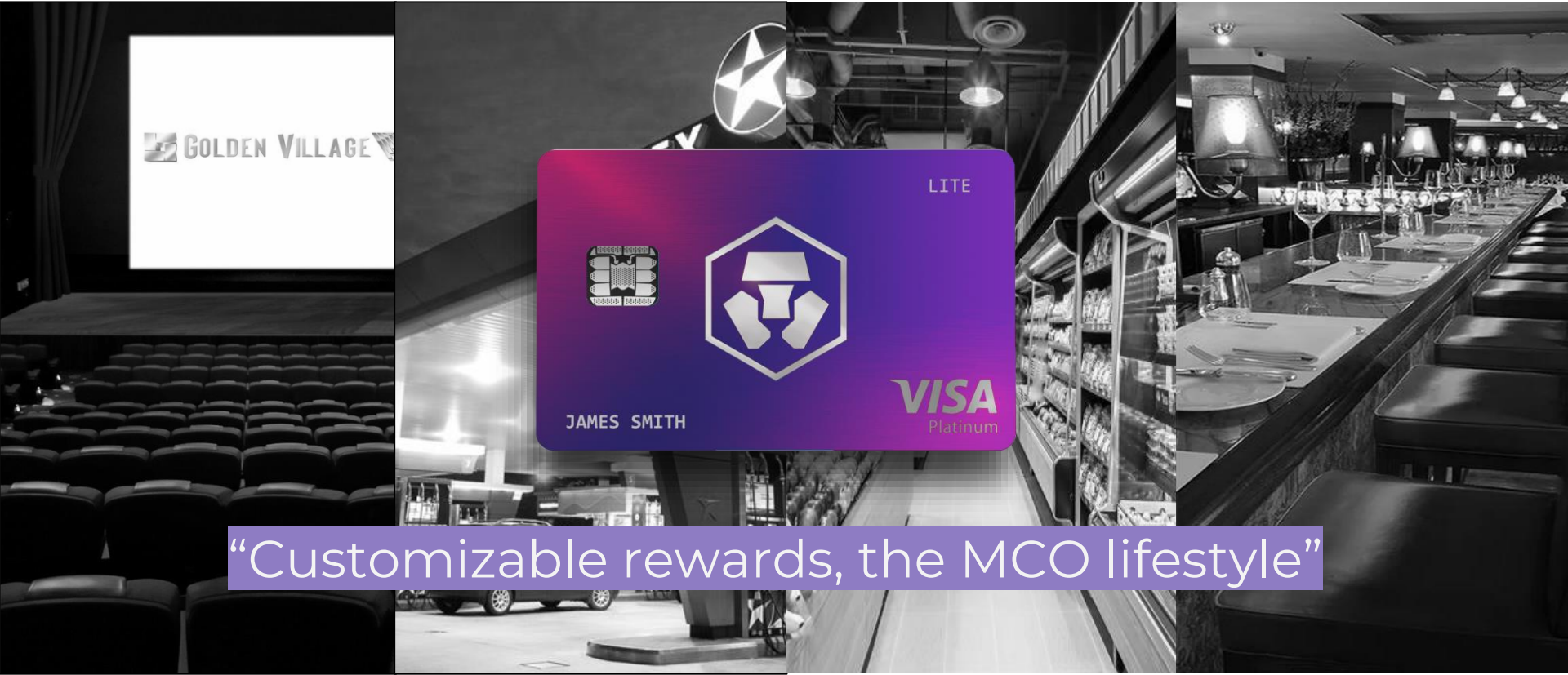
Existing users: get 2 complimentary staking rewards

New methods of marketing:

- Bus stops boards • MRT train doors • Lift notice boards • Banner in universities • Petrol Stations




Marketing our solution



“Customizable rewards, the MCO lifestyle”

Future Developments

- SingPass
 - Beneficiary Card
 - Credit Wallet
- 
- A large, dark blue, curved shape that starts from the bottom left and extends diagonally upwards towards the right, filling the lower half of the slide.



Objective: To streamline registration process and facilitate account creation via trusted Government e-Services.

A screenshot of the SingPass login interface. At the top, it says "Your Email Address" followed by a text input field containing "example@address.com". Below this is an "Or" separator and a button labeled "Retrieve With MyInfo". Further down is a checkbox for "I accept the Terms & Conditions and Privacy Policy" and a blue "Continue" button. A virtual keyboard is visible at the bottom of the screen.

1) Option to log-in with SingPass

A screenshot of the SingPass login page. It features the SingPass logo at the top. Below the logo is a red callout box that says "Tap here to log in with SingPass Mobile app" next to a QR code. The main section is titled "Log In" and contains a text input field for the SingPass ID (showing "S9876543A") and a password field with masked characters. There are "Cancel" and "Login" buttons. At the bottom, there are links for "Forgot SingPass ID or password?" and "Don't have an account? Register now".

2) Redirected to SingPass page

A screenshot of the SingPass registration page. It features the SingPass logo at the top. Below the logo is a section titled "Basic Details" with the instruction "Get started by filing up your contact information." There are several text input fields: "Full Name (As shown in NRIC/Password)" with "JOHN SMITH", "NRIC" with "S1234567A", "Email" with "johnsmith1234@johnsmith.com", and "Mobile Number" with "+65 91234567". There is a checkbox for "I accept the Terms & Conditions and Privacy Policy" and a blue "Continue" button.

3) Identity verified instantly

Beneficiary Card

Objective: To promote consumer awareness, cryptocurrency usage, and ease their transition to the platform.

- Requires Principal Account Holder is able to stake coins to get a beneficiary card
- Eg. Staking an additional 50 MCO to get a LITE Card



Objective: Encourage consumers' lifestyle expenses via flexible and hassle-free credit transactions.

- Staked coins give users access to a credit line based on the amount staked
- Eg. USD \$2000 => 50% Credit

Credit Wallet

crypto.com

Cryptocurrency for *any* wallet



#locktounlock

Annex 1: Competitor Analysis



TenX

- No Rebates
- Only supports BTC, LTC and ETH
- Withdrawal Fees, Annual Fees, Issuing Fees



WireX

- 0.5% Cashback
- Monthly maintenance fee
- Withdrawal Fees, Annual Fees, Issuing Fees