



Less Hassle More Rewards

Loyalty Card Pitch

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What's the problem?

Users today have an **abundance of loyalty cards** whether they are physical or digital which they have to carry in their phones or wallets, these can be easily lost and **incredibly difficult** to manage them all.



What's the solution?



Our solution to this is as follows:

- 1) To create a mobile app which lets users store a digital version of their loyalty cards and aggregate all of them into **one place**. (79 million mobile users in the UK.)
- 2) To enable the card to also act as a payment card so you can **pay and collect** your loyalty points on one handy card!

Who is the customer?

- Anyone who currently uses **multiple loyalty programs**
- **Price conscious individuals**

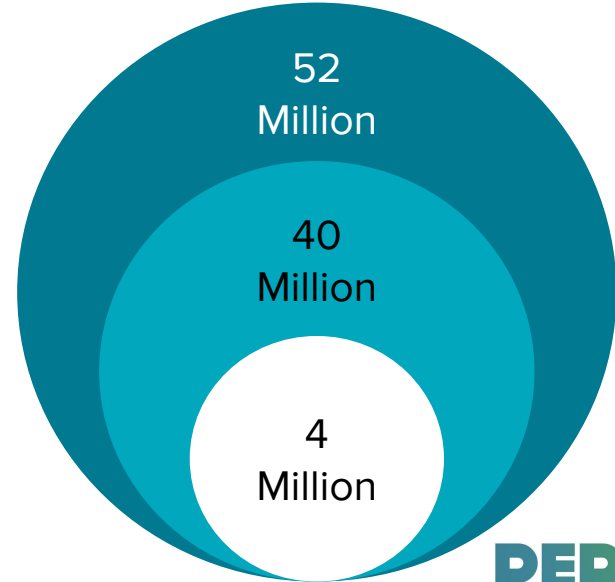


How big is the market?

People in UK over 18

People in UK over 18 currently in loyalty schemes

10% of people in UK over 18 currently in loyalty schemes



What alternatives are there?

	Perks Prepaid Card	Stocard (Digital Wallet App)	Credit Card with Loyalty Rewards	UNiDAYS	Google Pay / Apple Wallet
Payments	Yes	No	Yes	No	Yes
Store multiple Loyalty Cards	Yes	Yes	No	No	Yes
Track Loyalty Card Progress	Yes	Some loyalty schemes	Depends on program rules	No	No
Mobile App	Yes	Yes	Depends on Credit Card	Yes	Yes

How is our solution different?

Unparalleled Convenience

- Manage all loyalty schemes in one place.
- View how many points you have collected right in the app.

Say goodbye to

- Fumbling through your wallet at the checkout.
- Forgetting passwords to all your apps.
- Never knowing your exact point balance.
- Missing out on rewards when you leave your cards at home.



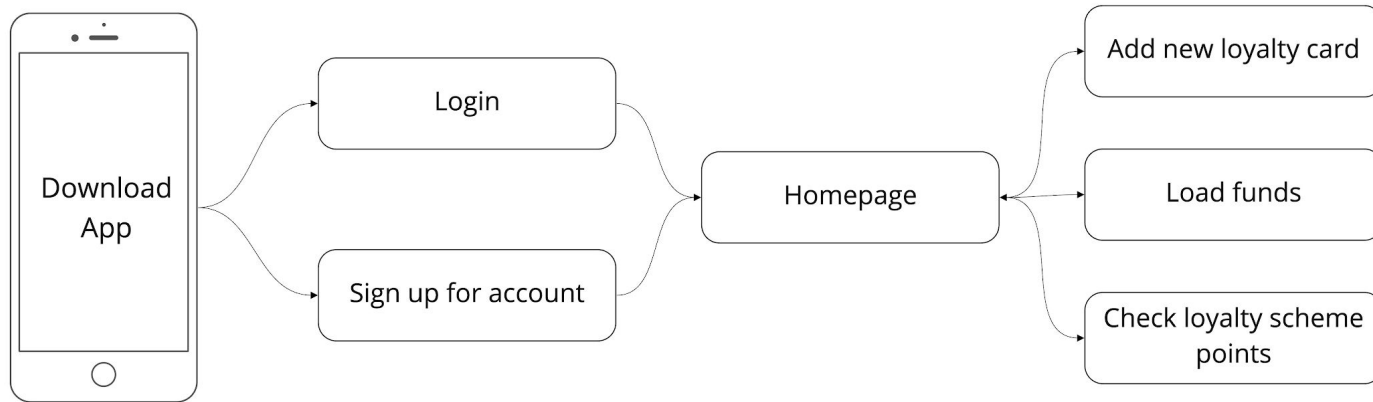
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Critical path for our MVP



Critical path for our MVP



Link to low-fi wireframe, produced using Balsamiq.

<https://balsamiq.cloud/sfvkrvx/p3se6rb/r2278?f=N4IgUiBcAMA0IDkpxAYWfAMhkAhHAsjgFo4DSUA2gLoC%2BQA%3D>

Why now?

- Almost every company has a loyalty scheme
- Currently people are shopping a lot more
 - Retail volume has increased about 1.25% in Sept & Oct 2020



With all these choices it can be overwhelming for customers to remember the correct card at the right time, manage multiple cards and redeem their rewards.

- 86% of those surveyed have 3+ loyalty cards

How will we get it to market?

Our MVP is designed to give users maximum value whilst requiring minimal resource from us. It will be constantly iterated on, using feedback and data to validate change.

Q1: Virtual card, manual loyalty card entry

Q2: Physical card & loyalty scheme APIs

Q3: Set alerts for loyalty points

Q4: Connection to Open Banking

	Q1	Q2	Q3	Q4
Loyalty	Login into the Loyalty Site	Mark loyalty schemes as favourites	Set alerts	Remove loyalty scheme
	Viewing loyalty points	Search bar - find loyalty scheme		Advertising campaign in store
		Staff in stores have received training		
Banking	Vendor points flows into the system	Physical card		Connect to Open Banking
	Load money on to card			
	Check money on card			
	Apple Wallet / Google Pay			
	Set PIN code			
Onboarding	Create sign-up form	1st login		
		Connect to loyalty card APIs		
	Add new card - via Typing	Scan in new card		

How will we measure success?

Pirate metrics



Acquisition	Activation	Revenue	Retention	Referral
10% of our SOM = 400,000 downloads in first year	70% of 400,000 downloads register for an account = 280,000	Monthly recurring revenue: £100,000	After one month from activation, maintain a 15% retention rate	1:1 Every user onboards 1 new user
		Cash withdrawal fees: £10,000		

Critical factors to our success

- Convincing existing loyalty card users to migrate to our platform
- Enabling the user to migrate their loyalty cards on to our platform
- Gaining the users trust to transfer their money to the app

Our recommendation



YES!

Reasons why:

- Users do not currently have one centralised solution for payment and management of all their loyalty card schemes
- Our survey showed that **67%** of respondents would be interested in our product
- **4 million** users identified as immediate targets in a total marketplace of **52 million** in the UK

Any Questions?