



























Loyalty program transformation

Key challenges today

High costs associated with managing complexities of loyalty programs

Loyalty program lacks mass appeal due to poor customer experience

Fraud or irregularities in loyalty points transactions due to transaction lags

Disconnected loyalty points management due to legacy systems

How blockchain addresses those challenges

Reduced operational costs because of seamless loyalty points and stakeholder management

Interoperability among programs and single wallet increase customer engagement and sales

Immutable real-time transactions with increased accuracy

Intelligent insights enable program customization to boost brand and enhance customer experience

Distributed ledgers

Shared ledger providing single source of truth to all stakeholders



Smart contracts

Business rules agreed amongst stakeholders for self-executing loyalty transactions



Cryptographic security

Immutable transactions with no single entity having access to alter history



Nodes

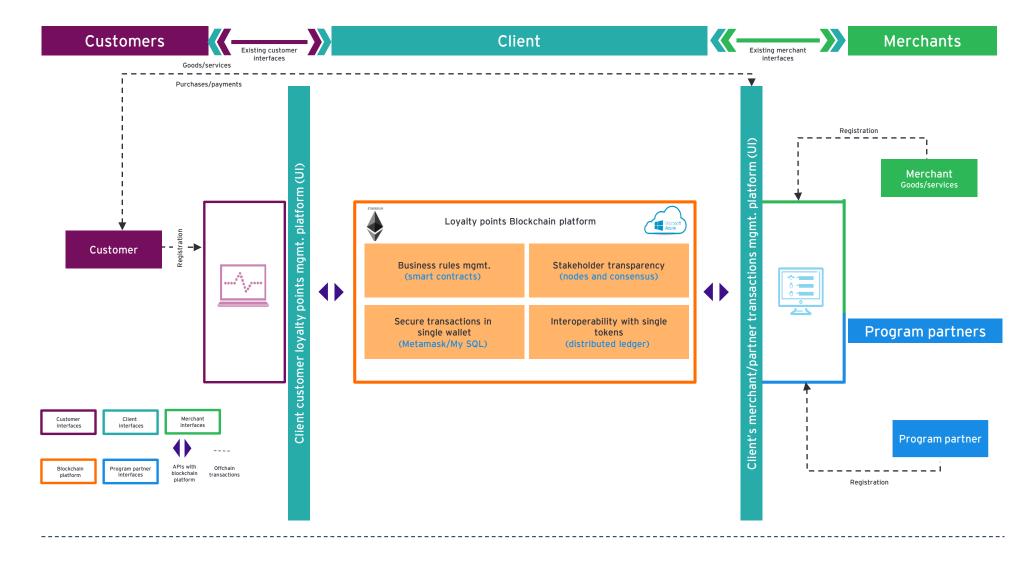
Near-real-time transactions access to stakeholders and connecting siloed systems







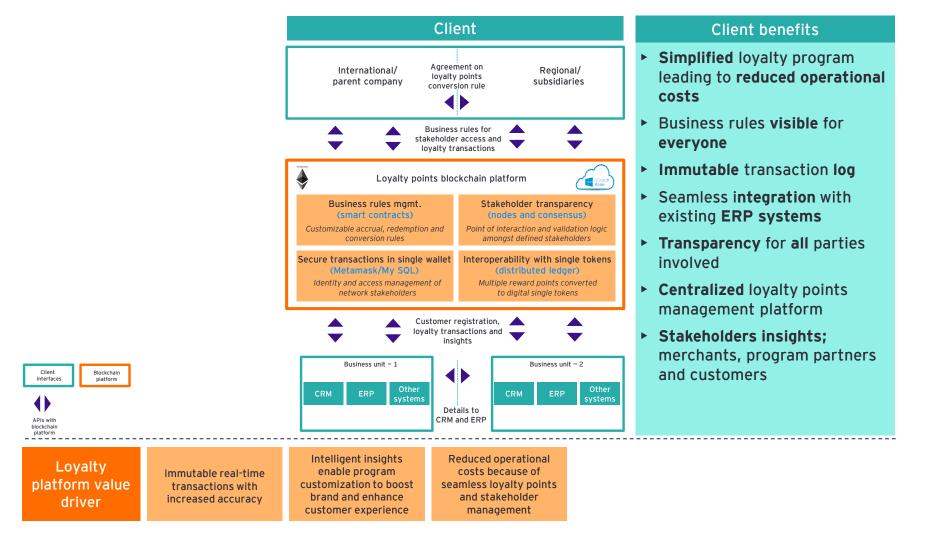
EY Loyalty Solution snapshot for illustrative client







EY Loyalty Solution Client benefits and value drivers

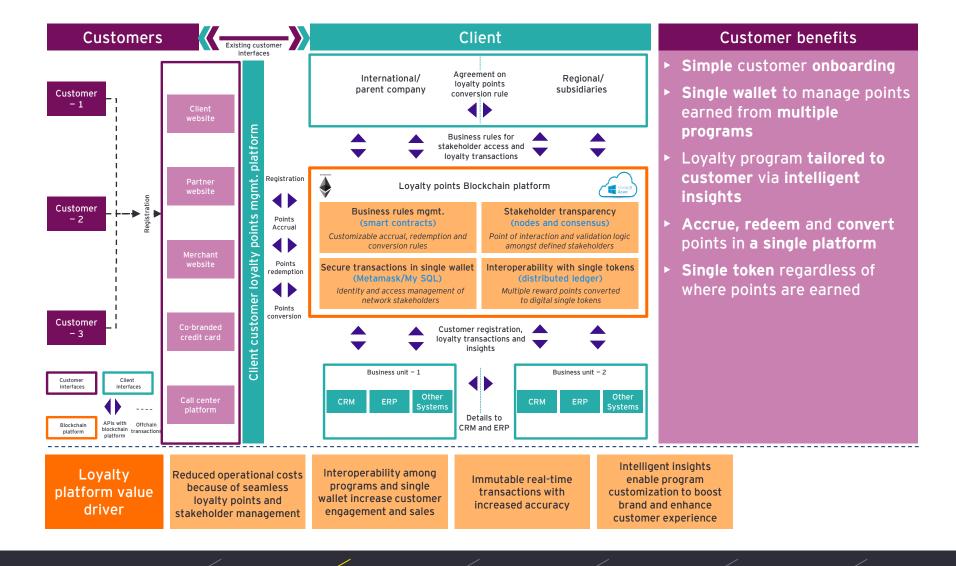






EY Loyalty Solution snapshot

Customer benefits and value drivers

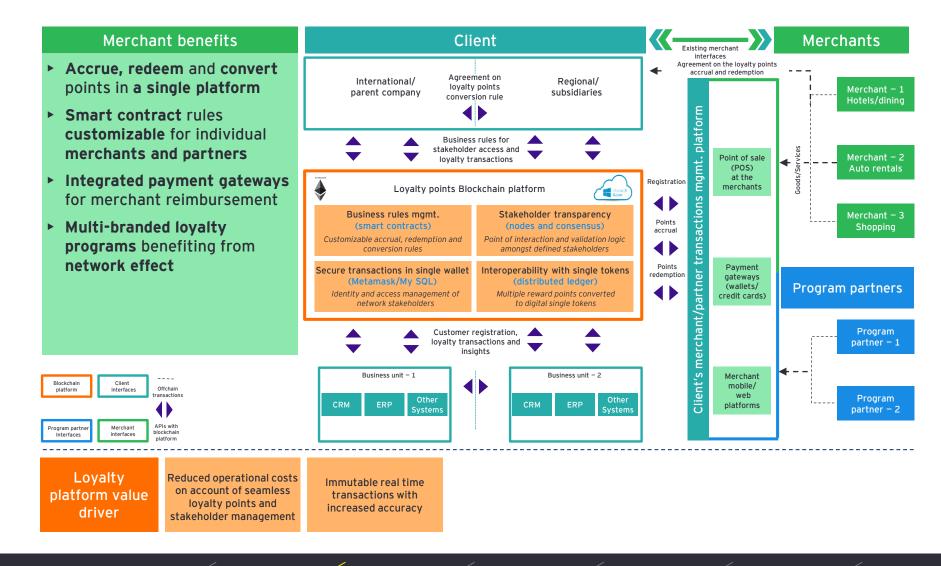






EY Loyalty Solution snapshot

Merchants and program partners benefits and value drivers















EY Loyalty Solution platform features

Single wallet Automated loyalty point accrual, redemption and reconciliation to manage multiple programs via smart contracts Universal token interchangeable with Customizable to fit business partner and merchant need all participating programs Peer-to-peer token transfer and Conversion rules set for specific goods and services bundling Near-real-time accrual and Seamless real-time liability redemption across multiple management programs





Benefits to loyalty program stakeholder

1

Reduction in loyalty program complexity and operational costs 2

Increased transparency across loyalty point accrual and redemption process 3

Automatic
loyalty point
reconciliations
enabled via
customizable
smart contracts

4

Single token and wallet drives interoperability among multiple loyalty programs 5

Agreement and validation of contractual agreed terms visible to authorized users

6

Intelligent
insights enable
personalized
loyalty
programs,
enhancing
customer
experience





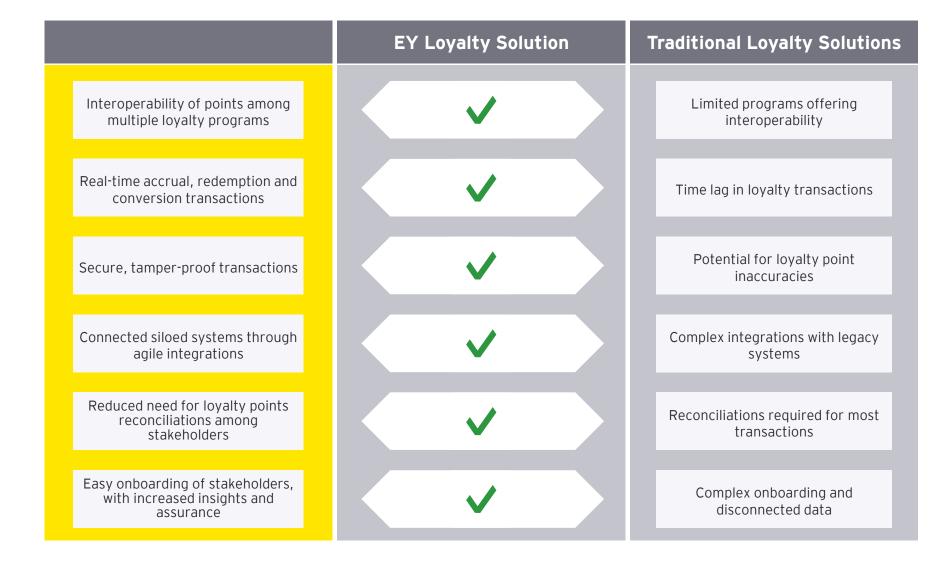








Benefits and comparison with existing solutions





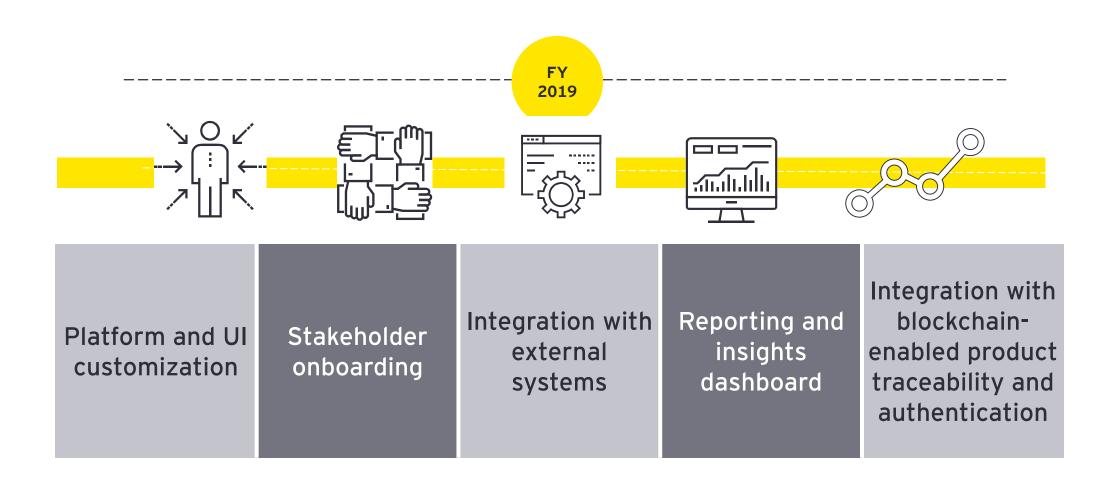
















Product road map







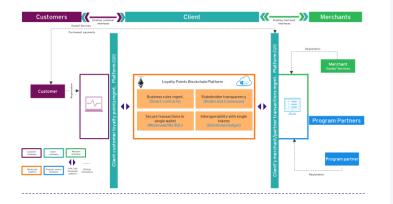


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EY Loyalty Solution platform on blockchain

- Digital, agile, scalable, secure, low-cost platform:
 - ► Increased transparency among stakeholders
 - Automatic stakeholder reconciliations
 - ► Interoperability among multiple loyalty programs
 - Single tokens and wallet secure real-time accrual and redemption
 - Personalized loyalty programs
 - ► Intelligent insights

Loyalty blockchain solution snapshot



Current state

High costs associated with managing complexities of loyalty programs

Loyalty program lacks mass appeal due to poor customer experience

Fraud or irregularities in loyalty points transactions due to transaction lags

Disconnected loyalty points management due to legacy systems

Blockchain future

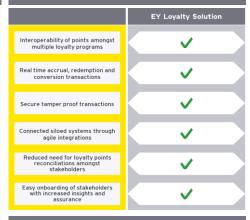
Reduced operational costs because of seamless loyalty points and stakeholder management

Interoperability amongst programs and single wallet increase customer engagement and sales

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Intelligent insights enable program customization to boost brand and enhance customer experience

Key platform features



What role can EY play?

- Holistic solution provider offering both consulting and technology capabilities
- Consulting: design loyalty program and partner management strategy, processes and KPIs
- Technology: develop blockchain platform with embedded analytics; deploy and provide maintenance support

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Leadership



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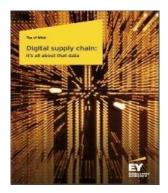
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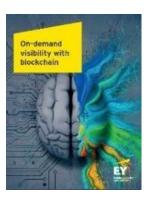




EY blockchain thought leadership



Digital supply chain It's all about that data



On-demand visibility with Blockchain



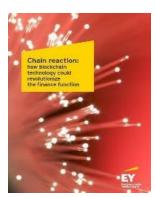
Life sciences: Product life cycle management on a blockchain network



How Blockchain is pushing the cloud all the way to the edge



Blockchain: how this technology could impact the CFO



Chain reaction: how blockchain technology could revolutionize the finance function



Blockchain reaction: tech companies plan for critical mass





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