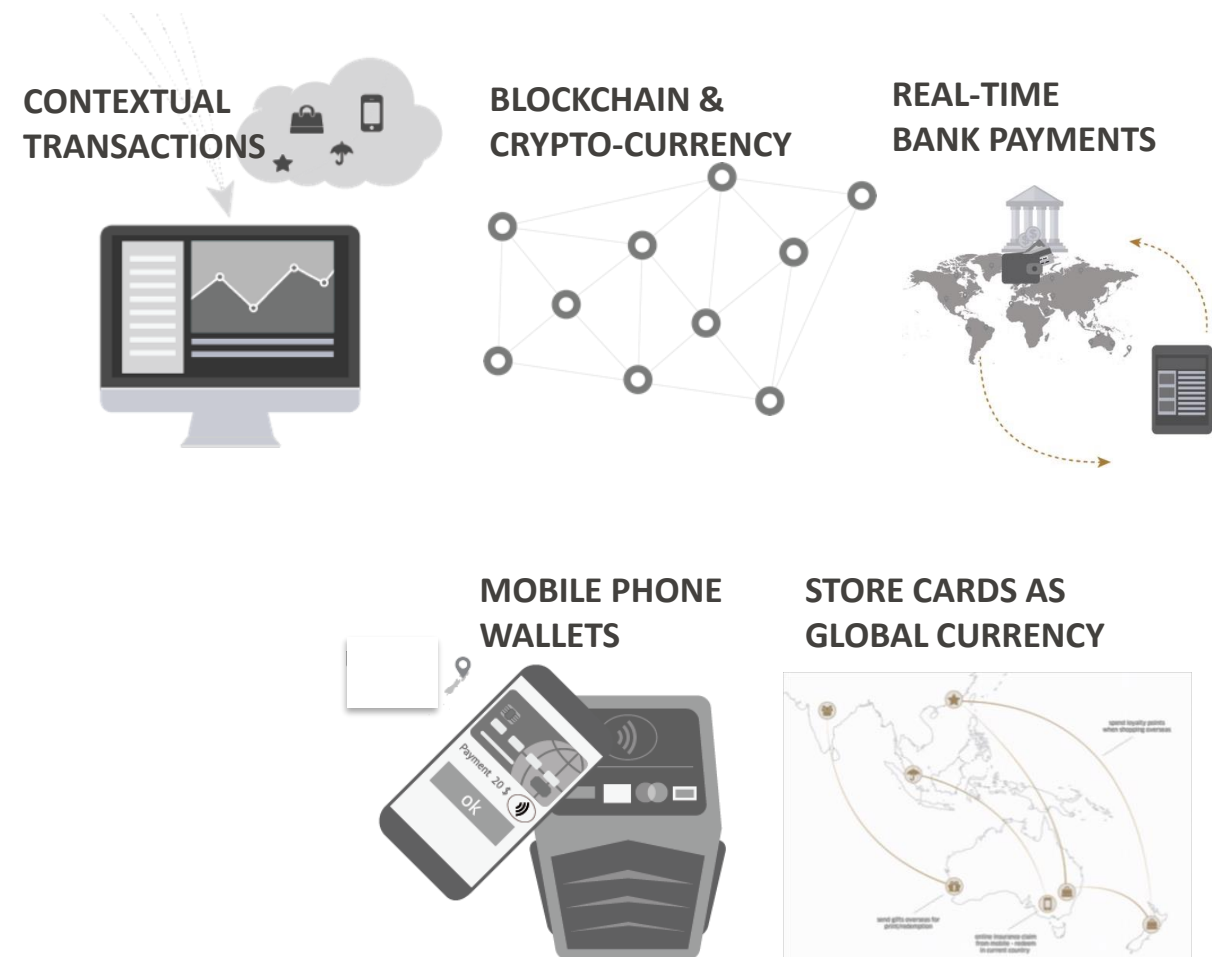# THE WORLD OF DIGITAL PAYMENTS

Technology is fundamentally changing the relationship between consumer and the businesses that serve them. It has led to significant market and industry disruption and the payments industry is no exception.

Visa Whitepaper, "Tokenisation" 2016

WELCOME TO DIGITAL GLUE – WHO ARE WE AND WHAT TO WE DO?

DRIVE DIGITAL TRANSFORMATION

- Ongoing R&D into new and emerging technologies in digital payments

- Dedicated training, workshops, education of clients/partners, to grow industry.

- Thought leaders & expertise in finance, technology, software, security, business.

CONTEXTUAL TRANSACTIONS

BLOCKCHAIN & CRYPTO-CURRENCY

REAL-TIME BANK PAYMENTS

MOBILE PHONE WALLETS

STORE CARDS AS GLOBAL CURRENCY

DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

# EXPANSIVE REGIONAL COVERAGE

- Since 2007 Australia, developing and growing 4BN digital voucher & gift/store card industry.

- Founding partnership with Hoyts expanded to include Vista globally (55 countries).

- Regional footprint grows to over 250 brands in Asia-Pac by end 2017.

- Network partnerships with largest loyalty & gift card providers in region.

DÉIS

DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

UNIQUE END-TO-END SYSTEM

- Proprietary end-to-end digital system, generating B2B marketplace.

- Connects customer reward & claim portals to massive digital warehouse.

- Process $M of secure transactions in cash/EFT, vouchers, gift/store cards.

- Customer choice & convenience, while driving supply and demand.

CUSTOMERS

PROGRAMS   **ENGINES**

DÉIS

CORPORATES   MERCHANTS

EXCHANGE
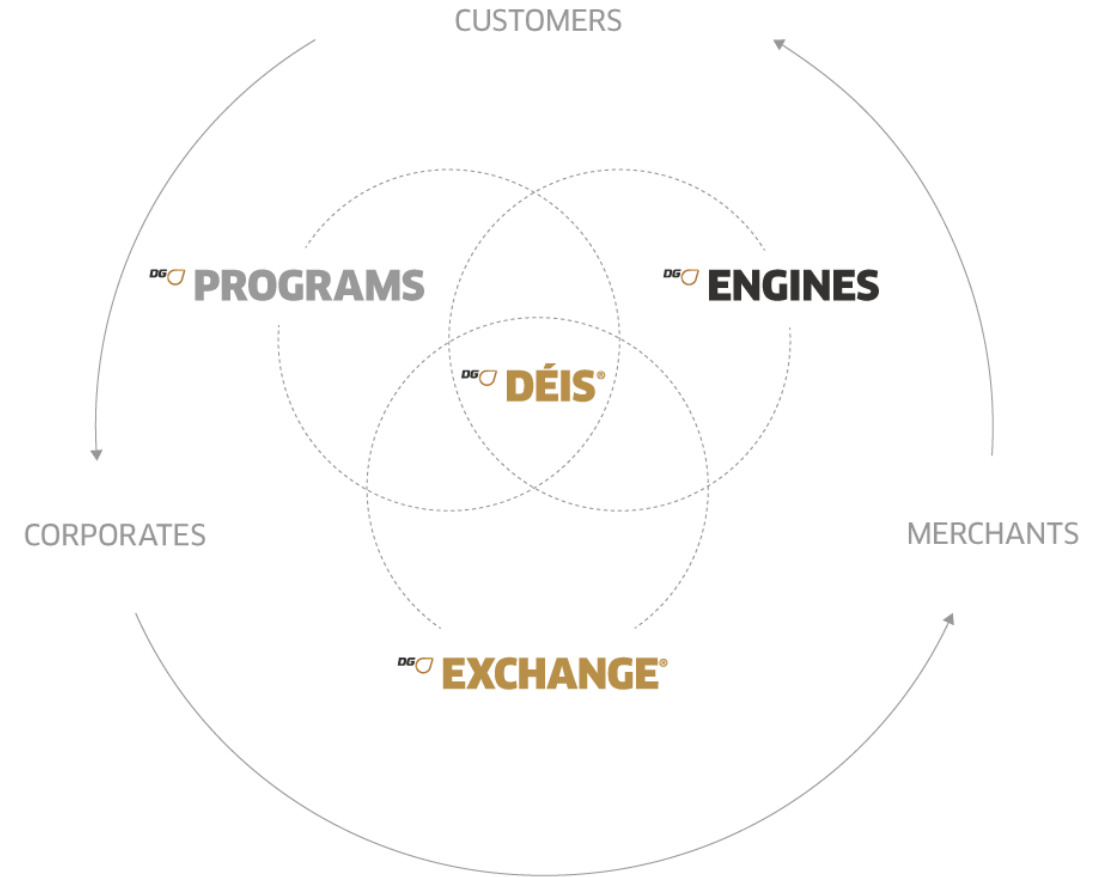
DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

DIGITAL VOUCHERS & GIFT/STORE CARDS

- Link from an email / text for on-screen scanning with real-time balance

- Add to passbook, android pay and/or embed into Client App

- Fraud control, in-built alerts & automation, real-time monitoring

- Variable denominations created on the fly – instant ordering to the cent
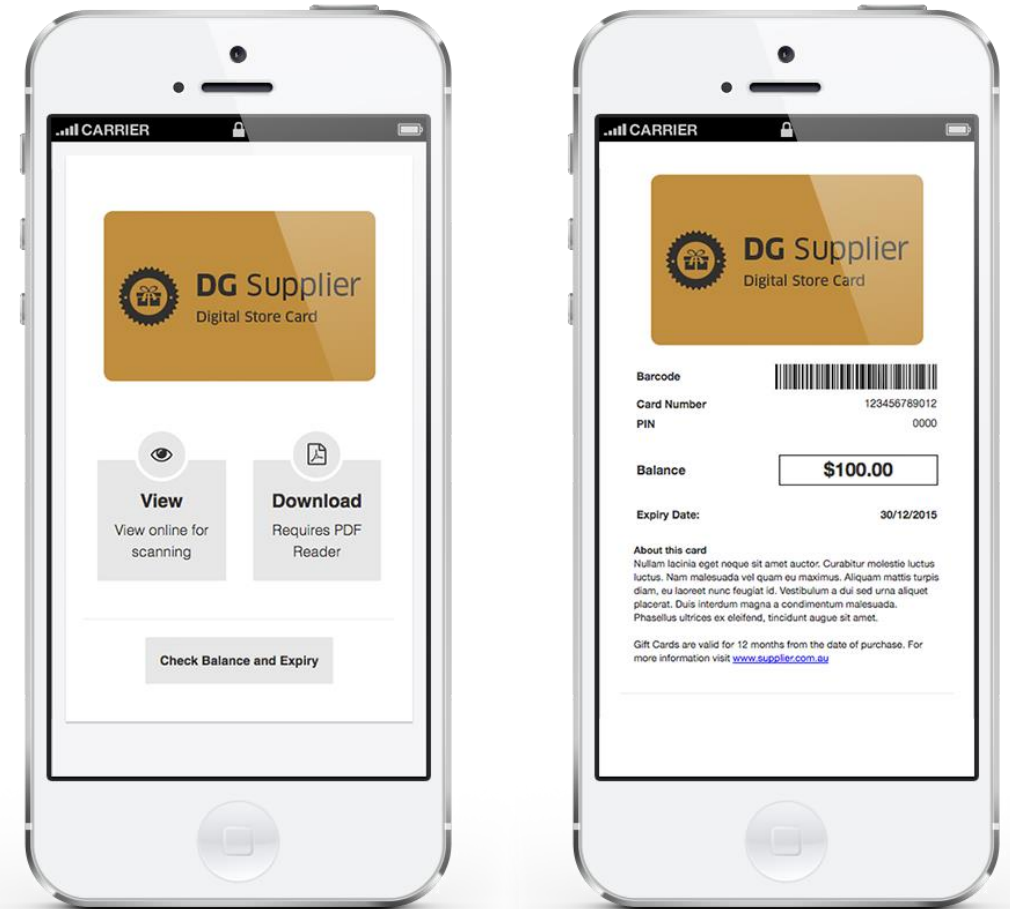
DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

WAREHOUSE IN THE CLOUD

Multiple digital payment formats including: store card, gift card, loyalty points, EFT, pre-paid card and other cash variations; from a wide variety of retailers, brands and payment options, with digital delivery.

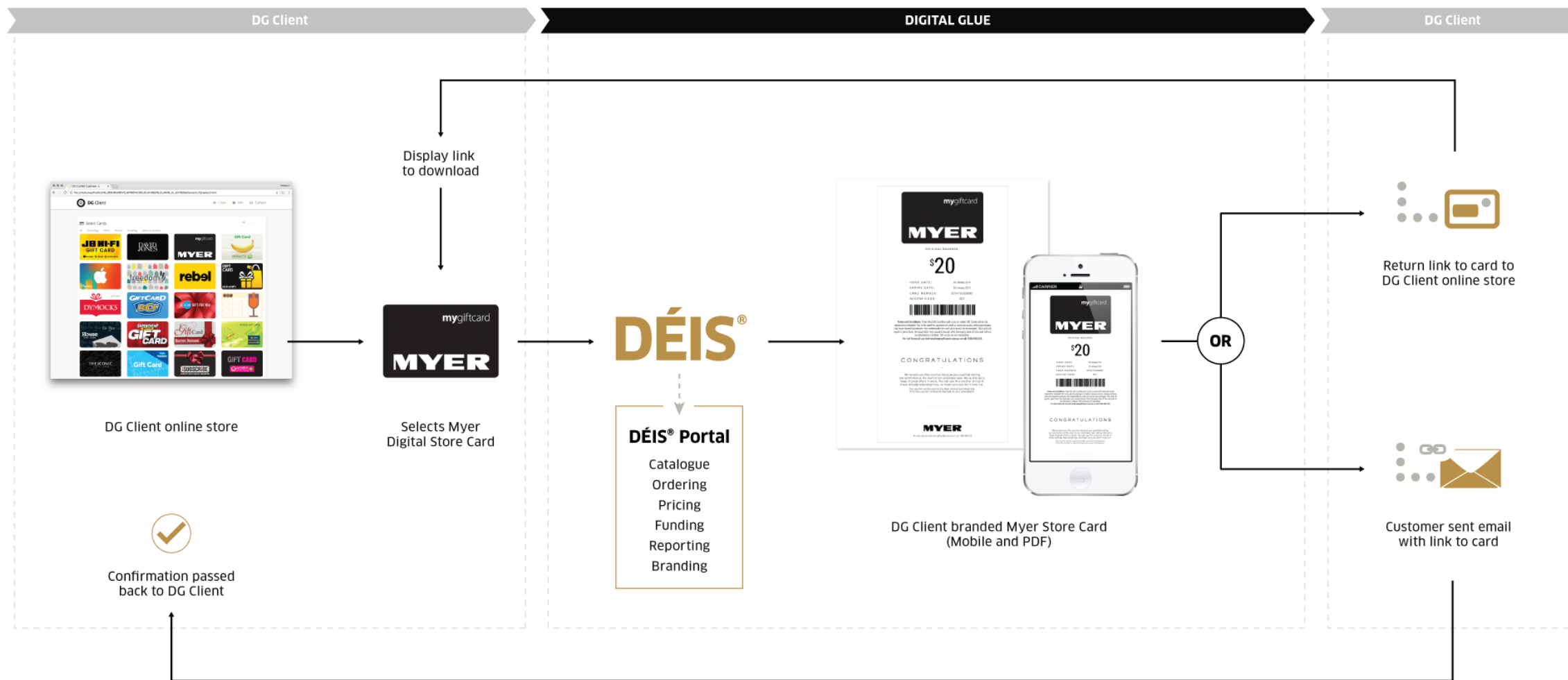| DIGITAL STORE CARDS, GIFT CARDS & VOUCHERS	PREPAID 'CASH' - VIRTUAL / PHYSICAL	EFT BANK PAYMENT	PRE-PAID / LOYALTY BALANCE TOP-UP
Instant issue direct to smartphone	Dependent on distribution method	3 – 5 days per bank processing period	Dependent on platform's processing periods

AUSTRALIA

ACCESS THOUSANDS OF DIGITAL GIFT/STORE CARDS, VOUCHERS THROUGH CENTRALISED DG EXCHANGE

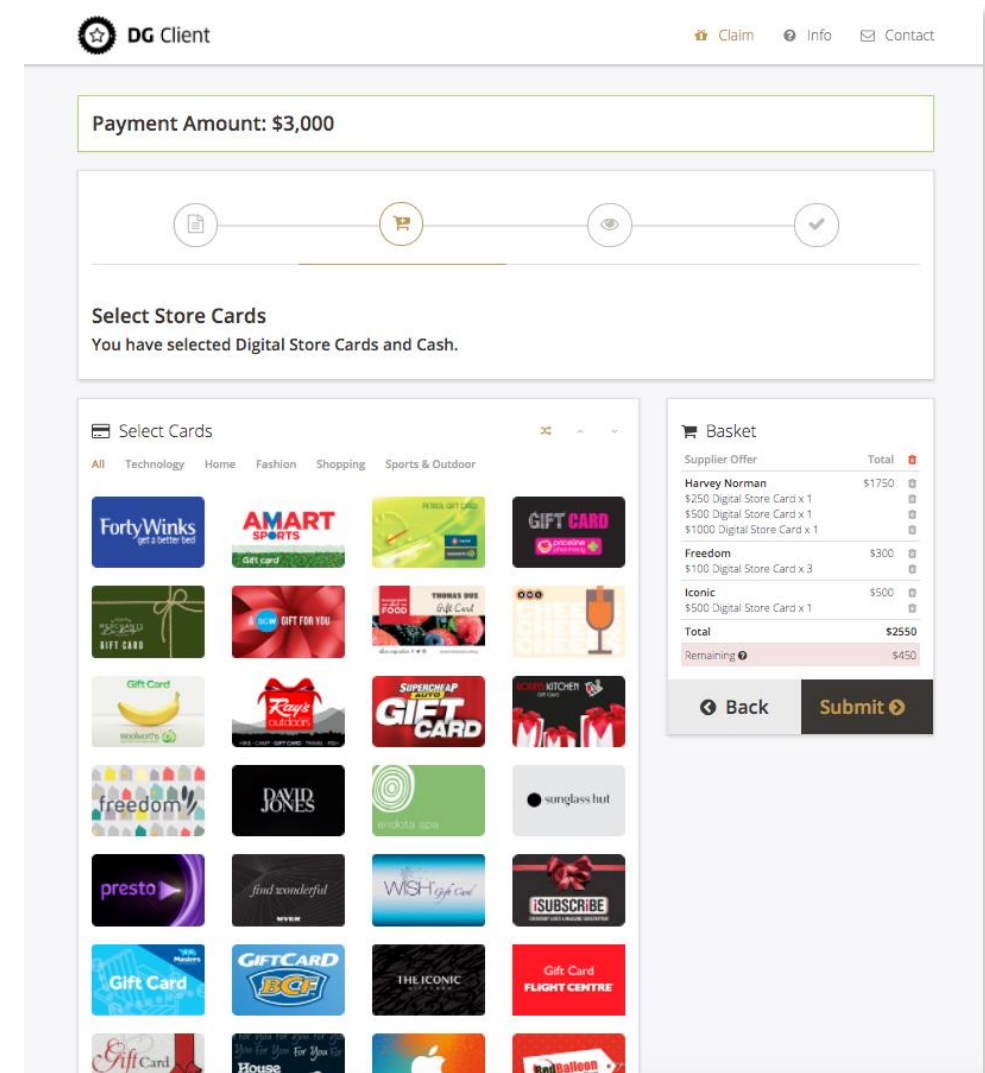## **DÉIS** REAL TIME ORDERING, ISSUANCE AND DELIVERY

DG Client | **DIGITAL GLUE** | **DG Client**

Display link
to download

DG Client online store

Selects Myer
Digital Store Card

DÉIS®

DÉIS® Portal

Catalogue
Ordering
Pricing
Funding
Reporting
Branding

Confirmation passed
back to DG Client

DG Client branded Myer Store Card
(Mobile and PDF)

OR

Return link to card to
DG Client online store

Customer sent email
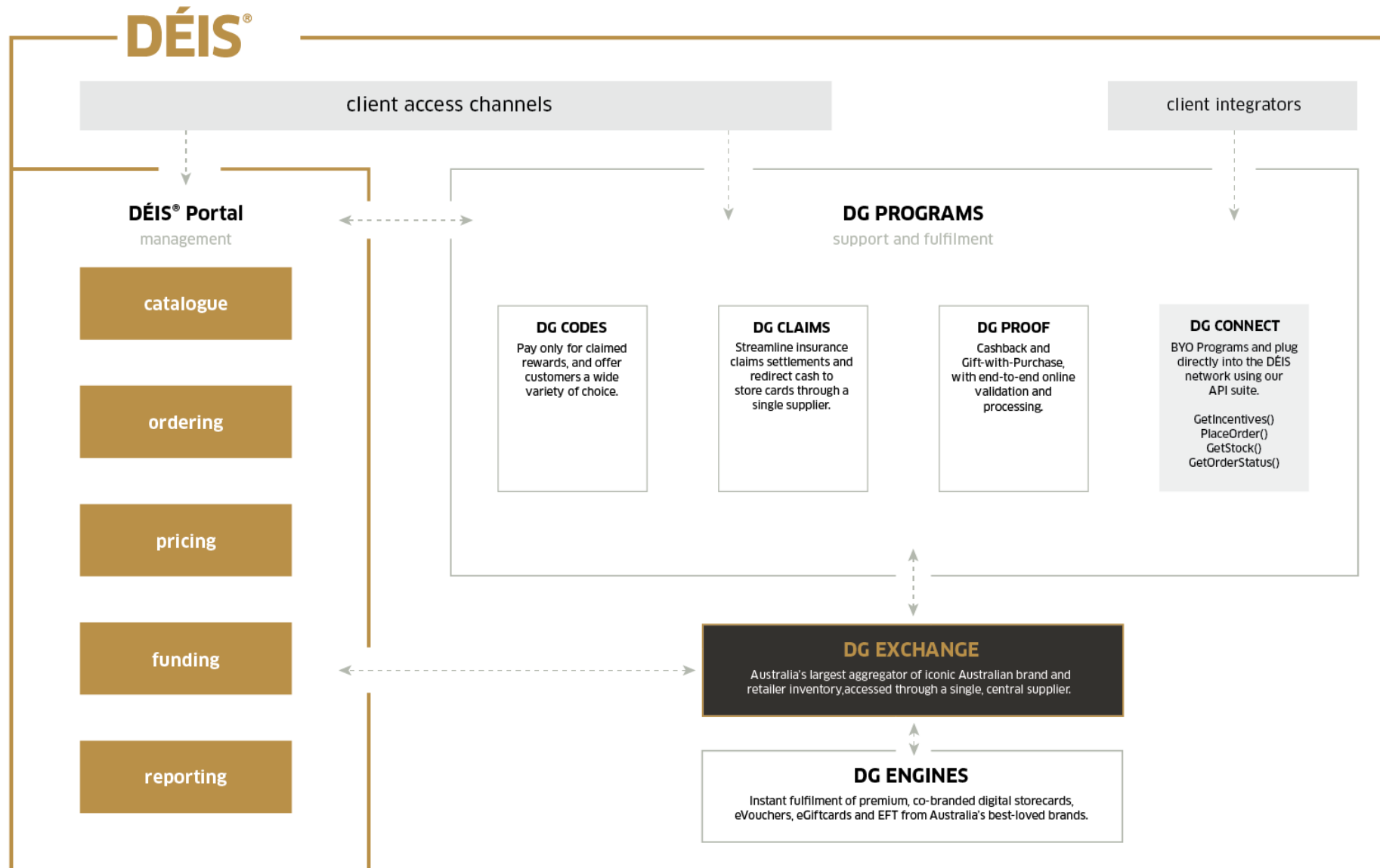with link to card

DG

DÉIS®

DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

CUSTOMER-CENTRIC SOLUTIONS

- Puts customers in the driving seat

- Offers choice - instant digital delivery

- Delivery all devices: home, work, play

- Lookup live balance while shopping

- Redeem on smartphone while in store

DÉIS®

ONBOARDING
OPTIONS

client access channels

client integrators

DÉIS® Portal
management

DG PROGRAMS
support and fulfilment

catalogue

ordering

pricing

funding

reporting

DG CODES
Pay only for claimed rewards, and offer customers a wide variety of choice.

DG CLAIMS
Streamline insurance claims settlements and redirect cash to store cards through a single supplier.

DG PROOF
Cashback and Gift-with-Purchase, with end-to-end online validation and processing.

DG CONNECT
BYO Programs and plug directly into the DÉIS network using our API suite.

GetIncentives()
PlaceOrder()
GetStock()
GetOrderStatus()

DG EXCHANGE
Australia's largest aggregator of iconic Australian brand and retailer inventory,accessed through a single, central supplier.

DG ENGINES
Instant fulfilment of premium, co-branded digital storecards, eVouchers, eGiftcards and EFT from Australia's best-loved brands.

PROGRAM

DG PROGRAMS CUSTOMER-CENTRIC SOLUTIONS

PROGRAM VARIATIONS FOR YOUR NEEDS

DG CODES

Marketing incentives

- Straight-forward reward
- Multi-factor verification
- Reticulate & re-use unclaimed budget

DG PROOF

Cash back & GWP

- Convert cash to card
- In-built claim validation
- Automated, instant digital fulfilment

DG CLAIMS

Insurance claims

- Reduce cash settlement
- Customer-centric model
- Single vendor offers multi- choice options

DG CONNECT

Loyalty programs

- API connections
- Live catalogue lookup
- Automated ordering, real-time reporting

DG**PROGRAM**

DG PROGRAMS CUSTOMER-CENTRIC SOLUTIONS

ADVANCED, ALL-INCLUSIVE SYSTEM FEATURES

IN-BUILT SECURITY, FRAUD MITIGATION

In-built security features, claim authentication, tracking & alerts mitigate fraudulent claims

ALWAYS-ON, SECURE ADMIN PORTAL

Always-on campaign platform live support, plus optional claimant validation and support available

AUTOMATED ORDERS & RECONCILIATION

Automated real-time stock management and digital delivery and financial reconciliation

STANDALONE SYSTEM, LIMITED DATA

Minimal IT integration and customer data required with managed hosting on AWS secure servers

DG PROGRAMS CUSTOMER-CENTRIC SOLUTIONS

UNIQUE BENEFITS

EASY TO SETUP, USE & MANAGE ON-THE-FLY

Ready-to-go programs that are easy to create and use with intuitive interfaces, setup wizards, in-built and complimentary support for non-technical users.

CUSTOMER CHOICE, SINGLE VENDOR

Wide choice of rewards including cash sourced through single vendor, with online self-service increase customer satisfaction & streamline processing.

TRANSPARENT, REAL-TIME REPORTING

Traditional operators hide redemption rates, but DÉIS reports real consumption giving you true insights into Customer behavior, choices and decisions.

RETICULATE & RE-USE UNCLAIMED BUDGET

Our commercial model makes visible, and returns unclaimed funds to budget, delivering significant savings on industry standard models.
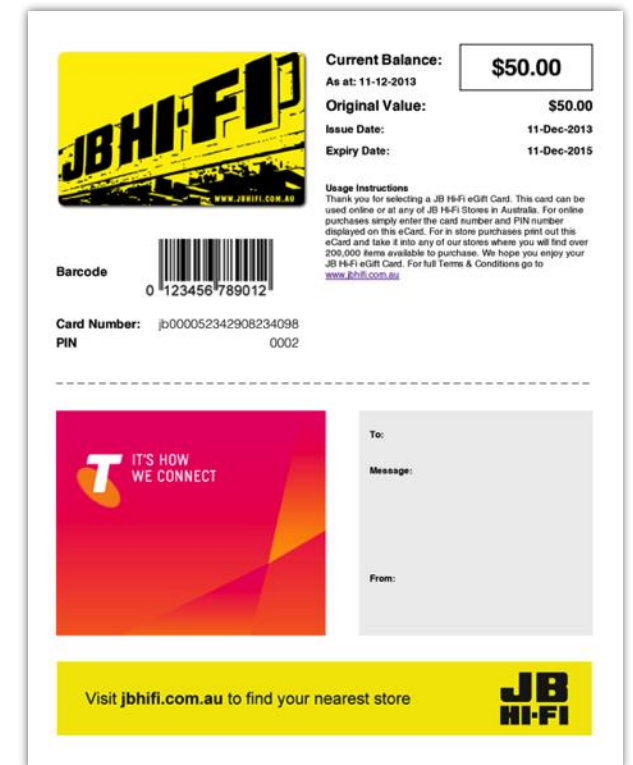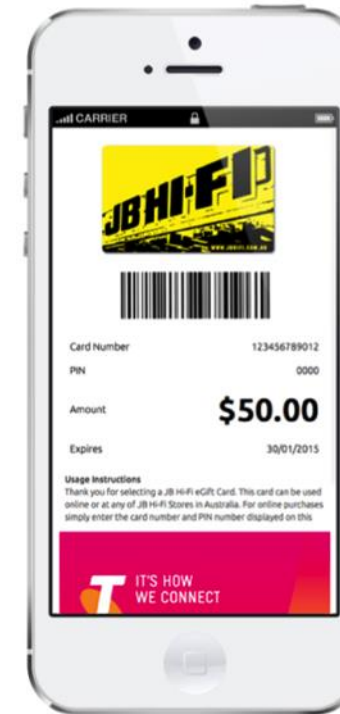
DG CODES

Straight-forward online reward mechanic enables customers to register and claim online, offering reward choice and automated instant digital delivery for enhanced satisfaction
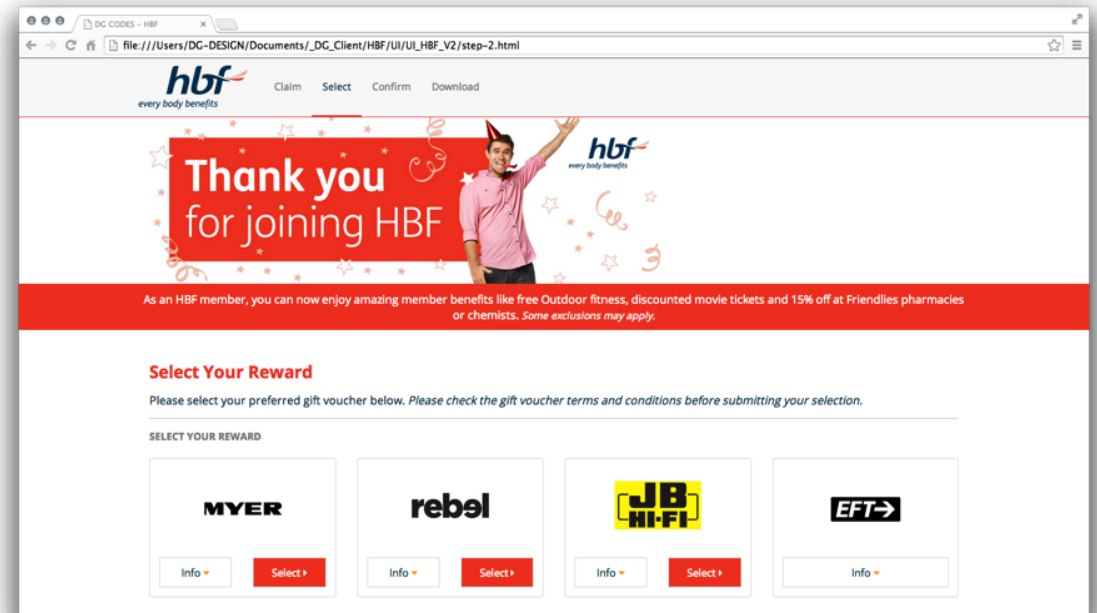
DG CODES FOR MARKETERS

CHOICE OF REWARDS

- Nimble, light-weight, simple mechanic

- Widely applicable: surprise & delight, thanks, sorry, loyalty

- Standalone solution, requires minimal data input

- Broad choice of reward options

- Instant digital delivery

DG CODES

DG CODES UNIQUE VALUE PROPOSTION

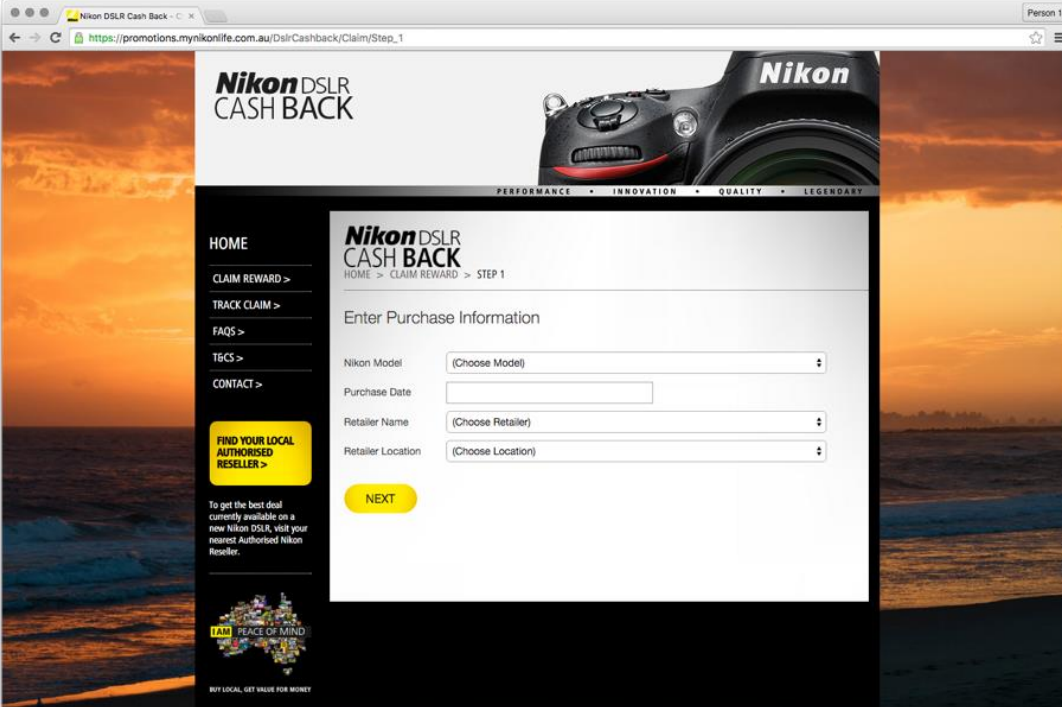# THE ONLY PARTNER TO RETURN FUNDS

- Unique commercial model

- Redemptions clearly reported

- Unused funds refunded or re-allocated

- Transparent view on customer activity - insights

SAVINGS

CLAIM CODE REDEMPTION

100%

75%

50%

25%

0%

$20 $50 $75 $100 $150 $200

INCENTIVE VALUE
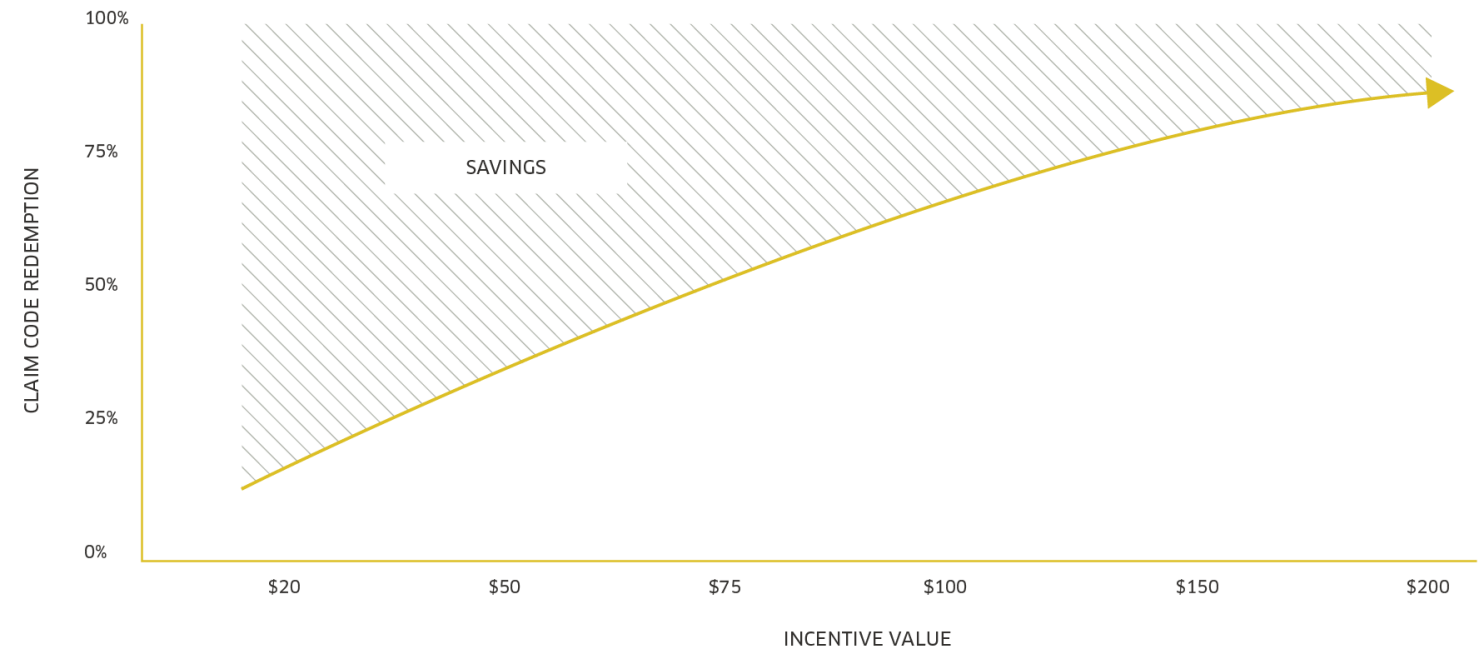
* Values and percentages are estimates only & subject to change

DG○ PROOF

Automated cashback & gift-with-purchase platform. Claim validation with customer self-service and in-built fraud detection to fast-track reward approval and delivery. Enhance customer experience and reduce operational costs.

DG PROOF

DG PROOF CASHBACK & GIFT-WITH-PURCHASE

DRIVES SHOPPERS BACK TO STORE

| Customer visits | Customer purchases elegible product | Customer redeems cashback online | Customer selects store card alternative | Customer selects store card | Customer returns to spend in store |

Native system design encourages claimants to redeem for gift/store card, driving customer to spend cash-back at original point of purchase.

DG◌ CLAIMS

Industry specific solution streamlines the claims settlement process. Digital process streamlines operations and delivers significant savings. Innovative solution puts customers at centre of decision-making.

DG CLAIMS FOR INSURERS

STREAMLINED CLAIMS PROCESSING

- Industry-specific solution
- Customer-centric decision making
- Converts cash settlements to digital store cards
- Streamlines the insurance claims settlement process.
- Choice of reward options, automated digital delivery

DG
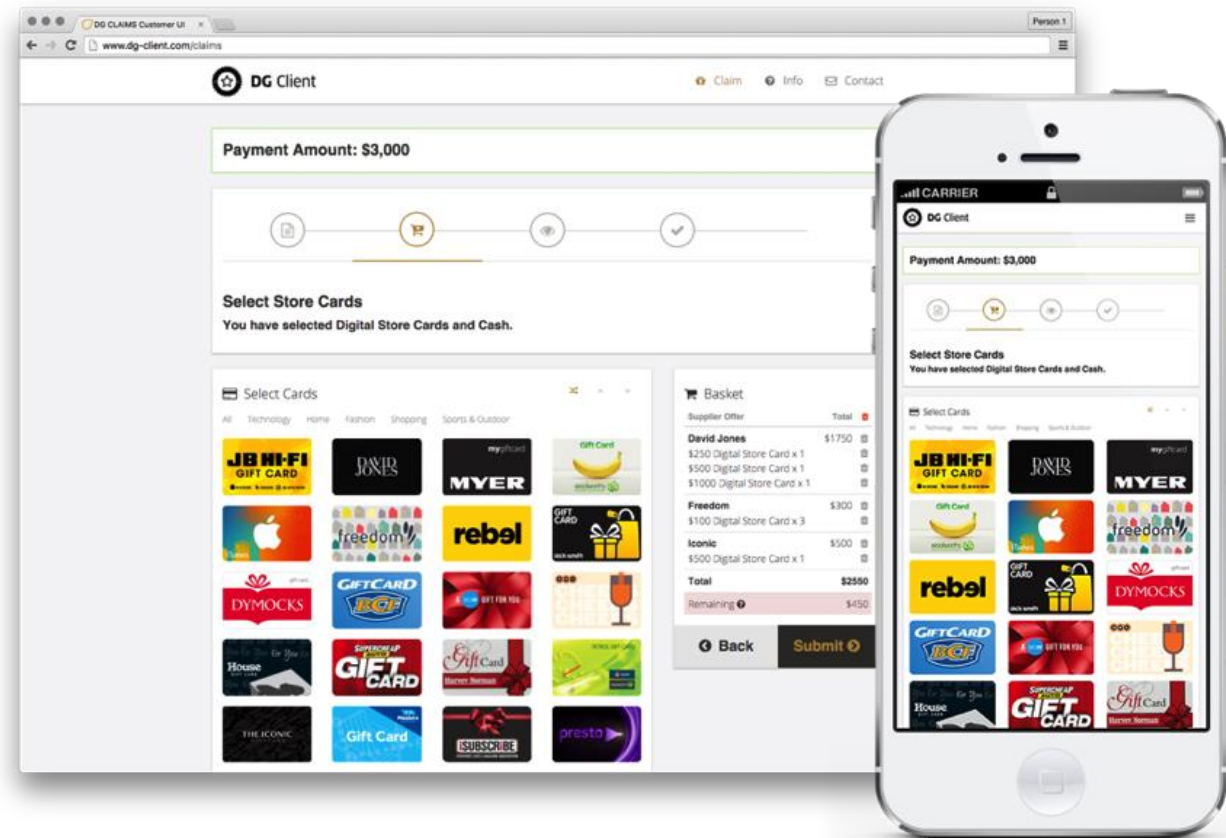
DG CLAIMS STREAMLINED INSURANCE CLAIMS PROCESSING

CONVERTING CASH TO CARD

- 93% of customers selected a mix of retailer cards on offer on $5000 claim

- 43% converted from cash to store card on variable amounts: eg $1,885.89
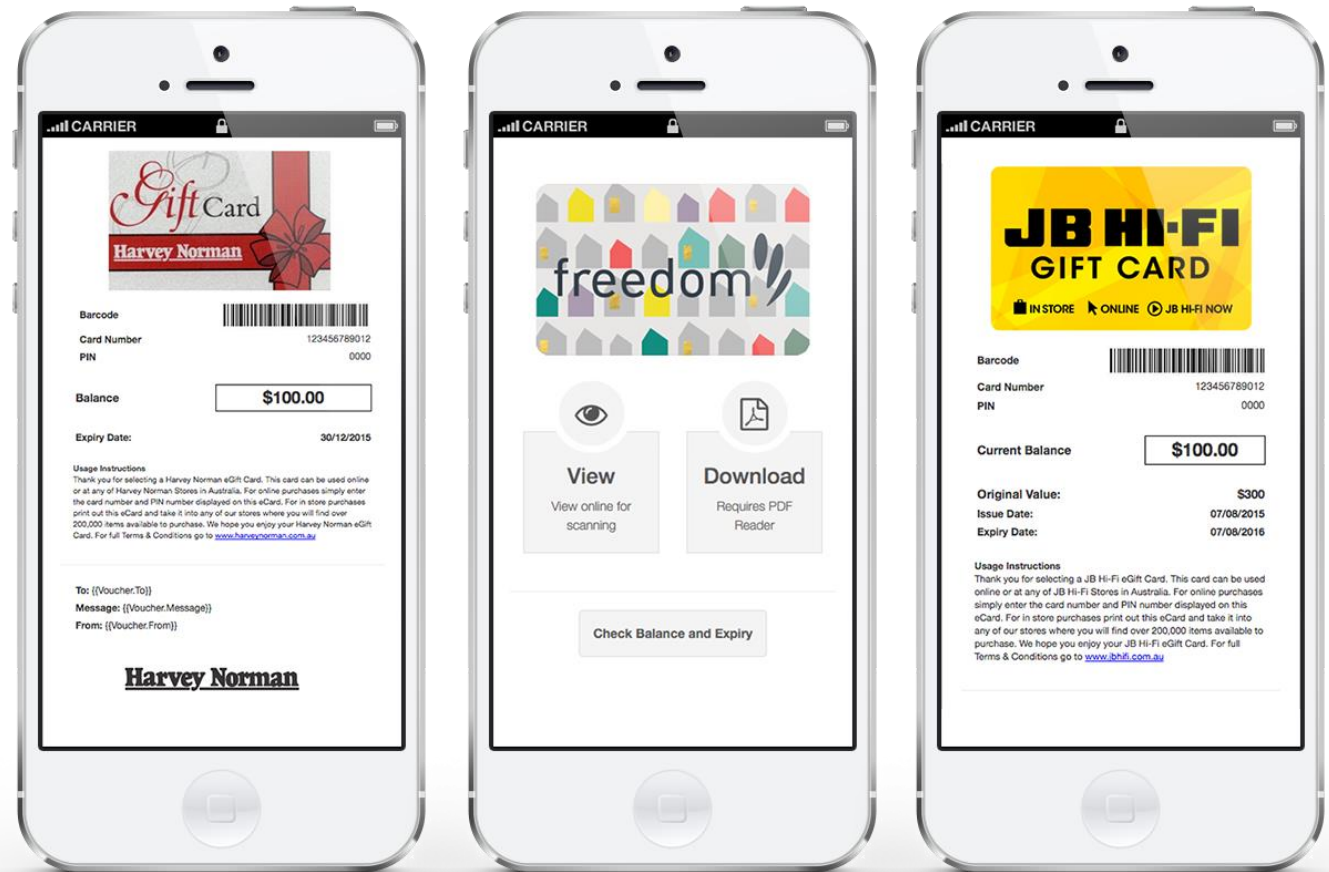
DG CLAIMS

DG CLAIMS STREAMLINED INSURANCE CLAIMS PROCESSING

EMERGENCY RELIEF – ON GROUND SUPPORT

| Emergency | Login to DG Online Platform (Mobile/Desktop) | Order 1000 Digital Store Cards | Download | Print | Handout to affected people |
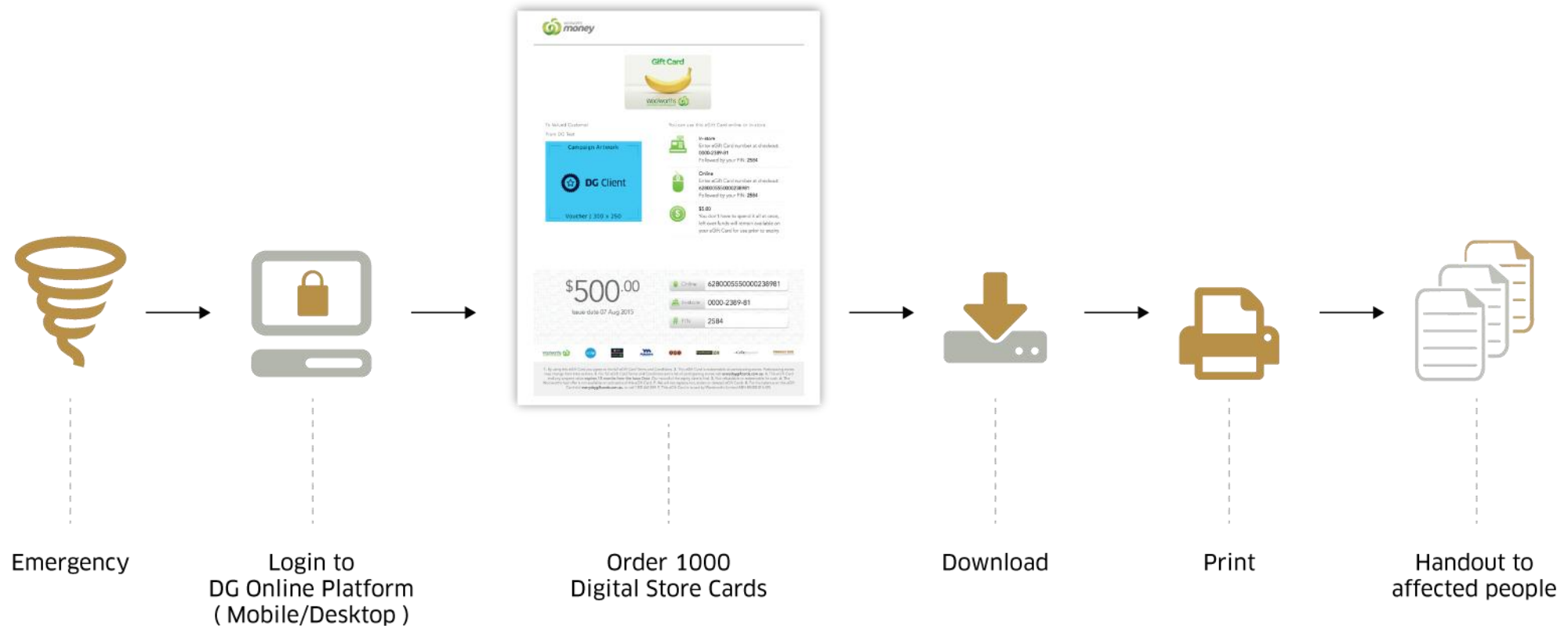
DG CONNECT

White label API service processing $Millions of gift/store cards in loyalty & employee benefits for the largest companies in Asia-Pacific. Supports multi-currency and converts loyalty points to card value currency, in real-time orders, down to the cent.

DG CONNECT

DG CONNECT REWARDS, LOYALTY & EMPLOYEE BENEFITS

LOYALTY TO THE CENT
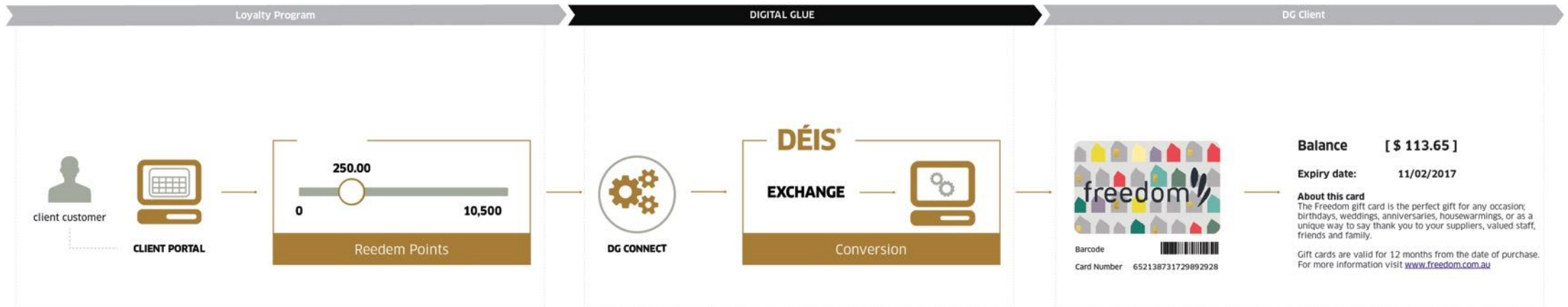
API connections automate orders on-the-fly, reconciled invoice & reporting at period intervals.

DG ENGINE

Realise exponential volumes with automated connection into DG PROGRAMS for large enterprise reward, incentives & claims activity, while managing your own B2B Corporate orders through a single interface with central reporting.

ENGINE

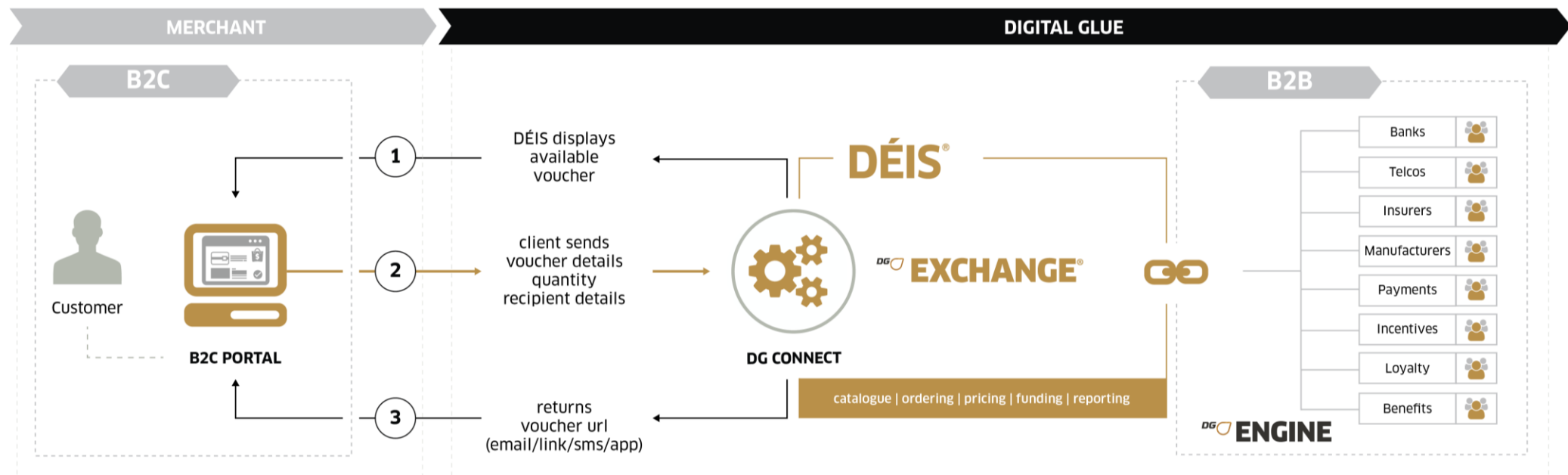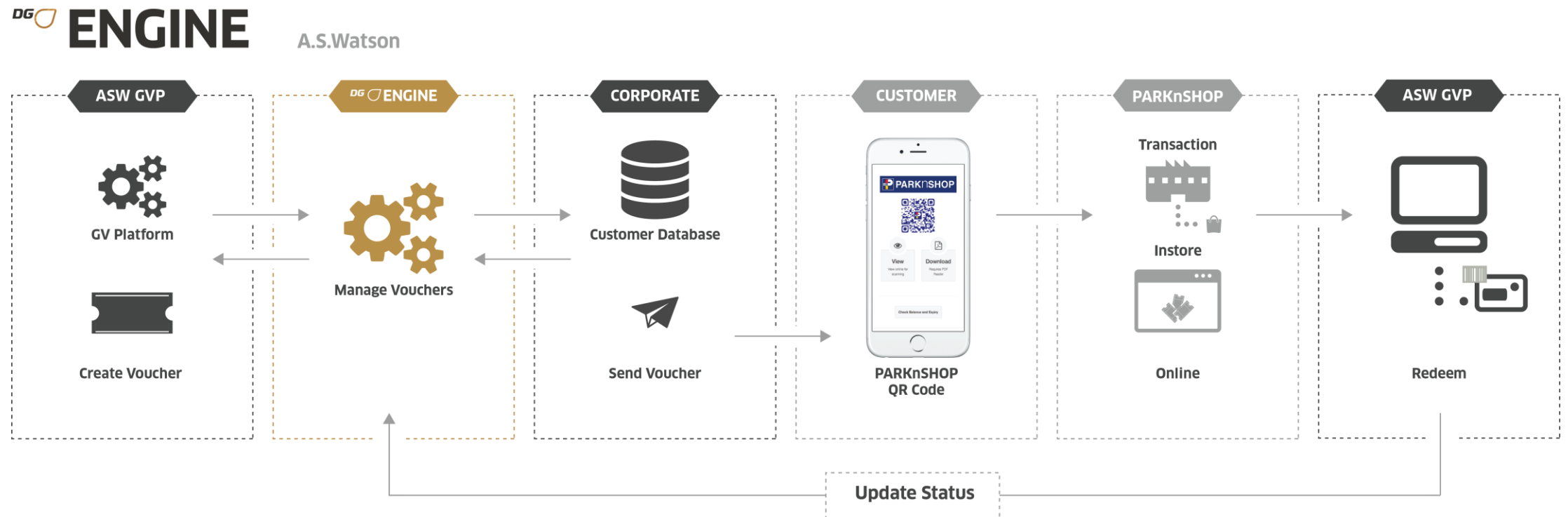**DG ENGINES** EXPONENTIAL VOLUMES

B2B & B2C OPPORTUNITIES

DG ENGINE ROLES AND RESPONIBILITIES

MERCHANT INTEGRATION

PROGRAM SETUP & MANAGEMENT

DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

SETUP & HANDOVER PROCESS

⬭ Straight forward set-up, with options for standalone OR integrated, depending on requirements, budget and time-frames.

⬭ DG Project Manager initiates requirements, creates detailed plan to meet your needs.

⬭ Typical standalone setup takes 6 – 12 weeks.

⬭ Handover includes User Training & Manuals, plus support during Client UAT, PVT, Launch

REQUIREMENTS 5 – 10 days	Domain,SSL, Email	Business/ Campaign Rules	Inventory & Assets
TEST PORTAL 5 – 10 days	Setup & Customise	DG Internal QA	
UAT 10 – 20 days	Setup & Customise	Client/Supplier QA	Approvals
TRAINING 3 – 5 days	User Training	Manuals	
PVT 3 - 5 days	Deploy	PVT Test	Signoff & Release

LAUNCH 6 - 12 weeks
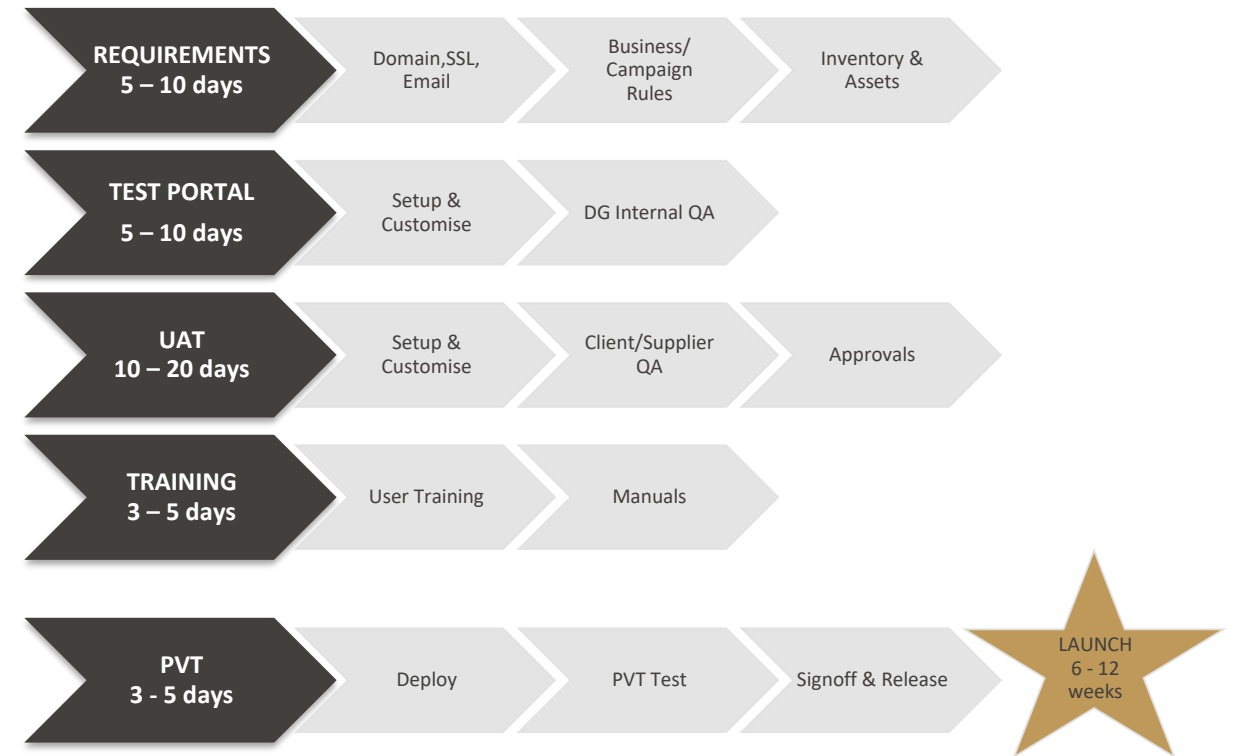
DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

SELF-MANAGED, REAL-TIME REPORTING

- 24x7 access to secure online Admin portal to self-manage reports

- Automated email alerts re: stock levels

- Native reports in-built, specific to PROGRAM/ENGINE

- Customised reports upon request
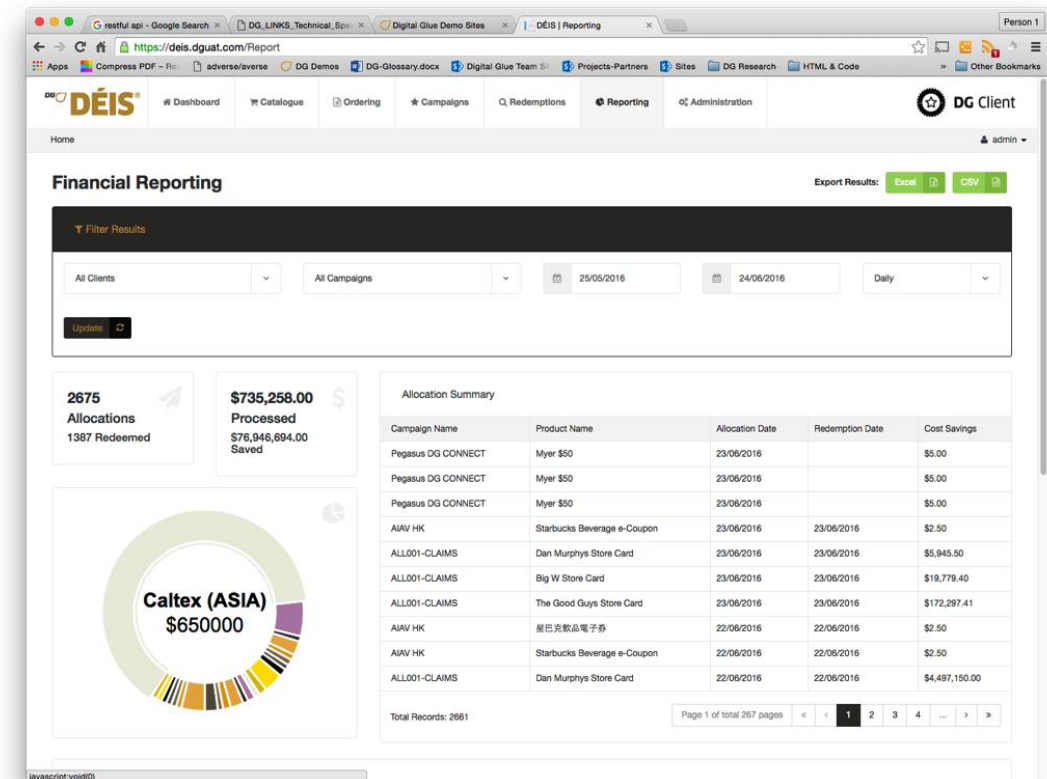
DÉIS DIGITAL ENTERPRISE INCENTIVES SYSTEM

DATA SECURITY & SERVICE AVAILABILITY

Hosted software services

- Standalone, ready-to-go system, directly integrated with DG EXCHANGE

- Local support team provides full-service and guaranteed uptime

- Maximum security hosted ISO certified AWS regional servers, secure & PEN Tested

- Secured, authorised banking channels with direct API connections

Security features

- Minimal customer data required to process rewards & fulfilment

- SSL, sFTP, encrypted data natively available

- Zero exposure of customer data to external parties

- 'Lookup' - 'Re-send' - 'Cancel' via secure system controls

- Product reward links inaccessible by service & support teams

CUSTOMER DATA MANAGEMENT & SECURITY

Data Input & Handling

- Automated, secure registration options: sFTP, API, PGP encrypted

- Encrypted database hosted behind firewall

- PII purged post-campaign upon request

- Maximum security hosted ISO certified AWS local servers, secure & PEN Tested
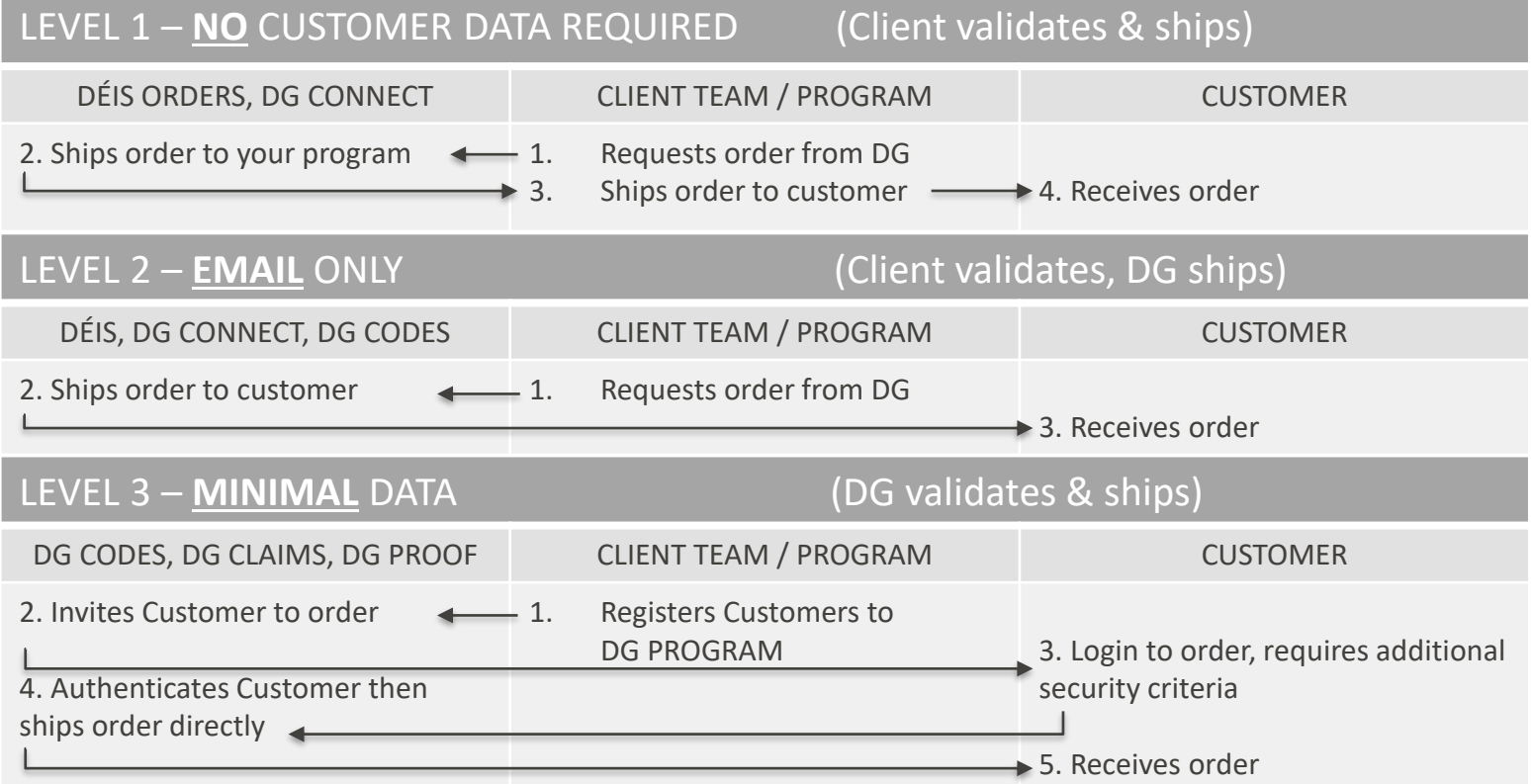
LEVEL 1 – **NO** CUSTOMER DATA REQUIRED		(Client validates & ships)
DÉIS ORDERS, DG CONNECT	CLIENT TEAM / PROGRAM	CUSTOMER
2. Ships order to your program	1. Requests order from DG	
	3. Ships order to customer	4. Receives order

LEVEL 2 – **EMAIL** ONLY		(Client validates, DG ships)
DÉIS, DG CONNECT, DG CODES	CLIENT TEAM / PROGRAM	CUSTOMER
2. Ships order to customer	1. Requests order from DG	
		3. Receives order

LEVEL 3 – **MINIMAL** DATA		(DG validates & ships)
DG CODES, DG CLAIMS, DG PROOF	CLIENT TEAM / PROGRAM	CUSTOMER
2. Invites Customer to order	1. Registers Customers to DG PROGRAM	
4. Authenticates Customer then ships order directly		3. Login to order, requires additional security criteria
		5. Receives order

PROGRAM SETUP & MANAGEMENT

SUPPORT SERVICES

- Three level operation in partnership, for seamless support - customer service
- Local service team manages voucher programs and merchant management
- On-ground, local account management, user training and support
- Technical support Contract SLA guarantees 99.5% uptime

| PARTY	ROLE
TIER 1 CLIENT Support	Frontline Customer Support provided by Client team with login access to DG ADMIN to manage queries & run reports, plus email access to DG SUPPORT for product escalations and system support.
TIER 2 DG Product Support	Unlimited email support monitored continually during business hours, for product delivery queries & admin system user support (help desk) for direct access by Client users only.
TIER 3 DG System Support	24x7 service assurance with system monitoring uptime & availability.

PROGRAM FUNDING & MANAGEMENT

FUNDING ARRANGEMENTS

- Digital Glue aggregates ordering, payments and reconciliation with merchants

- Client nominates choice of merchants and funding management process

- Client maintains commercial terms with existing merchants where applicable

- Streamlined ordering & funding process, setup and managed for you:

  - Dedicated client bank accounts reconciled to float fund, with full bank account visibility

  - Weekly top up invoice, lists all merchant and EFT payments made week prior

  - 24x7 online access to real-time ordering and savings reports and reconciliation

PROGRAM FUNDING & MANAGEMENT

PROCESS

- Initial invoice makes program operational
- Sufficient float ensures instant delivery
- Merchant paid from float with weekly reconciliation
- Top-up invoice & report issued to client for ordered products
- Dedicated client transaction account with client view access
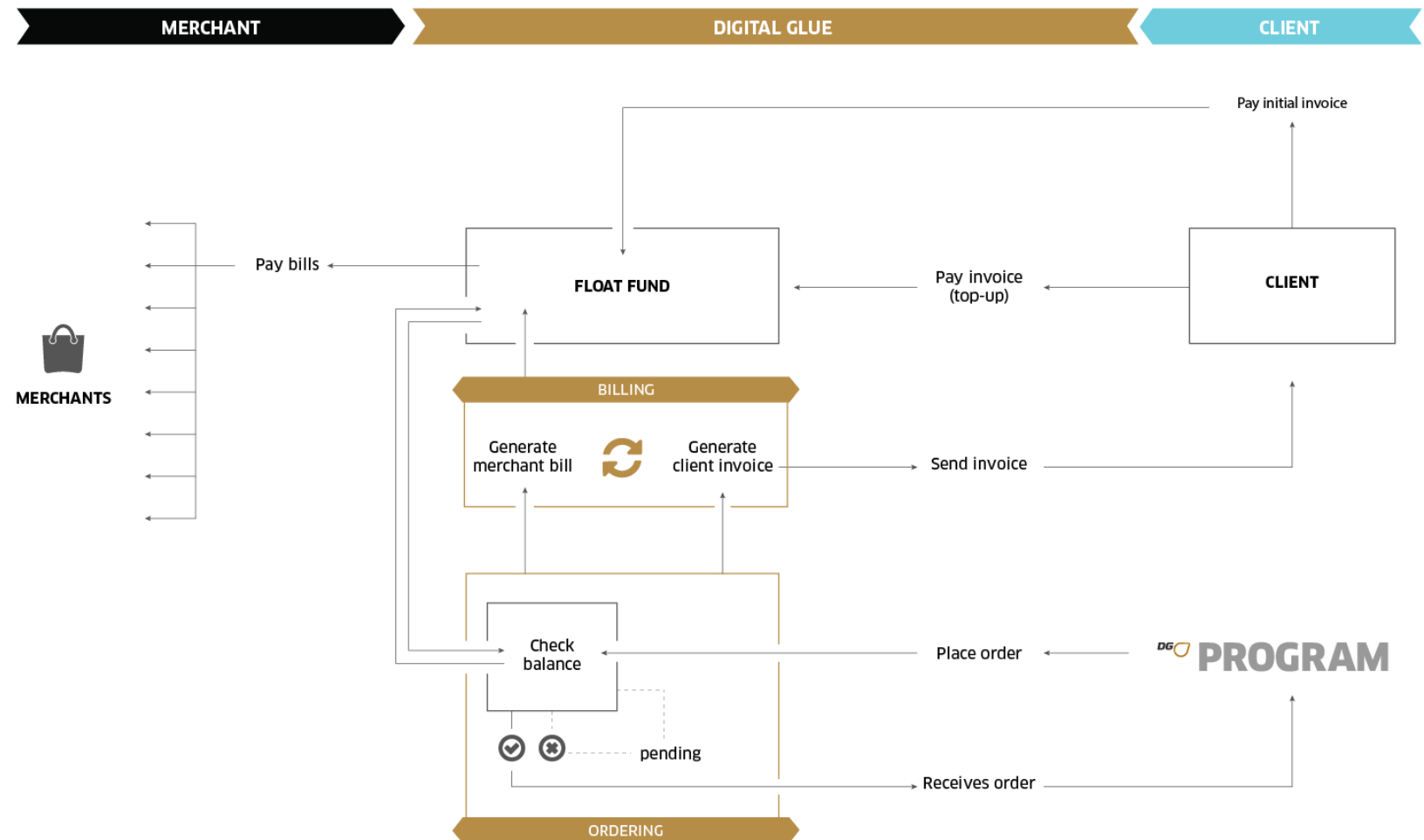
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