

Venture Seed Competition

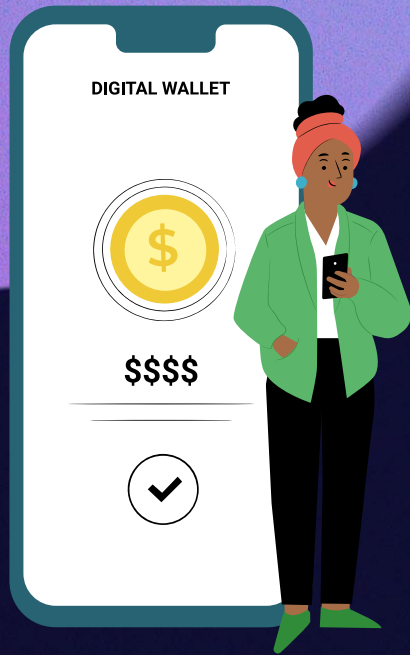


OneCard

We care more so you can carry less

Avi Soor | Alex Weber | Mihir Kavishwar

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STORY

Savvy Sam is a 30 year old millennial who loves using her credit card to earn points for things like travel and cash back.

She oftentimes juggles between her 4 credit cards to determine which one will give her the most rewards.

She finds it difficult to keep track of which card to use at a particular merchant, whether she's shopping for groceries at Ralph's or making a transaction online through PayPal.

PAIN POINTS



Too many cards to keep track of

The average American carries 4 credit cards. 87% have a credit card that earns rewards



Rewards points are confusing

Each credit card has its own reward system and perks in the form of cash back, miles, or points. Valuation of each of these differs across carriers



Credit card rewards vary by transaction type

The credit card card that was your best option for one purchase may not be for another. You need to know which credit card to use to optimize points for each of your transactions

INTRODUCING ONECARD

A digital application that automatically selects which credit card to use to optimize your rewards points

Earn more points

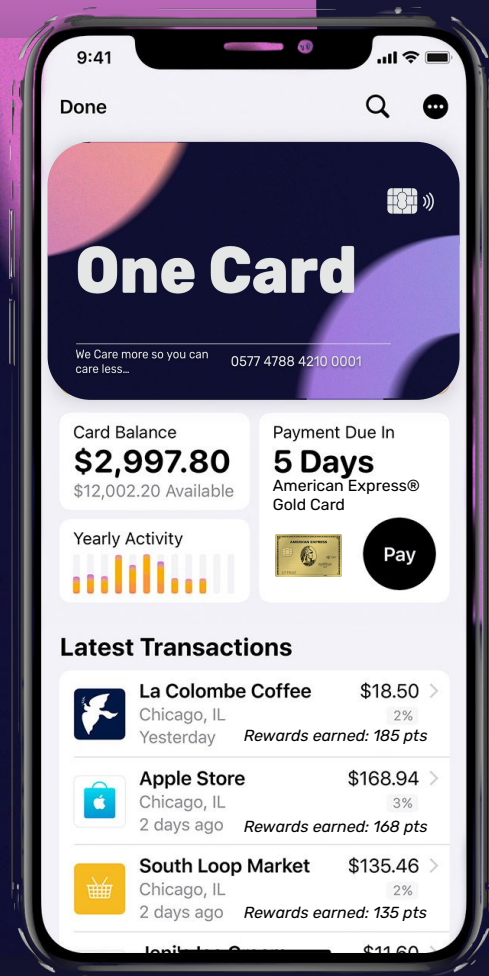
Ensures you're earning the most amount of rewards points possible for each purchase

Save time

No more fumbling through your wallet trying to pick a credit card and no need to spend time reading through the fine print on your cards' websites

Get the most out of your cards

Take full advantage of the perks that are already in your wallet!

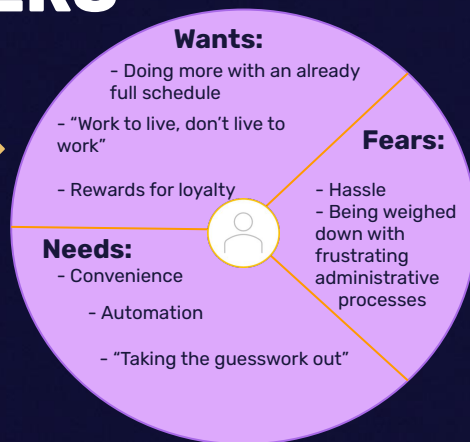


TARGET CUSTOMERS

Target 1 (Primary):

"The Loyalty Shopper...as long as it's easy"

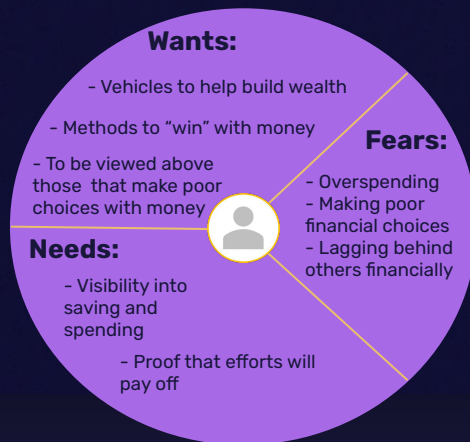
- Middle/upper-middle class working professional, age 22-40
- Early majority adopter of technology, influenced by social circle
- Holds loyalty cards and credit cards with favorite merchants / institutions



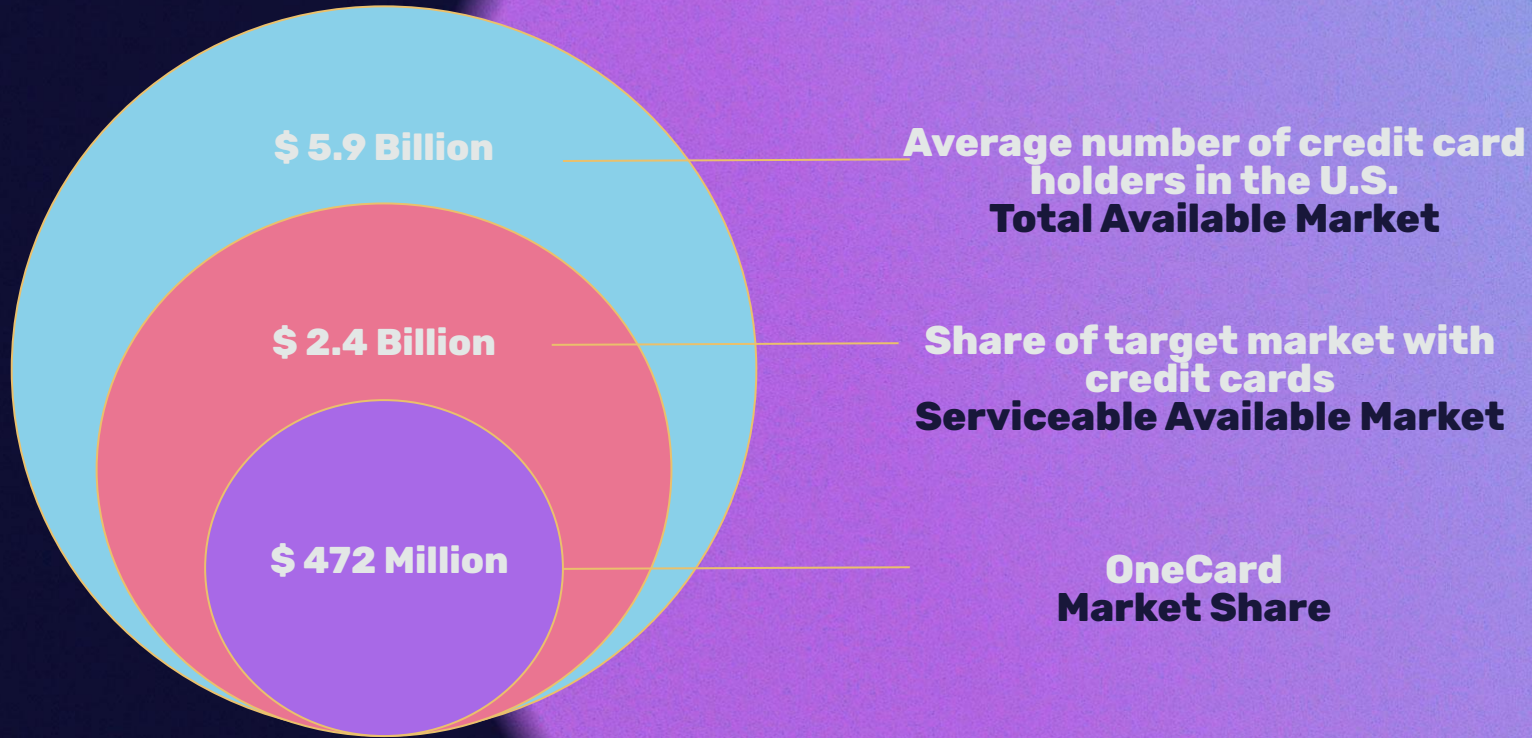
Target 2 (Secondary):

"The Smart Saver...who's a little nervous"

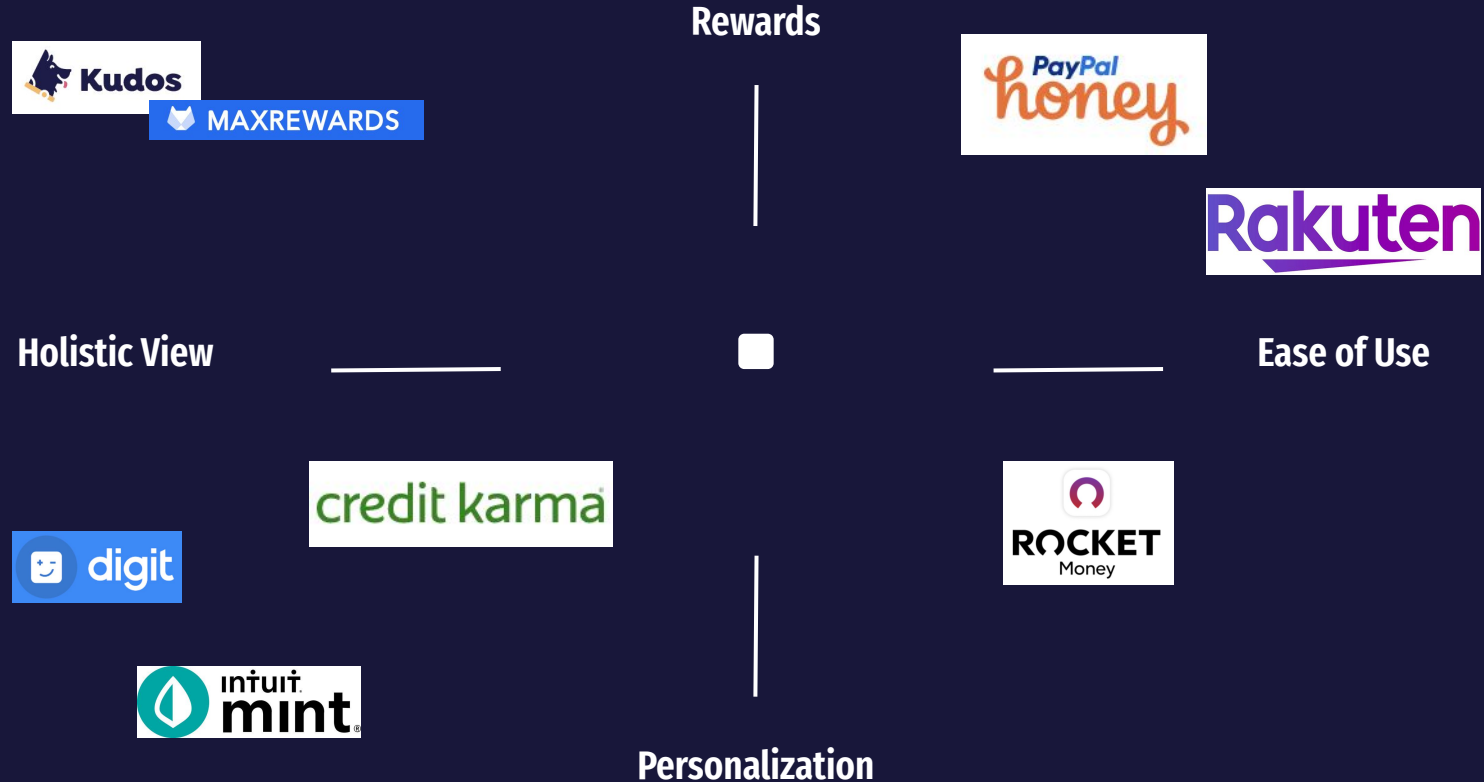
- Middle/upper-middle class working professional, age 22-40
- Views money management as a series of bad choices to avoid
- Focuses on long-term goals vs. "living in the moment"



MARKET SIZE



COMPETITORS



REVENUE MODEL


$$4.9 \text{ M} \times \$2.66 = \$166.5 \text{ M}$$

of Customers
(Years 1 to 3)

Subscription Fee¹

Projected Total
Revenue

¹ Average subscription fee with price increase over a 3-year period

PRODUCT ROADMAP

EARLY STAGE

Credit Card
Recommender

1

Recommendation engine
to suggest which credit
card to use for the most
points

MID STAGE

One
Card

2

Physical & digital card
that will auto-select
optimal credit card for
purchases

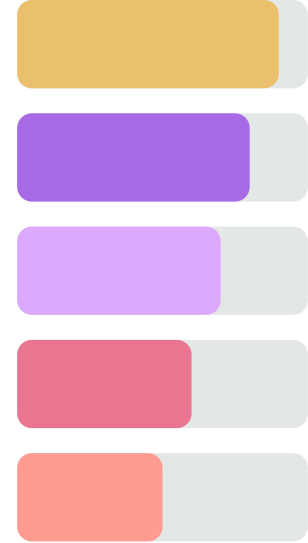
LONG TERM

Points
Marketplace

3

Marketplace for
aggregated points
redemption

≡ DIGITAL WALLET



GO-TO-MARKET

PRICING

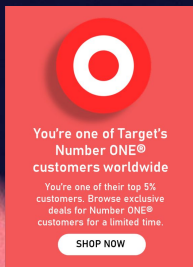
- Launch as “Freemium” model
- Introduce a subscription fee of \$1.99 as features advance (fee subject to increase over 3-year period)
- Merchants absorb cost

DISTRIBUTION

- Sign up for free on OneCard site
- Distributed as a browser extension & mobile app
- Partnerships with merchants, credit cards, & banks

PROMOTION

- Focus on **simple, usable product**
- Social Media Advertising



- **Referral Program**
 - Free gift card of choice from a partnering merchant
- **Number ONE Program**
 - Advertise your top loyalties each year
 - “Spotify Model”

METRICS

- Number of new users per month
- Average revenue per user
- Customer (User) Lifetime Value

MARKET ADOPTION



Retail

Partner with merchants to promote app usage in their stores



Apps

Complement personal finance tools



Banking

Partner with financial institutions to promote credit cards through app

OUR TEAM



**Avi
Soor**

Team Lead

Experience in entrepreneurship,
finance, and marketing



**Alex
Weber**

Marketing Lead

Experience in commercial,
UX design, and marketing

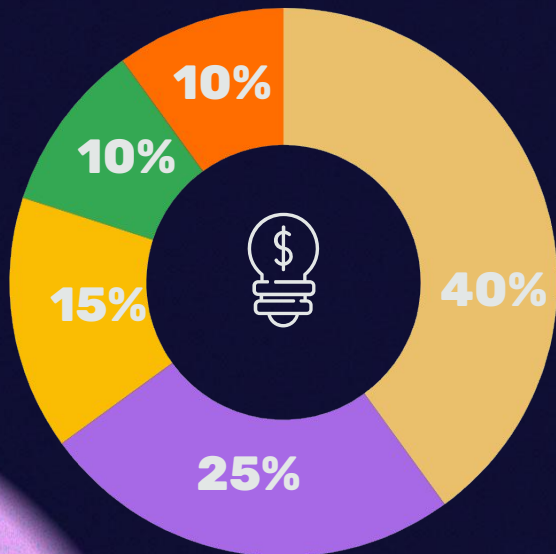


**Mihir
Kavishwar**

Engineering Lead

Experience in product,
software, web tech, design

USE OF FUNDS



● Product Development ● Marketing ● Partner Development ● Personnel ● Sales

- Build a team of 30 after Year 3
- Card and Security Development
- Launch an MVP within 6 months
- Targeted Marketing

THANKS!



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Do you have any questions?

Email: soor@usc.edu

Appendix

FINANCIAL PROJECTIONS

	Year 1	Year 2	Year 3
Revenue	\$ 17,682,662	\$ 53,136,845	\$ 95,646,321
Customers	740,480	1,480,960	2,665,728
Net Profit	\$ (13,409,917)	\$ 9,371,649	\$ 33,485,662
Profit Margin	-76%	18%	35%

MARKET VALIDATION

Market Landscape

Market Demand

Customer demographic profile

Problem
Discovery

Problem
Validation

Product Discovery

Product Validation

Customer
Segmentation

Product
Optimization

Prove our assumptions wrong and right

Product
Market Fit



What features are needed to show a viable alternative to current options in the market?

MARKET ADOPTION

TARGET MARKET

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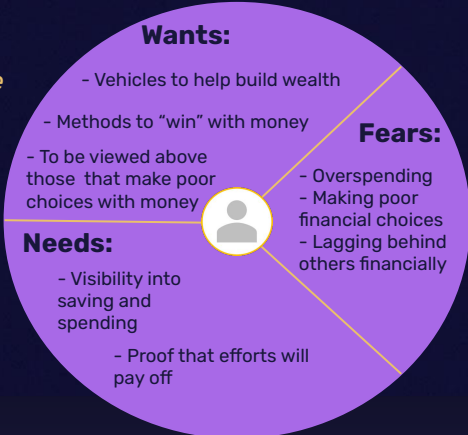
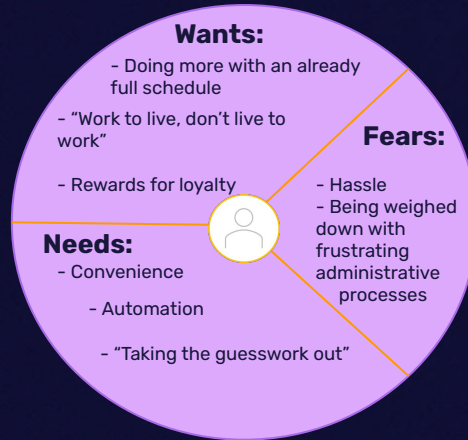
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- Focuses on long-term goals vs. "living in the moment"



VALUE PROPOSITION

Benefits:

- Mindless and effortless maximization of rewards
- Saved time and energy when making purchases

Features:

- Automatically pulls gift card balance, loyalty points, and greatest rewards with every transaction
- Adjustable settings based on preferences
- "One-tap" transaction

Experience:

LOW FRICTION ADOPTION

- A single card holds credit card information, rewards points, and gift card balances
- One card can be used for every transaction

- Card compatible with existing POS systems

- Card compatible with Apple Wallet

- Settings adjustable in online profile

Benefits:

- Saves maximum dollars and avoids unused gift card balances & reward points
- Earns maximum benefits with each transaction

Features:

- Automatically pulls gift card balance, loyalty points, and greatest rewards with every transaction

Experience:

CUSTOMIZE FOR MAXIMUM SAVINGS

- Rewards, Loyalty Points, and Gift Cards loaded to online profile

- Settings and preferences adjustable on online profile

- Customize order of redeemable payment options on online profile

- One card can be used for every transaction

"We care more, so you can care less"