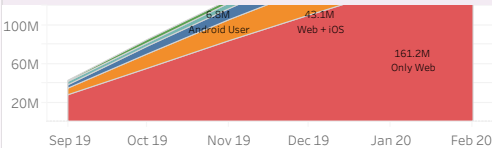
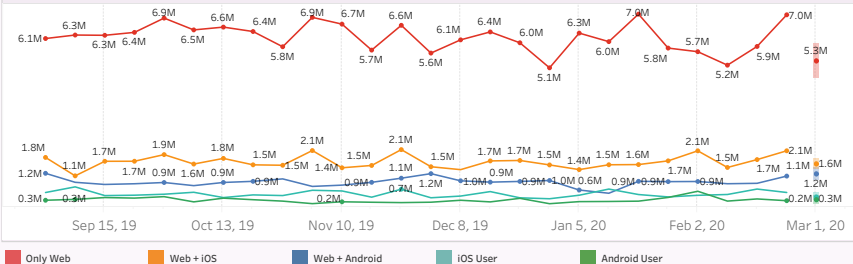


Market Insights

Share of Digital Spend



Transaction Trend and Forecast



Transaction Spread

Web	iOS User	Android User
#####	#####	#####

Active Customer Cohort

	Sep	Oct	Nov	Dec	Jan	Feb
Only Web	299	300	300	302	299	299
Web + iOS	83	82	84	83	84	85
Web + Android	45	45	44	46	43	44
iOS User	25	25	25	25	25	25
Android User	13	14	14	12	14	14

Customers

Active	Dormant
480	2

Cards

500

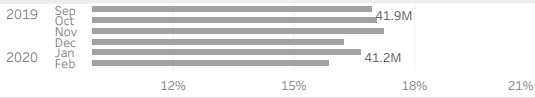
Volume

10,000

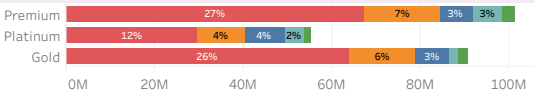
Spend

247.6M

Monthly Spend



Card Familywise Digital Spend



Customer Segmentwise Digital Spend

