



Using Blockchain Technology to Reinvent Loyalty

# THE WORLD IS MOVING TO BLOCKCHAIN

“The opportunities are so significant that it's a question of when, not if, these applications will emerge.”

<http://bit.ly/1Nr2sFbb8>



“Deloitte announced...that it is working with five prominent blockchain companies – BlockCypher, Bloq, ConsenSys, Looyal & Stellar...Blockchain is proving to be a major disruptive force in financial services”

<http://bit.ly/2a0HeCZ>

**Deloitte.**

“We believe blockchain's transparency, security, & efficiency make it a particularly good choice for reshaping businesses that are bogged down by inefficiencies, & for enabling new business models...”

<http://bit.ly/1W6K9Oqbb>

**Goldman  
Sachs**

# WHAT IS BLOCKCHAIN?

- A blockchain is a record, or peer-to-peer ledger, of digital events that is “distributed” or shared between many different parties.
- Updated by consensus of a majority of the participants in the system; no intermediary needed; cryptographically secure.
- Once entered, information can never be erased.



Near real-time transactions; removing friction, reducing risk.



Better client presence by removing intermediaries.



Increased visibility into client interactions and behaviors.



Enhanced data integrity via immutable and irreversible transactions.



No single point of failure; distributed system; and resilient against attacks

# WHO ARE WE?



## About Us

We are the leading blockchain development company, focusing solely on the global loyalty industry.



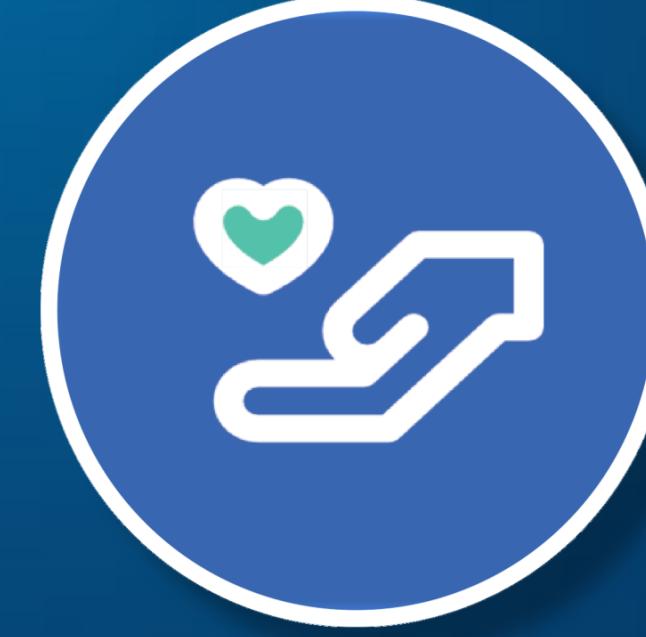
## Our Mission

To become the industry standard for storing & transferring non-financial value.



## What is Blockchain?

The technology that enables the storage & transfer of value between agents.



## What is loyalty?

Anything that creates tangible customer value that can be stored and used at a later point.

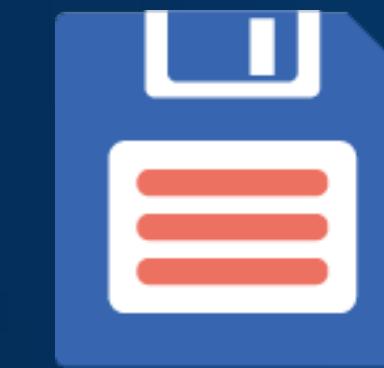
# THE EXISTING LOYALTY INDUSTRY

The current Rewards & Loyalty industry has a number of significant problems.



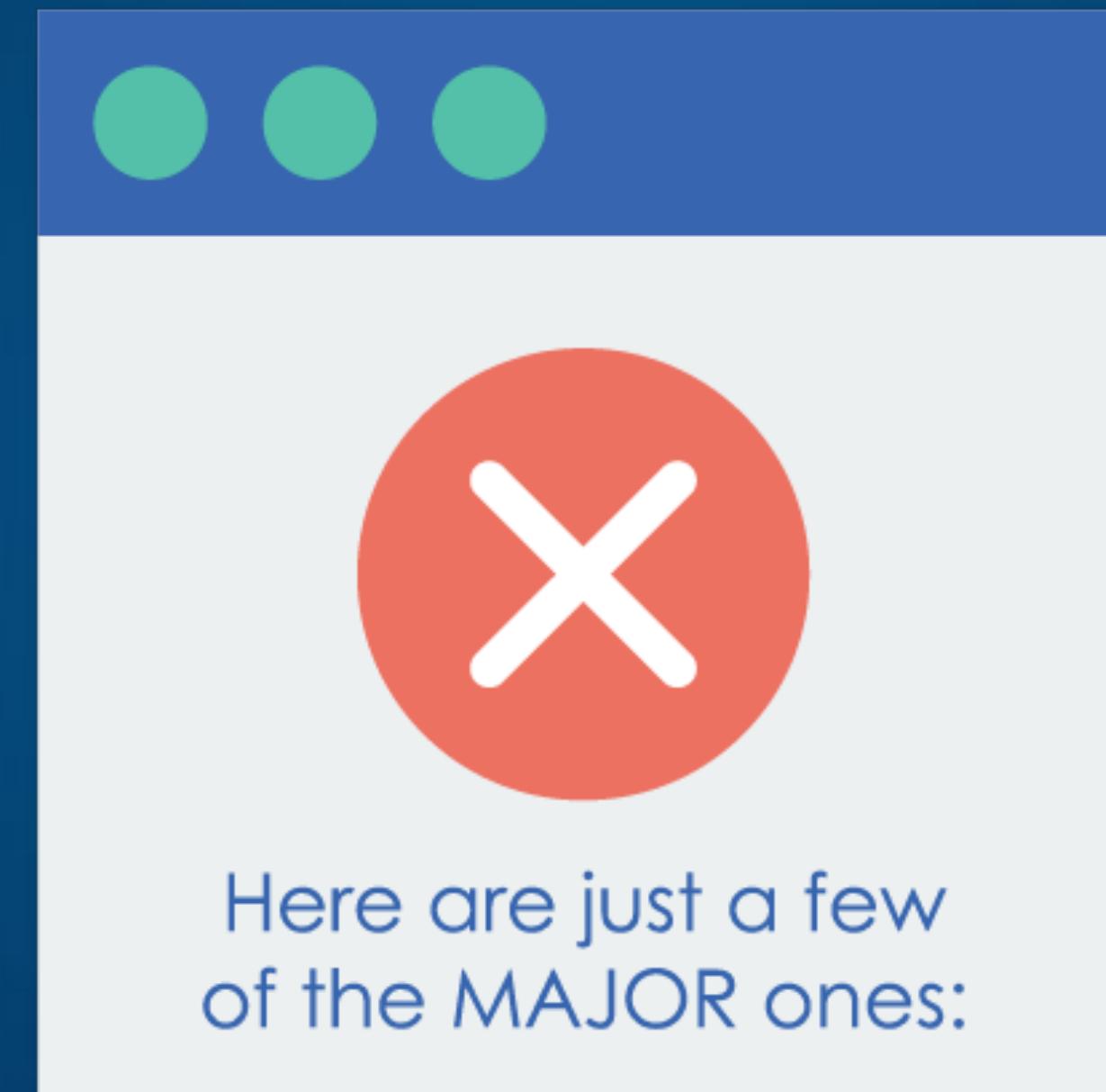
## LACK OF SCALABILITY

No universal network



## OUTDATED LEGACY SYSTEMS

Competitive &  
expensive to run



## CONFUSING

Disappointing customer  
experience



## HIGH FINANCIAL RISK

Ineffective liability  
management

# WHAT IF OPERATORS COULD:



**EXPAND THEIR NETWORK**  
Driving Revenue Growth



**PROMOTE THEIR BRAND  
IN A COALITION**  
Meeting New Customers



**UNIQUELY INCENTIVIZE  
THEIR CUSTOMERS**  
Strengthening  
Consumer Loyalty

LOYYAL IS THE UNIVERSAL LOYALTY &  
REWARDS PLATFORM, BUILT WITH  
BLOCKCHAIN & SMART CONTRACT  
TECHNOLOGY.

# THE LOYYAL SOLUTION



INTEROPERABILITY



MULTI-BRANDED  
PROGRAMS



RISK & LIABILITY  
MANAGEMENT



DYNAMIC ISSUANCE  
& REDEMPTION

We're reinventing loyalty for the digital age.

# INTEROPERABILITY



## SCALABLE NETWORK

Reach a global partnership network with ease.

## POP-UP PROMOTIONS

Easy integration of new partners.

## IMPROVED CUSTOMER EXPERIENCE

Streamlined process reduces cost.

# MULTI-BRANDED PROGRAMS



## NO SACRIFICING BRAND

Build brand value while enjoying the benefits of a larger network.

## PROGRAMS WITHIN PROGRAMS

Cascading permissions throughout relationship networks.

# RISK & LIABILITY MANAGEMENT



## PROFIT FROM INCREASED VELOCITY OF REDEMPTION

Efficiency allows for more variable redemption options.

## PROFIT FROM EXCHANGEABILITY

Protect breakage profitability with dynamic point value adjustment.

## REDUCE YOUR LIABILITY

Instant liability cost allocation across partners.

## FRAUD & RISK MANAGEMENT

Real time point audit and tracking with direct controllability.

# DYNAMIC ISSUANCE & REDEMPTION



## INCREASED SALES

Customers buy more of what they want.

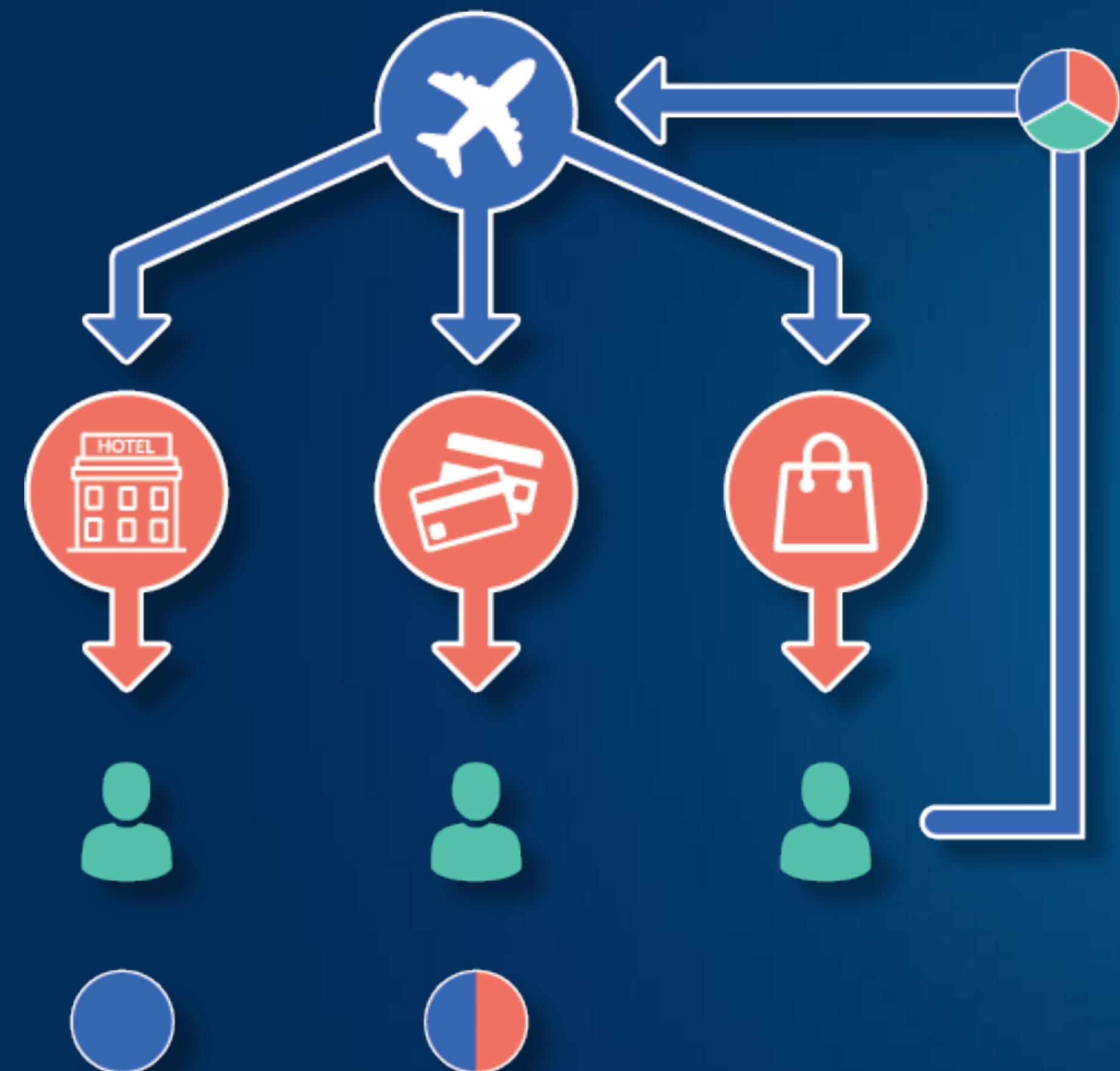
## HIGHER QUALITY SALES

Tailoring what the customer is offered.

## SATISFIED CUSTOMERS

Incentification program is aligned with customer lifestyle.

# A NEW PARADIGM OF INCENTIFICATION



Loyyal removes existing barriers from loyalty relationships, enabling more sophisticated custom incentification.

Points can now be multi-branded, such as an “Airline/Bank” co-branded reward or even an “Airline/Retailer/Consumer” multi-branded reward.

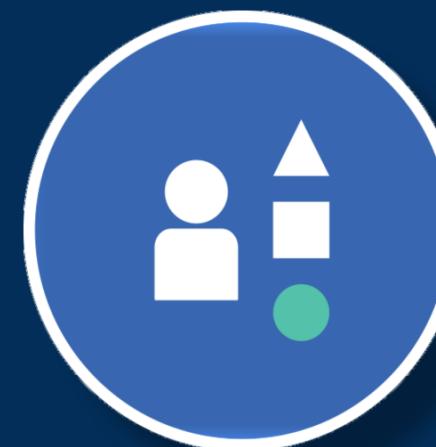
Loyalty incentification can now flow up the relationship network from consumer to merchant as easily as it does down.

# IMPACTS ON A LOYALTY PROGRAMS



## Customer first

Reinvent customer proposition around current customer needs & dynamic opportunities.



## Customer choice

Making loyalty more liquid means allowing customer more access to their value.



## Marketing innovation

Customized & branded incentivization value based upon consumer's lifestyle.



## Reduced costs

Blockchain enables interoperability to create an easy & friction free transactions.

# WHAT MAKES THIS DIFFERENT?

## STATUS QUO

Complex rules preventing customer choice.

BETTER

Inflexible; can't accommodate new patterns.

DIFFERENT

Based on file transfers.

EASIER

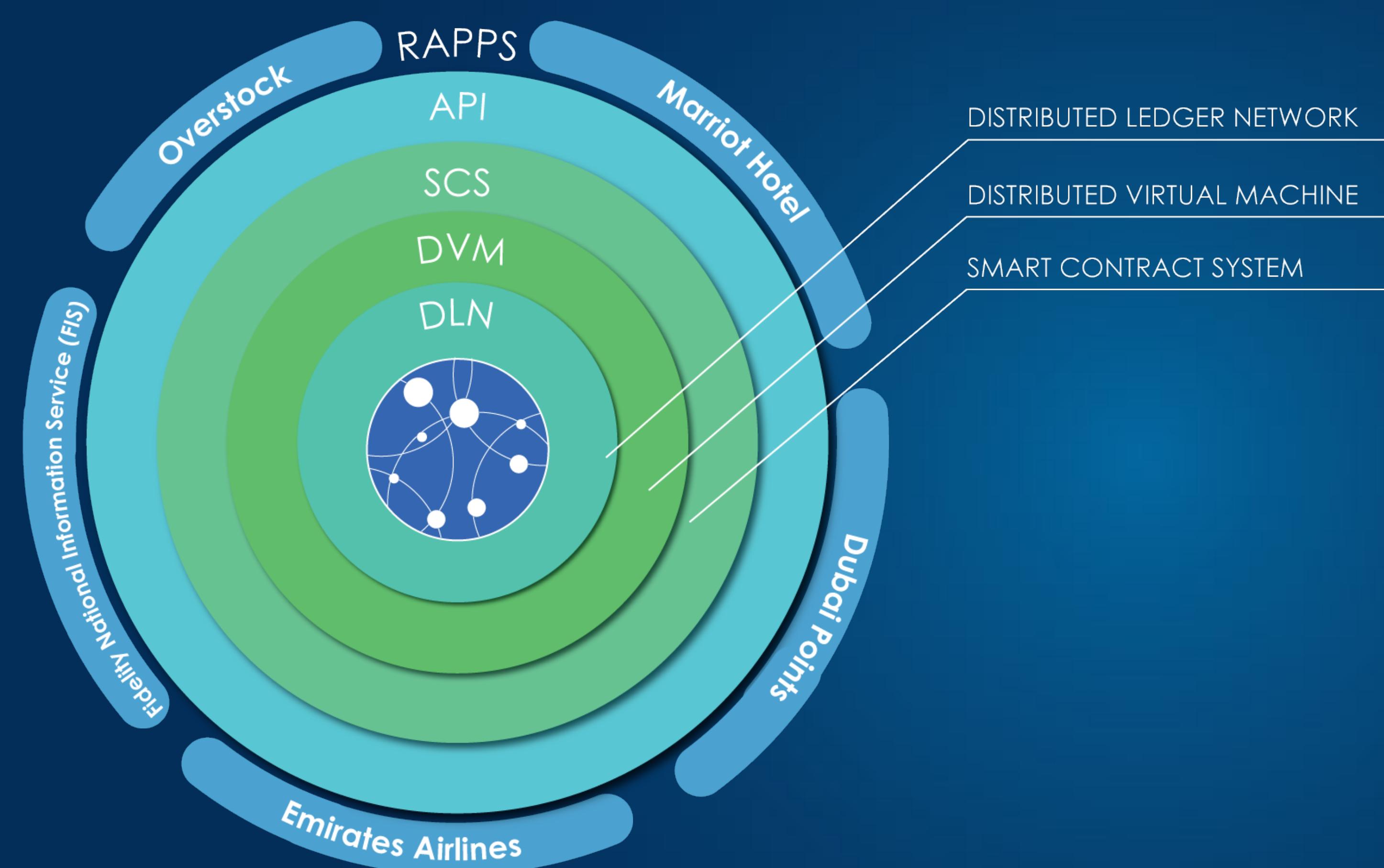
## LOYYAL

Open customer environment;  
Customer-centric & user-defined.

Smart Rewards can be programmed & customized.

Blockchain = Dynamic & configurable.

# LOYYAL TECHNOLOGY OVERVIEW



- **BASED ON OUR PATENT PENDING AVCP. (ABSTRACTED VALUE CONSENSUS PROTOCOL)**
- **VALUE DISTRIBUTION ALGORITHM ABSTRACTED AWAY FROM DLN.**
- **MODULAR “FUTURE PROOF” PROTOCOL.**
- **PERSONAL & PRIVATE INFORMATION NEVER SHARED.**
- **PERMISSIONED WITH KYC DUE DILIGENCE.**

Intellectual Property: \*All Loyyal Technology is Patent Pending.

Number : 14796691

File Date: 07/11/14

Name: Distributed Ledger Protocol to Incentivize Transactional & Non-Transactional Commerce.

# THE LOYYAL CORE



## Common ledger

Supports overlapping programs with interoperability using the common value storage.



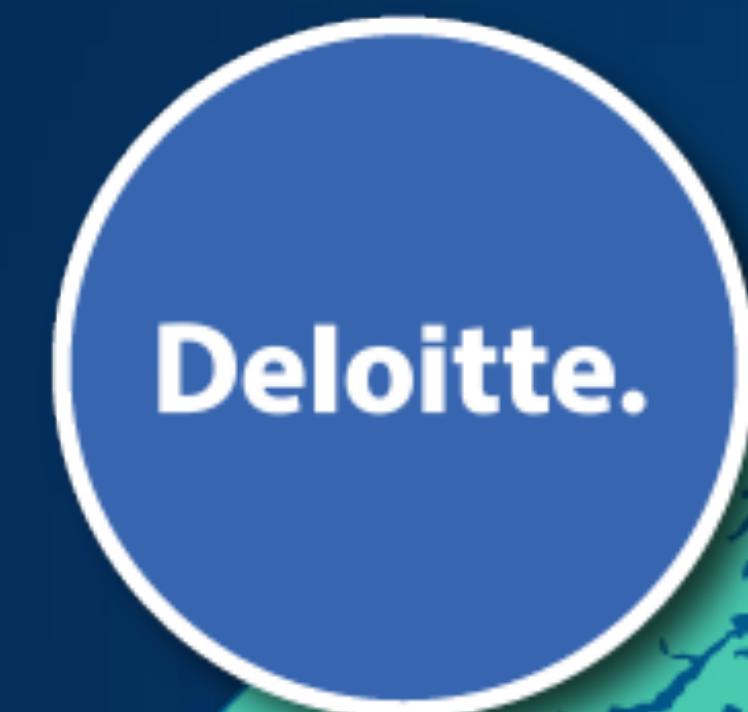
## Distributed trust

Issued points are in members account & can be instantly redeemed once transaction approved.



## Smart Rewards

Creates new unit of stored value that can be recognized & programmed to support programs & specific targeted promotions.



# CLIENT PIPELINE

**May 2016**

“D.Coins”  
Deloitte Employee  
Rewards Program

**June 2016**

Major Global Airline  
POC underway to expand  
issuance/redemption network

**October 2016**

“Dubai Points” \*  
Tourism incentivization program with  
support of Dubai Government

**4Q 2016**

Retail Redemption Facilitation  
(World's largest Banking &  
Payments tech provider)

**2017**

10 New Client Projects  
4 of them been filled

**Deloitte.**



**FIS**



Dubai Tourism participants include: Dubai Prime Minister's Office, IBM, Du, Jumeirah, Careem, Travelex, Flyin and PWC.

<http://en.acnnewswire.com/press-release/english/30280/loyyal-announces-blockchain-based-tourism-program-with-dubai-future-foundation>

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**loyyal**

# INTELLECTUAL PROPERTY: PATENTS PENDING

NUMBER	FILING DATE	NAME
<b>Non-Provisional</b>		
14796691	07/11/14	Distributed ledger protocol to incentivize transactional and non-transactional commerce
<b>Provisional</b>		
62221328	09/21/15	System and method for verifying digital media authenticity
62221917	09/22/15	System and method for tokenizing digital media
62222228	09/23/15	System and method for decentralized chat
62236241	10/02/15	System and process for tokenization and management of liability
62253159	11/10/15	Abstracted value consensus protocol
62295416	02/15/16	System and process for product brand loyalty and incentives

# MILESTONES

Dubai **Government**-backed tourism rewards

Selected by **Money 20/20** 2016 for StartupPitch180

1 of 5 Blockchain companies selected by **Deloitte** as partner

3rd place **Santander** Blockchain Challenge

Completed \$1.5m **Seed Round**



# THE LOYYAL TEAM



**Gregory Simon**  
CEO / Co-Founder  
15 Years in finance  
CPA/CBP  
Columbia MBA



**Sean Dennis**  
CHO / Co-Founder  
10+ Years Entrepreneur  
International Investment  
CASS Business School (UK)



**Naol Duga**  
Chief Blockchain Technologist  
Ethereum Expert  
Smart Contracts Specialist  
FinTech Background



**Stuart Evans**  
MD Dubai Points.  
EVP, Loyalty Strategy  
20+ Years in Loyalty  
Former ICPL Executive  
Emirates, BA, Hertz, Sony.



**Ron Quaranta**  
COO  
25+ Years in Finance & Tech  
Wall Street Blockchain Alliance  
Former CEO  
Head of Business Development



**Michael Sullivan**  
Technologist



**Robert Moerland**  
EVP, Global Business  
Development  
15 Years in Loyalty  
Innovation in Program Design  
KLM, United, IHG, Etihad



**Ayoub Naciri**  
Executive Vice President -  
Platform Development  
10+ Financial Technology  
4+ Years Blockchain



**Chris Ganga**  
Technical Lead  
Bachelor of Science (BSc), Applied  
Mathematics & Computer Science,  
JKUAT



**Shannon Code**  
Chief Architect  
5+ Years Development  
4+ Years Blockchain  
Cryptography Specialist



**John Whitton**  
EVP, Technical Process  
20 Years in Development  
Blockchain Entrepreneur  
Software Architecture Expert



**George Kalache**  
Marketing Manager  
8 Years in Art Direction &  
Advertising



loyyal

The Internet of Loyalty

Thank You

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