Loyalty Bank®

THE REINVENTION
OF POINTS REDEMPTION

June 2017

Loyalty Bank®

WHAT IS LOYALTY BANK?

Secure online platform which allows consumers to track, collect and redeem loyalty points.

Revolutionising the experience of over 86 million travel consumers via a dynamic and personalised interface.

Exploiting US$23 billion of unused loyalty points, disrupting the industry and changing behaviours for good.

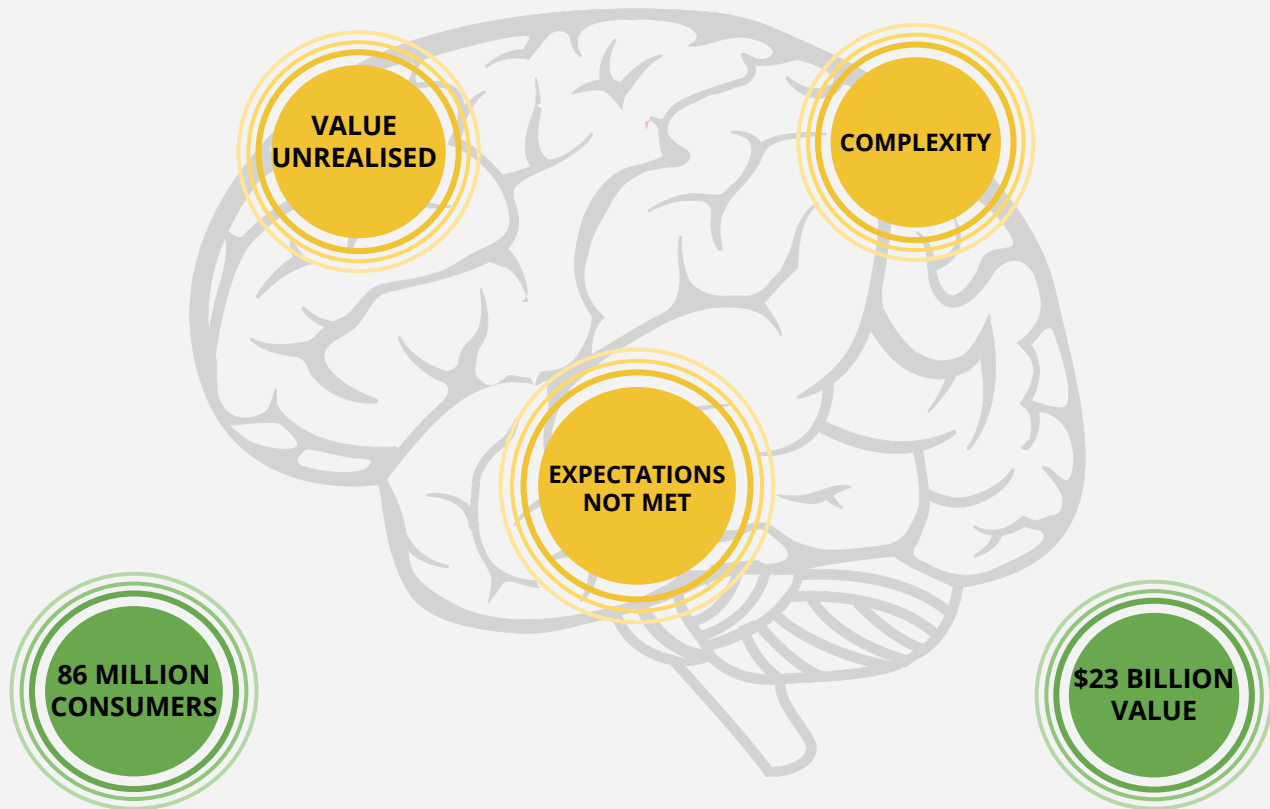**Unique IP creating a high-value opportunity for mutual gain between consumer and provider.**

Loyalty Bank®

LOYALTY CONSUMER ISSUES

- VALUE UNREALISED
- COMPLEXITY
- EXPECTATIONS NOT MET
- 86 MILLION CONSUMERS
- $23 BILLION VALUE

The reinvention of points redemption
(Confidential - Do Not Distribute)

![Loyalty Bank logo]

LOYALTY CONSUMER ISSUES

"

Confusion and frustration are among the top reasons why consumers leave loyalty programs or see their memberships lapse. They aren't sure how and when they can redeem points...

"

9 Largest Hotel Loyalty Programs: Growing Members Faster Than Engagement, Dan Peltier, Skift – May 25, 2016

June 2017

The reinvention of points redemption
(Confidential - Do Not Distribute)

![Loyalty Bank]

LOYALTY PROVIDER ISSUES

RETAINING SCHEMES

BALANCE SHEET LIABILITY $23 BILLION
(2015)

INCREASED COMPETITION
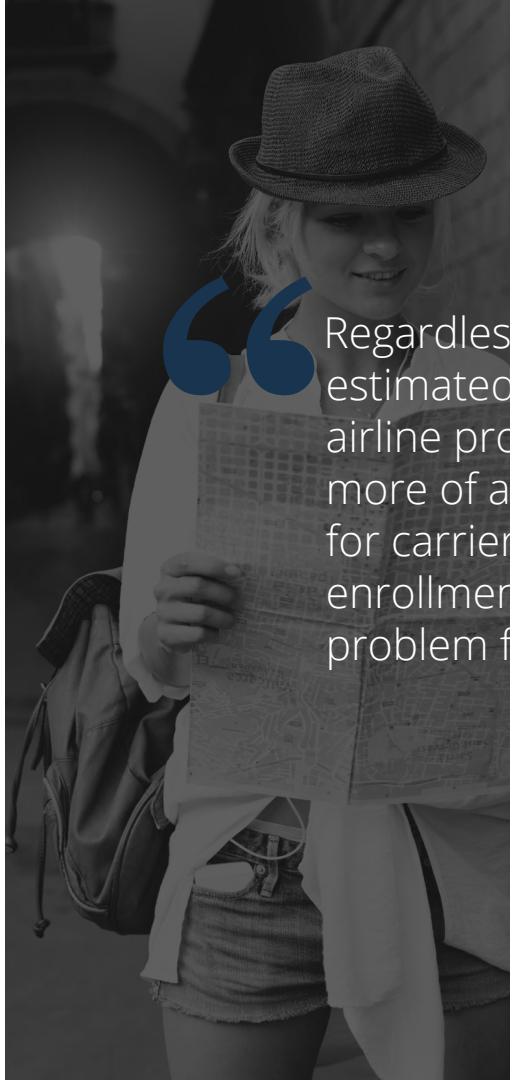
UNDERSTANDING CONSUMER DATA

ABILITY TO GENERATE ANCILLARY SALES

June 2017

The reinvention of points redemption
(Confidential - Do Not Distribute)

LOYALTY PROVIDER ISSUES

> "Regardless of how they're doing, the estimated 80 percent of members in U.S. airline programs that are inactive are more of a financial burden than benefit for carriers, ... disengagement after enrollment is still an issue and costly problem for airlines..."

9 Largest Hotel Loyalty Programs: Growing Members Faster Than Engagement, Dan Peltier, Skift – May 25, 2016

June 2017

The reinvention of points redemption
(Confidential - Do Not Distribute)

LOYALTY BANK PRODUCT

Loyalty Bank®

01

Dynamic, personalised points redemption platform

- Giving the consumer value and ease of use.
- Giving the provider return sales and data capability/knowledge

02

Initial market 86 million travel consumers / 874 million travel loyalty cards.

03

Growth in Asia and South America

04

Industry unique IP

05

Unique decision making engine incorporating machine learning

06

Increase ancillary sales, new customer base and reduced liability

07

Wealth of data to monetise

Loyalty Bank®

LOYALTY BANK
PLATFORM

DIGITAL WALLET

REDEMPTION

FLAG EXPIRING POINTS

GEO-LOCATION

REDEMPTION

POINTS REDEMPTION MANAGEMENT

IMPROMPTU CUSTOMER REDEMPTION

PUSH MESSAGING

OPTIMISED SCHEME FOR COLLECTION

SCHEME PROMOTIONS

LOYALTY CARD LINKAGE AND EXCHANGE

PURCHASE POINTS

COLLECTION

![Loyalty Bank logo]

DECISION MAKING ENGINE

01

Machine Learning, Big Data and Robotic Automation

02

Generate the consumer's profile from:

- Travel habits
- Redemption preferences
- Collection preferences
- Residence
- Income
- Lifestyle

03

Match with the consumer's actions to create a specific and marketable model

Loyalty Bank®

COMPETITION

01 Top competitors with similar capabilities but do not match our functionality

02 Mainly North American based competitors, similar ideas...but with a catch...the individual user is not the priority!

03 Main rivals are already established brands and generating revenues

04 Intention is to create rival which:
- Offers superior functionality – not just a wallet
- 100% Customer centric
- Secure
- Easy to use

05 Our proposition will be a disruptor

GRAPHIQ

TRAXO
Travel organized.

Award Wallet

points

Points Hound

Loyalive

![Loyalty Bank logo]

REVENUE

Expected annual revenue via:

- Advertising
- Commission
- Big Data Sales
- Personalisation of Service

Monthly Users	Total Annual Revenue
50,000	£ 87,106
100,000	£ 174,212
250,000	£ 435,530
500,000	£ 871,060
1,000,000	£ 1,742,120
2,000,000	£ 3,484,240
5,000,000	£ 8,710,600
10,000,000	£ 17,421,200
30,000,000	£ 52,263,600
86,000,000	£ 149,822,320

June 2017

The reinvention of points redemption
(Confidential - Do Not Distribute)

Loyalty Bank®

MARKETING PLAN

June 2017

The reinvention of points redemption
(Confidential - Do Not Distribute)

01

"Free Media" targeting the whole "Travel Ecosystem" using upstream sites

02

Through main consumer marketing channels; online, social media and mobile

03

Pre-launch will consist of customer PR targeting via Social Networks;

04

Approach Travel and Leisure industry websites and blogs

- Skift, Colloquy, tripadvisor etc.
- > 1000 referenceable Blog sites

05

Email marketing – bulk emails to targeted customer base

06

Post-launch activities

- iOS & Android App Store Optimization
- Rank History - to track uptake
- Ratings, Reviews & Feature Tracker

07

Competitor Analysis via search tools eg. App Annie, Google Analytics to determine statistics
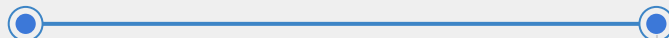
- Active Users
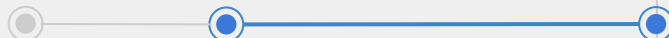- Frequency of Use
- Retention

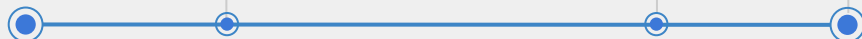# Loyalty Bank®

TIMELINES
PHASE 1

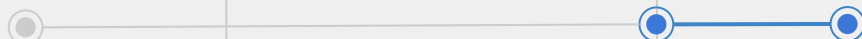**WEB DEVELOPMENT**

iOS AND ANDROID

TESTING

0   1   4   6 MONTHS

June 2017

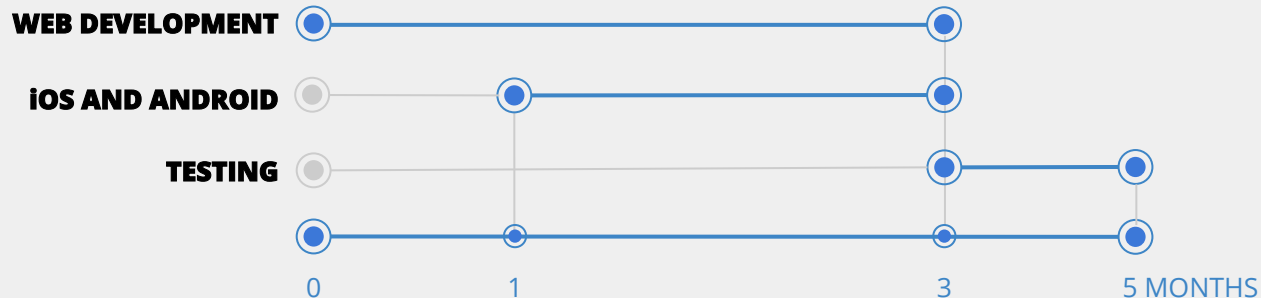The reinvention of points redemption
(Confidential - Do Not Distribute)

TIMELINES
PHASE 2

DELIVERABLES

- Optimised Scheme for Collection
- Machine Learning
- Robotic Automation
- Direct Linkage with Loyalty Schemes

WEB DEVELOPMENT

iOS AND ANDROID

TESTING

0   1   3   5 MONTHS

The reinvention of points redemption
(Confidential - Do Not Distribute)

![Loyalty Bank logo]

INVESTMENT

Seeking seed funding of circa £1.5 million to cover development, launch and growth costs for 18 months.

- Management
- Development
- Marketing Support
- UX
- Legal
- Hosting
- Software
- Advertising
- Hardware

![Loyalty Bank®]

SUMMARY

Unique opportunity to invest in a new London start-up.

Revolutionising the experience of over 86 million travel consumers via a dynamic and personalised interface.

Exploit US$23 billion of unused loyalty points, disrupting the industry and changing behaviours for good.

Unique IP creates a high-value opportunity for mutual gain between consumer and provider.

Functioning prototype has been developed and verifies the feasibility of the idea.

Options to pivot the core product into multiple alternatives.

TEAM

Loyalty Bank®

The reinvention of points redemption
(Confidential - Do Not Distribute)

FOUNDING BOARD

MICHAEL FOLEY - Director & Co-Founder

Current Head of IT Procurement for FTSE 250 organisation. Previously procurement manager for Visa Europe Digital Business Unit and Visa Collab. Also worked for Europe's largest travel agency.

MYLES NEILL-DORE - Director & Co-Founder

Seasoned IT Procurement Specialist and Project Manager currently working with a globally renowned financial service company. Previous roles with Credit Agricole, BP and Citi. Broad exposure to digital technologies and B2B products.

SARAL TECHNOLOGIES

Specialists in product development, consulting and mobile products. Cross platform development capabilities able to develop and support. Providing CTO Experience

MANAGEMENT BOARD

JESSICA SMITH - Marketing Consultant

Worked in the advertising and media industry with international brands, businesses and agencies, developing creative strategic campaigns. Clients include British Airways, First Choice, Amex, GoToMeeting, Amazon, Sky and new tech companies such as Spotify.

ADVISORY BOARD

ANDY KULINA

Loyalty Strategy Specialist with over 25 years' experience in Retail, FMCG and Financial Services.