



mobi724

GLOBAL SOLUTIONS INC.

Mobi724 unlocks a Bank's cardholder data to drive incremental spend and additional revenue, making every transaction an opportunity



There are unprecedented opportunities to profit from a shift to payment cards in Latin America and other emerging markets

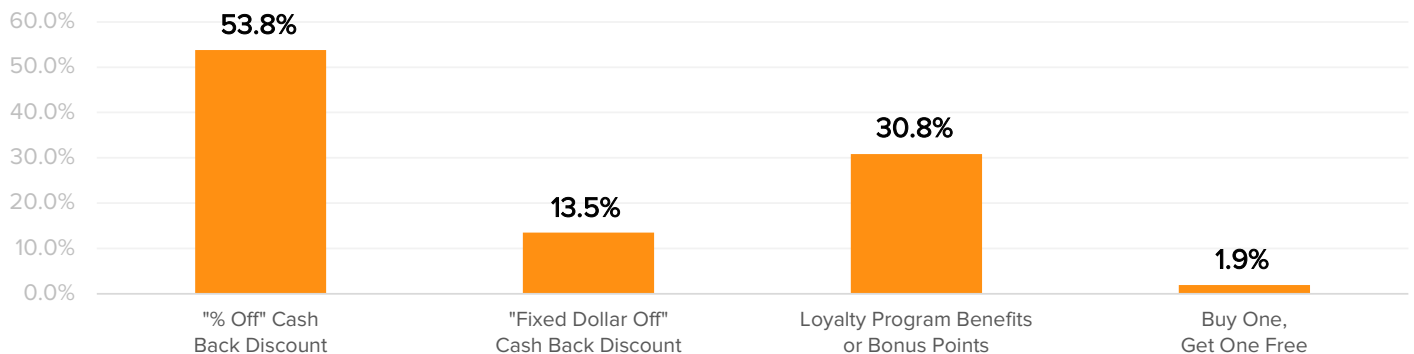


The Latin American Market offers incredible economic opportunities to enhance the profitability, penetration and retention of payment cards. While cash remains the preferred method for approximately 80% of all transactions, the use of credit cards has shown strong, continued growth in recent years.¹

Latin American consumers are embracing the transition from cash. More than 1 billion credit and debit cards have been issued accounting for more than 24.3 billion transactions representing nearly \$900 billion USD in annual spend. In 2020, advertisers spent more than \$24 billion USD to attract these card-holding consumers. Compared with their North American peers, Latin American consumers, on average, have a lower credit limit.¹

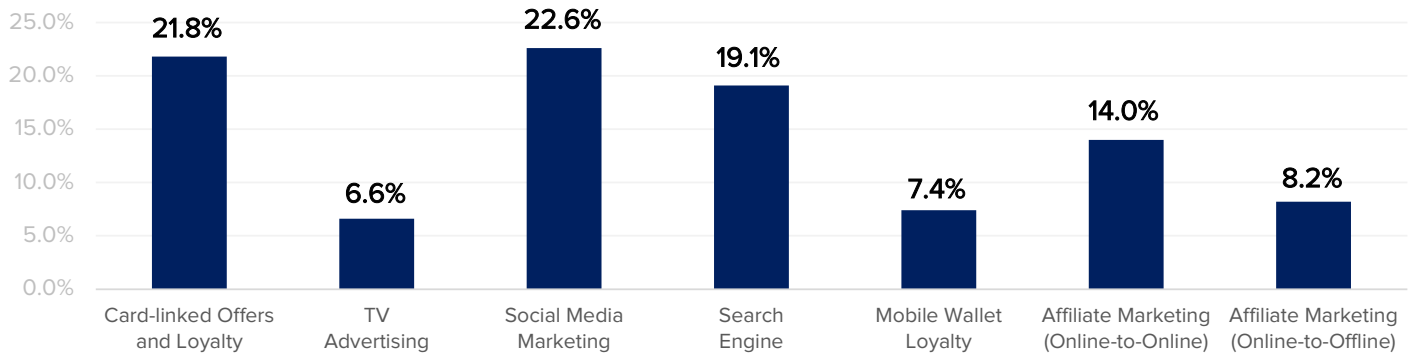
The market for credit and debit cards is competitive; banks and issuers must provide consumers with attractive perks in order to attract and retain their loyalty. More than half of all consumers surveyed prefer cash back offers as the primary benefit on their cards, according to a recent Digital Commerce and CLO Annual Industry Study. This insight represents a tremendous opportunity for banks, card issuers, and merchants to effectively target a large demographic of consumers with cash back offers on their credit and debit cards. Cash back solutions offer card issuers a profitable way to attract and retain consumers.

What type of reward do consumers prefer for card-linking?²



Source: ¹ Minsait / Medios de Pago, 2019; ² 2020 Digital Commerce and CLO Annual Industry Study

What marketing tools did your company use in the last 12 months?²



Banks, issuers and cardholders can still lose in a market flush with opportunity

Targeted offers and cross-promotion have the potential to generate incremental spend, consumer engagement, and purchase frequency for banks and card issuers – but only when purchase behaviour is properly understood. If, on the other hand, the unique purchasing behaviour of each consumer is not well understood, promotional efforts won't be relevant to the consumer and will result in confusion, wasted marketing dollars and ultimately a decrease in overall market share for the issuer.

Cardholders also lose when their purchase data isn't well understood and underleveraged. They miss out on relevant offers that could save them money or earn their loyalty to a merchant or the issuer. Without access to cash back benefits and other rewards their satisfaction declines, making them more likely to churn. Worse yet, when they are targeted with poorly matched offers that aren't relevant to their purchase intentions, they become confused, disengaged and often avoid further engagement with the brand. There is a lot at stake for issuers and merchants in this new data-driven world.



Card issuers are not fully realizing the value from individual purchase history

- ✓ Lost sales opportunities and unrealized revenues
- ✓ Poor consumer experience means loss of market share



Merchants' inability to access and use valuable consumer insights

- ✓ Decreasing loyalty
- ✓ Lost sales opportunities
- ✓ Inefficient and lacking traceability



Consumers' lack of access to easy redemptions and relevant offers

- ✓ Unused rewards points
- ✓ Unable to benefit from rebate opportunities

Source: ² 2020 Digital Commerce and CLO Annual Industry Study



Why Mobi724?

Our partners profit from our transactional data monetization solutions

Many card issuers have overlooked the value of the transactional data they possess and haven't realized it can be used to gain deep insights into their customers' purchase behavior. These organizations are sitting on a treasure trove of information, but are failing to leverage one of their most valuable assets: the cardholder's purchase history.

Using Mobi724's predictive models, card issuers and merchants have access to incredibly valuable consumer insights, without the burden of handling or exchanging private, personally identifiable information. Using the Mobi724 platform, program performance and cardholder insights are shared effortlessly between various parties, through interactive dashboards.

We're confident in the outcomes that our platform and process provide banks and merchants, and proudly offer a risk-free, pay-for-performance model, for them to increase transaction volumes and business revenues by bolstering the performance of their payment card portfolio. Merchants gain consumer visibility and achieve incremental sales through tailored promotions. Cardholders receive personalized promotions from relevant merchants based on their historical purchase behavior. Mobi724 solutions bring a plethora of benefits for all stakeholders in the payment industry.

Mobi724 creates seamless consumer engagement experiences using proprietary, hyper-personalized, AI-based intelligence with every payment transaction



Consumer preferences have never changed as fast as they do today. One of the greatest challenges for banks and merchants today is understanding consumer preferences in order to remain relevant. Many banks and merchants lack the necessary tools to respond in real time to the shifting consumer landscape by understanding the insights of their transaction and consumer-generated data. This technology deficiency means their marketing campaigns are ineffective, expensive and detrimental to the overall business objectives of the organization. Many merchants run expensive, non-targeted advertising campaigns that fail to convert prospects into paying customers because they simply aren't relevant to the people who are exposed to them. We estimate that up to 40% of a merchant's ad spend is wasted on these types of campaigns, due to the lack of traceability and personalization.

While consumer loyalty can be fleeting, it can be earned through thoughtful engagement that delights and enhances their experience. Reward points and cash back programs continue to be popular fundamentals for card acquisition, usage, and retention. Consumers are drawn to the banks and merchants that provide exceptionally convenient and benefit-rich transactions. Increasingly, these programs have evolved into sophisticated data-science operations in order to remain relevant to consumers.

The ongoing pandemic has exacerbated many of the challenges that businesses face as they try to remain profitable despite the devastating effects of COVID-19. Unfortunately, many of these hard-hit merchants lack the knowledge, capacity or capital to implement sophisticated purchase behaviour-driven marketing campaigns along with the necessary tools to measure their outcomes. Without access to effective solutions, these merchants will fail to satisfy the needs of their customers and underperform in their markets, or worse.

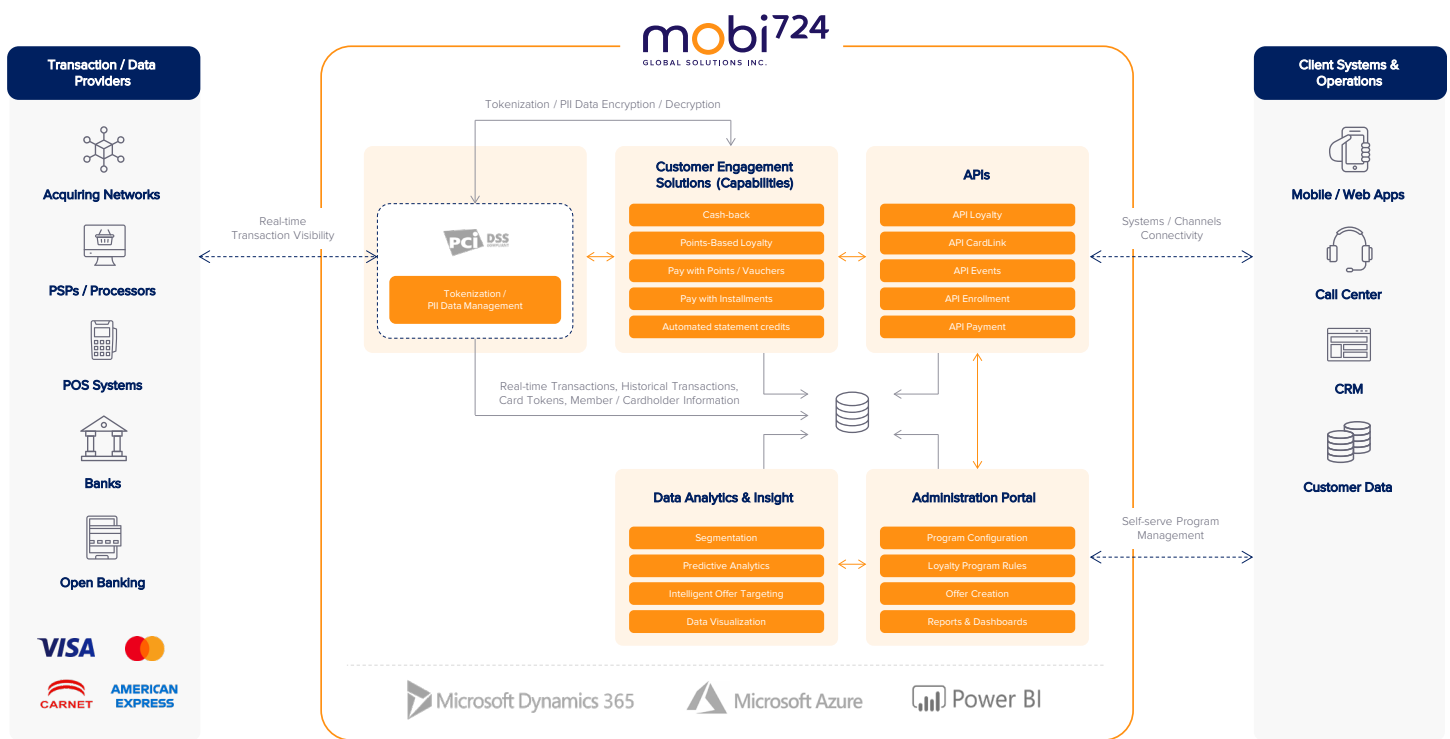


Mobi724's turn-key solution empowers banks and merchants to create compelling personalized offers and rewards tailored to individual cardholders based on their unique purchase intentions

Turbocharge your cardholder programs using Mobi724's sophisticated platform and suite of engagement solutions. Our platform uses deep learning to match consumers with offers that convert, generating incremental spend, customer loyalty and merchant retention. By constantly incorporating new data into our business intelligence models, our offers evolve alongside consumer preferences. Our technology integrates seamlessly into the customer's shopping journey – no additional cards, promotional codes or information required.

Trusted by blue-chip brands around the world, our proprietary, predictive-analytics technology empowers banks and issuers to create frictionless customer shopping experiences that significantly increase the performance of their credit and debit card portfolios. Mobi724 turns every transaction into an opportunity.

Mobi724’s sophisticated technology stack does the heavy lifting, so you don’t have to. This includes robust PCI and SOC-compliant security and privacy controls, world-class reliability of the Azure cloud, and strong relationships with payment networks, including VISA. We offer our platform and services as a Software as a Service (SaaS) model. In conducting this data analysis and transaction processing, Mobi724 uses tokenized and anonymized (encrypted) data. No personally identifiable information (such as payment card information, names, addresses, phone numbers, or email addresses), is ever stored on our databases, nor is it ever shared with other clients or third-party service providers.



Our network-agnostic card linking capabilities means Mobi724 integrates seamlessly with any existing network, card issuer, or payments system. Using proprietary AI-based predictive-analysis, we unlock personalized and profitable consumer experiences, generating valuable incremental commercial opportunities for banks, fintech card issuers, and merchants. Mobi724’s industry-leading approach delights cardholders by providing a relevant offer precisely the right time, through the best channel. The right cardholder. The right offer. At exactly the right time. Through the right channel. It’s the Mobi724 advantage. **By helping banks and issuers improve the performance of their payment card portfolio, everyone wins.**

Banks who employ our proven consumer engagement solutions improve the performance and profitability of their card portfolios through data monetization



By transforming historical and live purchase data into actionable insights, banks increase their transaction revenues on increased consumer spend, reduce the costs associated with providing their loyalty programs and strengthen the loyalty they enjoy with their customers.

Merchants can immediately reap the rewards of increased demand, increased marketing efficacy and increased customer loyalty with zero technology investment – the Mobi724 platform takes care of everything for them. Banks benefit similarly, with minor technology investments risk-free, meaning there is no charge for the service, to unlock the unparalleled benefits of Mobi724's platform.

With only 4 easy steps

1 

- A CUSTOMER MAKES A PURCHASE / TRANSACTION

HOW

- At any merchant: local or abroad
- At their favorite e-commerce sites
- Using their credit, debit, prepaid cards
- Using their mobile app or wallet (non-bank issuer)

2 

- TRANSACTION RECEIVED
- DATA ANALYZED
- ENGAGEMENT SOLUTIONS ARE APPLIED TO THE CARDHOLDER

WITH

- Cash Back
- Pay with Points
- Points-based Loyalty
- Points for Value (Replacing Physical Gift Cards)
- Pay with Installments Notification
- Proximity Marketing
- Digital Campaigns Platform

3 

- PAYMENT ARE PROCESSED
- STATEMENT CREDIT ISSUED
- POINT BALANCE ADJUSTED

IN REAL TIME

- Statement credits through API and / or settlement files
- Connectivity to our in-house Points Bank or to a client's existing points bank system

4 

- NOTIFICATION SENT VIA SMS / EMAIL
- CROSS-PROMOTIONS RECEIVED
- ADVERTISING OPPORTUNITY WILL BE SENT

PERSONALIZED

- AI module analyzes past purchases to deliver the next best offer for each customer
- Communications are sent based on customer preferences

Creating shared value through effective business solutions

Implementing Mobi724's suite of solutions unlocks a wealth of possibilities. Banks and fintech payment card issuers are able to increase transaction volumes. Merchants are able to establish cost-effective advertising channels, resulting in increased consumer visibility and more revenues. Cardholders gain access to personalized promotions that are more relevant to their personal needs and tastes, including:



Cash Back

Creates frictionless redemption opportunities at POS or online by linking cash back offers to the payment card (debit or credit).



Pay with Points

Enables cardholders to use rewards points to pay for purchases using a debit or a credit card, at any POS in real-time, including cross border transactions.



Points Bank

Unlocks a comprehensive and customizable rewards currency management solution that enables spend challenges and learns from purchase behavior.



Points for Value (Replacing Physical Gift Cards)

Facilitates instant redemption of points for nominal value at a POS when a linked card is used for the payment at select merchants – replacing legacy gift cards.



Pay with Installments Notification

Allows banks or other consumer credit providers to promote a multi-installment payment option to cardholders directly at POS, following a qualifying transaction.



Transaction Eraser

Empowers cardholders, through the bank's online banking portal, to select one or more transactions to be partially or fully paid for using accumulated reward points.



Digital Campaigns Platform

Provides a transaction-driven platform for executing targeted payment card-linked campaigns, including omnichannel communications through SMS, email, or a mobile app.



Mobi724 is a market leading, end-to-end customer engagement platform



Vast connectivity to networks across LATAM

Mobi724 has robust integrations with numerous payment networks across LATAM.

We have access to more than

55% of all the transactional data that is generated from the ~1B payment cards across LATAM

We expect to have access to more than

75% of the transaction data in 2022 – a capability unique to Mobi724, given how fragmented the LATAM processing environment is today

Mobi724 has made significant investments over the last 3 years to integrate with the disparate providers throughout the region in order to provide clients with unparalleled visibility into LATAM transactional data. Mobi724's strategic investments have put us years ahead of any competition in the region, and have cemented our team as the market leader throughout LATAM.

Our portfolio of leading brands continues to expand, meaning we are continually providing our clients with access to fresh, exciting and relevant partners. Demand from brands continues to remain strong. We continue to expand our capabilities through partnership agreements with global and regional payment networks, ensuring robust coverage for banks and issuers of payment cards in all of the markets we serve.

Unique to Mobi724, we have access to 100% of the transactional data from the VISA Offers Platform in more than 25 countries around the world. This coverage is further complemented by our in-house regional connectivity network, which provides real-time access to more than 55% of the transactional data from the various regional and local transaction providers throughout the LATAM.

Mobi724's suite of solutions have been developed to provide our clients with cost certainty and profitable outcomes. Compared with traditional advertising, where fees are charged up-front without any performance guarantee, Mobi724 aligns incentives with our customers through a pay-for-performance model.

Using AI-predictive models, we enhance the performance of payment card portfolios using historical purchase behavior data

Mobi724 unlocks the incredible potential of a Bank's historical and current cardholder purchase data to power hyper-personalized consumer experiences using artificial intelligence-based predictive-analysis.

We generate targeted, actionable insights from the bank's transactional data. These insights allow us to anticipate cardholder purchase behaviour, and as a result, produce highly effective consumer targeting. Our novel approach consumes the transactional data in real time, allowing Mobi724 to create seamless consumer experiences. By combining historical behavioral data with real-time insights Mobi724 is able to match the right customer with the most appealing reward or offer at precisely the right time in the purchase lifecycle. Merchants benefit greatly from our campaigns that are highly personalized, broadening their customer base, increasing the likelihood of conversion and potential for future transactions.



80%

Prediction Confidence

Mobi724 has proven that our predictive methods, developed deep learning and other AI-based technologies, successfully predict the future behavior of each cardholder with an accuracy of more than 80%, on average, for non-discretionary spending and more than 70%, on average, for discretionary spending. Consequently, Mobi724 can model with great certainty the potential return on the offers available during each campaign, providing our customers with a level of confidence when developing personalization of personas used by marketing experts.



Mobi724's insights evolve in harmony with changing consumer preferences. Our sophisticated behavioural models account for changing consumer preferences and behaviour in real time. Our AI-based model automatically adjusts campaigns in an ongoing effort to match customers with the most relevant offers to increase conversions and ultimately sales.

Mobi724's platform uses the latest technologies to develop an unrivaled turn-key solution for our customers. For the last 24+ months, our team has worked in partnership with the Computer Research Institute of Montréal (CRIM) and their AI specialists to create a unique learning model and adaptive algorithms to bring this cutting-edge customer engagement solution to life.



This approach maximizes value for all of the involved stakeholders: issuers, merchants, and cardholders. Using Mobi724's suite of solutions, issuers are able to encourage more card activity, increase conversions, enhance brand loyalty and deepen engagement with their customers. Our process is constantly incorporating new data and providing our customers with insights that evolve alongside changing consumer behavior.

Mobi724's no-risk, pay-per-performance model means banks, card issuers, and merchants can provide hyper-personalized customer experiences through data monetization that significantly improve customer experience and engagement without hesitation.



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**Improve the performance of your card portfolios
by monetizing your transactional data.**

To learn more, email us at info@mobi724.com, or visit us at www.mobi724.com.