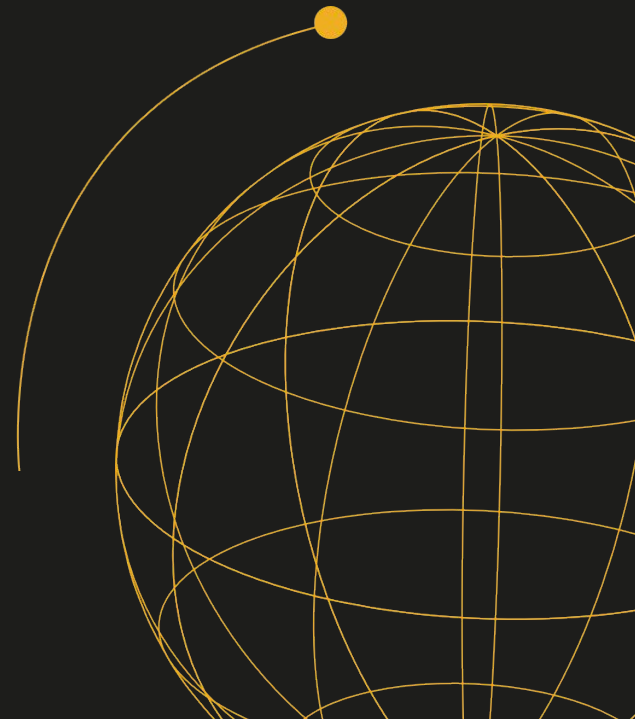


What does bridging the gap actually mean?

Giving consumers the **freedom of choice** to spend their rewards anywhere

By converting **loyalty assets into spendable money**, accepted at any shop worldwide



What Are “Loyalty Assets”?

Any non-physical asset granted to a customer that bears a **financial value**



Points



Miles



Vouchers



Coupons



Gift Card
Balance



Rewards

Why bridging the gap is so essential for brands?

- The current loyalty paradigm reached maximum efficiency.
- The fact that everyone's doing more of the same is reducing the perceived value overall.
- The loyalty industry is a **red ocean** – brands are searching for a tiebreaker.
- The present partnership model requires complex, lengthy and costly integrations.
- The limited appeal to existing redemption opportunities.



Why bridging the gap is so hard?

Limitations of Legacy Solutions

- Tech Limitations
- Restricted control
- Insufficient feasibility
- Bulky User Experience
- Complex merchant settlement

'Old School' Attitude Towards Loyalty

- **We use what we have:** The convenience of not thinking outside the box, leads to delivering more of the same on the same rails
- **Inherent suspicion** towards innovative tech from executives and decision makers

Fear of Financial Services

- **Everyone fears** the financial service industry. Its usually perceived as a scary 'Pandora's Box'.
- **Avoiding challenges** due to a lack of understanding of the financial environment.

How bridging the gap impacts brands?



Better Customer Engagement

- Increased visitation frequency
- Higher customer satisfaction
- Greater overall spend
- Larger basket size
- Better customer communication
- Understand your customers better



New Data Sources

- Sourced from outside the brand
- New customer behavioral data
- More personalized propositions
- Better understanding of consumer sentiments
- New way for programme and business optimization
- Better understanding of the market and players



New Business Opportunities

- Revamp loyalty schemes
- Adopt new business models
- Expand partnerships and networks
- Fact-based business optimization
- Greater decision flexibility

How bridging the gap impacts customers?

- Freedom to redeem anywhere
- Greater choice
- Spend on what they actually want
- Increased financial freedom
- Seamless & familiar 'Tap&Go' payment experience
- Personal recognition by the brand
- Tailored offers that truly match customers desires
- Joy of engaging the brand

15% average lift in transaction size for consumers who use points as a payment method

84% of consumers state that they are likely to pay with points if this option was available to them

80% of consumers would like to receive product recommendations based on past purchases

How CoinBridge is helping a top European football club to bridge the gap

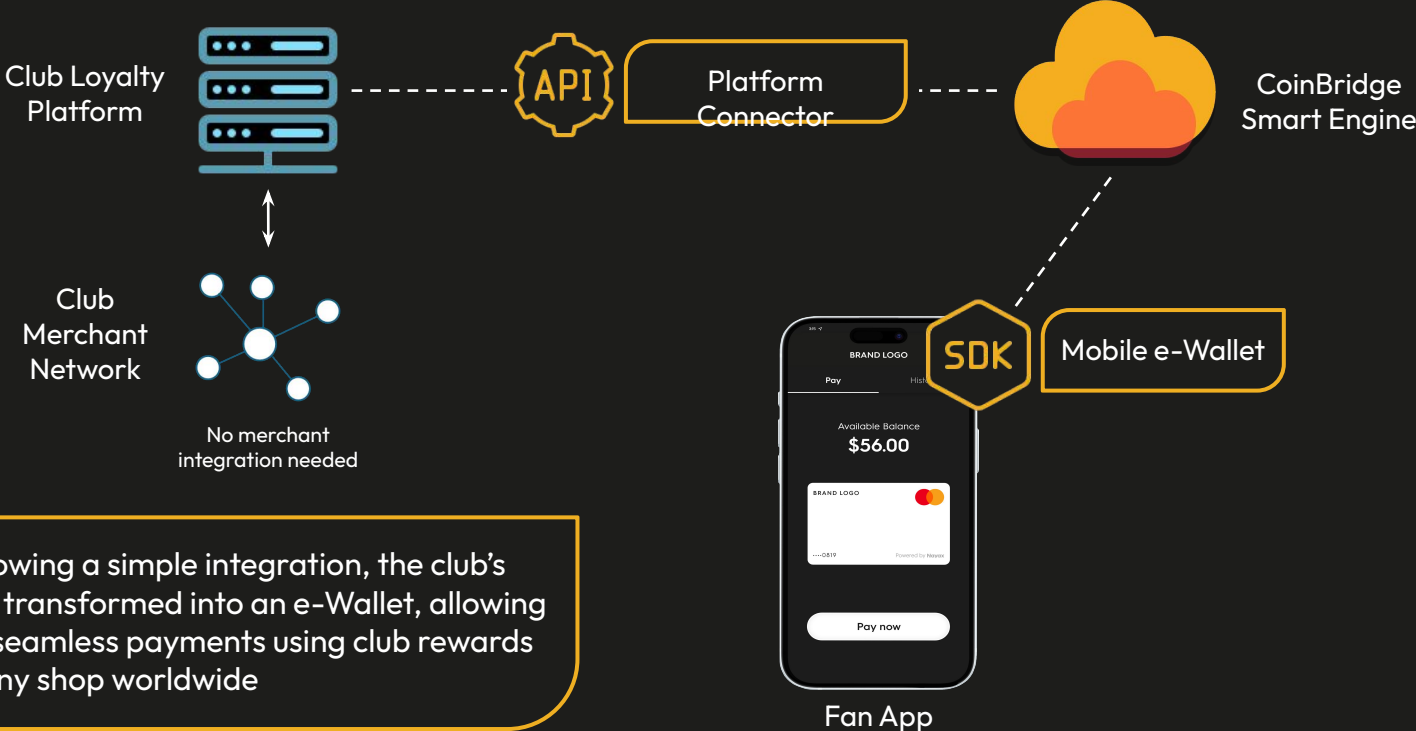
Current Model

- Few redemption opportunities
- Redemption restricted to club website
- No in-stadium redemption during matches
- Reluctance to engage with financial services
- Aspiration for global reach and acceptance
- Inability to handle complex tasks
- Insufficient resources for long-term projects
- Not satisfying fans desires and choices

Desired Model

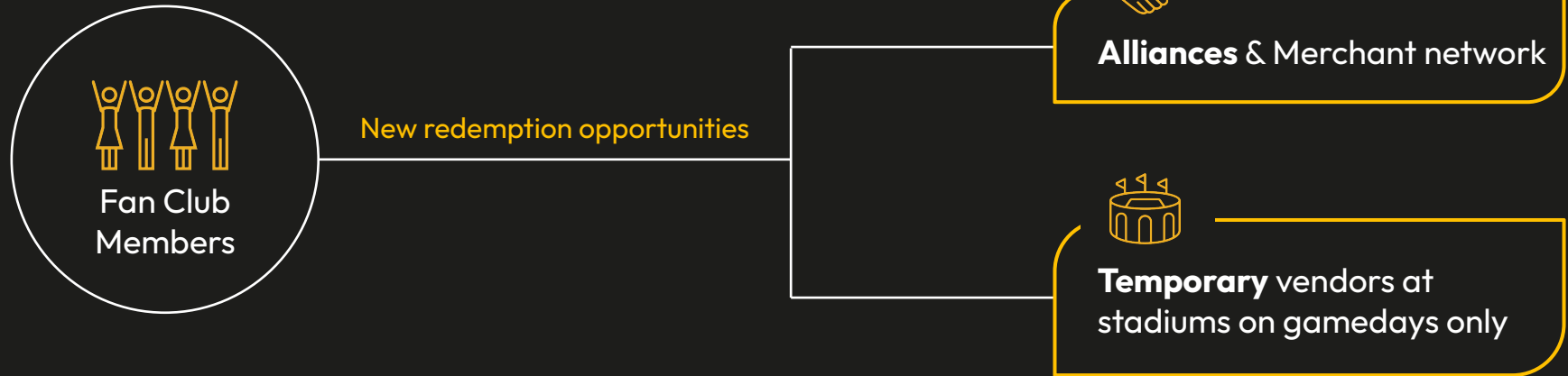
- Empower fans to redeem rewards at their preferred locations
- Focus on offerings that hold the most value for them
- Ensure availability in stadiums for food and beverages during matches
- Provide coverage throughout Europe and the UK
- Seamlessly manage merchant network
- Strengthen fan engagement
- Leverage financial services to deliver additional customer benefits

How CoinBridge is helping a top European football club to bridge the gap



Following a simple integration, the club's app transformed into an e-Wallet, allowing for seamless payments using club rewards at any shop worldwide

How CoinBridge is helping a top European football club to bridge the gap



Newly acquired abilities:

- Easily set and manage spending policies
- Familiar 'Tap & Go' payment expertise for fans
- Include or exclude local and international merchants with just a click
- Allows for the use of points, rewards and balance as a payment method

How can your brand bridge the gap?



Upgrade your loyalty app into an e-wallet



Turn loyalty assets into spendable money



Open redemption everywhere



Leverage data for personalization and optimization





How do **you** plan to bridge the
loyalty-to-payments gap?

Thank You!

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