

Money, Marketing and Data Moves

Open Banking Secrets

to Supercharge Your Customer
Loyalty



woolsocks
the money app



The most advanced company in Europe in Open Banking based rewards & insights

About us



Jochem Van Engers

Head of Product
Amsterdam Platform Creation B.V.



About the Speaker

Jochem van Engers is the Head of Product at Amsterdam Platform Creation (APC), with expertise in user-centered product design, UX, loyalty and FinTech. He previously held leadership roles at Sping and ABN AMRO bank, focusing on digital banking and UX strategy.



Zeno Van De Ven

Head of Commercial Operations
Woolsocks



About the Speaker

Zeno van de Ven is the Head of Commercial Operations at Woolsocks, a financial super-app. With a background in digital marketing, retail partnerships, FinTech, specialized in loyalty partnerships and open banking solutions.



Stop wasting money

On loyalty efforts that don't pay off

The problems of loyalty



Hard to use

Many loyalty programs have complex point systems, difficult redemption processes, and unclear benefits, which can frustrate users.



Underused data potential

While most loyalty programs collect a wealth of customer data, many retailers fail to leverage this data effectively



Low engagement

Customers are enrolled in an average of 14 loyalty programs



Join the **biggest identifier** of purchase data & customer behavior!



European open banking standard
PSD2



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What brands usually see about their customers

Date	Amount	Channel	Products	Name	Email	Age
2024-10-01	120.5	Online	Shoes	Alice Smith	alice.smith@example.com	29
2024-09-29	75.0	In-store	Jacket	John Doe	john.doe@example.com	45
2024-09-27	34.9	Online	Headphones	Maria Garcia	maria.g@example.com	34
2024-09-25	249.99	In-store	Laptop	Paul Newman	paul.n@example.com	56
2024-09-22	58.7	Online	Book	Laura White	laura.w@example.com	22



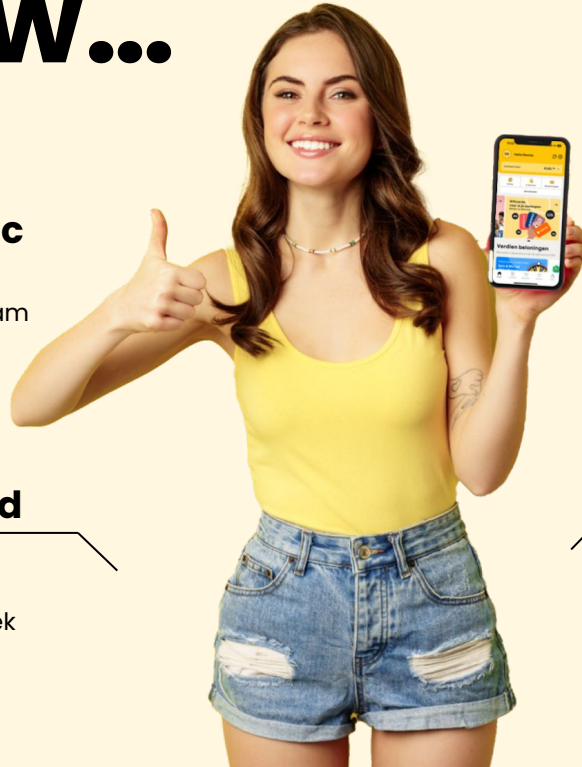
But what if you knew...

Socio-demographic

- **S**32 years
- Recently moved to Amsterdam
- Living together + 1 child

Background

- Higher education
- Loves Traveling
- 2 Workouts a week



Historical Purchases on every sector & category

- Energy contract brand Y
- Drove a Seat but bought a Tesla
- Spends €60,- per month on Mobile Data

Buying behavior

- Subscribed to Netflix, Spotify & Basic Fit
- Does routine shopping mostly online
- Buys most fashion at Vinted
- Does groceries every Saturday at I!AM



Join the **biggest identifier** of purchase data & customer behavior!



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Payment Initiations

The PSD2 rules of

Account Information Services

12+

months bank transactions

ALL

banks in Europe

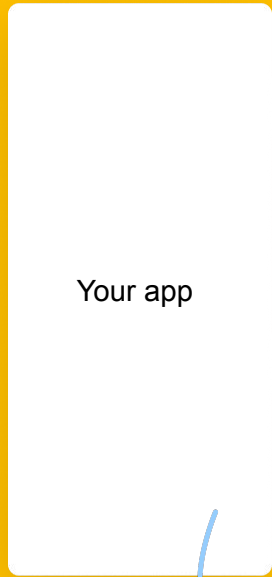
180

days to refresh

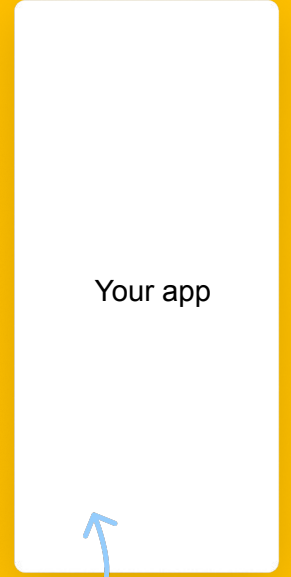
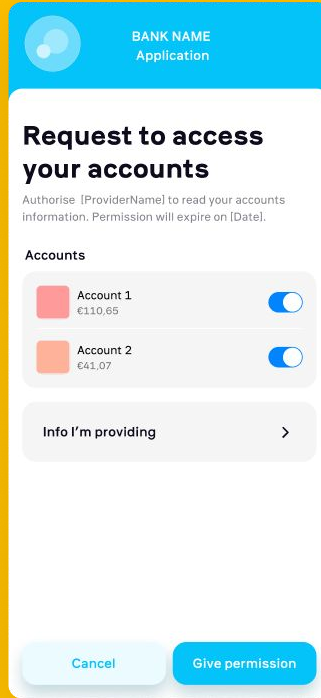
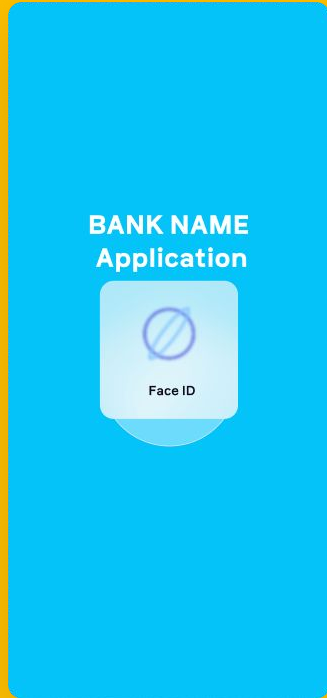
But how does it look like?



PSD2 comes in all kinds of shapes and sizes



Your app



Your app





When putting PSD2 into practice you'll learn

Not every bank has the same UX standards



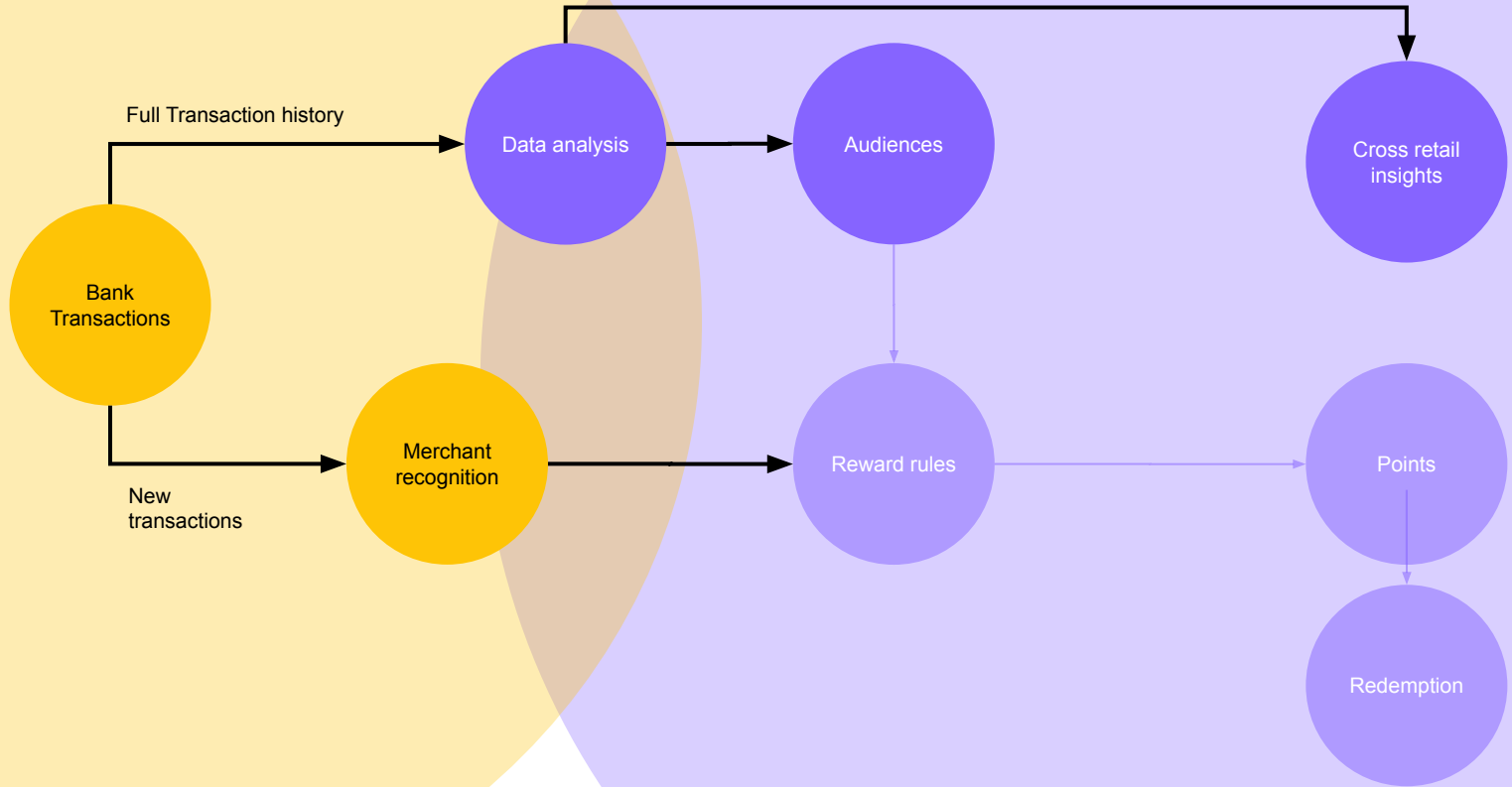
Some people don't want to share data

Not every bank account is the same

Bank data needs processing

Open banking

Your Loyalty platform



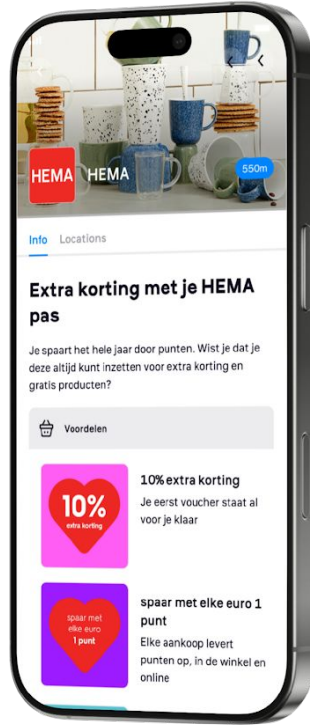


Expand the reach of loyalty program

Create personalized offers and rewards to attract **tertiary** and **secondary** customers.

Examples of targeting criteria:

- Offer high value new customers extra discount
- Reactivate churned loyalty members with a one-time offer
- Reward for a shopping streak of 3x in 1 month



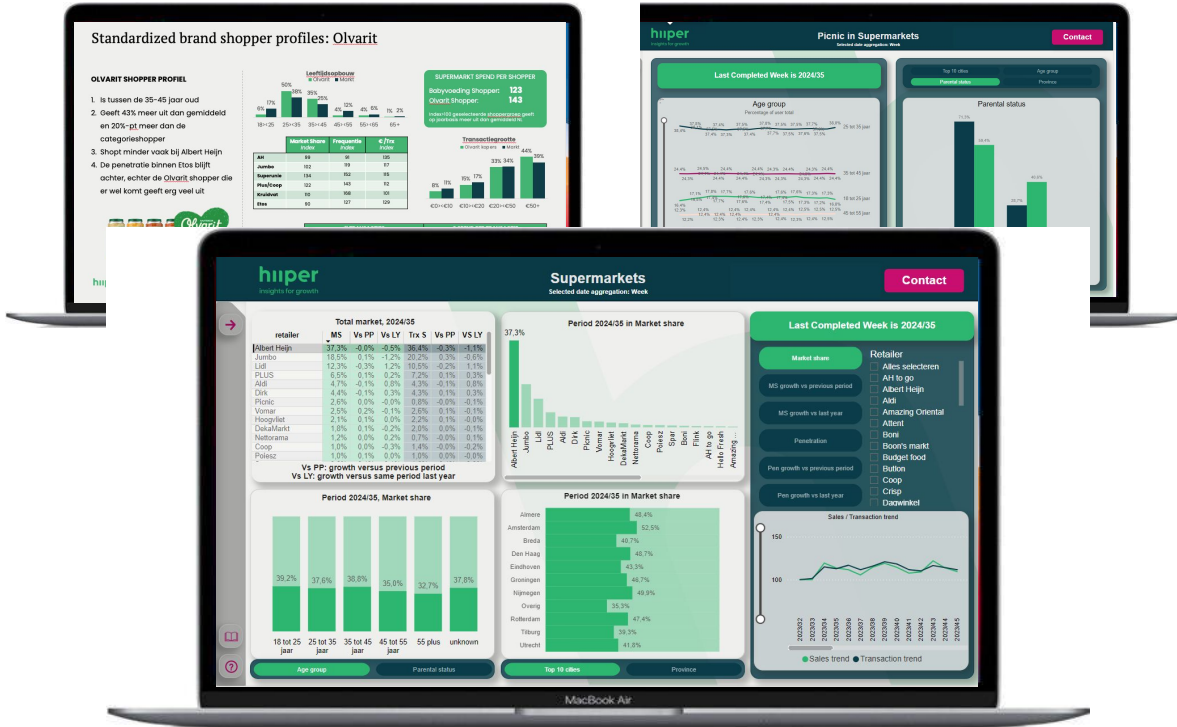
Standard offer

Personalised offer



Cross Market Insights

Analyzing millions of transactions of users.



- Identify Key Competitors
- Spot Trends and Opportunities
- Deep Customer Understanding
- Benchmark Performance

Cases of Loyalty programs based on open banking



The tip of the iceberg of 30,000+ connected brands

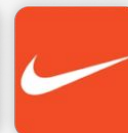
Retail



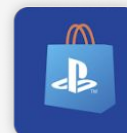
Groceries



Fashion



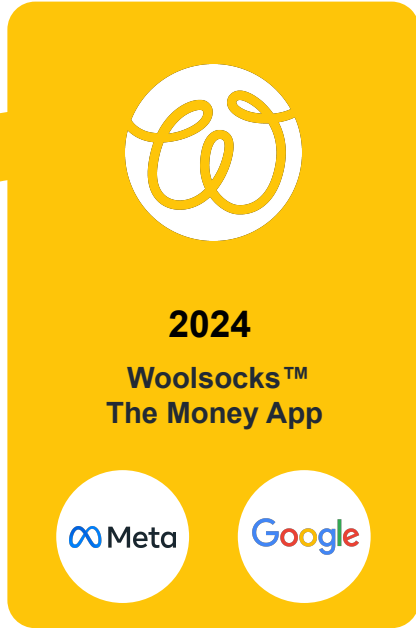
Gaming






Current Position



Woolsocks Ranks Among the Top European Finance & Shopping Apps

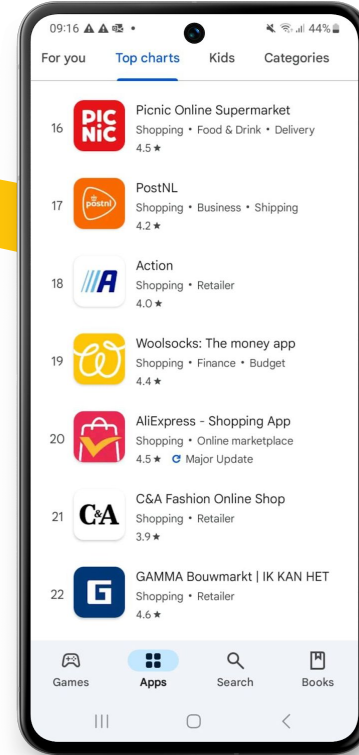
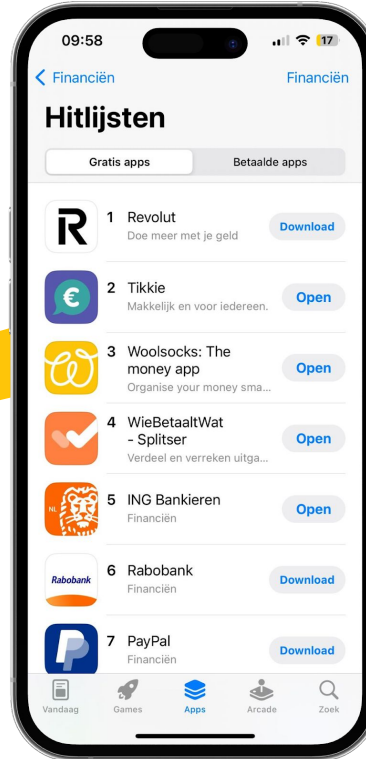




2024

**Woolsocks™
The Money App**





Target customers based on purchase behavior

Sports nutrition brand

Target customers who pay for **gym memberships**, purchase from **brands** like Adidas or Gymshark, or hold football **club memberships**, or buy from **other** sports nutrition brands.

Lingerie brand

Offer **swimwear** promotions to customers who have booked **holidays** or made purchases through **travel** agencies or online travel platforms.

Taxi app / Car rental

Target customers who have recently made **payments at airports**, offering them promotions for high value **airport** pickups or **car rentals**.

Meal subscription

Target users who frequently order **food delivery** but spend minimally at **supermarkets**.

Online Bookstore

Target **students** who have recently received their (first) student **loan** or paid **tuition**.



Boost Your Loyalty Program with Pre-Connected Users

All-in-One Convenience

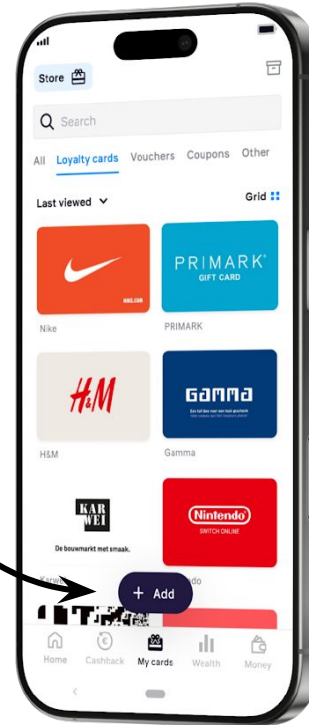
Users can store all loyalty, membership, and gift cards in one convenient location.

Seamless Onboarding

Integrate your program and enjoy frictionless onboarding of new loyalty members.

Pre-Connected Members

Engage a new stream of loyalty members who are already connected to their bank accounts, increasing your active user base.



Add a loyalty card

All Cards in One Place

Seamless Onboarding

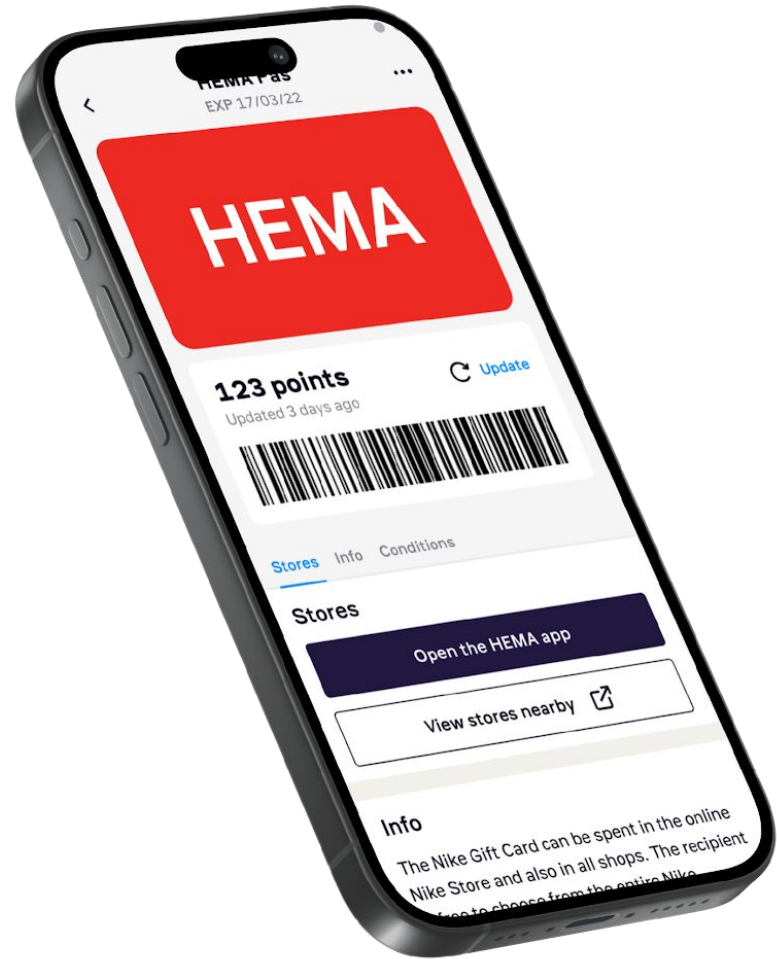




No hassle & automatic points

A place where your brand can shine.

- Fast access to barcode scanning
- And/Or rely on bank account data
- Balance of rewards / points
- Direct access to your Loyalty App



Want to receive use cases from all sectors?



THANK YOU

Contact

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