Revolutionizing Consumer Engagement Through Mobile Wallets

Robert R. Craig
Walletron
Chief Digital Officer
May 23, 2018
WALLETRON FAST FACTS

• Walletron – since 2012, leader in mobile wallet loyalty, billing & payments
• Global Brands – IHG, Western Union, BMW, Wells Fargo, PNC, etc.
• 5.5+ M people using Walletron today, 100+ countries
• The Walletron Network - partners manage over 70% of US volume – 12+ Billion Annual Consumer Bills
• Tight Apple Pay and Google Pay integration
• US Patent No. 9,785,936 issued 10/10/17
• Philadelphia - based
## Mobile-Only Demographics

% of U.S. adults who own the following devices

<table>
<thead>
<tr>
<th></th>
<th>Any cellphone</th>
<th>Smartphone</th>
<th>Cellphone, but not smartphone</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>95%</td>
<td>77%</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td>95%</td>
<td>80%</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>94%</td>
<td>75%</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Ages 18-29</strong></td>
<td>100%</td>
<td>94%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>30-49</strong></td>
<td>98%</td>
<td>89%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>50-64</strong></td>
<td>94%</td>
<td>73%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>65+</strong></td>
<td>85%</td>
<td>46%</td>
<td>40%</td>
</tr>
</tbody>
</table>

> 90% under age 50 use smart phones

> 10% of US are mobile-only

Younger = More Mobile

Gender = Neutral

Forrester Research, Jan. 2018
98.2% OF CONSUMERS ALREADY HAVE MOBILE WALLETS

- Walletron moBills® and passes are just like a boarding pass, event ticket, etc.
- No app to download, Walletron passes remain for a year or more
- US Consumers view their phones over 80x/day, 30,000x/year
- 75% of smartphone users have used native wallets in last 60 days

US Smartphone Subscribers = 165MM

* Gartner Research, Feb. 2018
NATIVE WALLETS IN ACTION

Transit & ticketing - 52% of boarding passes

Loyalty & coupon programs

Starbucks - 27% of sales!

Wearables

© 2018 Walletron, Inc. Proprietary and CONFIDENTIAL
GAME CHANGE: MOBILE WALLETS

Revolutionary Consumer Direct Engagement Solution

- Transforms B2C communication
- Personalized engagements rendered in-wallet
- Two-taps for action or payment
- Directly light-up their phone
- Real-time data connectivity
WHERE IT ALL BEGINS

Tap

Add to Apple Wallet

Scan with Camera

G Pay | Save to phone
UX = Simple Transactions “2 Taps”

Simple Info Design Layout
- Key Info easy to see

Two-tap execution
- Pay bill
- Get offer

Two-tap access to details
- Statement
- Directions
NOTIFICATION OPPORTUNITIES – 2 TAPS

- Persistent, branded, always-on communication to your consumers
- New bill, bill due in 5/3/1 days, or bill late
- Rewards reminders – status, points updates
- Actions – check in, preference updates
- Upsell/cross sell your brand, your partner’s brand
- Property/event - locations/directions

41% of Users Tap Links After Notification
LOYALTY ENGAGEMENT VIA WALLETS

• Digital Keys/Tickets
• Dynamic Data Updates – Offers, Merchandise
• Cross Sales – in reservation experience (e.g. restaurant)
• Points Use Promotions
• Upsells – partners: car rentals, restaurants, sports/golf
• Event Engagement – Fan Gear, Dining, Card Acquiring
• Geolocation and Beacon Programs

More choices – communicate to drive results
RESULTS !!

Consumers Love Wallets

• Billing: 19% Add to phones, 35% of New Customers
• Hospitality = 74%
• 92% retain over 12 months
• 41% Tap Links after Notifications

Issuers & Brands Love Results

• 24% go paperless
• Pay 4 days earlier
• Call Center Inquiry Drop 34% (self-serve)

New Passes Added/Year

- Year
- Volume

© 2018 Walletron, Inc. Proprietary and CONFIDENTIAL
MOBILE WALLET OPPORTUNITIES

Engage Consumers – Simple Secure Satisfying
Two-taps to transact – pre-verified customer 1:1 experience

Enhance Your App – Engage through the Wallet

360 Brand Experience – Billing, Loyalty, Rewards, Offers, Reservations, Logistics

360 Experience: Digital & Physical – Web/App, Retail POS, Partners

Build Effective, Reliable Communications Strategies – Reap the Benefits

Faster Payments, Lower Delinquency
Higher Charge Volume & Balances
Explosive Co-Brand Growth

Bob Craig
Walletron
EVP & Chief Digital Officer
bcraig@walletron.com
202-251-8667