2019 Mega Event Presentations
For a Full List of 2020 Event Dates & Locations visit:

www.AiEventDates.com

Check out the website if you wish to SPEAK and/or SPONSOR a 2020 Event
The Guestlogix travel commerce platform enables airlines to significantly increase ancillary revenues while improving traveler satisfaction across their entire journey.

- Increase Ancillary Revenue
- Improve Traveler Satisfaction
- Quick to Deploy
- Success-Based Pricing

Visit guestlogix.ai to book a demo today!

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CarTrawler | Bringing opportunities to life
Through a global online marketplace bringing partners, customers and suppliers together.

B2B MOBILITY PLATFORM
The only B2B mobility platform providing end-to-end connections to every significant mobility provider globally.

B2B FOCUS
Delivering long term, sustainable growth by building your brand and improving customer ownership. We never compete to acquire your customers.

ONLINE RETAILING EXPERTISE
Maximising conversion and revenue through bespoke partner solutions focused on cross-selling the right product at the right time.

PERSONALISATION
Pricing, content and display is personalised based on each customer’s itinerary and powered by data science.

CHOICE
Customers can shop the market without leaving your site. We provide them with multi-modal content including car rental, private transfer, taxis, shared shuttle and bus in 50,000 locations.

TECHNOLOGY
CarTrawler technology is built in-house specifically with B2B in mind. Our understanding of travel distribution supports seamless integration of our partners.

Discover CarTrawler
www.cartrawler.com/partnerships

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About CarTrawler

Our market-leading B2B mobility platform brings opportunities to life for our partners and their customers, building long term sustainable growth. We maximise market share and in turn revenue for our partners by building their brands not our own.

CarTrawler connects in real time to every significant mobility supplier globally including car rental, private transfer, taxis, shared shuttle and bus. We make that content available to over 900M airline passengers through our 100+ airline partnerships.

We power over 85% of European airline’s online traffic using an aggregator solution, including Ryanair, Vueling, Norwegian Air Shuttle, SWISS and KLM. We also work with other key partners such as Emirates, Virgin Australia and Volaris powering their mobility solutions.

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‘The Next Big Ancillary: The untapped potential of media revenue for airlines

Travel brands are full-fledged retailers, including airlines. Forrester has said it, and now the IATA has declared it, too. Ancillary revenue is expected to reach close to $100 billion in 2019, with even more growth in 2020.

There’s a massive opportunity for airlines to think more like retailers. To better serve, upsell and monetize their users like retailers. It doesn’t have to be just more of the same. In fact, it can be easier, and more lucrative.

Download the ebook
In the period 2007–2017 ancillary revenue grew $2.5 billion per quarter – initially due to baggage, then other fees. Growth from new revenue streams has been sustained largely by introducing new product. That can only go so far. A new stream is needed that can provide reliable, consistent revenue. For ambitious airlines that want to compete in the same space as other digital retailers, media can do just that.
This Information is Important. Please read me carefully!

Presentation is due by: Oct 25

Please let us know if you are running late

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2019 Mega Event Presentations

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How Global Best Practice & Innovation Could Shape the Ultimate Co-Brand
We explored Co-brand & Payment Landscape across 3 continents
Common Factors

- Regulation
- Digital Innovation
- Engagement
- Lending
- Cashless Society
- Payment Culture

Differences

- Regulation
- Digital Innovation
- Engagement
- Lending
- Cashless Society
- Payment Culture
<table>
<thead>
<tr>
<th>Cash &amp; Alternatives</th>
<th>Payment Cards</th>
<th>Unsecured Lending</th>
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<tbody>
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<td>Cash</td>
<td>Direct Merchant Payments (PISP)</td>
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<td>Proprietary Credit / Charge Cards</td>
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<td>Overdrafts</td>
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Product construct

Co-brands across the globe follow a similar principal structure

| Annual fees | Welcome offers | Everyday benefits | Anniversary bonuses | Additional features/spend triggered benefits |

Does this meet consumer needs on what they buy?
Is it best-in-class? Or limiting?
Do we all spend on the same things?
% of Discretionary Household Spending
Dining / Recreation / Hotels

Data from 9 Markets – France, Germany, Hong Kong, Japan, Singapore, Spain, Sweden, UK, US
% of Discretionary Household Spending
Food / Alcohol / Tobacco

HIGHEST

21%

LOWEST

7%

Data from 9 Markets – France, Germany, Hong Kong, Japan, Singapore, Spain, Sweden, UK, US
% of Discretionary Household Spending
Transport

HIGHEST
16%

LOWEST
8%

Data from 9 Markets – France, Germany, Hong Kong, Japan, Singapore, Spain, Sweden, UK, US
% of Discretionary Household Spending

**Highest:** 36%

**Lowest:** 22%

Data from 9 Markets – France, Germany, Hong Kong, Japan, Singapore, Spain, Sweden, UK, US
Factors Influencing Applying for a Credit Card

### Most/Least Influential Card Application Factors (Ranked) – **US** vs. **UK**
Base: 800, Credit cardholders

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Which of the following are the most/least important factors when deciding which credit card to apply for?
Factors Influencing Applying for a Credit Card

**Most/Least Influential Card Application Factors (Ranked) – US vs. UK**
Base: 800, Credit cardholders

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*Which of the following are the most/least important factors when deciding which credit card to apply for?*
Imagine you opened a new card and were able to select up to three of the card’s benefits. Which of the following benefits, if any, would you choose?

**Top 3 Experiential Benefits (US)**
Base: 800, Credit cardholders

- Free shipping: 24%
- Free gifts: 16%
- Vacation package discounts: 9%

**Top 3 Experiential Benefits (UK)**
Base: 800, Credit cardholders

- Discounts on utility bills: 32%
- Free Wi-Fi: 12%
- Free shipping on online purchases: 11%
Imagine you opened a new card and were able to select up to three of the card’s benefits. Which of the following benefits, if any, would you choose?

**Top 3 Travel Benefits (US)**
Base: 800, Credit cardholders
- Free checked bags: 13%
- Flight upgrades: 10%
- Hotel room upgrades: 8%

**Top 3 Travel Benefits (UK)**
Base: 800, Credit cardholders
- Flight upgrades: 17%
- Airport lounge access: 12%
- Hotel room upgrades: 11%

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Imagine you opened a new card and were able to select up to three of the card’s benefits. Which of the following benefits, if any, would you choose?

**Top 3 Travel Benefits (US)**
Base: 800, Credit cardholders

- Free checked bags: 13%
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**Top 3 Travel Benefits (UK)**
Base: 800, Credit cardholders

- Flight upgrades: 17%
- Airport lounge access: 12%
- Hotel room upgrades: 11%

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Removing Experiential Benefits - continued

**Benefit Removal – % No Impact (US)**
Base: Variable, Offered Benefit

- Concierge services: 38%
- VIP experiences: 33%
- Vacation discounts: 30%

**Benefit Removal – % No Impact (UK)**
Base: Variable, Offered Benefit

- VIP experiences: 46%
- Concierge services: 42%
- Int'l roaming offers: 38%

How much would your credit card usage be impacted, if at all, if your card issuer no longer offered the following benefits? (Top 3 shown – % No Impact)
Apple Card

But why is the proposition so appealing?

• Simplified to cater to anyone within their customer base
• Innovation contained in the cosmetics and back-end features
  • No late, overlimit or FX fees, no card number, easy statements and repayment plans
• Payment Support App in an interesting and fresh format
Jaja Finance

• Launched in 2018
  • New mobile only digital credit card solution
  • Purchased Bank of Ireland UK’s entire credit card portfolio, including co-brand partners Post Office and AA (Automobile Association)
  • £500m in balances

• Is this a new wave of FinTechs entering the space?
  • Have a lot to prove but likely to be considered a credible player in the future
  • Bespoke Payment App technology

• Could this happen elsewhere?
  • Tandem launching in Singapore, could it happen elsewhere?
Neobanks

- Neobanks reached a milestone in 2019

- Brazil’s Nubank surpasses 10 million customers
  - Underserved population warming to a new and less archaic/restrictive service
  - ~8% of adults bank with Nubank

- UK’s Monzo surpasses 3 million customers
  - ~5% of adults bank with Monzo
  - CEO Tom Blomfield quotes 30% ‘salaried accounts’ in May 2019
  - Launched loans in August 2019 with competitive APRs
    - 3.5% on over £7,500 against 5.5% (Barclays)

- Low cost operating model, no legacy systems...
  - Are these the banks of the future?
  - Will they move towards rewards credit cards?
Digital Payment Platforms

- WeChat – (valued +$84b)
  - 1 billion users (900 m on month basis)
  - 200 million WeChat Pay monthly actives
  - China Market Penetration - 79%

- Alipay (valued at $60billion)
  - 600 Million Active Users
  - 175 billion transactions per day

- What does this mean for traditional payment systems in Asia?
  - Announced plans to enter Europe for Asian travelers
  - Could this spread to domestic use in Europe? Globally?
  - Or will someone else enter this space....Whatsapp?
Digital App Partnerships

- Loyalty tech and partnerships are changing the way customers stay loyal to brands
- Merchant funded rewards
  - Why are they game changing?
- Electronic Memberships Cards on WeChat
Learnings from Beyond

- **Amazon Prime Success – Paid Membership**
  - Market Dominance = Success?
  - $99 Fee for just Free Shipping?
  - Can we learn and replicate?

- **Vitality Health – Lifestyle Tracking**
  - Offsetting Private Health costs by tracking healthy activities
  - A Win – Win?

- **Starbucks - Gamification**
  - gain stars with every purchase, which can be exchanged for free drinks and food.
  - This leads to different levels of rewards
Data & Regulation

Barrier or Enabler?

• What do consumers want to share?
• What does the market allow?
• How should companies behave?
• How do you create trust?
So is there Utopia From These Learnings?

- COMMON (& DIFFERING) FACTORS
- PAYMENT & LENDING OPTIONS
- PAYMENT CONSTRUCTS
- SPENDING HABITS
- INFLUENCERS
- INNOVATIVE CONCEPTS
- ENGAGEMENT
- DATA & REGULATION
Don’t Think Co-Brand or Loyalty Development

Think Payment & Engagement Strategy!
Making Your Digital App ‘The Hero’
Create the Equivalent of a ‘Cobranded WeChat’

The Connected Traveller
Create the Equivalent of a ‘Cobranded WeChat’

The Connected Car

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Create the Equivalent of a ‘Cobranded WeChat’
The Key Ingredient
Using Your Brand, Loyalty Programme, Unique Status, Offer Access as ‘The Glue’ To Bind, Engage and Stick
Thank You.

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Global Co-Brand & Payment Specialists

Strategy to RFP Selection
Market Studies
Research
Expert Advise & Guidance