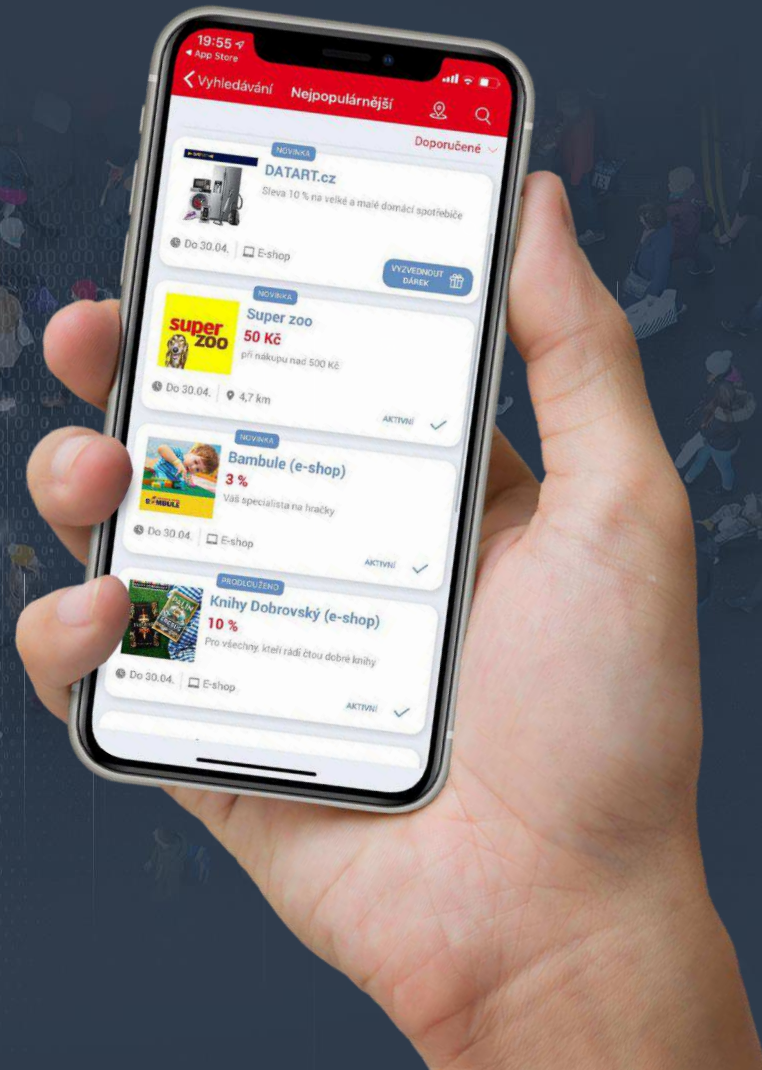




Card Linked Marketing

June 2020



Agenda



1. Dateio Introduction
2. Samples of analysis output
(including available data for
collaborating partners)

1

DATEIO Introduction

We are card-linked marketing (CLM) platform

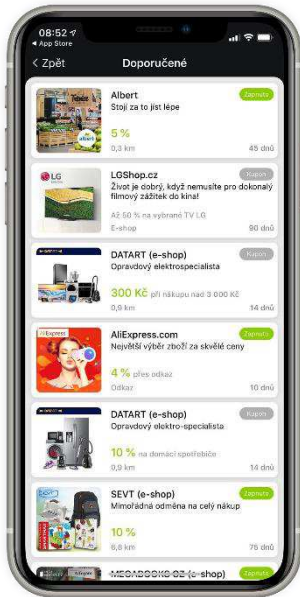


Our vision: Significantly streamline marketing, especially traditional retail marketing, using card payments data

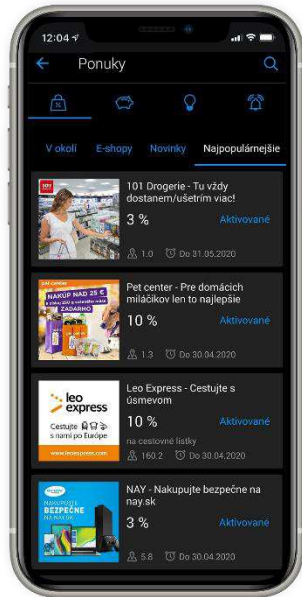
- We are CE platform for **card-linked marketing**
- On the market since **2013**
- We have approximately **30 employees**
- We cooperate with **10 partner banks** and ca. **250 retail partners**

Card Linked Marketing by Dateio

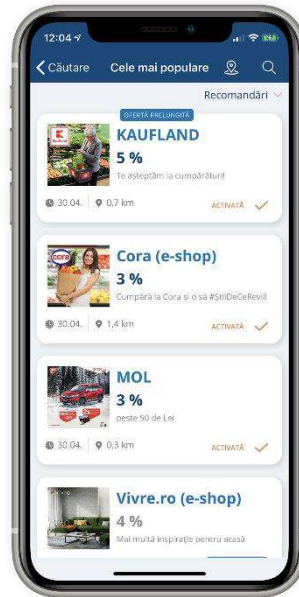
Examples of our partner bank apps



AirBank CZ



TatraBanka SK



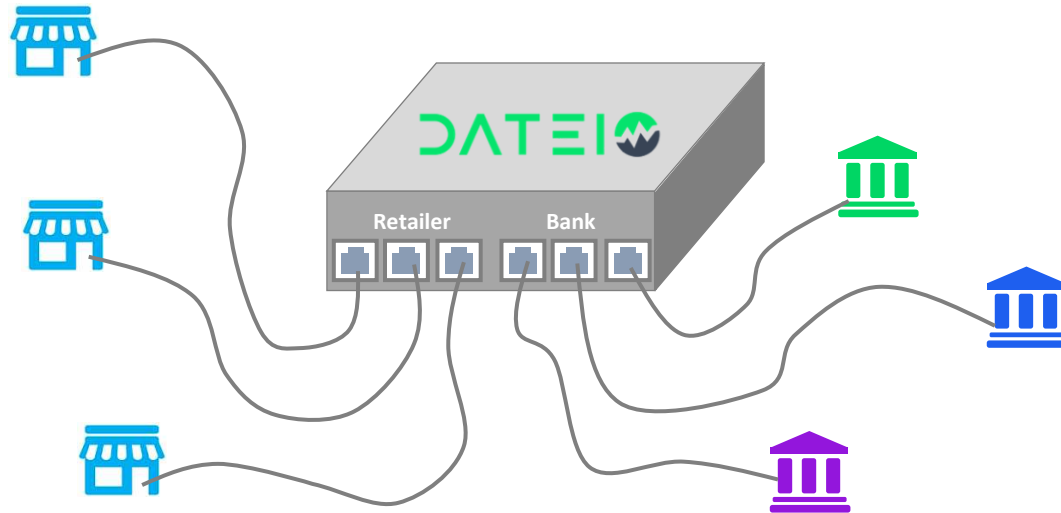
BCR RO



- ➔ Merchants reach customers through bank channels
- ➔ Offers are personalized based on client's transaction history
- ➔ Detailed reporting and campaign evaluation based on transactional data is available for partner

Dateio works as hub connecting banks and retailers

Dateio role as hub / "single point of contact" for all partner banks



- Partner banks provide client transaction data - with the client's consent and in an anonymized form
- This data allows you to target, based on shopping behaviour and measure campaign effectiveness
- Dateio works for merchant as **single point of contact (SPOC)** for all partner banks
 - One contract - with Dateio
 - A unified approach to targeting / segmenting clients across banks
 - Summary results for all banks
 - One invoice for cashback and commission

We are present in CZ, SK, RO. We are launching Austria in 11/20 and other markets in 2021.



The largest platform for card linked marketing in CZ/CEE

Among our partners are TOP retailers

Selected retail partners of Dateio



Czech Republic
(~130 in total)



Slovakia
(~80 in total)



Panta Rhei



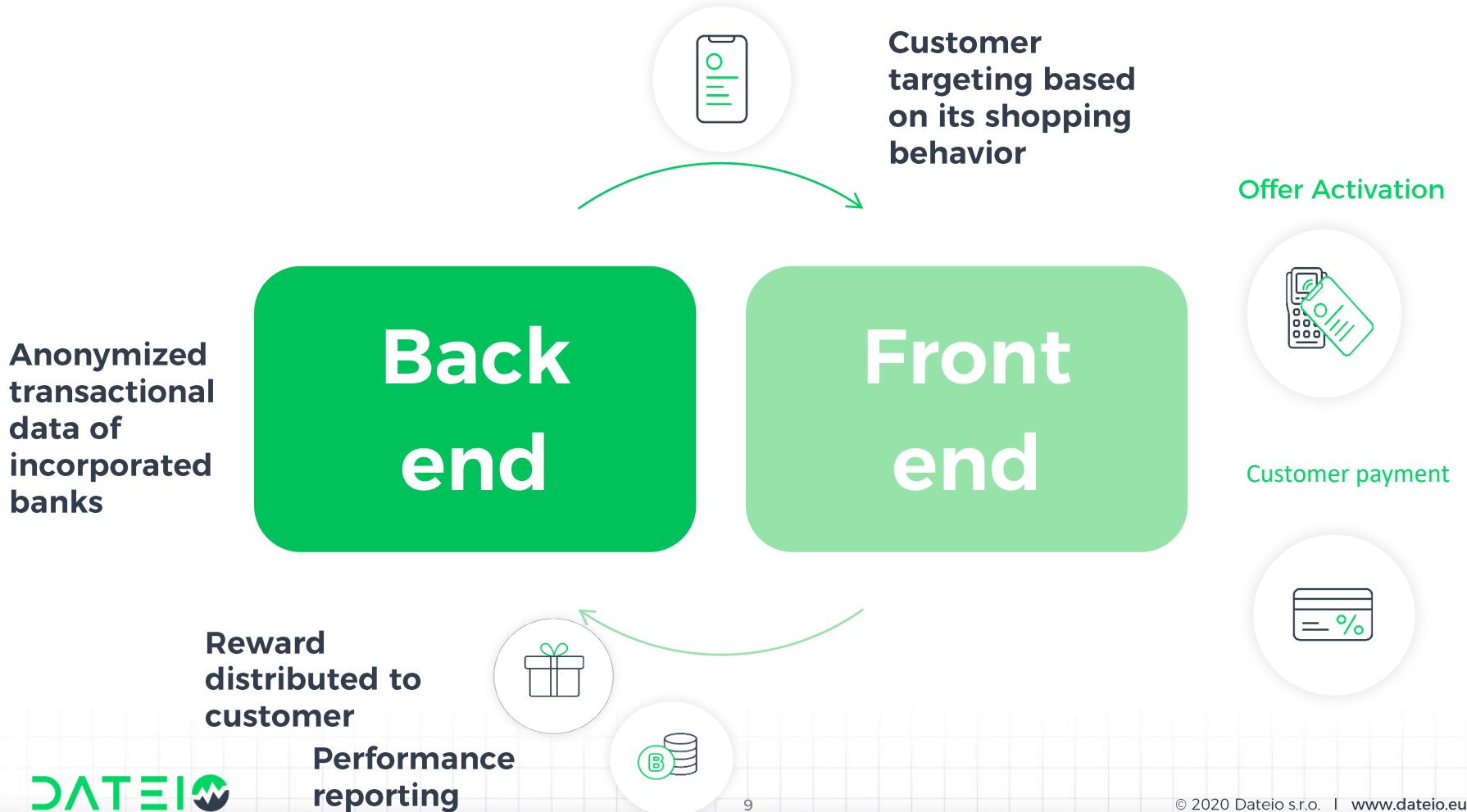
Romania
(~60 in total)



International
(available in
all three
markets)



Dateio Platform Basic Scheme

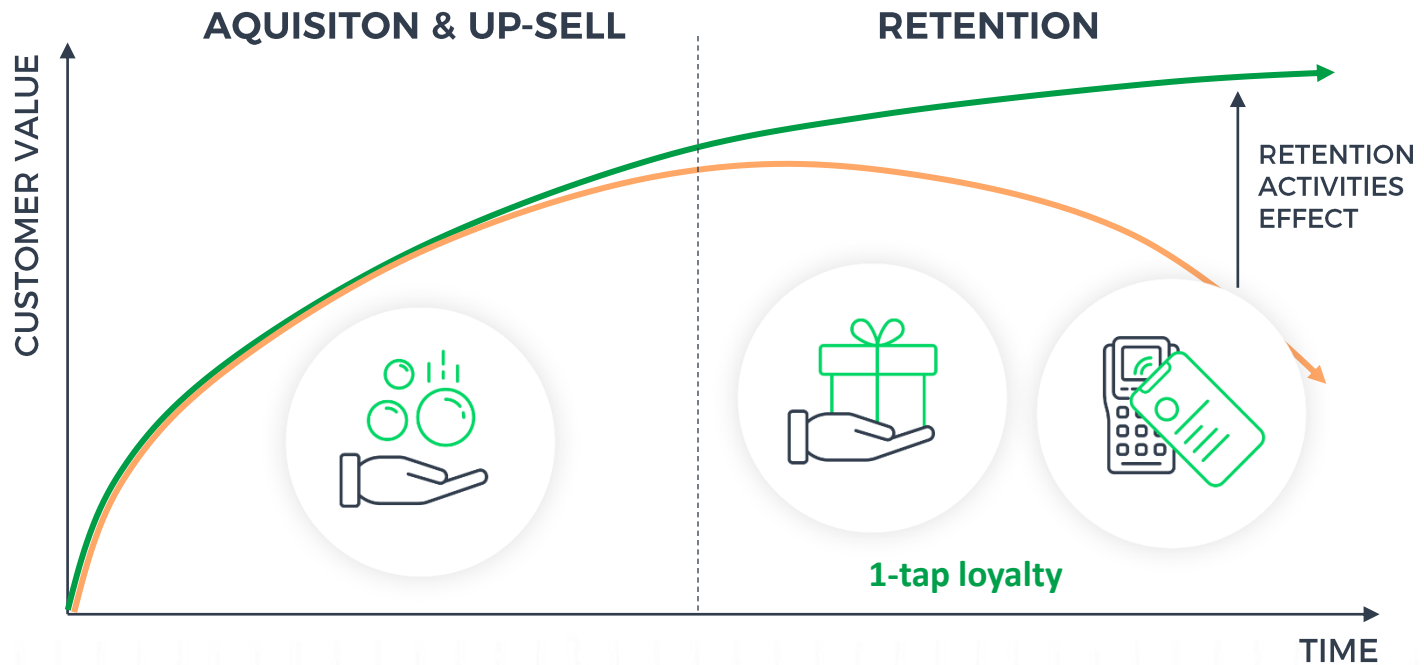


Our Front End consists of three products...



... and covers all phases of the customer's life cycle

Use of Dateio products within the customer's life cycle



Card Linked Marketing - Cashback

Activate offer



Offers **targeted** based on client transaction history

Activation eliminates cases when client **does not know about the offer** and still gets cash-back (typical in other programs)

Pay at the retailer



Seamless offer redemption simply through card payment

Get cash-back



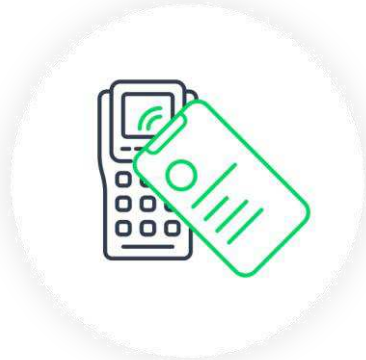
Cash-back automatically deposited to client's account

One Tap Loyalty - Gifts

1 Offer information



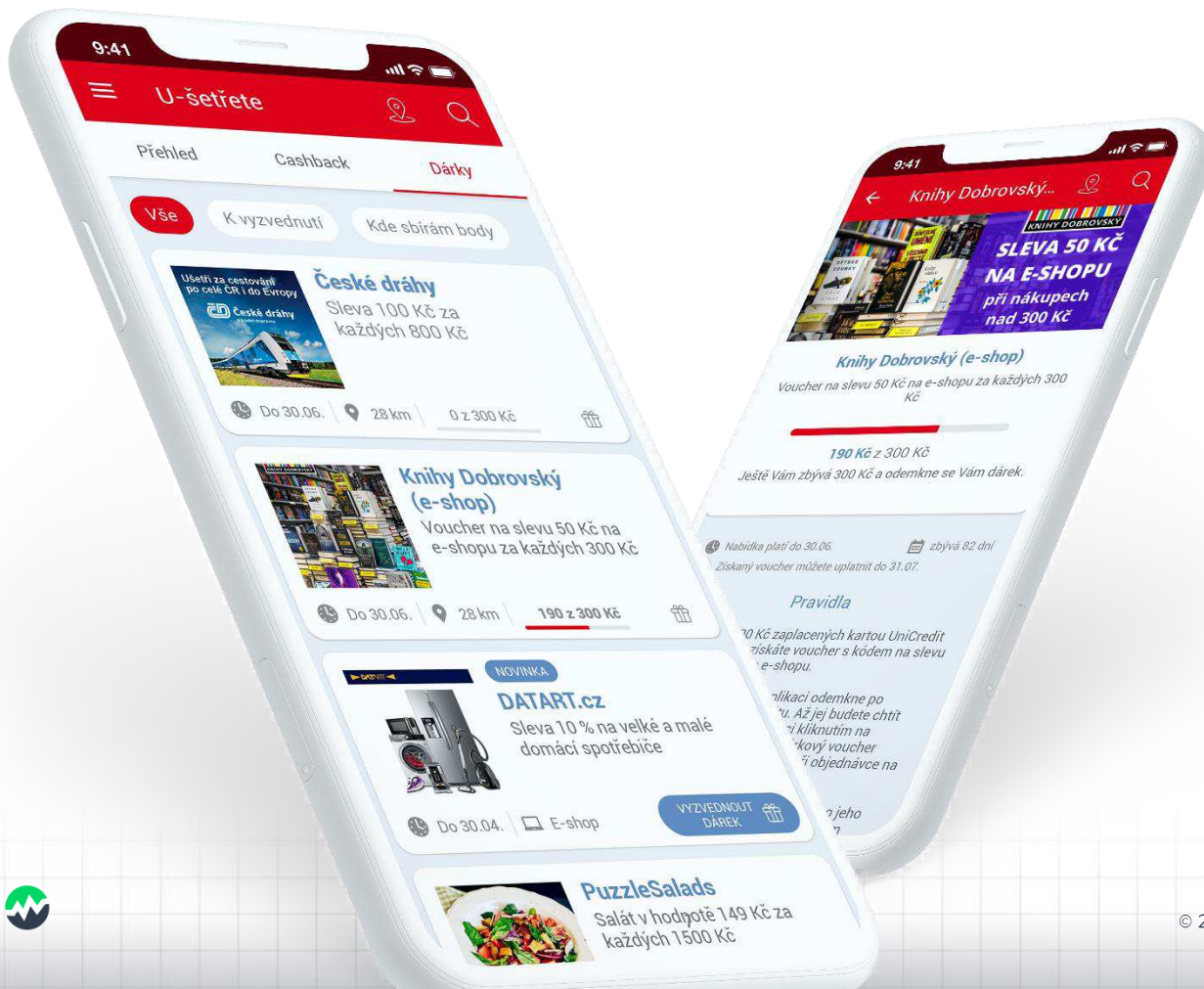
2 Card payments



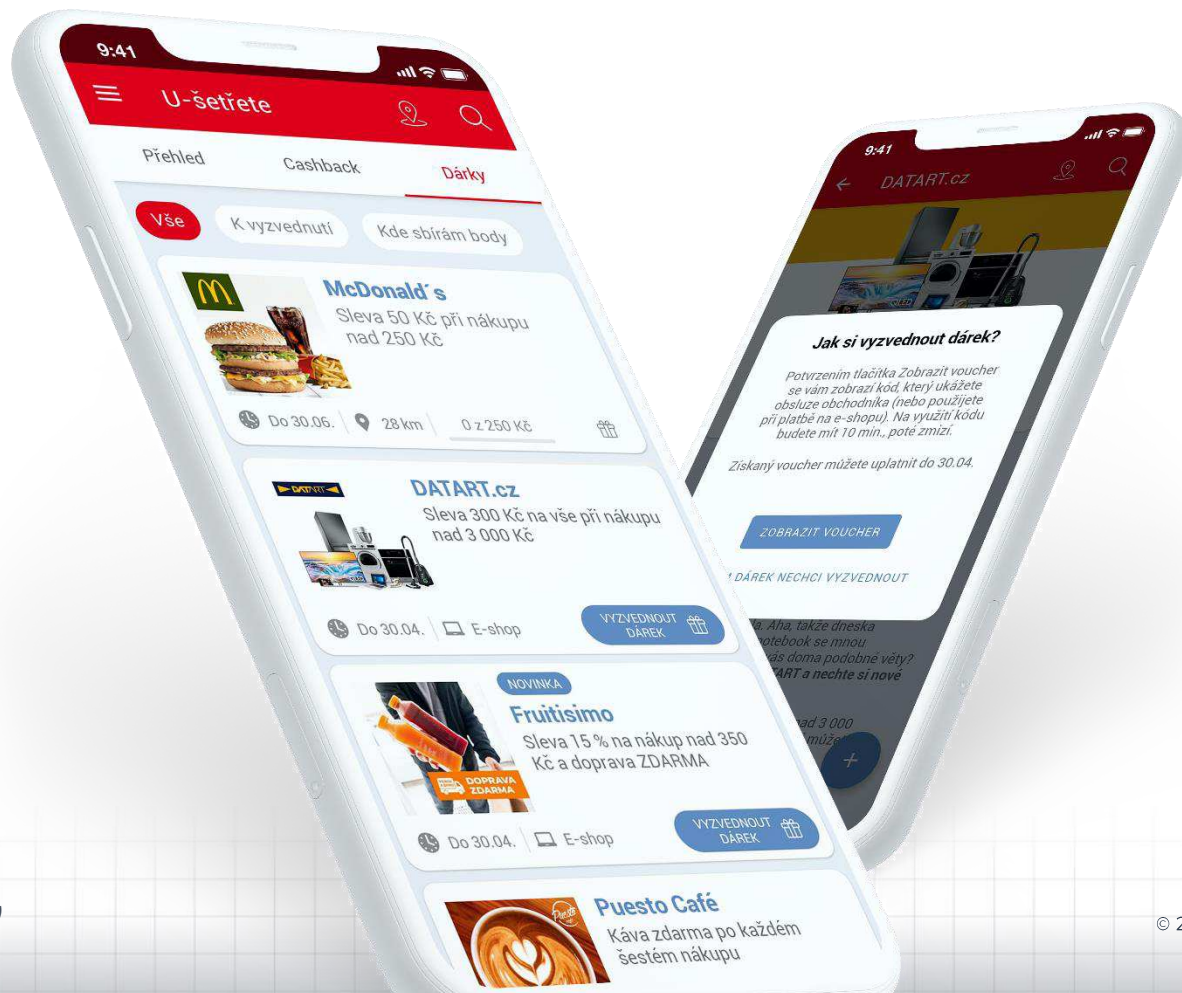
3 Reward claim



One Tap Loyalty - Gifts

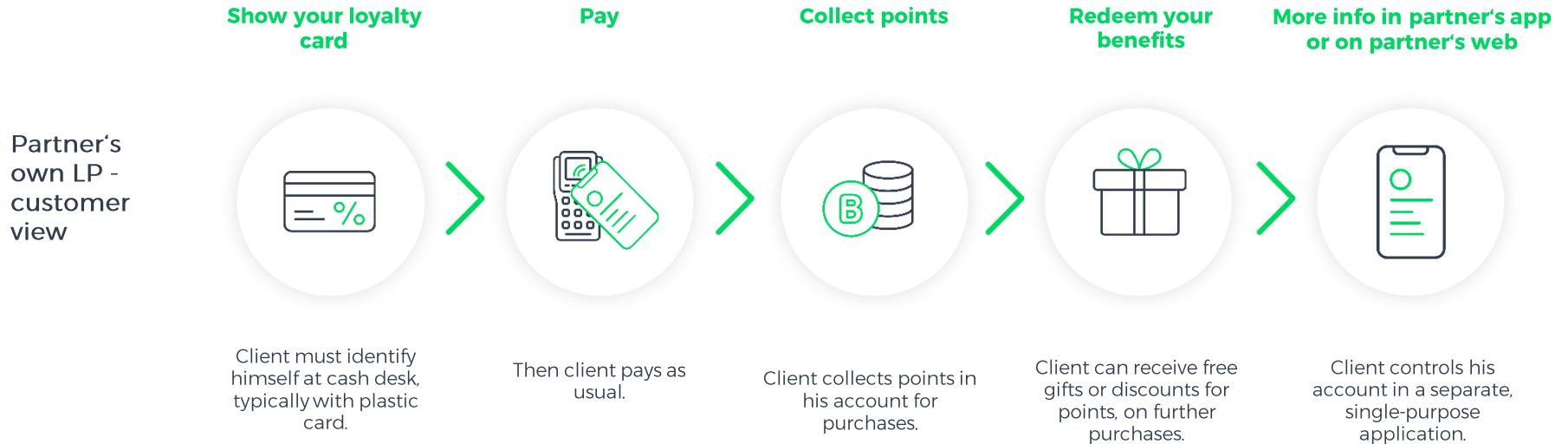


One Tap Loyalty - Gifts - Vouchers



Traditional loyalty program

Product description



One Tap Loyalty – Loyalty program on bank card

Product description

Partner's LP
on Dateio
platform –
customer
view



No identification by
plastic card.



Client does not identify
himself at cash desk .
Just pay with bank
card as usual.



Client collects points
for purchases in his
account.



Client controls his
account in a
separate, single-
purpose application.



Client can control /
check its LP program
directly from a
banking app..

Pay by card

Collect points

More info in partner's
app or on partner's web

Current status and LP
info can be found in an
app customers use
normally

Dateio Platform – 5 Advantages for you

- 1** The largest platform in CEE
- 2** One Tap Loyalty – Gifts, Your LP directly on a banking card
- 3** Mobile First on premium digital location
- 4** Full customer lifecycle management with no technical investment needed.
Work even on customers you don't have any contact for
Targeted acquisition & upsell because of cashback mechanic
Targeted retention because of Gift mechanic
- 5** When using Gift mechanic, possibility of differentiation by specific rewards used

All based on superb data analytics and customer data insights

2

Data, data,
data...
It works

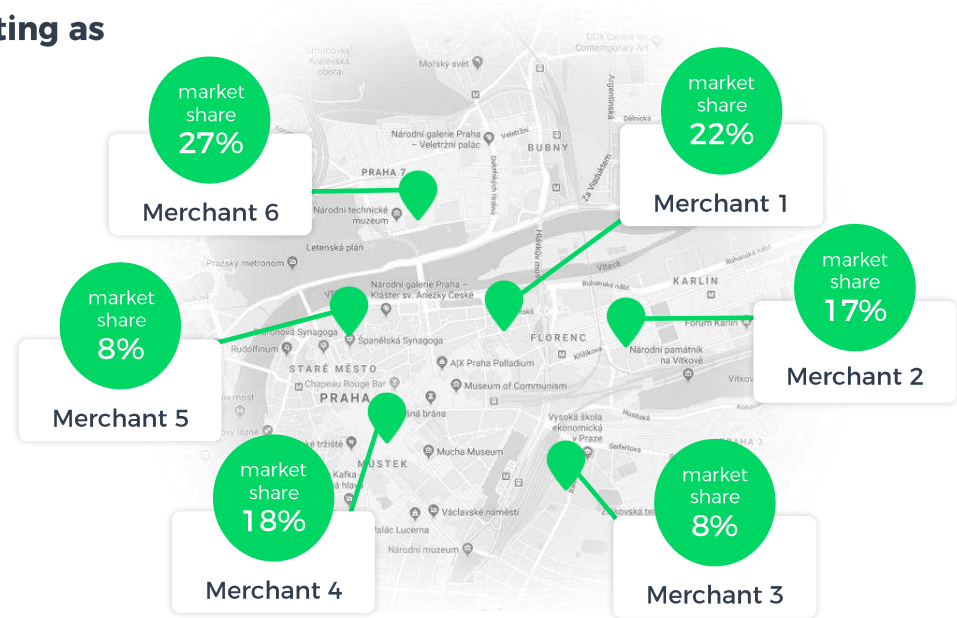
Cooperation with Dateio platform enables the extension of client behavior analytics

Dateio provides campaign performance reporting as standard

- ➔ Total spending
- ➔ Frequency of purchases
- ➔ Average transaction value
- ➔ Spending change for customers with offer activation

With bank data, we can also offer a view of „outside“ the store behavior

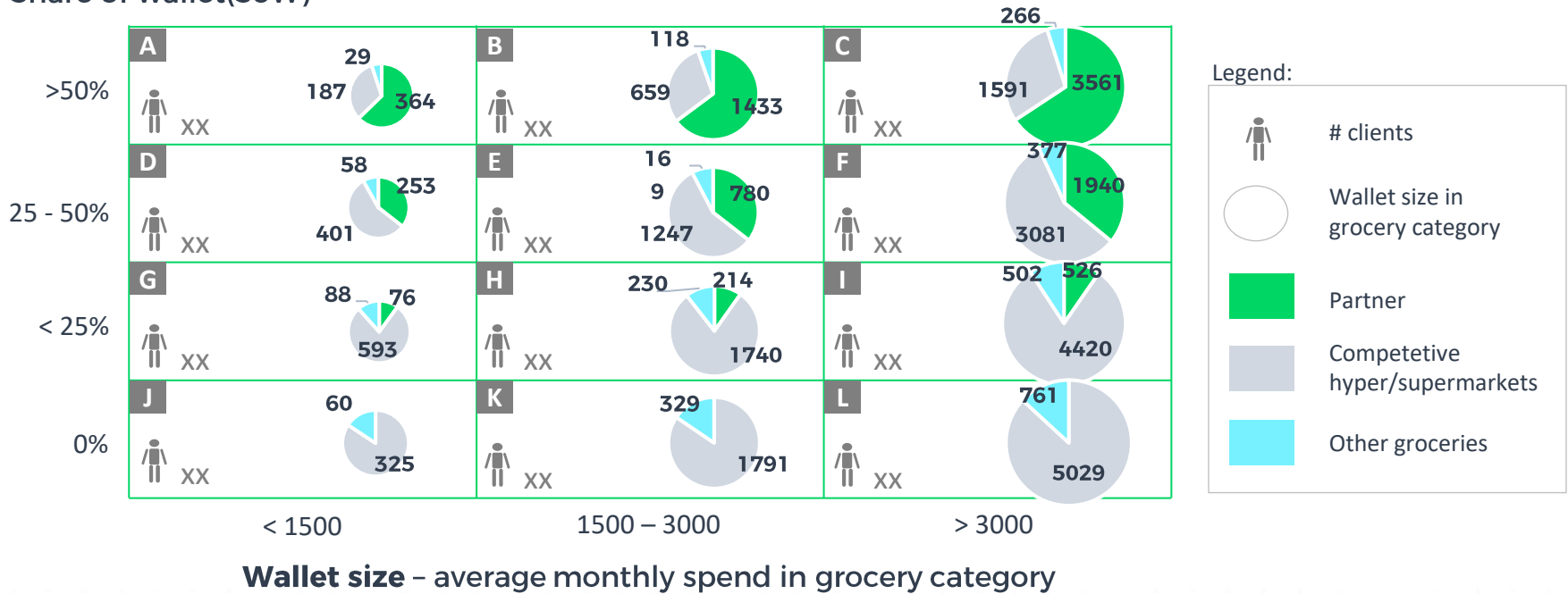
- ➔ Where your clients normally spend
- ➔ Share of wallet in given segment
- ➔ Market position of your store in a given perimeter



Targeting approach is based on the client's “wallet” analysis

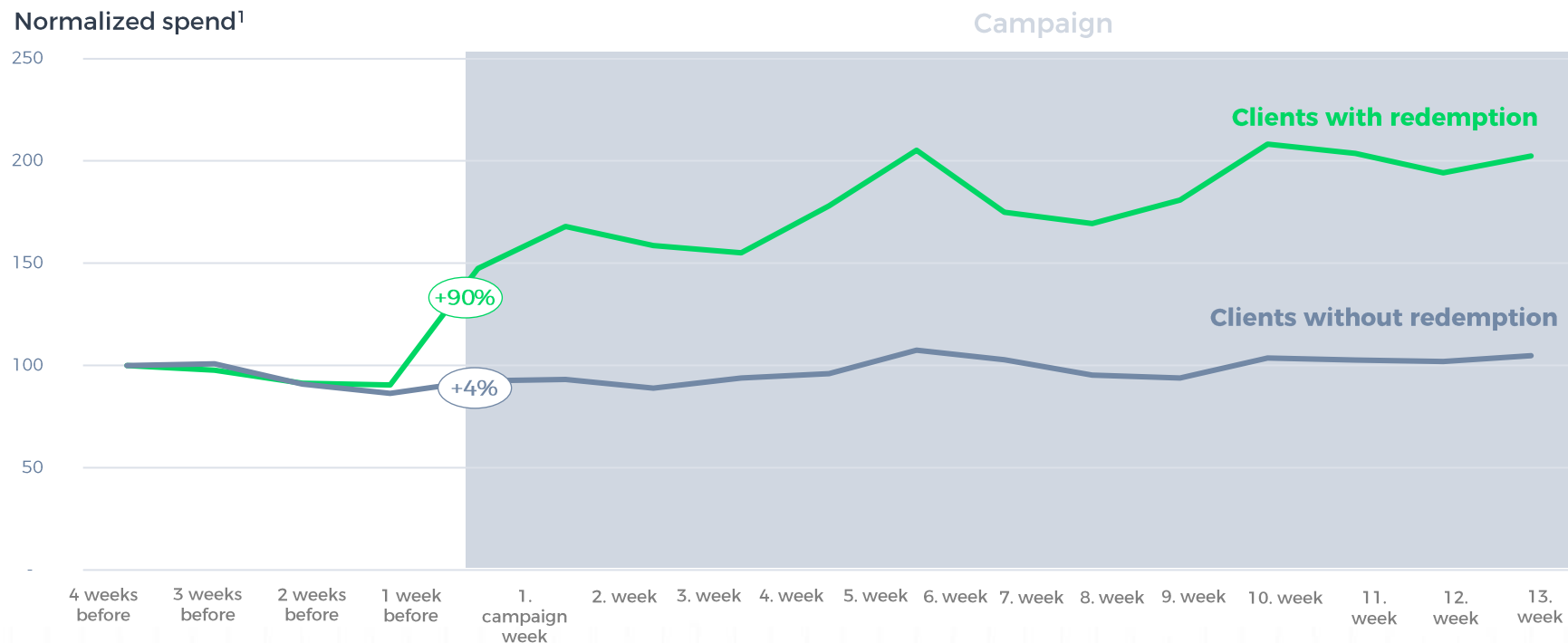
Example of client segmentation according to share of wallet in grocery category

Share of wallet(SoW)



Clients with redemption almost doubled their spending in average, spending of other clients was unchanged

Evolution of spend of clients with redemption of campaigns vs. control group



1) Both groups normalized to 100, 4 weeks before campaigning start

Clients who activated the campaign spent significantly more in the campaign than clients without activation

The effect of activating a campaign on spending during the campaign

Total spend per client during the campaign (Kč)

Wallet size

Partner's SoW	< 1500		1500 - 3000		> 3000		Without trxs in gas	
	With activation	Without activation	With activation	Without activation	With activation	Without activation	With activation	Without activation
50 - 80%	1265	463	2661	2111	5353	4208	187	6
25 - 50%	696	257	1822	1188	3298	2325		
0 - 25%	308	113	545	237	900	424		
0%	121	23	144	47	193	66		

With activation

Without activation

% of clients with spending, who bought

Wallet size

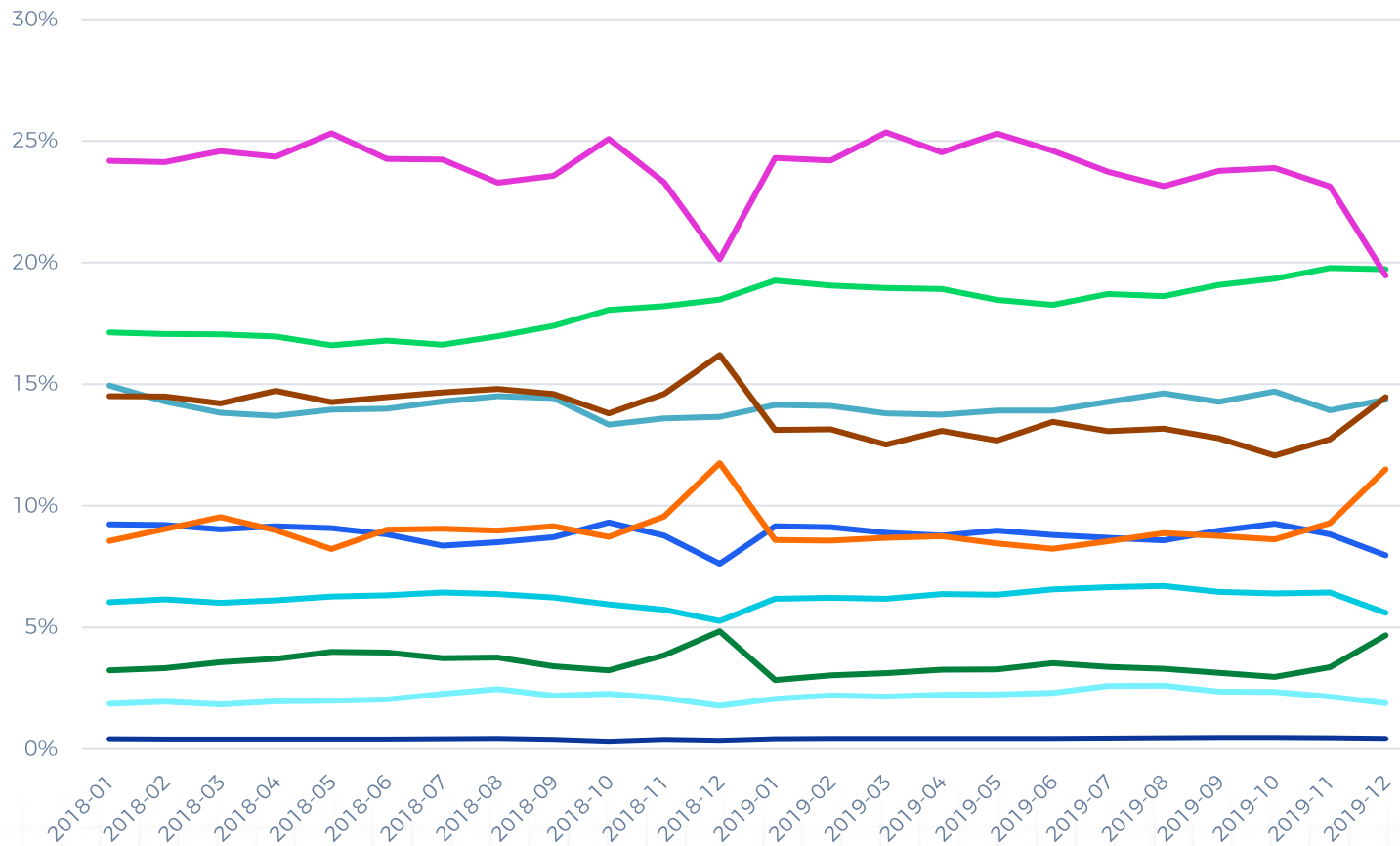
Partner's SoW	< 1500		1500 - 3000		> 3000		Without trxs in gas	
	With activation	Without activation	With activation	Without activation	With activation	Without activation	With activation	Without activation
50 - 80%	60%	30%	84%	77%	93%	84%	13%	1%
25 - 50%	50%	30%	75%	65%	86%	75%		
0 - 25%	33%	22%	43%	31%	53%	40%		
0%	12%	5%	14%	7%	17%	9%		

Total spend per client, who bought (Kč)

Wallet size

Partner's SoW	< 1500		1500 - 3000		> 3000		Without trxs in gas	
	With activation	Without activation	With activation	Without activation	With activation	Without activation	With activation	Without activation
50 - 80%	2104	1463	3165	2737	5754	4994	1468	505
25 - 50%	1394	859	2439	1823	3820	3114		
0 - 25%	943	512	1263	760	1704	1058		
0%	995	461	1049	656	1159	713		

CZ Market share in business vertical





Do you want to know
more?

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