



TapiX: Give meaning to your card payment data!

TapiX provides you with additional information for payment data

Transaction in your system

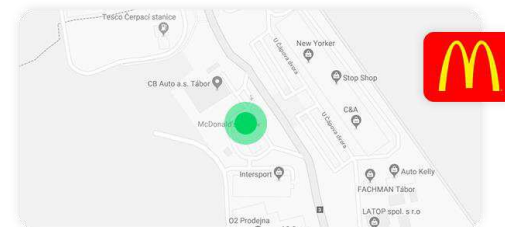
M RESTAURANT S.R.O.
TABOR CZE



MC Donalds
Soběslavská 2929
Tábor
GPS: 49.394996, 14.687690

Food and Drink

Fast Food



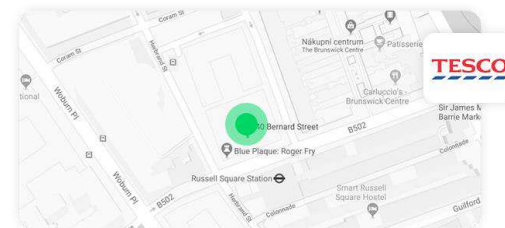
TESCO STORES 2720



Tesco
40 Bernard St, Russell Square
London
GPS: 51.523391, -0.124461

Grocery

Hyper-Supermarket



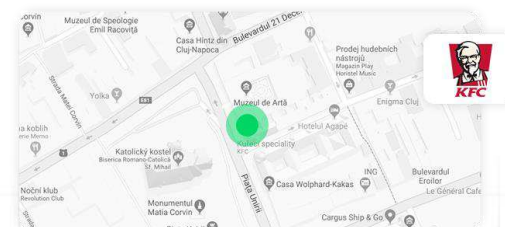
US FOOD NETWORK SA
CLUJ NAPOCA



KFC
Strada Iuliu Maniu 1
Cluj-Napoca
GPS: 46.770209, 23.590543

Food And Drink

Fast Food



Simple to integrate real-time REST API



1. Client shops at the merchant and **pays by a card.**



2. The transaction arrives into to bank and is described in your system as:
M RESTAURANT S.R.O. TABOR CZE



3. **You call** web service **TapiX API** (in the form of REST API) that provides you with data in the form of:
MC Donalds,
Soběslavská 2929, Tabor,
GPS: 49.394996N, 14.687690E,
Food and Drink, Fast Food



4. Bank receives **clean and structured information** that is stored for further use

```
CARD PAYMENT(16.10.2018)
5351-5XXX-XX72X6871/5846D
581932-CZE-TABOR MRESTAURANT S.R.O.
2X6884671/DF 279,00 CZK 5F5DF5D
```



McDonald's



279,00 Kč

16.10.2018 14:23

Soběslavská 2929, 390 05 Tábor

TapiX's mission is to deliver maximum data coverage, accuracy, and information detail

How we do that?

AI-powered algorithms

Statistical algorithms

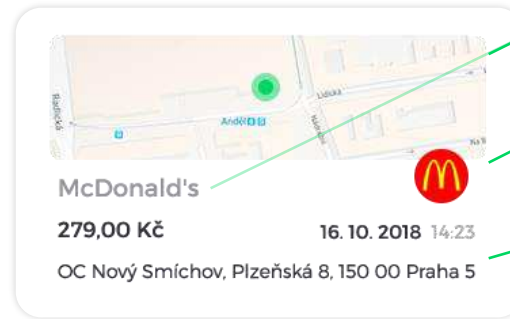
Outlier detection

Various data sources

Human verification

Feedback API for clients/banks

Outcome - Czechia example



Brand name - 85%

Logo - 60%

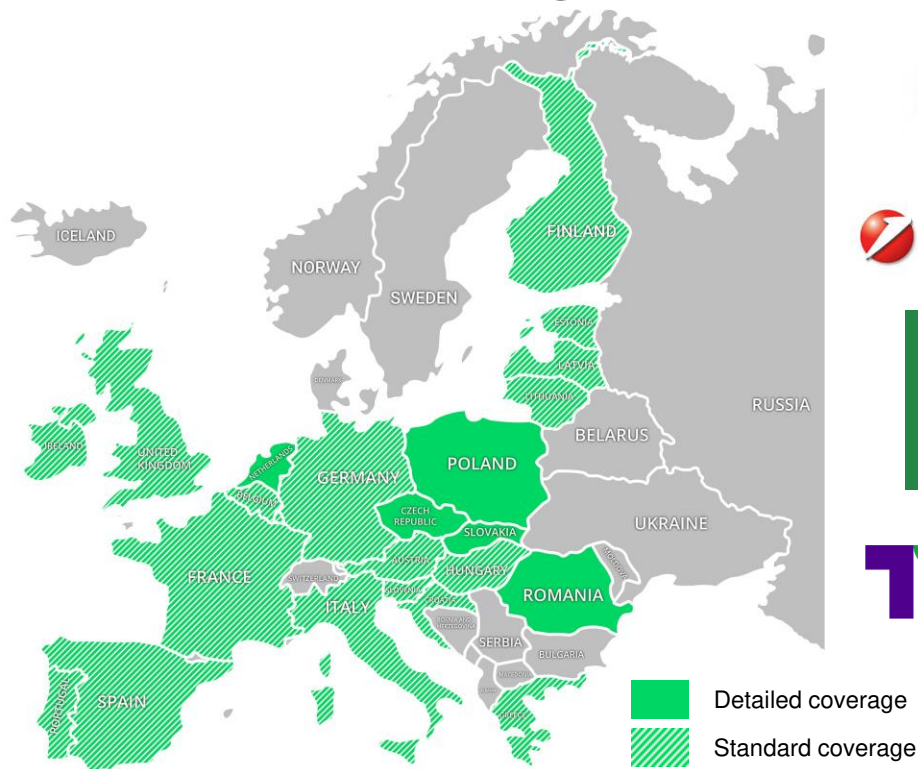
Location - 81%

Categorization - 90%

Food and Drink

Fast Food

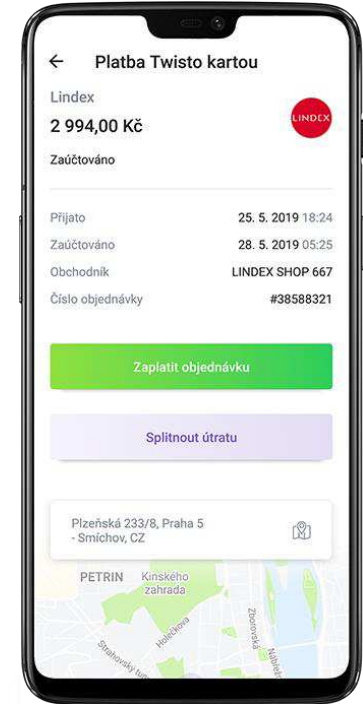
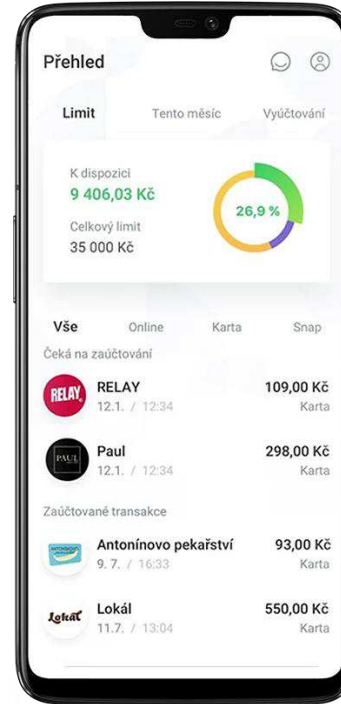
We are expanding across Europe



We are able to enter new market within 2-3 months

CX

Modern mobile/internet banking worthy of 21st century



Modern mobile/internet banking worthy of 21st century

OLD



NEW

Bring transparency and insights into clients' spending

High quality categorization to support your PFM platform

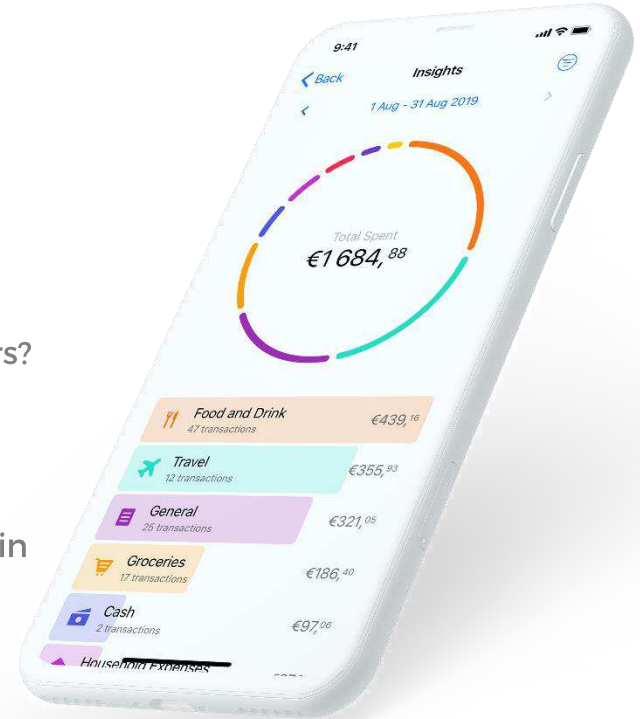
- 22 main categories and 350+ tags

Insights and payment overviews on level of individual merchant

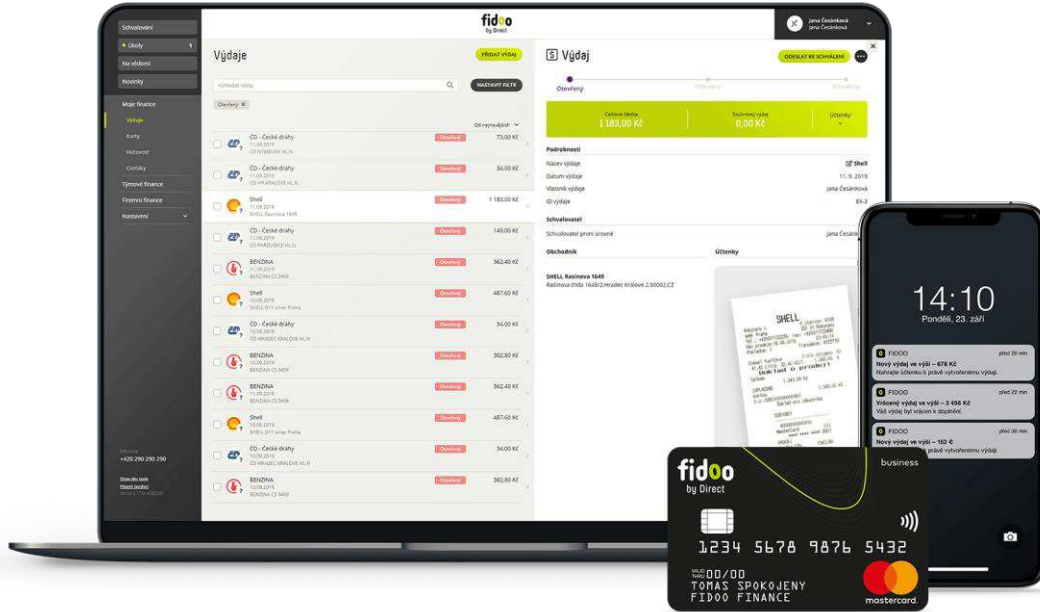
- How much did I spend in Starbucks last month?
- What is the percent of my grocery spending at individual retailers?

Multi-banking with more information than standard internet/mobile banking

- Bring your clients more information and overview than they have in their home bank by enriching their data obtained via PSD2 interface



Key ingredient for simple and clever company finance management



- Higher transparency for users - faster and easier orientation in expenses
- Enabler for automation
- Improved monitoring of card transactions – GPS, expense type
- Insights into users' card usage and behavior

Users:



ŠKODA



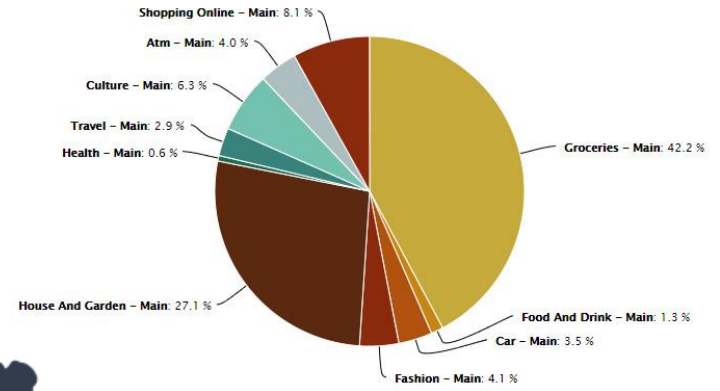
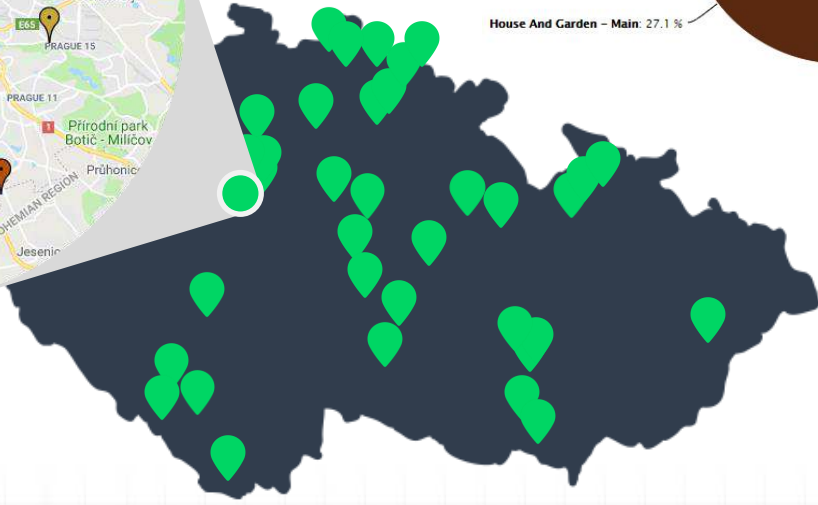
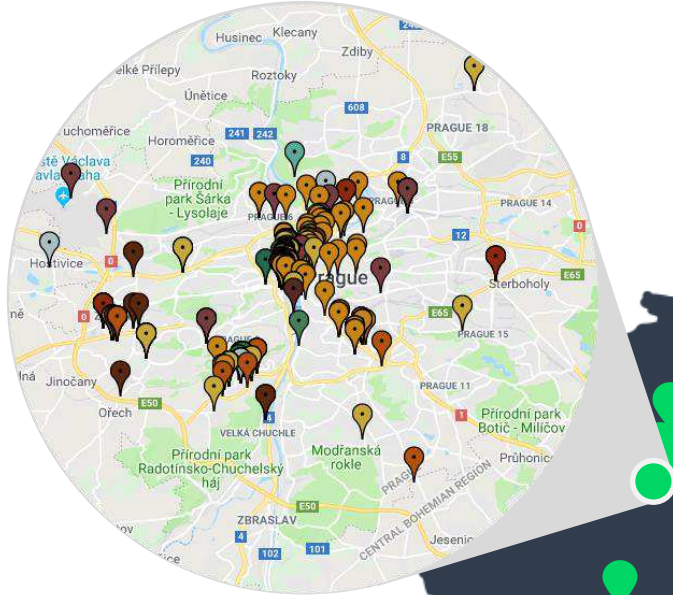
istYLE Deloitte.

smartwings



Analytics

TapiX allows you to understand client's life



Take Your Marketing and CRM to new level

Detailed client perception

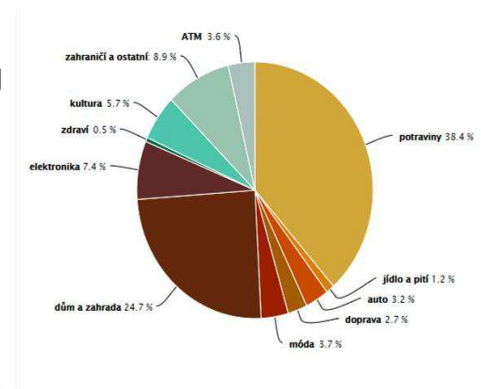
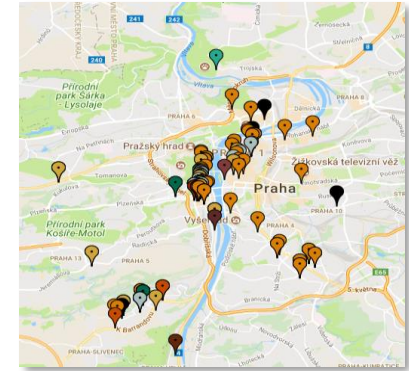
- client segmentation according to behavioral parameters & regionality

Cross-sell & upsell

- cross-sell/upsell of products based on client segmentation / particular payments / location (mortgage, higher payments during renovation, etc.)

Tailor made campaigns and communication

- Individualize communication for each client



Enhance Your Risk scoring

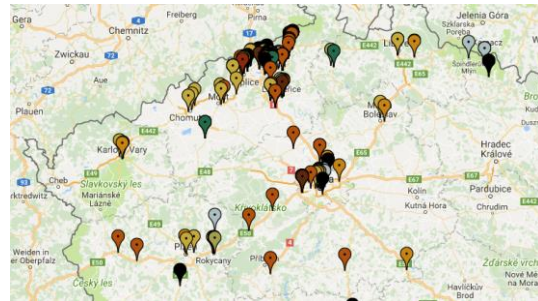
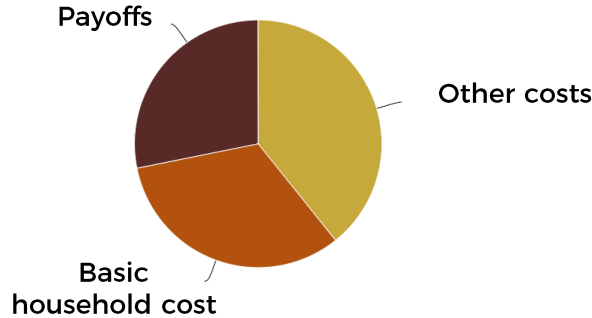
With digital bank statement obtained via PSD2 interface...

... we provide you with data about client's shopping behaviour and localisation ...

...even, predictors & statistics for modeling.

Číslo účtu	Typ účtu	Průběžná částka	Průběžná částka (bez poplatků)
11111111111111111111	Účet	20 400,00	20 400,00
11111111111111111111	Účet	0,00	0,00
11111111111111111111	Účet	13 200,00	13 200,00
11111111111111111111	Účet	8 179,00	8 179,00

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Does income stem from **employment contract or social benefits?**

How much of installments are being paid monthly and to which companies?

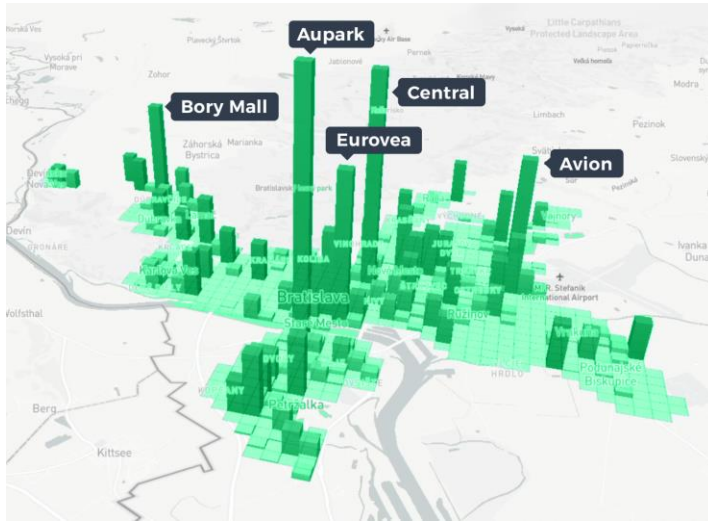
How much of monthly spend is **necessary costs** (rent, food, energy) and how much is non-essential (leisure, restaurants,...)

Is significant amount spent directly on **gambling, pubs, etc.**

Is reported **city of residence** the same as shopping patterns show?

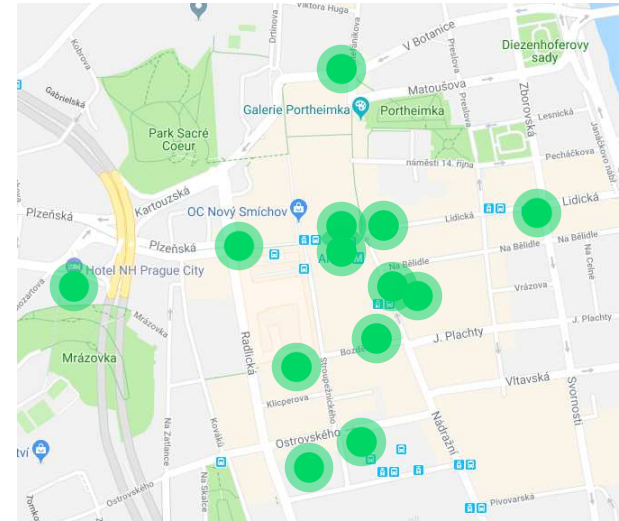
Applications supporting internal projects and business decisions

Where do your clients spend more often?



Distribution of card payments in the city

Where do your clients withdraw money from and which options do they have?



Existing ATM network in micro locality Anděl - Prague

Summary

Main Benefits

- You can call TapiX API **at any time**, during authorization or after settlement of single transaction, or in daily batches
- API works also for bank **transfers**
- The service is available **24/7** with guaranteed availability of **99,5%**.
- We are able to **recognize 85-90%** of clients' transactions
- We enrich **40+ M transactions per month**
- To get transaction data you do **not share any personal data of yo**
We are GDPR compliant and ISO 27001 certified.
- **Very simple integration** with our cloud-based service. On premise solution is also available



Do you have any questions or do you want to try TapiX?

Contact us



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Co-founder & COO

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☎ +420 776 013 548

Nové řešení pro váš marketing