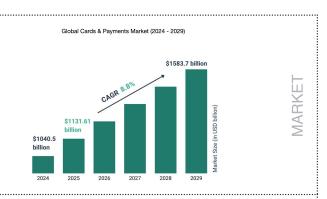


- Payment cards are big business. The global payment-card usage exceeded \$100 billion per day in 2024; expected to grow to \$200 billion per day by 2030.
- Loyalty programs drive between \$5 \$10 billion of additional revenue per day in payment-card usage.
- Globally, 65% of payment card users participate in two or more loyalty programs and over one quarter are enrolled in five-plus programs.











- Merchant loyalty programs require customers to acquire merchant branded card or share their email id / mobile number during registration.
- Customers cannot join a loyalty program anonymously.
- Loyalty programs do not allow customers to aggregate line-item transaction details of their purchases in a centralized repository.
- Loyalty programs also do not give merchants access to customer spending behavior outside their store or partner network.
- Token-based Loyalty Program to allow customers to join unlimited merchant loyalty programs anonymously.
- State-of-the-art point of sale (PoS) machines to capture customer transaction records anonymously in a centralized repository.
- App to search the centralized repository for products, businesses, and services ranked by implicit and explicit reviews.







SOLUTION

STRATEGY













- Customer Retention System
- Review Management
- API License
- Business Insights
- Smart Wallet
- Targeted Ads
- Decision Support
- Professional Services

Seeking **US \$3 Million** to develop...

- Payment Transaction Simulator.
- Point of Sale (PoS) prototype to link payment card tokens with customer transaction records.
- ValiDeck server platform prototype to save anonymous customer transaction records.







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