



Visa Loyalty Solutions
[My Rewards]



Digital Rewards

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All Digital!

By 2030, we're going to see potentially
100 trillion sensors connected to the Internet.
Everything around us will be smart.



No More Credit Cards!

“We’ll probably be the last generation to use the term ‘credit card’ and ‘debit card’... It will probably be **‘debit access’ or ‘credit access’** and it will likely be loaded on to a **mobile device.**”

John Stumpf, former CEO of Wells Fargo,
Goldman Sachs US Financial Conference.



Consumer Mind!

Understanding consumer behavior has become increasingly complex. Many times **we decide under the emotional motivation** by exploring the consequences of limited rationality, social preferences, and lack of self-control.

Richard Thaler, Nobel Prize
Economic Sciences,
“for his contributions to behavioral economics”



User Experience first! Loyalty will follow.

Research shows that monetary rewards are not the sole driver of customer loyalty programs, and that increasing experiential rewards provides greater long-term benefits.



Make it smart!

The demand for experiences is growing.

Tracking customers **online behavior** and using **artificial intelligence, machine learning, and analytics** as algorithms to get better at **predicting behaviors and tailoring offers for consumer.**



Humanize Loyalty!

Remember: **“loyalty must be earned”**

For businesses this means creating a roadmap to **establishing genuine emotional brand connections at scale.**



Virtuosity cycle!

76% indicated they're more engaged with loyalty brands when given **more opportunities to earn and redeem loyalty points.**



Travel is better!

81% of consumers would be **more likely to book travel** with a specific travel loyalty brand **if they could earn more points and miles with that brand.**



Revenue growth!

12% - 18% Accenture has found that **members of loyalty programs** generate **incremental revenue growth per year** than non-members.



Higher quality!

72% are willing to pay a higher price if it ensures higher levels of product options and/or quality.

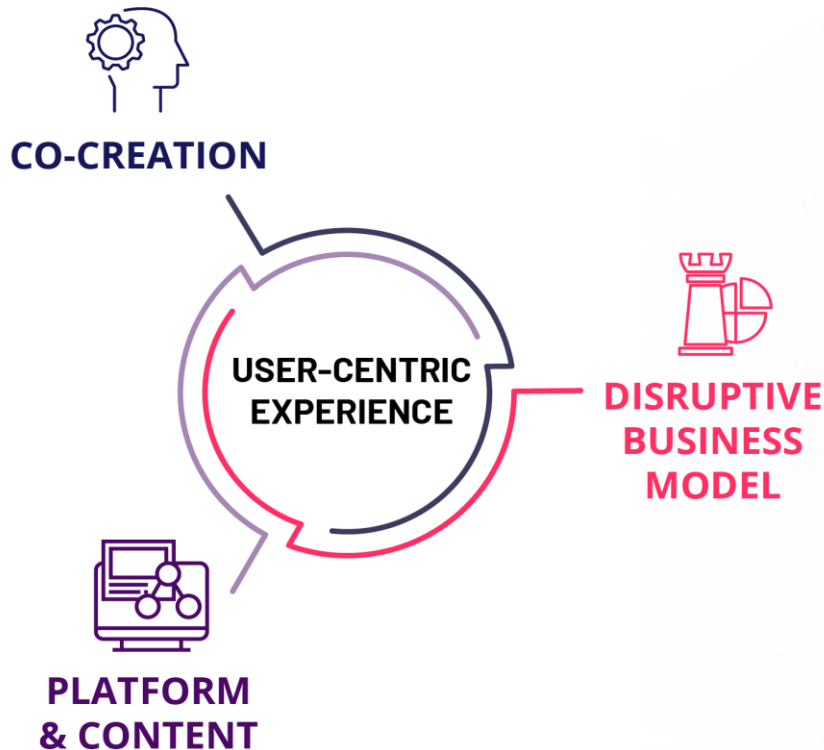
What **surveys** said

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Mobile!

86% would like **to access** loyalty programs **via** smartphones.



Introducing

A superior, **white label, all-digital loyalty platform** that opens a new world of redemption opportunities with **unparalleled user experience.**

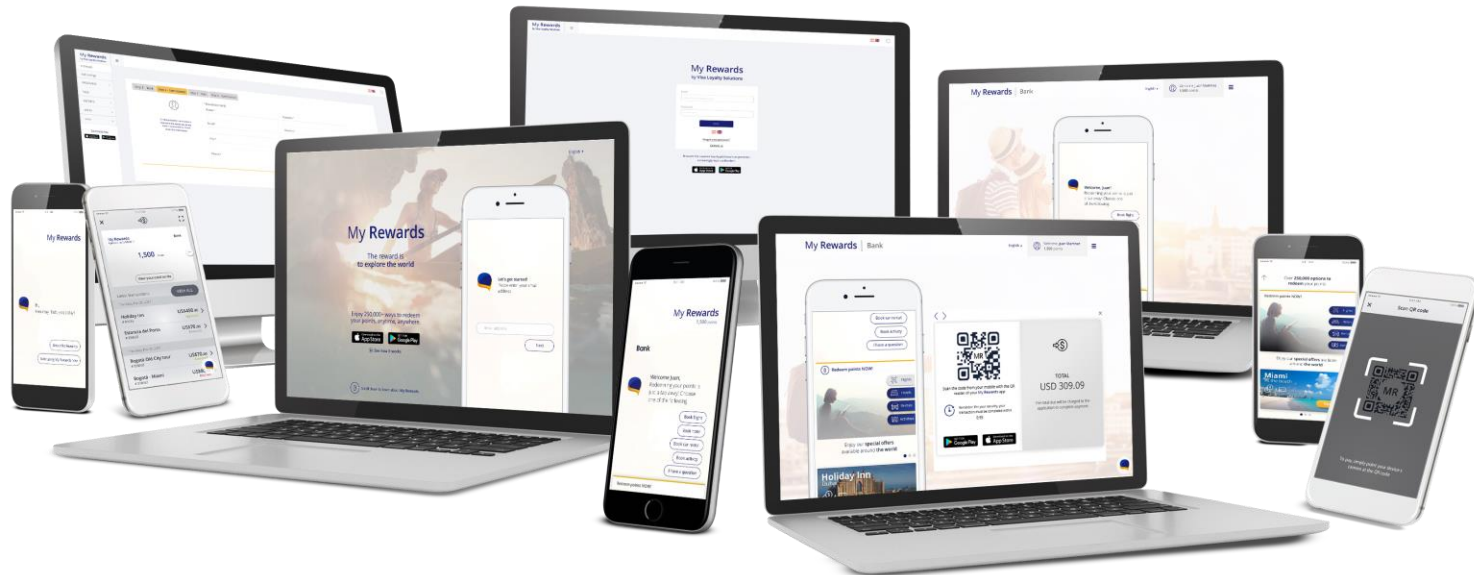
Bringing the **Solution to Life**

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➔ FOR **BANKS**

Agnostic. Digital. Customizable.



Bringing the **Solution to Life**

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➔ **FOR BANKS**



- **Ability to customize the app and online portal**
- **Ability to create different cardholder segments**

Bringing the **Solution** to Life

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➔ FOR **BANKS**

Instant activation



1

Register

- User
- Password

2

Customize

- Branding
- Color scheme

3

Create

- Point-dollar value
- Cardholder upload
- Point upload

Dedicated **business development, marketing and technical teams** to support end-to-end frictionless bank + cardholder onboarding

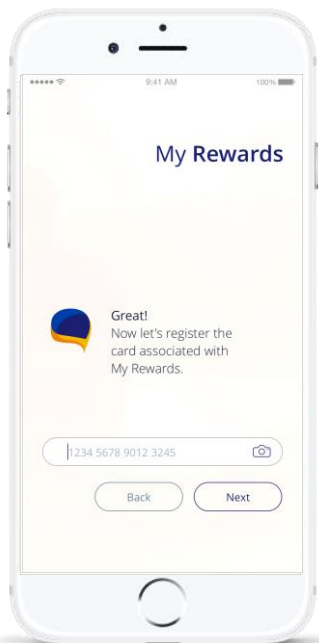
Bringing the **Solution** to Life

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➔ FOR **CARDHOLDERS**

Instant activation



1 **Download**

- IOS
- Android

2 **Register**

- Email
- Password

3 **Activate**

- Enter your CC #

Dedicated **interactive customer support**
to provide end-to-end
frictionless cardholder
onboarding + redemption

User Experience First

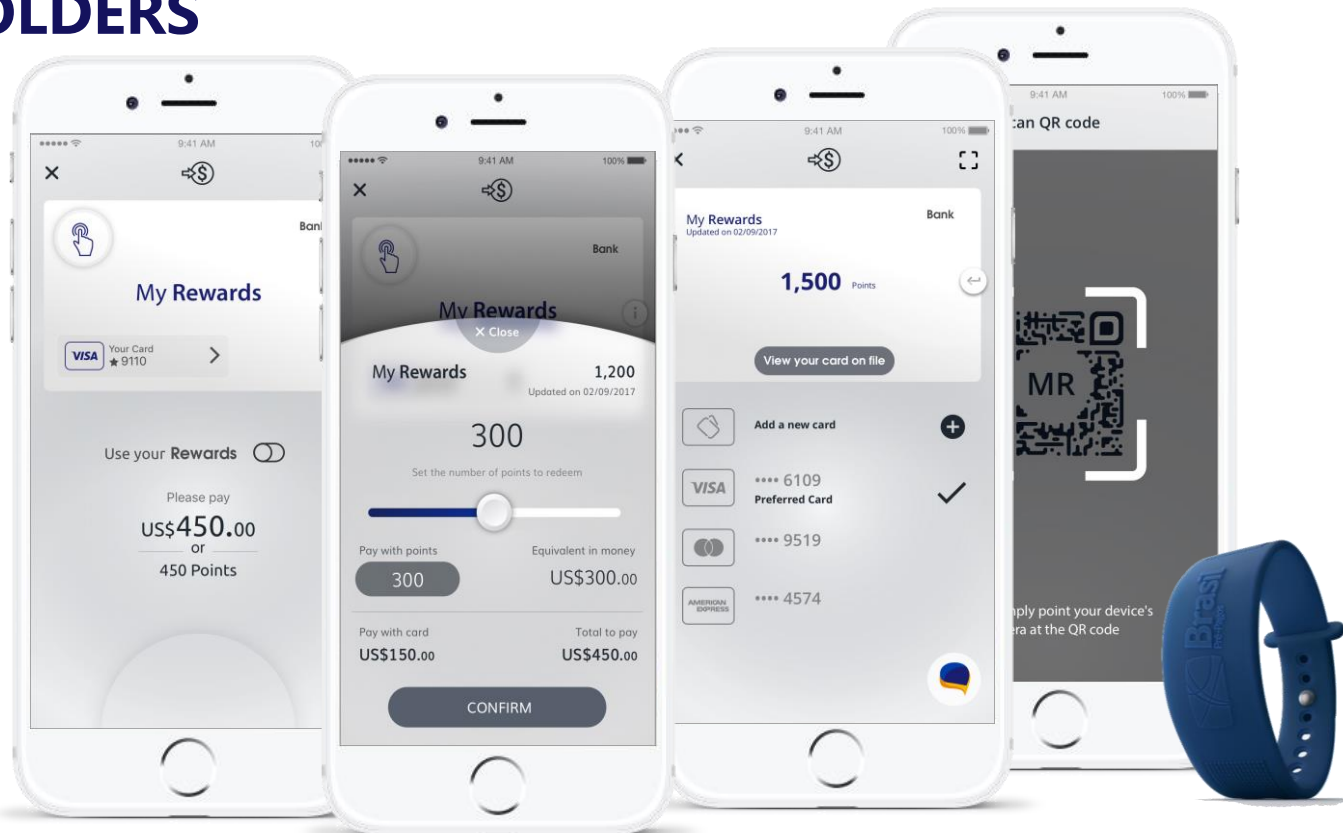
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➔ FOR **CARDHOLDERS**



Digital Currency
Cross-Border
online and in-store



User Experience first

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➔ FOR **CARDHOLDERS**

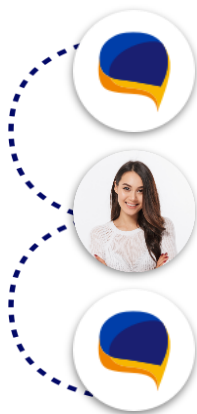
Interactive Customer Support

bot + human + AI

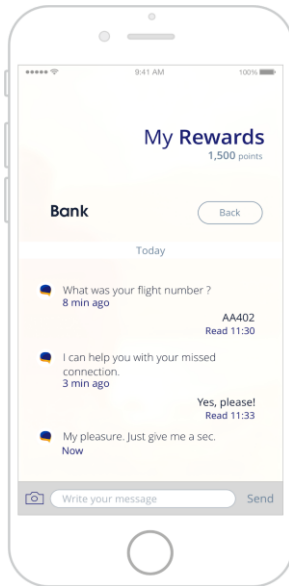
Bot starts
conversation

Bot hands over
conversation to **human**

AI hands it back to **bot**
for **routine and**
predictive processes



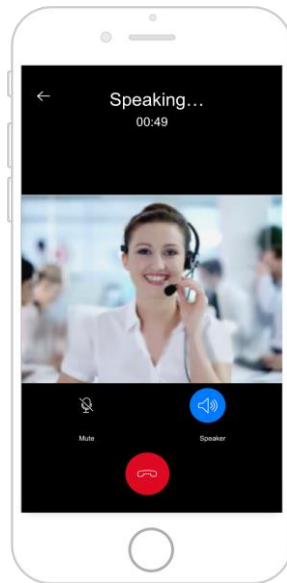
Chat



Voice



Video

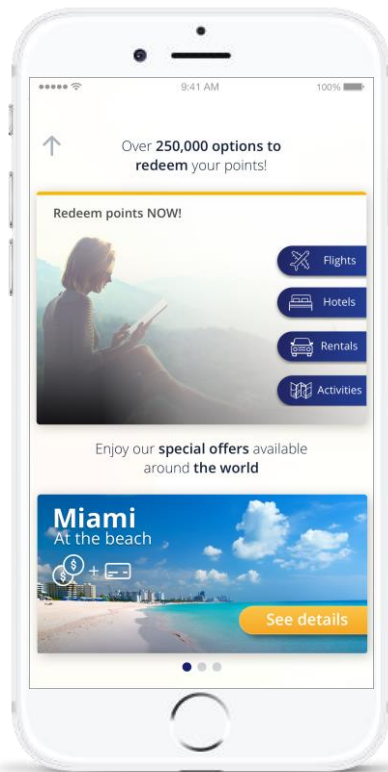


Bringing Travel booking engines

➔ FOR **CARDHOLDERS**



Metasearch engine
best-price guarantee



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Bringing Travel products

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➔ FOR **CARDHOLDERS**

Redeem & earn points anytime, anywhere



70K+
daily flights
to **1.7K**
destinations



400K+
hotels in
25K+ cities
worldwide



50K+
tours, shows,
activities, and
attractions



29K+
car rental
companies in
200 countries

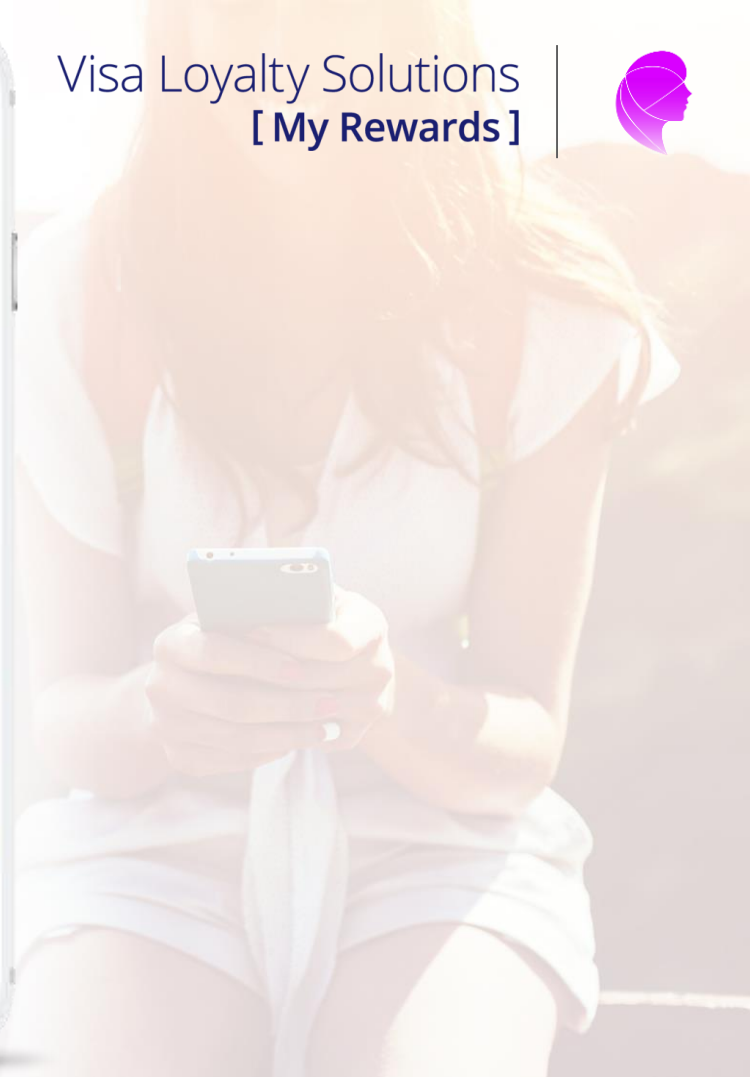
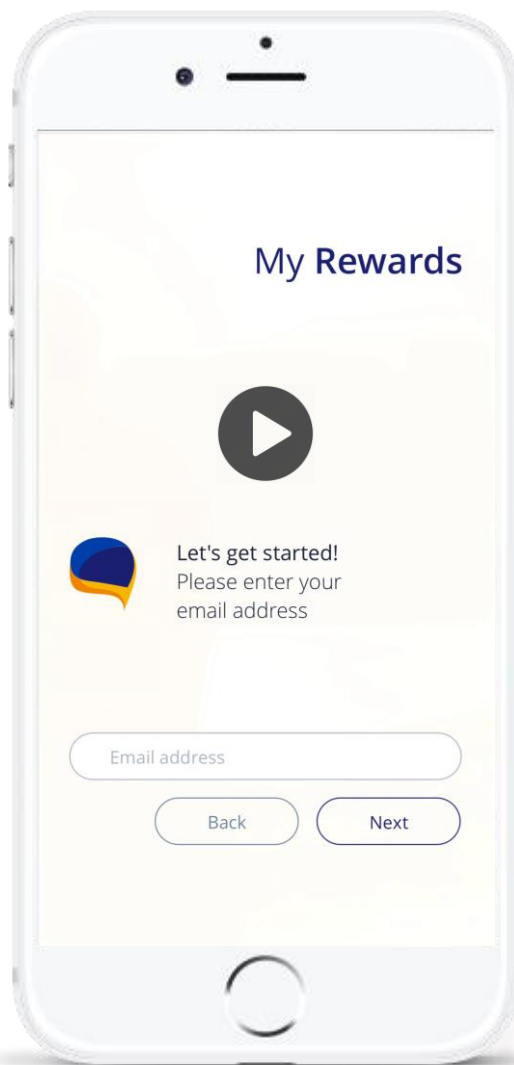


2MM+
vacation homes
in
190 countries

How it works

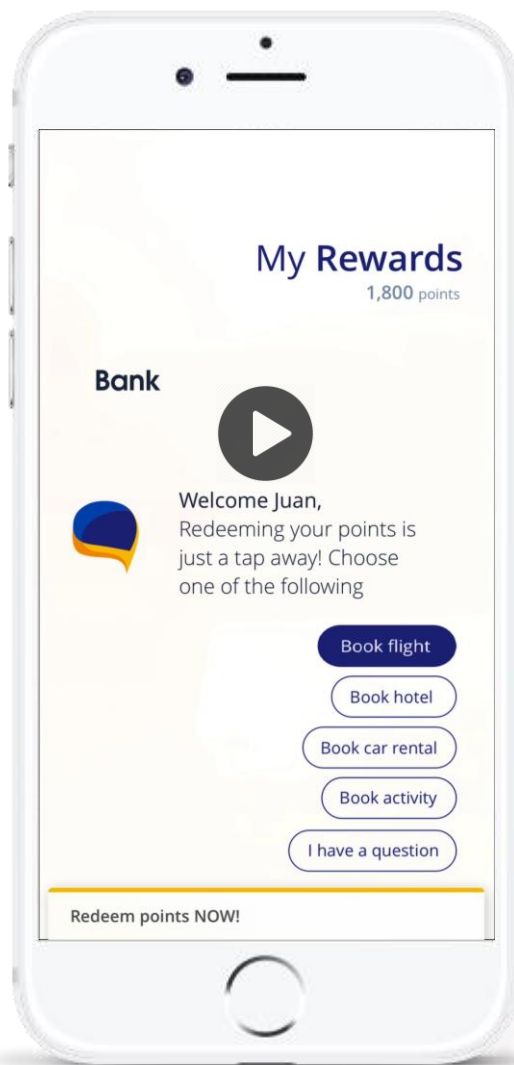
User Activation

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How it works

Booking

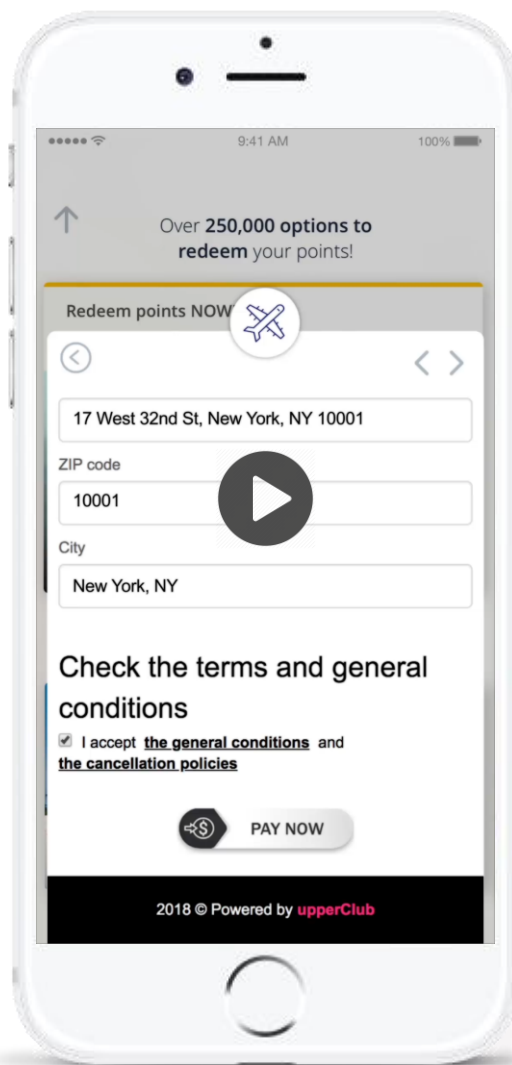


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How it works

Split Payment

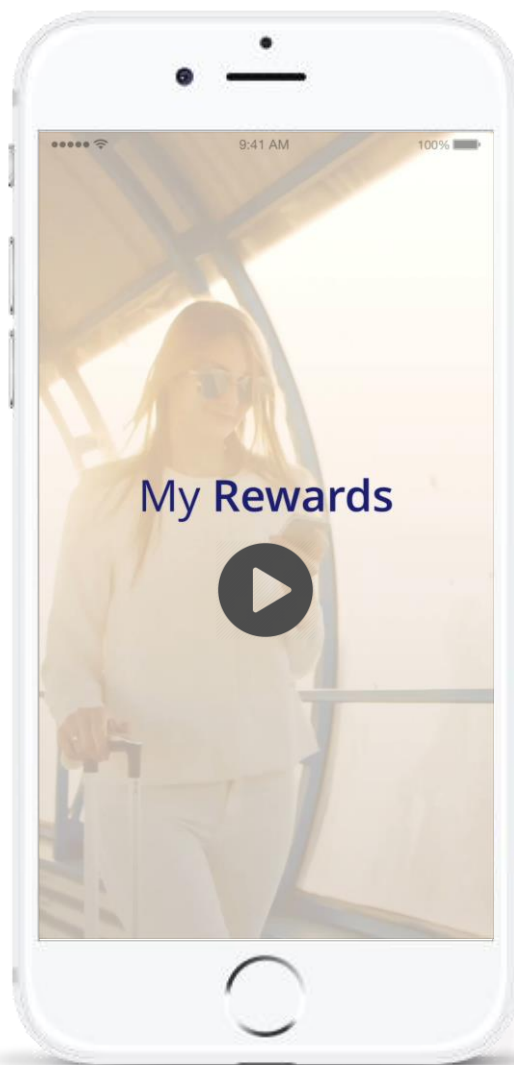


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How it works

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Performance

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7.17

average days for
first purchase
since the user was
activated



65%

average of available
points redeemed by
registered client



60%

higher average
booking transaction
vs legacy platform

Performance

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84%
of bookings
were made
using the app



16%
of the booking
**was made by contact
center agents**
(booking and payment)



1.9
average
**bookings per
unique buyer**

Performance

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33%

of sales were made
with combined
payment methods
(rewards + card)



29%

of users purchased
two or more
redemptions in
one during booking



27%

of buyers made
purchases **more**
than once

Thank you

Questions?

Collaboration or nothing
We aim toward nothing else
but global disruption

We're novae. We're DisrupTech.

Join me in causing **mass disruption** at

sergioarana.com

Head of Ventures

novae
care & connect

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The reason of my consultation
was resolved successfully.
I had a good experience with
alle, the information was
correct, and I would
recommend the program to
friends and family.

Ziyaad Neil Khan
First Citizens Bank