



## Why is high quality payment data enrichment important?

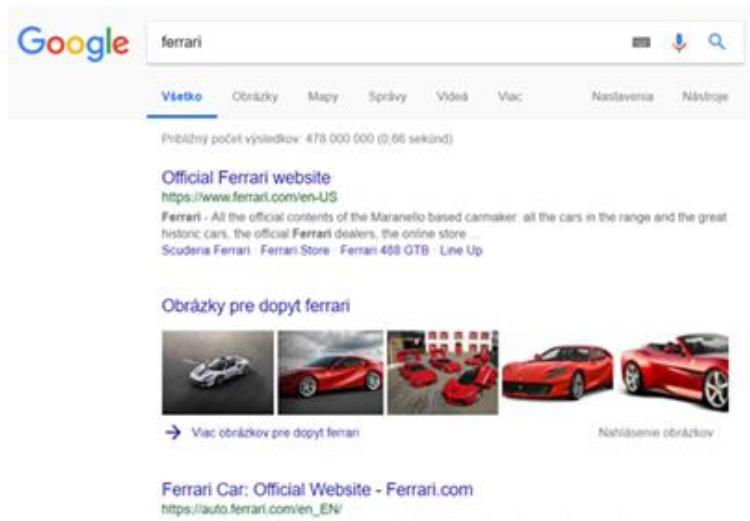
London, December 3<sup>rd</sup>

# Data in new “oil” and banks have great opportunity to be part of it

# Data in new “oil” and banks have great opportunity to be part of it

Google knows what are you looking for ...

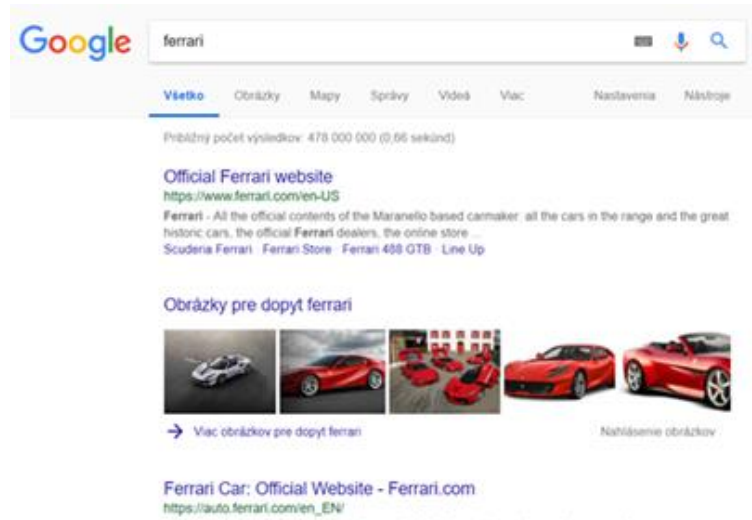
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The image shows a Google search interface for the term "ferrari". The search bar contains the word "ferrari" and has icons for voice search and image search. Below the search bar, there are navigation tabs: "Všetko", "Obrázky", "Mapy", "Správy", "Videa", "Viac", "Nastavenia", and "Nástroje". The search results indicate approximately 478,000,000 results found in 0.06 seconds. The first result is the "Official Ferrari website" with the URL <https://www.ferrari.com/en-US>. Below this, there is a section titled "Obrázky pre dopyt ferrari" (Images for ferrari query) which displays several thumbnail images of red and white Ferrari sports cars. A link below the thumbnails says "Viac obrázkov pre dopyt ferrari" (More images for ferrari query). At the bottom of the search results, there is another link for "Ferrari Car: Official Website - Ferrari.com" with the URL [https://auto.ferrari.com/en\\_EN/](https://auto.ferrari.com/en_EN/).

# Data in new “oil” and banks have great opportunity to be part of it

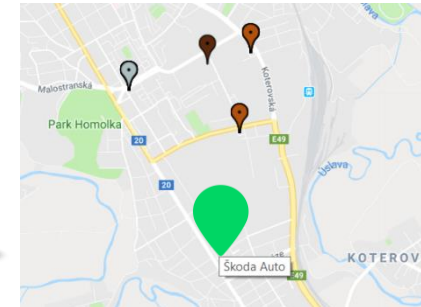
Google knows what are you looking for ...



A screenshot of a Google search for "ferrari". The search bar shows "ferrari" and the results page displays the "Official Ferrari website" as the top result. Below the text results, there are image thumbnails of various Ferrari cars. The text of the top result includes the URL "https://www.ferrari.com/en-US" and a brief description of the Ferrari brand.

... but bank knows what you actually do

25.05.2018	KFC	Plzeň 1 - Sukova 2987/25	-105	American Fast Food
25.05.2018	Kaufland	Plzeň 1 - Sukova 2895/23	-615.2	Hyper-Supermarket
25.05.2018	Škoda Auto	Plzeň 26 - Nepomucká 487/119	-7959	Car Repair Shop
25.05.2018	ATM	Plzeň 12 - Polední 943/4	-500	Atm-All

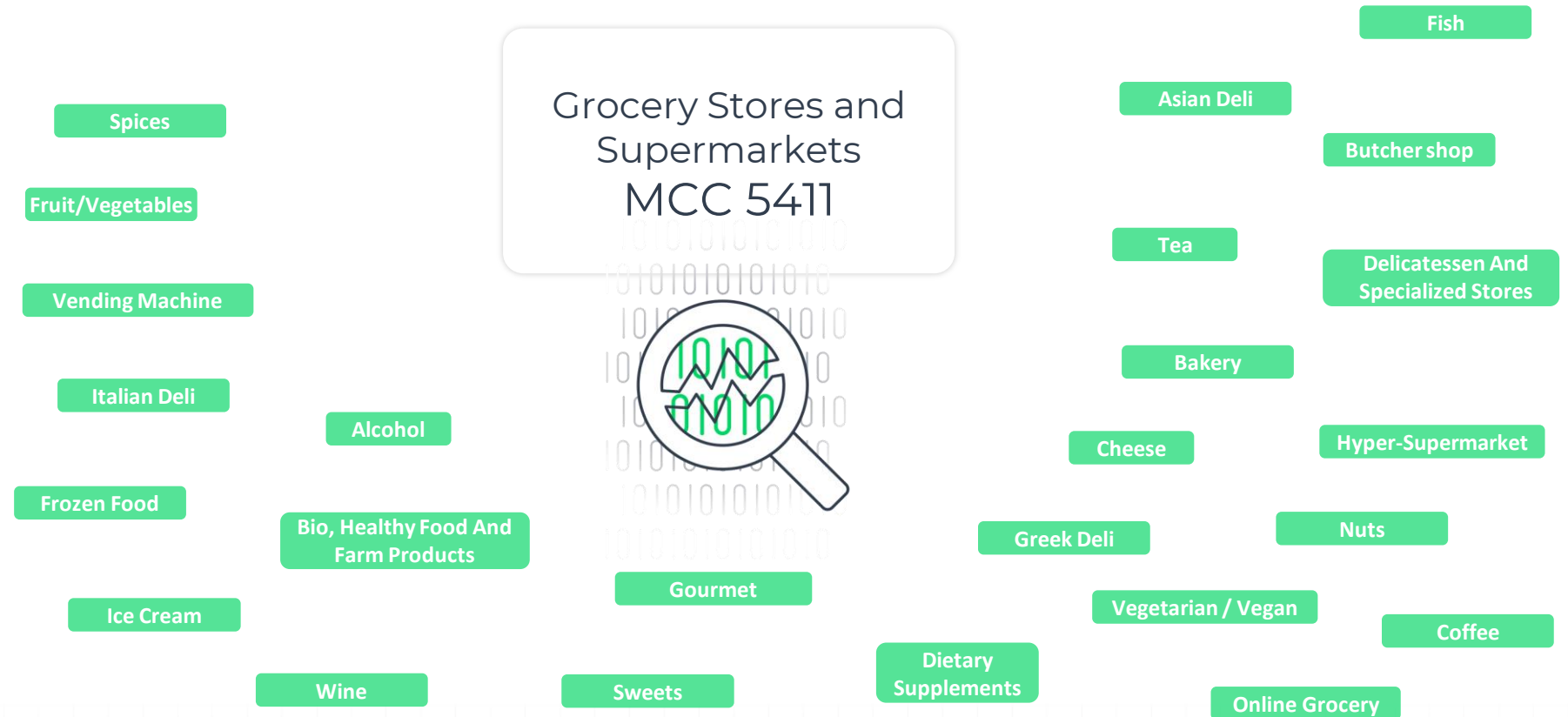


# But devil lies in the details...

Grocery Stores and  
Supermarkets  
MCC 5411



# But devil lies in the details...



# TapiX cleans and structures card payment data

## A transaction in your system

M RESTAURANT S.R.O.  
TABOR CZE



## TapiX provides you with

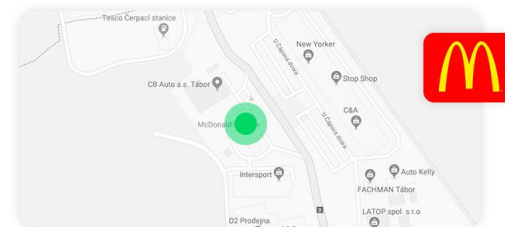
**MC Donalds**  
Soběšlavská 2929  
Tábor  
GPS: 49.394996, 14.687690

Food and Drink

Fast Food



## A client sees



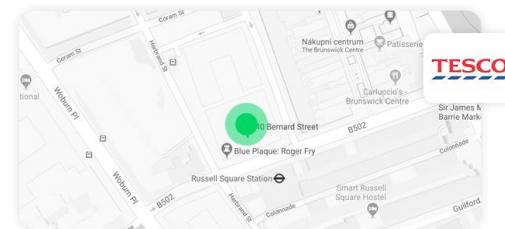
TESCO STORES 2720



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

Grocery

Hyper-Supermarket



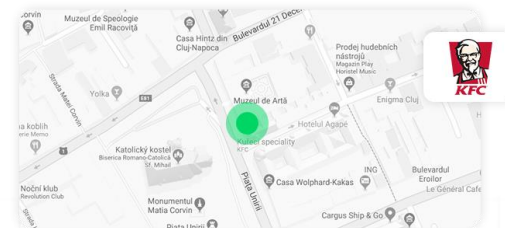
US FOOD NETWORK SA  
CLUJ NAPOCA



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

Food And Drink

Fast Food

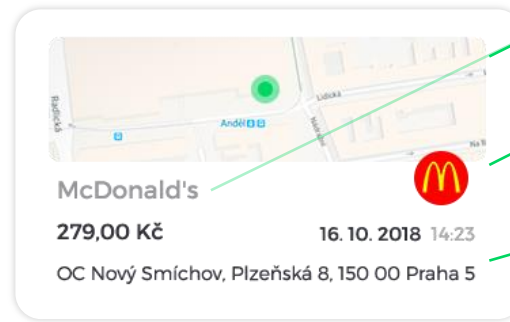


# TapiX's mission is to deliver maximum data coverage, accuracy, and information detail

## 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



# Simple to integrate real-time REST API



1. Client pays by a card



2. Bank receives **raw payment data**



3. Bank passes data to web service  
TapiX API



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

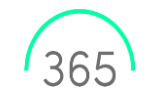
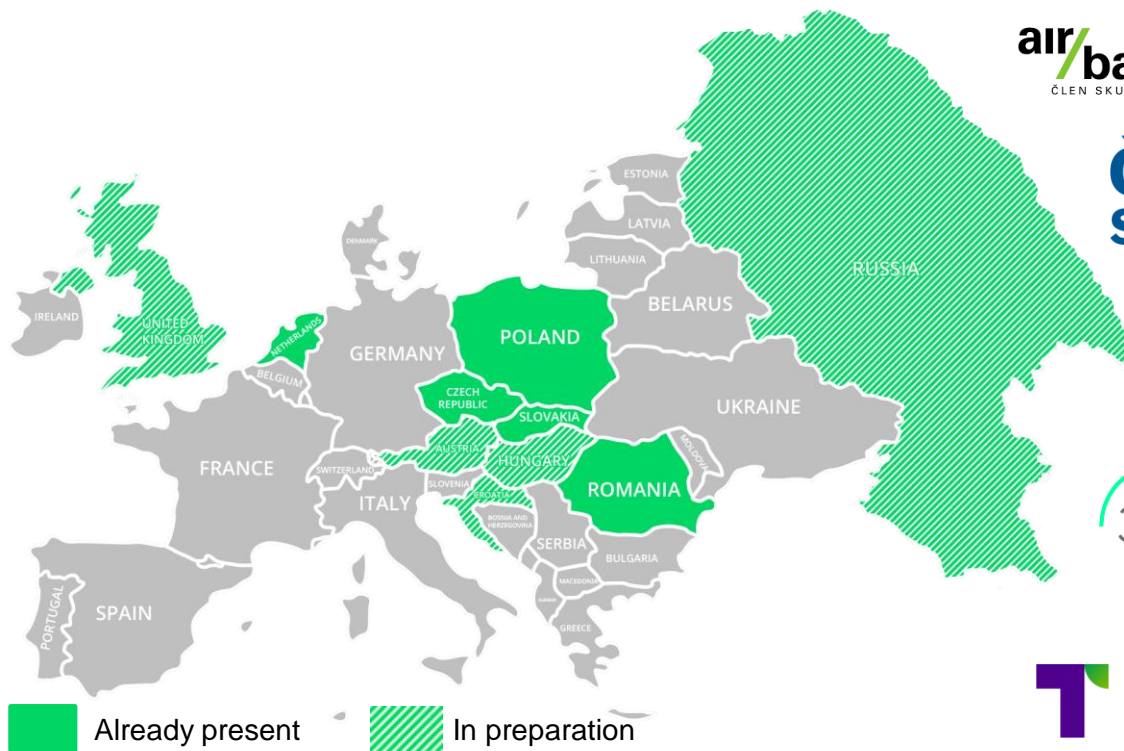


279,00 Kč

16. 10. 2018 14:23

OC Nový Smíchov, Plzeňská 8, 150 00 Praha 5

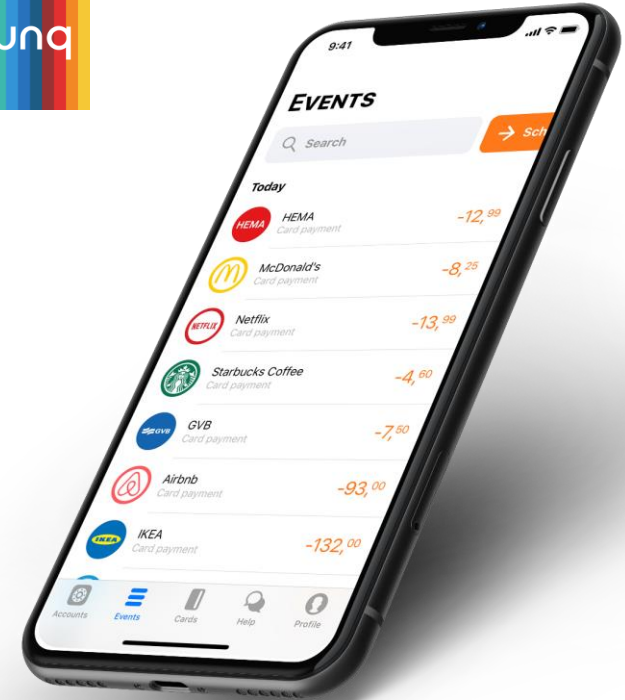
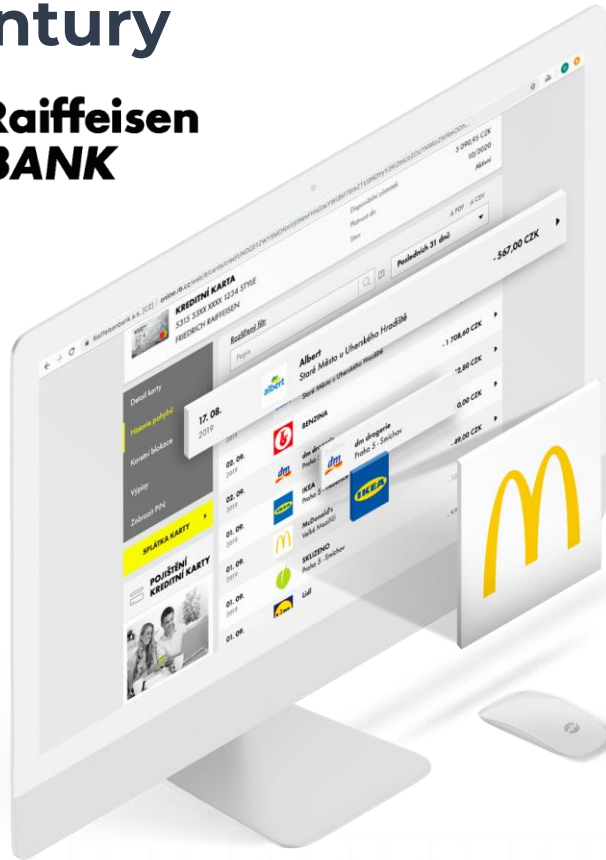
# We are expanding across Europe



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

UX

# Modern mobile/internet banking worthy of 21st century



# Bring transparency and insights into clients' spending

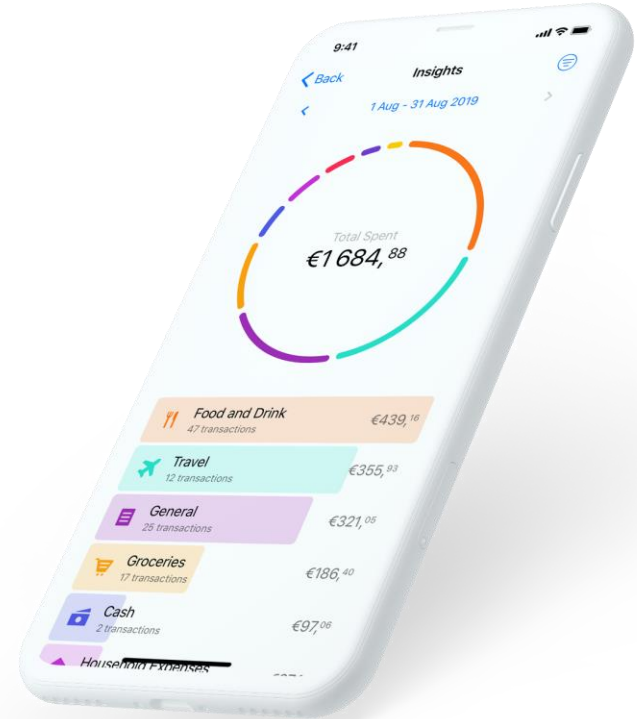
High quality categorization to support your PFM platform

- 22 main categories and 350+ tags

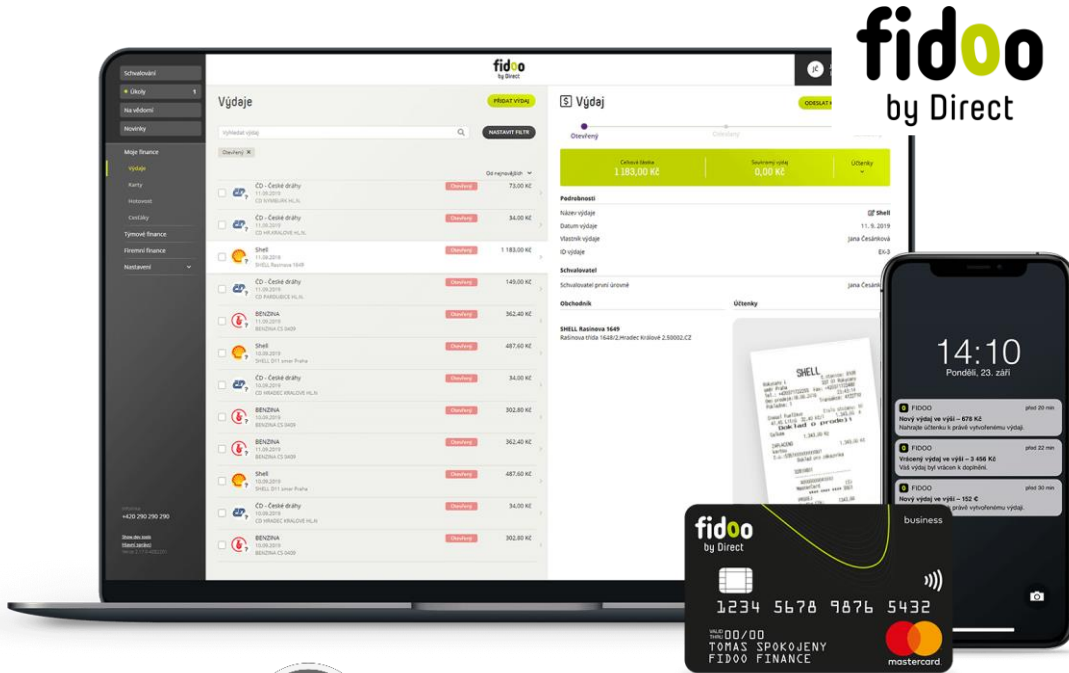
## Insights and payment overviews on level of individual merchant

- 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



# Fidoo - simple and clever solution for company finance management



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

Users:



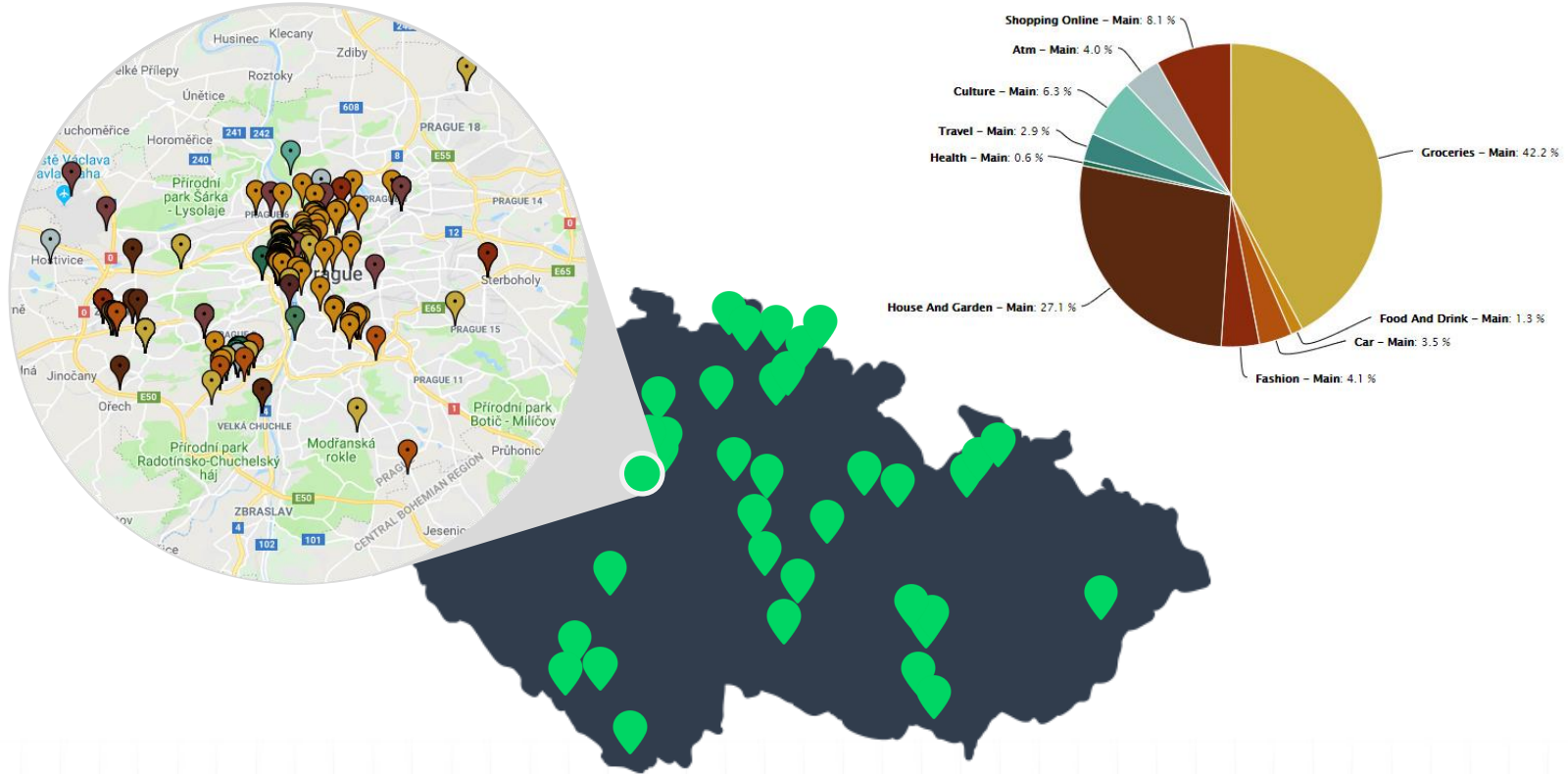
istYLE Deloitte.

smartwings



# Analytics

# TapiX allows you to understand clients' life





# Applications in Marketing, CRM, and Credit Risk

Detailed client perception

- client segmentation according to behavioral parameters & regionality

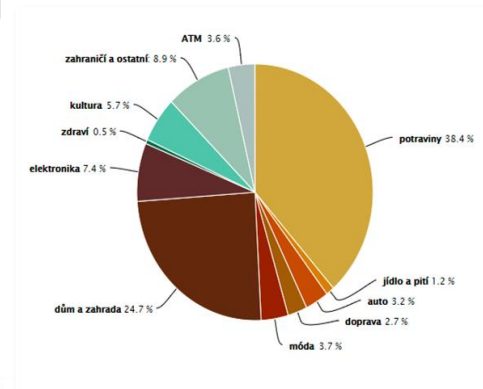
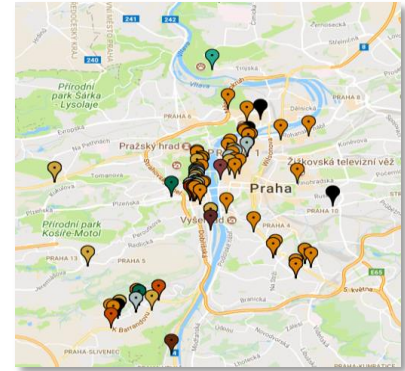
Cross-sell & upsell

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

Tailor made campaigns and communication

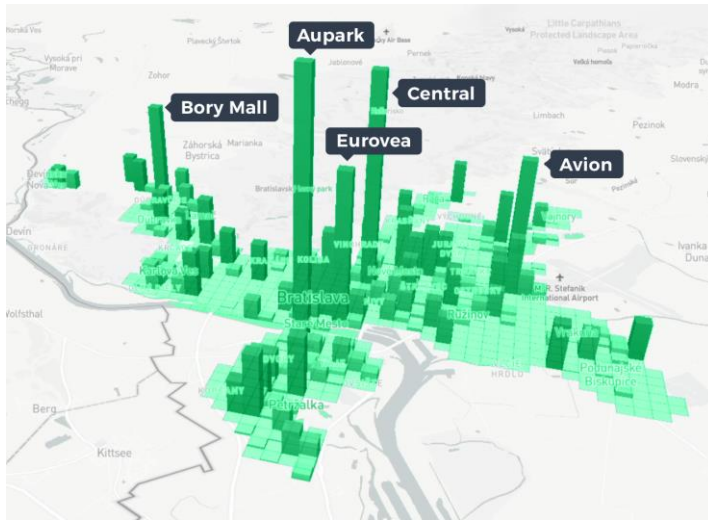
- Individualize communication for each client

Real-time credit risk assessment thanks to PSD2 data



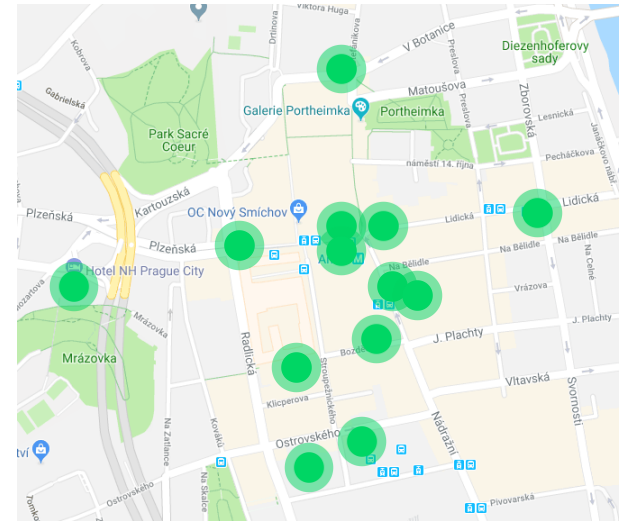
# Applications supporting internal projects and business decisions

Where do your clients spend most often?



Distribution of card payments in the city

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

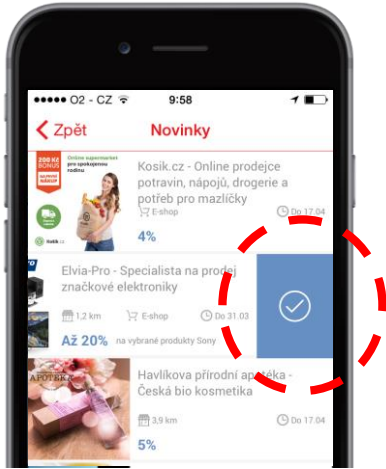


Existing ATM network in micro locality Anděl - Prague

# Case study: Card Linked Marketing Platform

# Cashback program linking discounts to client's card

**1** Select reward



**“CLICK”**

**2** Pay by card



**“BEEP”**

**3** Get money back



**“SAVE”**

# Dateio runs Card linked marketing platform on TapiX data in three countries

## Top retail partners in the individual markets

Czech Republic  
(~150 in total)



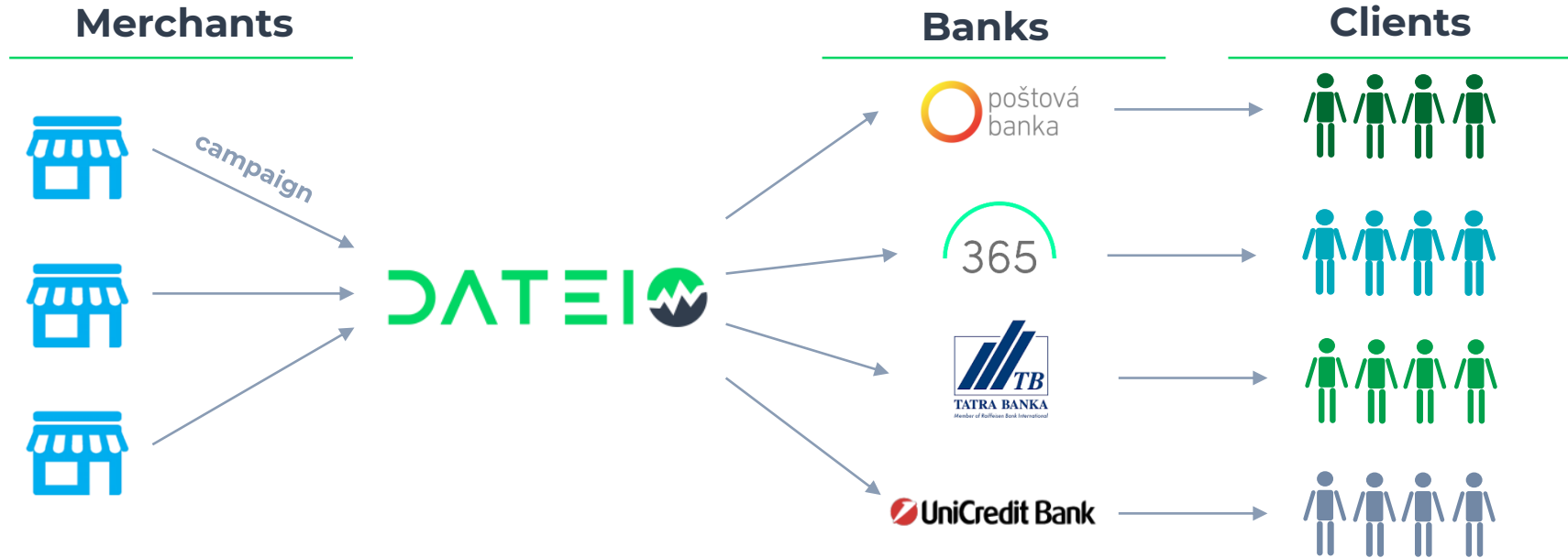
Slovakia  
(~80 in total)



Romania  
(~40 in total)



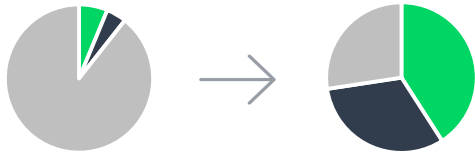
# Dateio orchestrates whole platform



**Key to success: Finding match between merchants offering and client needs**

# High variability of campaigns pursuing various goals of the merchant

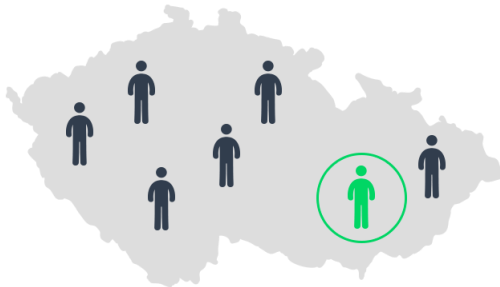
## 1. Increase share of wallet



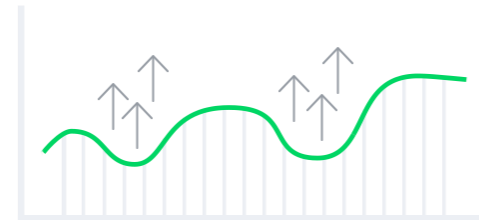
## 2. Increase basket size



## 3. Drive sales in certain region



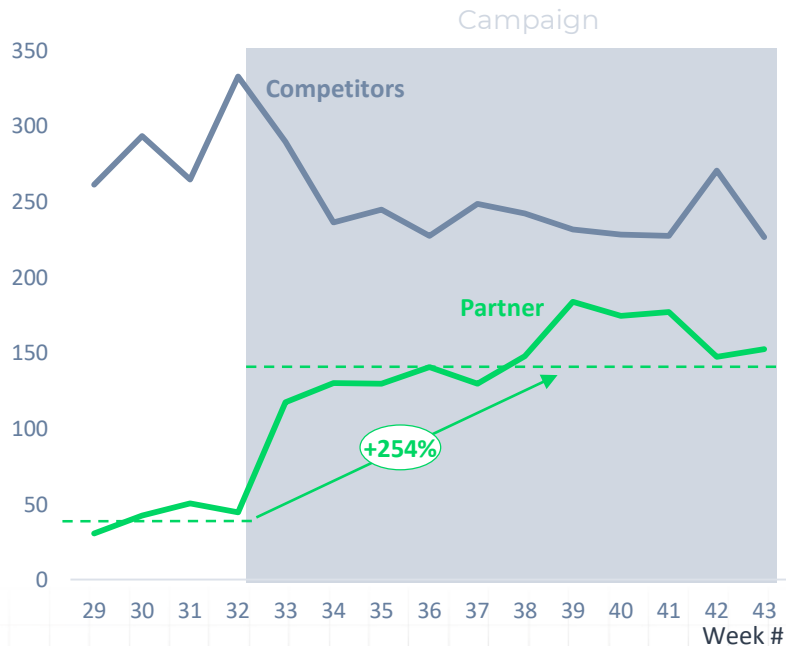
## 4. Drive sales in certain period



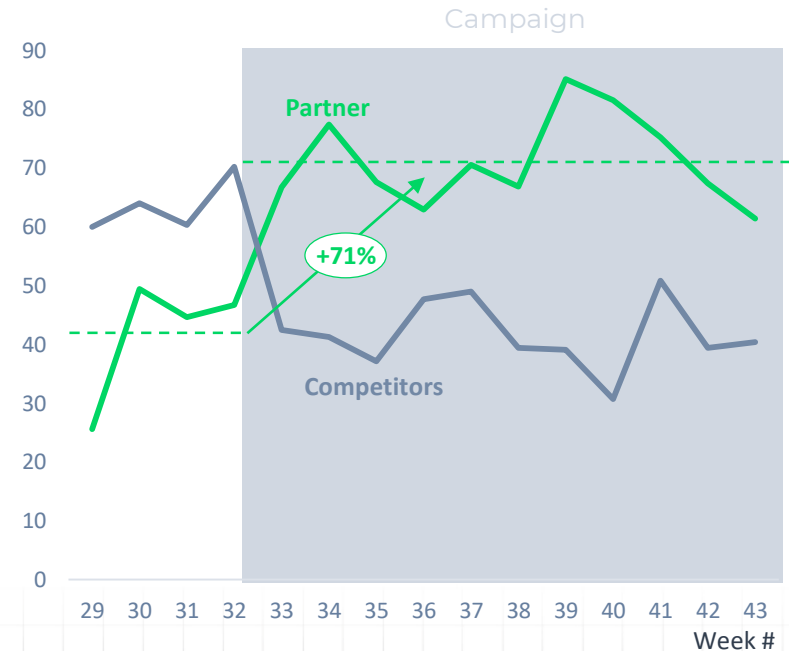
# Impact of campaigns can be measured

Weekly spend with partner vs. with competition of redeeming clients

Share of wallet <30%

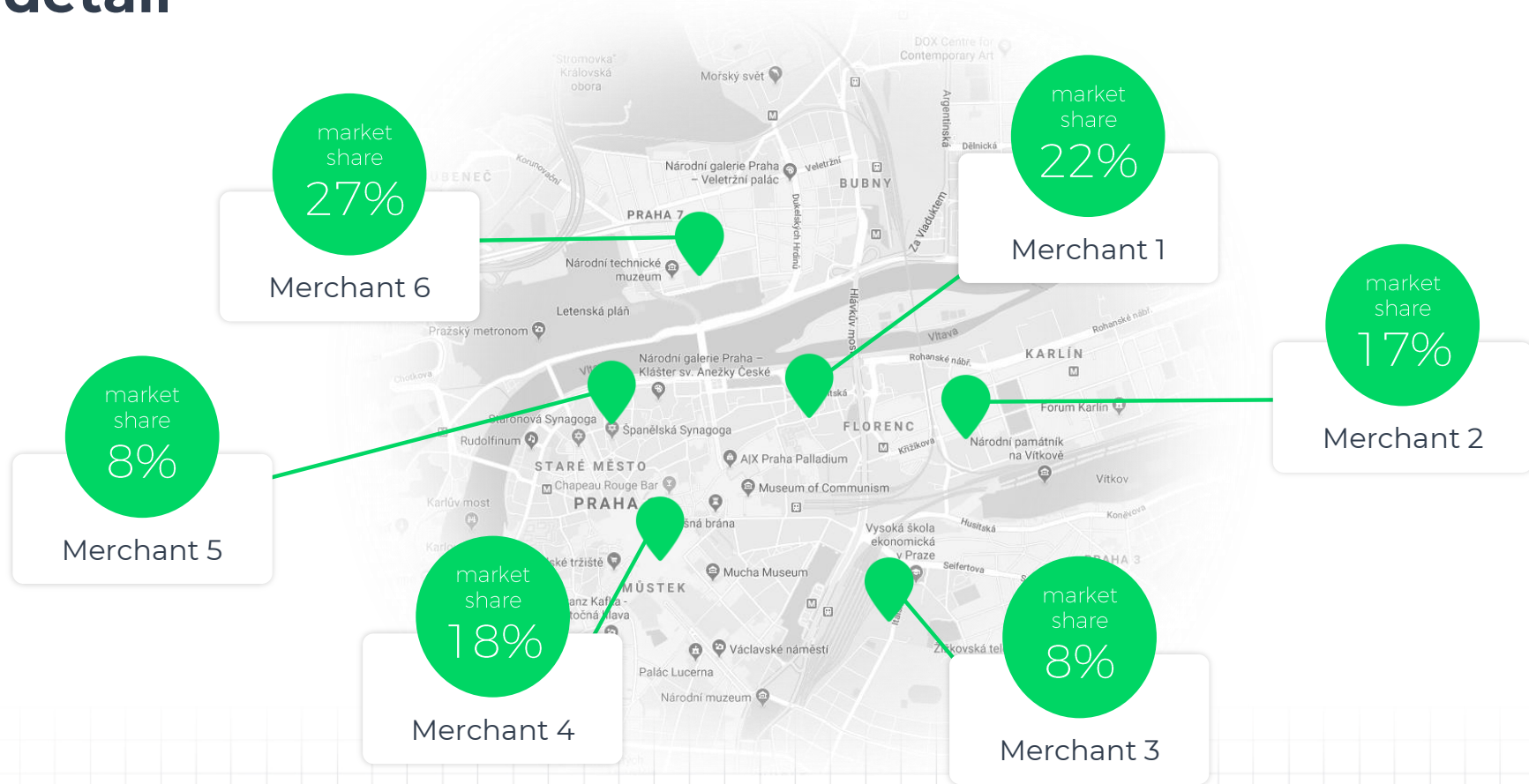


Share of wallet 30-50%





# Performance of every branch can be evaluated in detail



# Thank you for your attention

Nové řešení pro váš marketing

## Contact us



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