



CASHOFF

London

| Hong Kong

| Moscow

CASHOFF at a glance

2013

established

50+

data scientists
and technology
engineers

50+

banks
worldwide

2,000,000+

consumers

Sk

L39

 Department for
International Trade

InvestHK

 數碼港
Cyberport

Deloitte.

FINOVATE



Top 10 Fintech Companies by **Deloitte.**



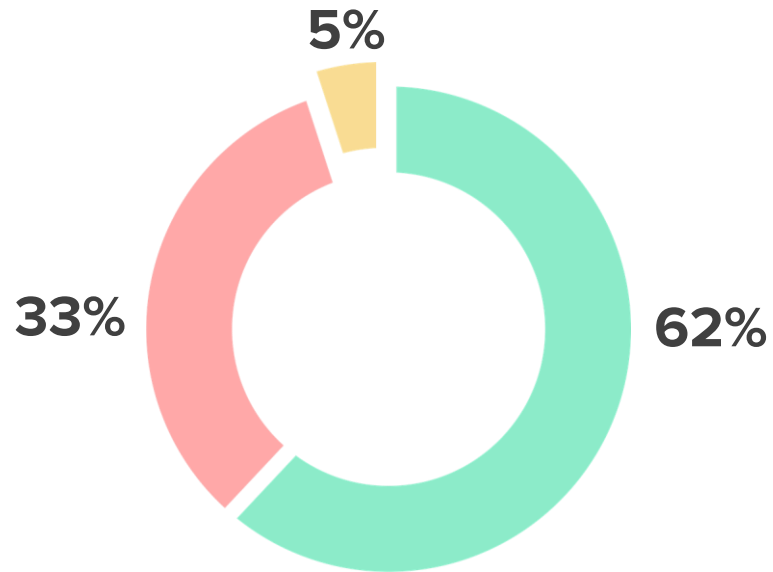
Challenge

1. **Who need a bank app to check their balance everyday?**
2. **Can we create a real benefit to consumer that could become a win-win situation to bank?**




Consumers' response to a promotion

- Indifferent
- Interested
- Discount hunters




Source: Nielsen



94%

customers said they actively search for deals before purchasing.

Inc.



74%

European customers willing to share data in return for discounts on items they are interested in.

HUGHES
Europe



Cashback 2.0

Consumer



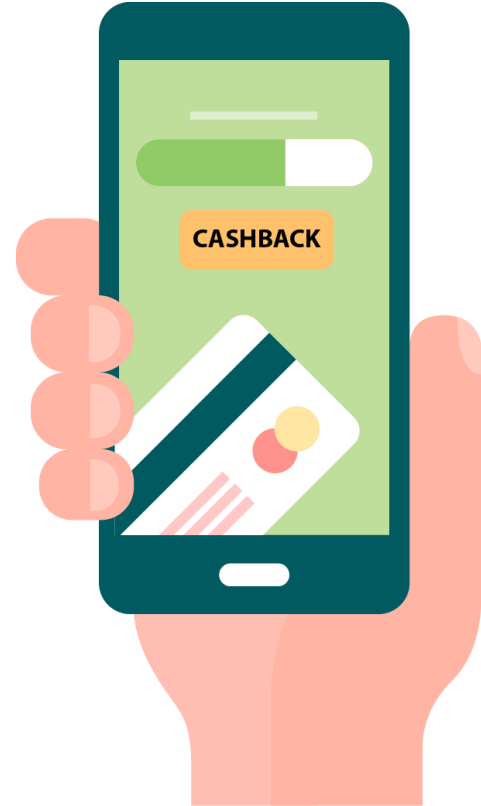
Brand



Bank

White-label for Bank

- Bank App
- Bank Design
- Bank Interface



Consumer



Any store to buy



Any payment method



REAL MONEY into bank account



Why 2.0?!



Cashback fully funded by brands



Extra cashback on top of any supermarket / card discount



Bank earn a commission



Market

Cashback 1.0

Merchants

US \$100+ Billion

Cashback 2.0

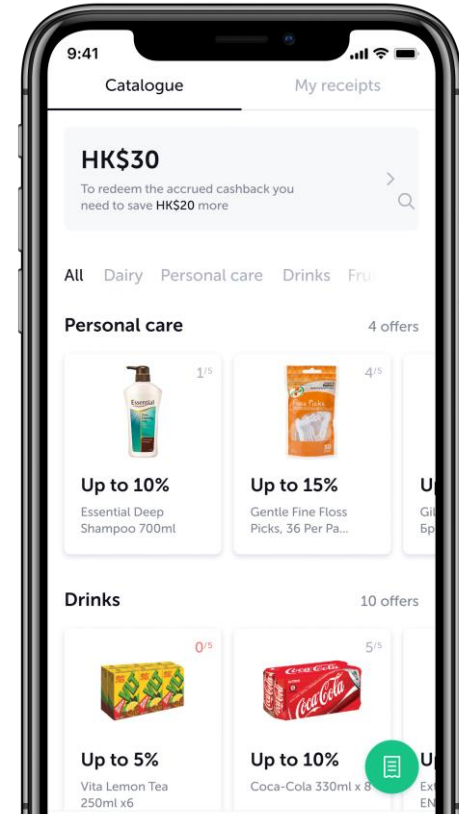
Suppliers

US \$1+ Trillion

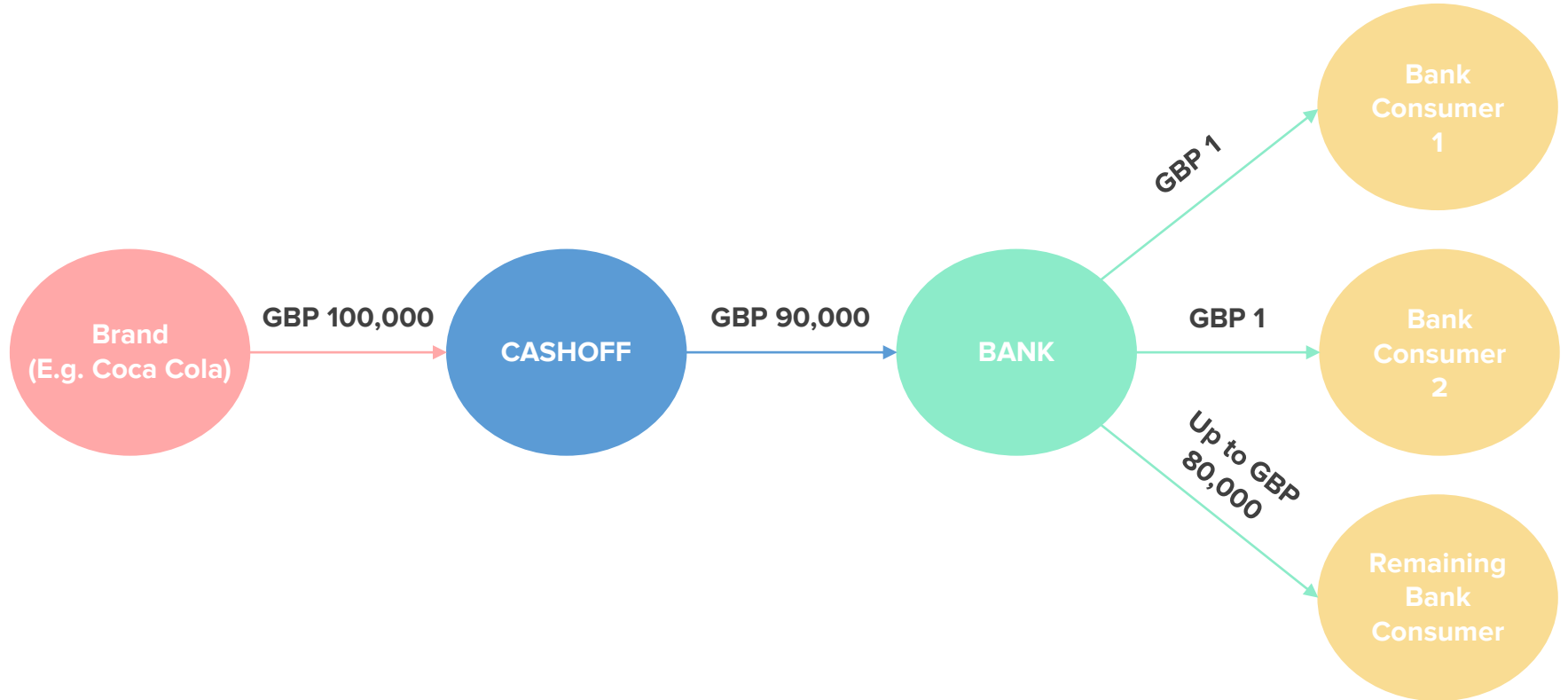
According to «Cashback Industry Report» by Douglas G Hall & Jeff Domansky

Offers

- **100 +**
cashback offers from global brands
such as Coca-Cola, Heineken
- **15**
categories
- **50%**
cashback up to 50%



Money Flow





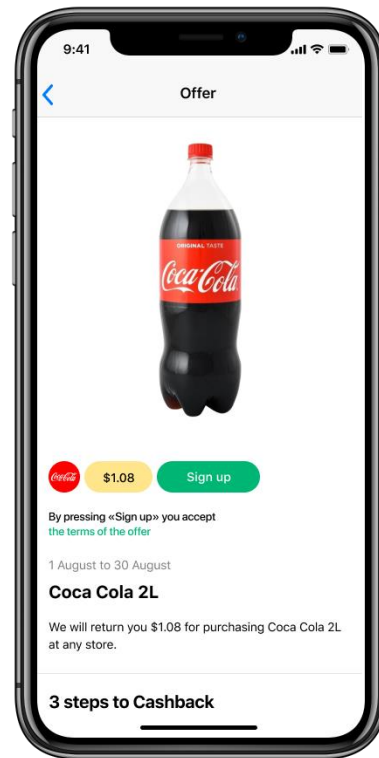
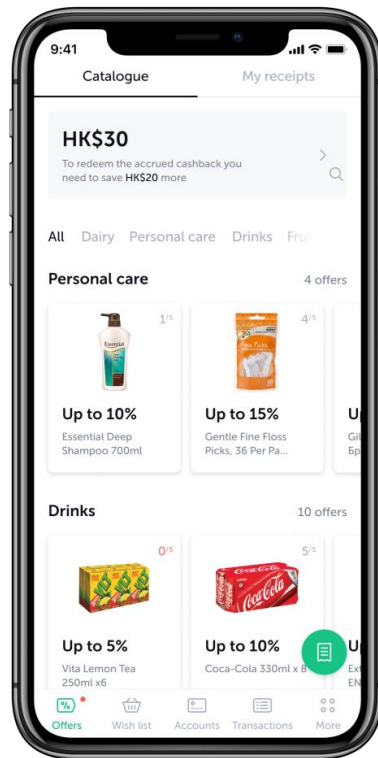
Customer Journey



Purchase

01 ●○○○

purchase goods
with any bank card at any store

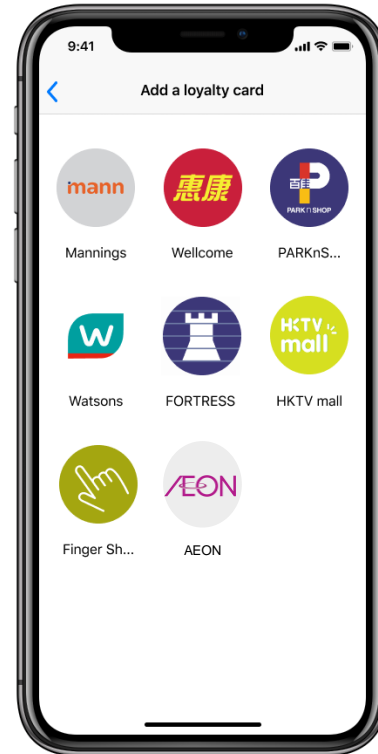




Receipt

02 ●●○

- take a photo
- scan QR-code
- login loyalty program

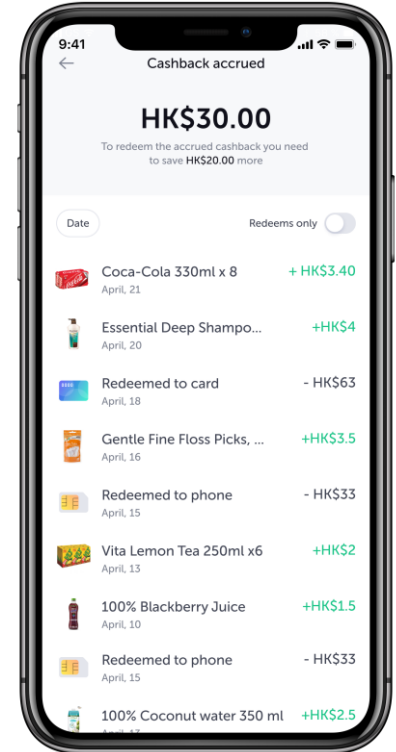
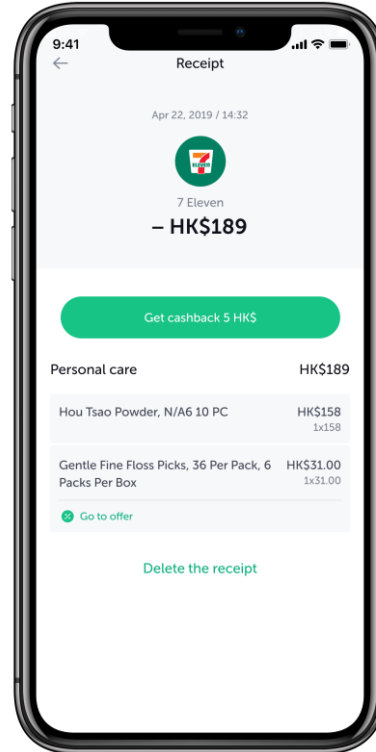




Reward

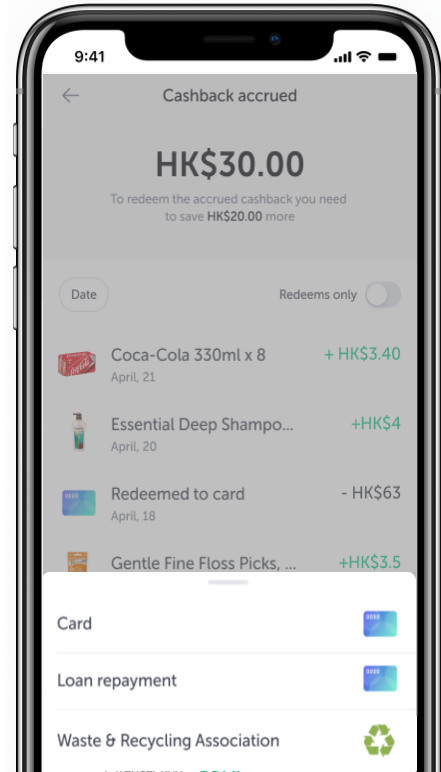
03 ○ ○ ●

redeem cashback
to your bank card



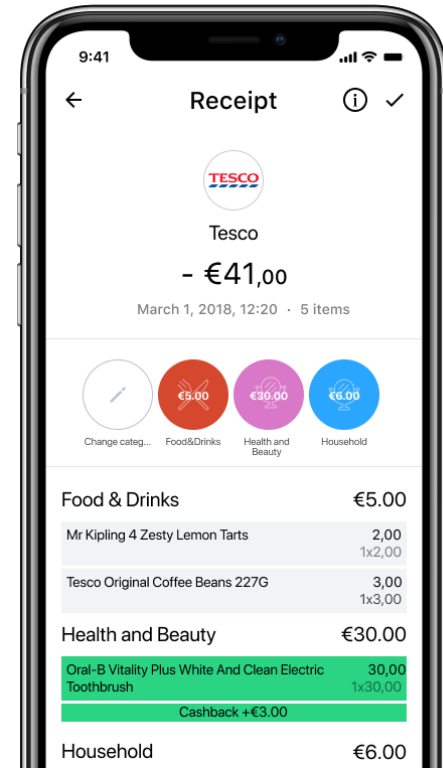


donate for recycling

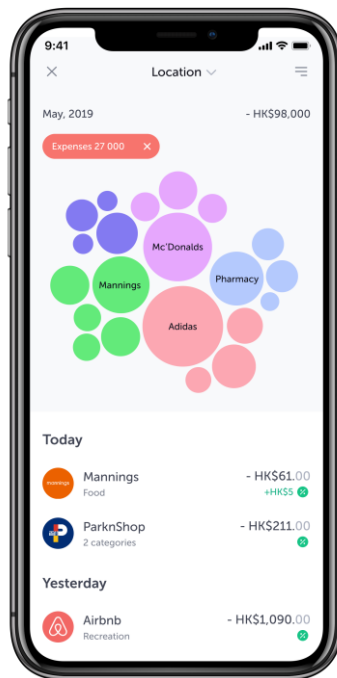
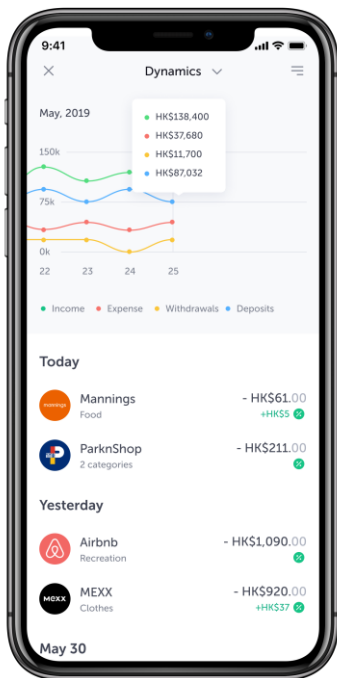
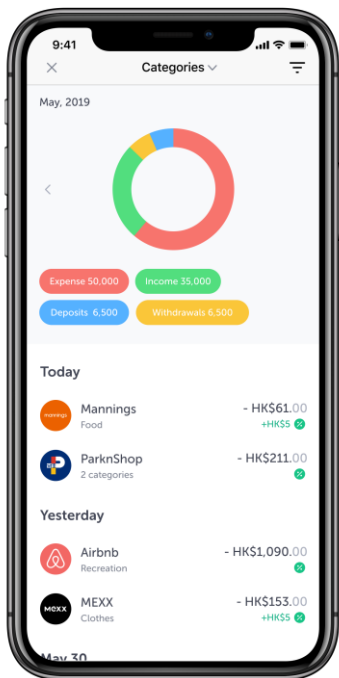
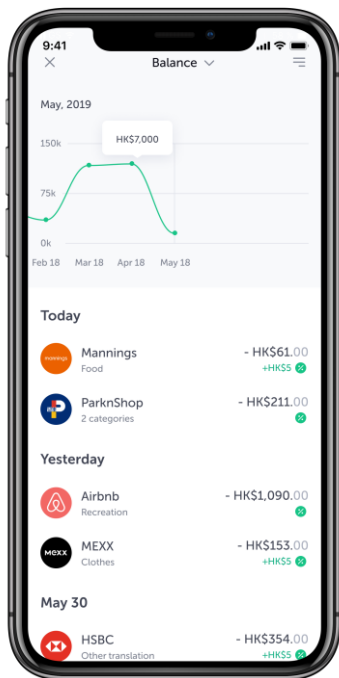


e-Receipt Itemization

- Show the price of each good
- Organize items into categories
- Highlight items eligible for cashback



Consumer Behavior





Multi Banking

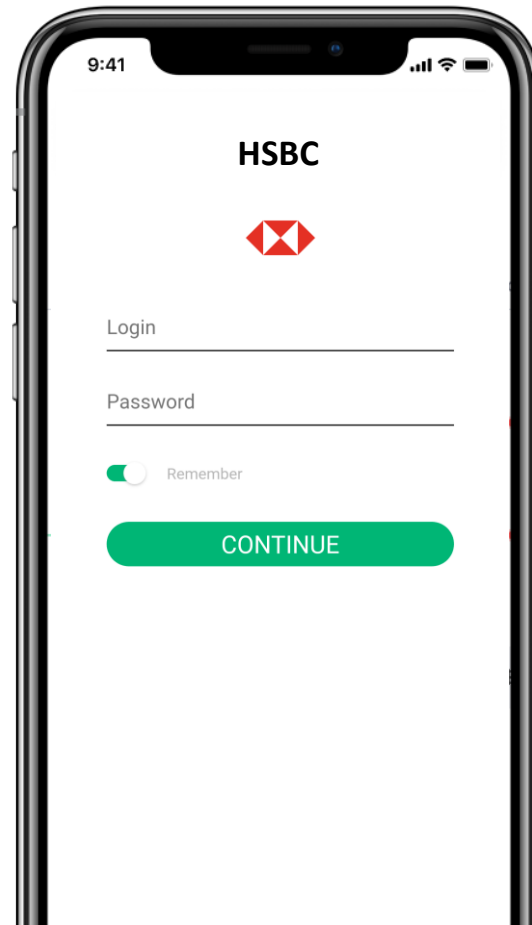
One Tiny Problem



It is inconvenient for customer to use every single bank app to manage all of their finance.

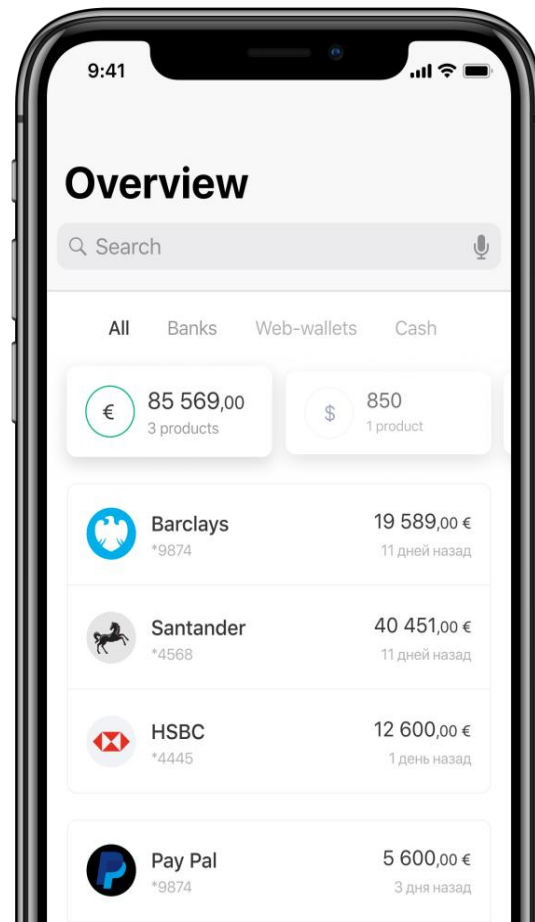


Customer simply logon the mobile banking of another bank **on our partnered bank app**





Overall financial pictures on **one page**





Bank receives **customer insight** from client's daily life

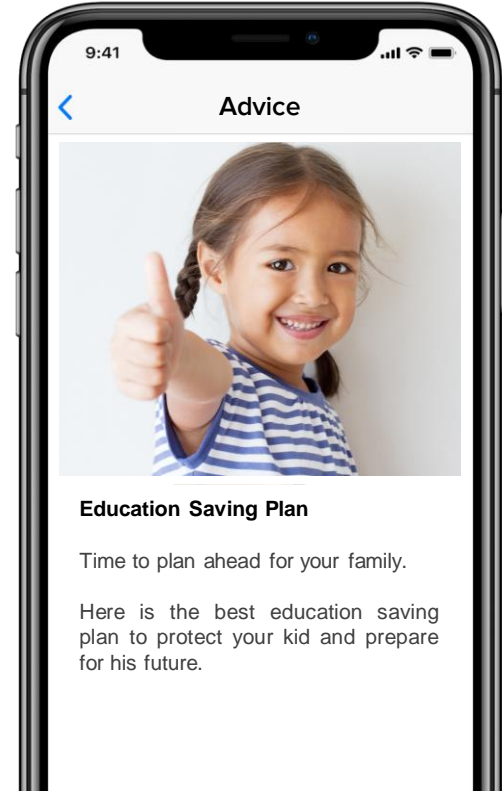




Smart Advice

Smart Advice

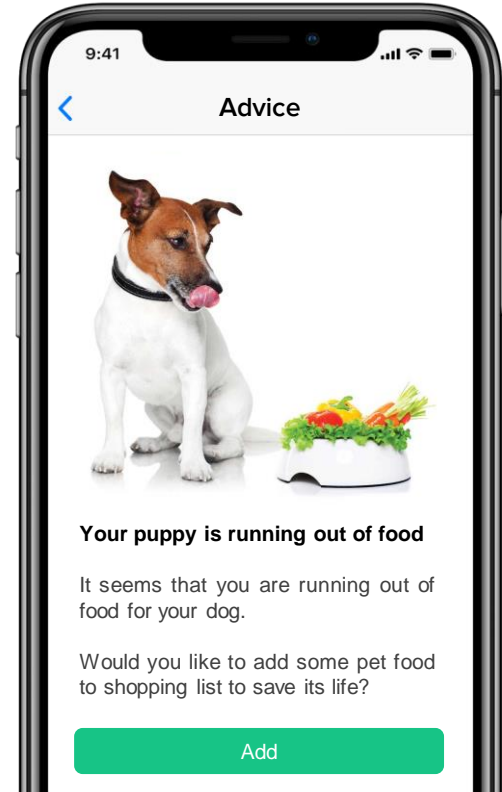
- Personal advice
- Meet your needs and anticipations
- Help you at the right time



Example 01



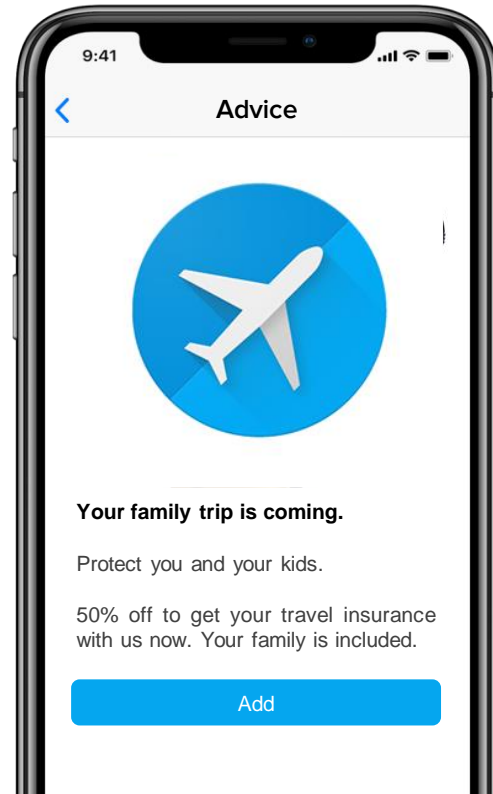
A warm reminder
when you forgot to buy your pet food



Example 02



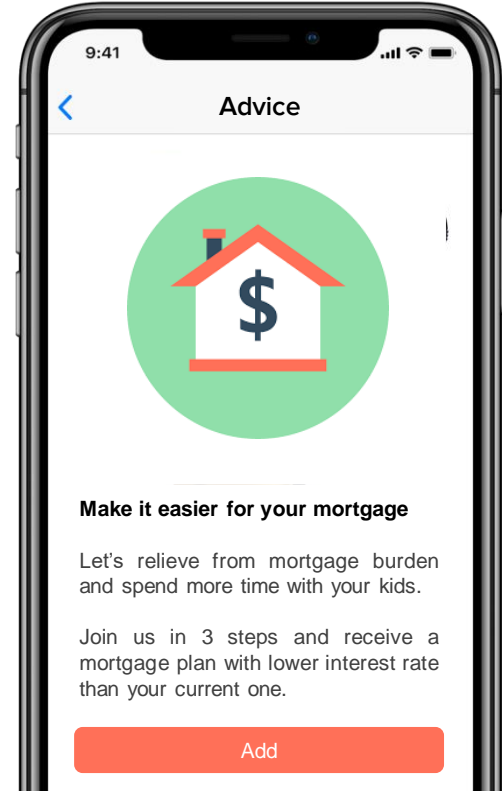
A 50% off travel insurance offer
right after your purchase of flight ticket



Example 03



A mortgage offer with lower interest rate than your current plan at another bank



Benefits for Bank



Targeted Offer



User Engagement



New Revenue Stream





Billy Leung
+852 6227 4456
KL@coff.hk



Reach, engage and retain
your customers