Our Vision is to replace “Air Miles” with Mobile Telecom Services as the primary vehicle for Loyalty and Reward program redemption.

Through MicroRewards we will redirect $50 billion of spending from the Incentive Marketing industry to the Mobile Telecom Industry, and transform the mobile phone into the focal point of the loyalty experience.

In this presentation, you will see how we address the three main challenges of reward programs and generate billions of dollars in new MNO revenue with our MicroRewards Enabler Platform.
Total Value of the Global Incentive Marketing and Loyalty Industry

Today the Tourism Industry receives the majority of this $230 billion. Telecoms role is limited to a communication tool.
• reward & loyalty program challenges •

- Limited participation. Point requirements to redeem prizes limits participation to 40% of program members. In US alone, $16 billion of reward points earned each year will go unused.*

- High cost of program administration and logistics fulfillment (typically 30% of the budget)

- Inefficient and costly consumer communication and redemption process (second biggest program cost)

*Source: The 2011 Colloquy Loyalty Census
• Real time delivery of micro prizes, with low cost and high perceived value.

• All digital products and services with virtually zero logistic and administration cost.

• Optimized communication and redemption process over mobile. (efficient and cost effective)

• More accessible, more frequent.

introducing MicroRewards
Mobile telecom services have the ideal characteristics to be used as MicroRewards; they can be delivered in small increments, are 100% digital and are imbued with strong sense of value for consumers.

Voice minutes, SMS packages, Data packages, App’s, Content, are all items with a huge potential to be used as MicroRewards.

Integrated with billing and pre-paid systems, our MicroRewards Enabler Platform can deliver all MNO’s products, acting as a Loyalty Gateway for reward programs.
Enable Telecom Services as the new reward "currency" to capture a significant share of the Global Incentive Marketing Spend.

- **MNO’s opportunity**

100+ billion US$ business for telecom
MinuTrade MicroRewards

http://vimeo.com/minutrade/demo

Please click on link to view video (password = telco)
THE PERFECT TRIANGLE OF VALUE

CONSUMER

Consumer is Happy!
Now they can exchange their reward points for products with Real Value, in a simpler, faster and more accessible manner.

MNO

MNOs generate incremental revenue streams that leverage the marketing spend of large brands

Brand

Brand increases consumer participation and conversion through contextually relevant rewards

"Proprietary & Confidential MinuTrade MicroRewards 2011"
Rewards

Traditional Pre-paid recharge as new reward program offer

Launch: Feb/2010 • Cross Carrier: Oct/2010

Internet + ATM + Cell Phone

REDEMPTION SHARE: 30%+ • NEW CUSTOMERS: 90%+

"Proprietary & Confidential MinuTrade MicroRewards 2011"
MinuTrade MicroRewards for Bank Loyalty Program

1. Card Holder
   - Gets points by using credit cards

2. Access loyalty program and redeem cell phone services using points

3. BANK Loyalty Program
   - Request cell phone credits informing cell # and value

4. MinuTrade microrewards
   - Apply anti-fraud rules and request credit to operator

5. MNO
   - Makes credit to card holder cell phone

6. Receives the credit

7. Confirms the credit to MinuTrade

8. Issue Billing Reports to Bank and Operator

9. Sends the confirmation SMS

10. Receives the confirmation SMS

11. Makes payment to operator

12. "Proprietary & Confidential MinuTrade MicroRewards 2011"
Cellular Bonus
Bank account

MNO Loyalty product used by the Bank to delivery a 100% account service fee cash back perception

Reward: Cell Phone Bonus • Launch: Oct/2010 • Cross Carrier
<table>
<thead>
<tr>
<th>Card Holder</th>
<th>1</th>
<th>Pay account monthly service fee</th>
<th>6</th>
<th>Receives the credit</th>
<th>10</th>
<th>Receives the confirmation SMS</th>
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<td>BANK Loyalty Program</td>
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<td>Request cell phone credits informing cell# and value</td>
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<td>5</td>
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"Proprietary & Confidential MinuTrade MicroRewards 2011"
**Cellular Bonus**

Credit Card

100% maintenance fee cash back + 5% to 7% spending cash back perception

Reward: **Cell Phone Bonus** • Launch: Mar/2011 • Cross Carrier

"Proprietary & Confidential MinuTrade MicroRewards 2011 "
• Brazilian Results •

• 1.000.000 impacted subscribers since October/2010
• 17.000.000 delivered credits
• $30.000.000 MNO’s revenue projection for 2011
• $150.000.000 MNO’s revenue projection for 2012
• $1 billion MNO’s revenue projection in the near future
MinuTrade sees in the short term a $1 billion opportunity for Brazilian operators in voice minutes alone.

The Brazilian market represents about 2% of Global $230 billion Incentive Marketing Industry.

This suggests the global market for the purchase of MNO’s reward products could quickly be $50 billion.
• To become a new distribution channel for off-the-shelf offers.

• Enable other companies to use MNO’s existing reward products (e.g. on net call bonuses) in their loyalty strategies, generating a new MNO’s revenue stream.

• Develop new, innovative MicroRewards products offers.

• Enable MNO’s to cross promote all their services.
MNO benefits

- New revenue streams.
- Leverage marketing budget of partners marketing Telco products.
- High level of MicroRewards product “control” enables MNO differentiation.
- Develop long-term alliances with Global Brands.
<table>
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<tr>
<th>DATA PACKAGE</th>
<th>MOBILE</th>
<th>MUSIC</th>
<th>APPs</th>
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<td>MOBILE MUSIC APPs</td>
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MicroRewards will **change the relationship** between **consumers** and **brands**, opening a **huge opportunity** for **MNO’s** to capture a leadership role in reward delivery.
MinuTrade microrewards

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