

MinuTrade'

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• vision •

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.

230biUS\$

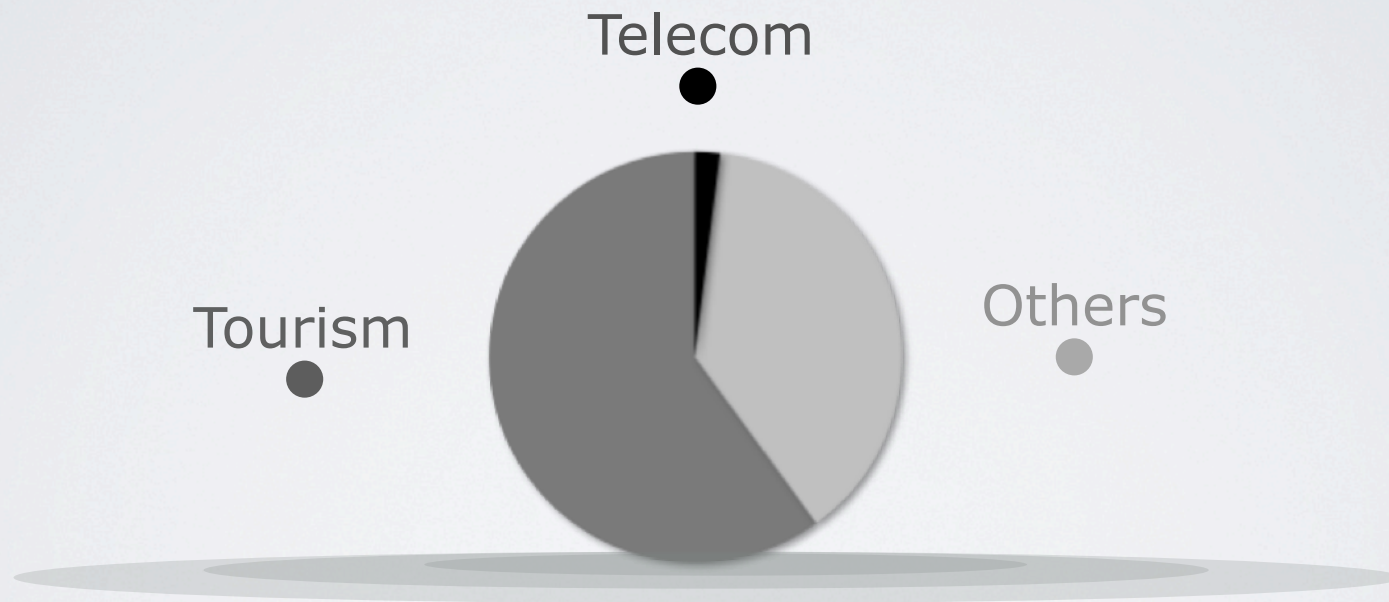
Total Value of the Global Incentive Marketing and Loyalty Industry

Information source: The New York Incentive Rewards & Recognition [NY] & EIBTM [Barcelona]

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- incentive marketing spend •

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

• introducing MicroRewards •

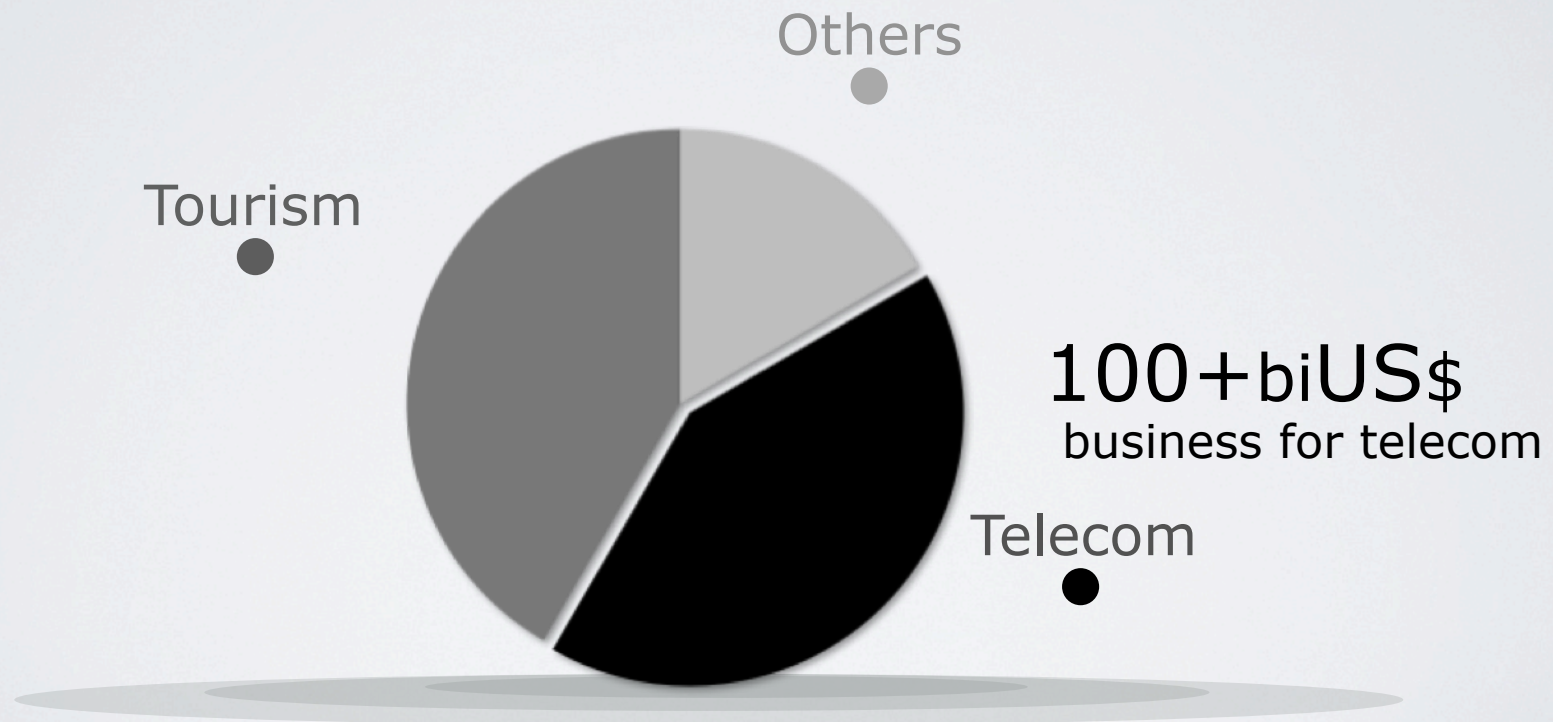
- Real time delivery of micro prizes, with low cost and high perceived value.
- All digital products and services with virtually zero logistic and administration cost.
- Optimized communication and redemption process over mobile. (efficient and cost effective)
- More accessible, more frequent.

• telecom services 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.

• MNO's opportunity •

Enable Telecom Services as the new reward "currency" to capture a significant share of the Global Incentive Marketing Spend.



- 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

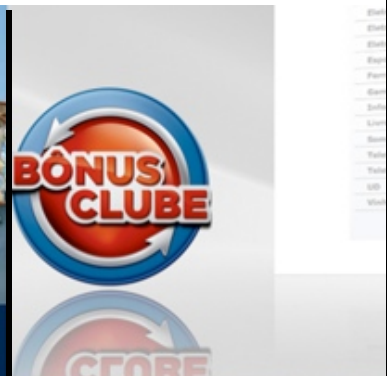
MNOs generate
incremental revenue
streams that leverage the
marketing spend of large
brands

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microrewards

Brand

Brand increases consumer
participation and conversion through
contextually relevant rewards

CASES



CASES

Rewards

Traditional Pre-paid recharge as new reward program offer

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

Internet + ATM + Cell Phone

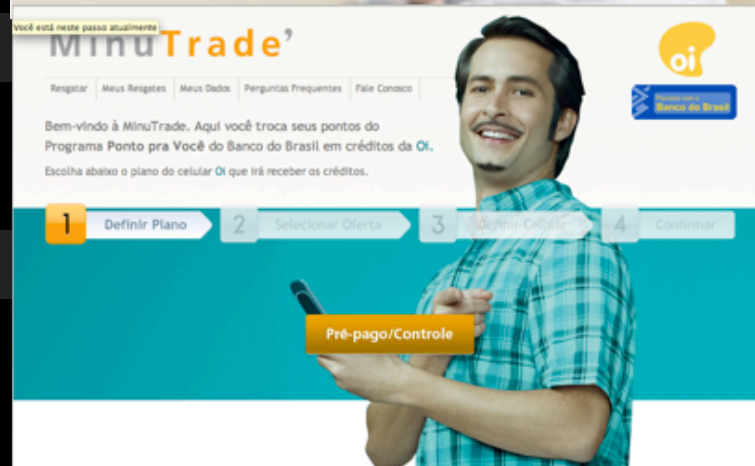
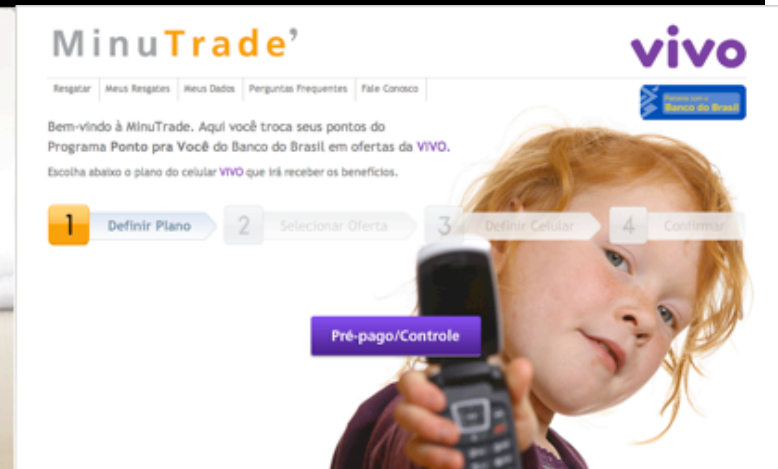
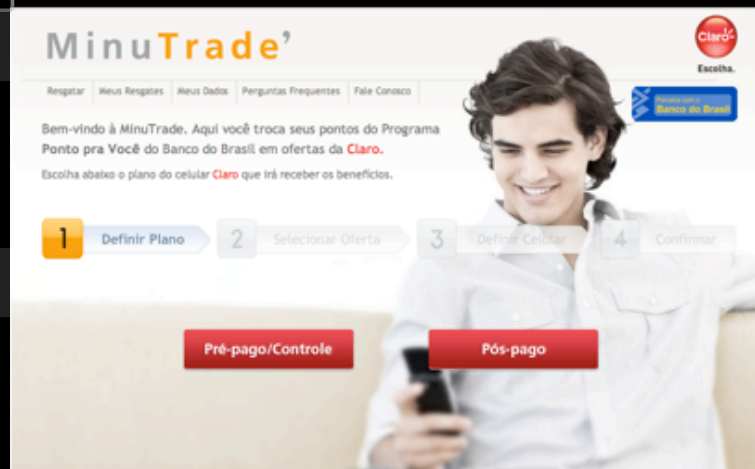
REDEMPTION SHARE: 30%+ • NEW CUSTOMERS: 90%+

Product

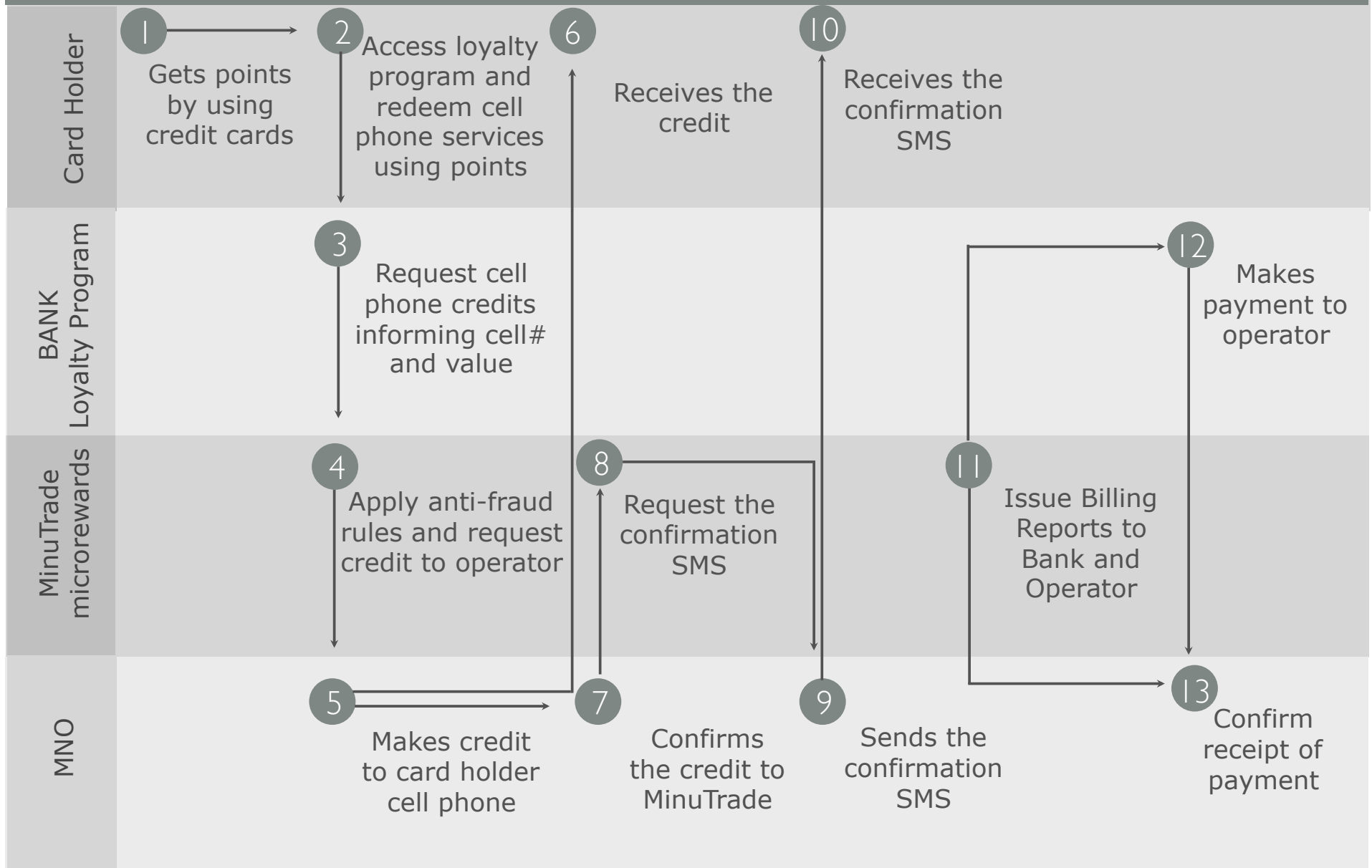
Consumer Benefit

Bank Benefit

Results



MinuTrade^{MicroRewards} for Bank Loyalty Program



CASES

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

Product

Consumer Benefit

Bank Benefit

Results

CONTA BÔNUS CELULAR BRADESCO

A PRIMEIRA QUE TRANSFORMA A TARIFA MENSAL DA CONTA-CORRENTE EM BÔNUS NO SEU CELULAR PRÉ-PAGO.

TARIFA MENSAL DA CONTA-CORRENTE*

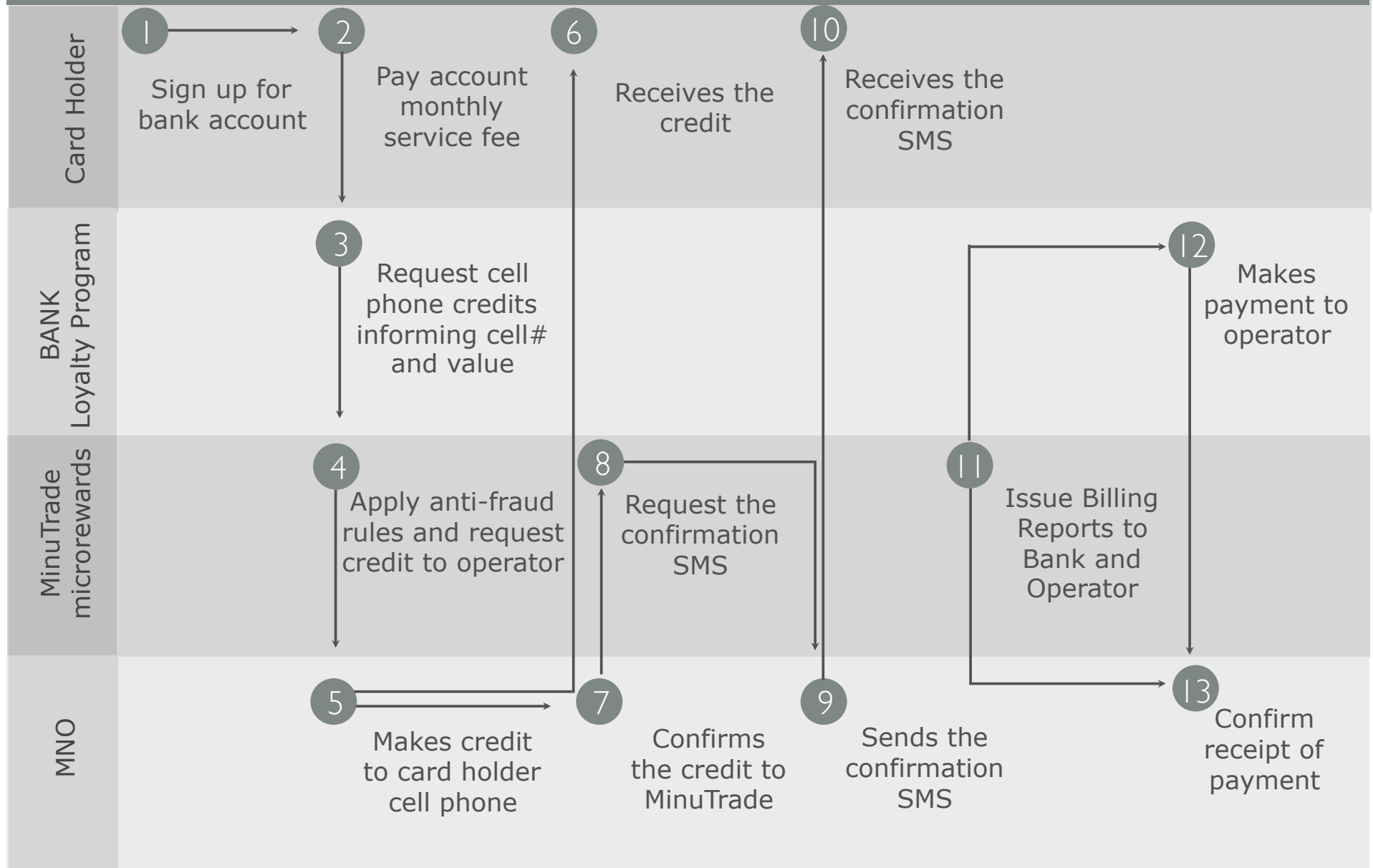
BÔNUS NO CELULAR PRÉ-PAGO

*Mensalidade da Conta Celular Bradesco

Bradesco SAIBA MAIS | ENCONTRE UM BRADESCO PERTO DE VOCÊ | ABRA A SUA CONTA

" Proprietary & Confidential MinuTrade MicroRewards 2011 "

MinuTrade[®] MicroRewards for Bank Account



CASES

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

Product

AQUI VOCÊ CONSULTA OS BÔNUS QUE FORAM CREDITADOS PELO SEU OUROCARD BÔNUS CELULAR

Consumer Benefit

- ▶ CADASTRO
- ▶ CONSULTA BÔNUS
- ▶ REGULAMENTO
- ▶ FALE CONOSCO

Bank Benefit

Results

OUROCARD BÔNUS CELULAR



JÁ SOU CADASTRADO

Seu E-mail:

Sua Senha:

(mínimo de 6 dígitos)

ENVIAR

NÃO SOU CADASTRADO

QUERO ME CADASTRAR

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• 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

\$

near term opportunity

50 billion

- 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.

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- collaboration opportunity with MNOs •

- 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.



MOBILE

MUSIC

APPs



DATA
PACKAGE

MicroRewards will **change the relationship** between **consumers** and **brands**, opening a **huge opportunity** for **MNO's** to capture a leadership role in reward delivery.

GAMES

MOVIE

SMS



SOCIAL
GAMES

?

TICKETS





MOBILE

MUSIC

APPS



DATA
PACKAGE

MinuTrade'
microrewards

GAMES

MOVIE

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SMS



SOCIAL
GAMES

?

TICKETS

