





Digital Payments and Financing

Drive growth through better customer engagement and partner affiliation

Challenges in Current Loyalty Management Operations

<p>01</p>  <p>Low Engagement Low Redemption Rates Account Inactivity</p>	<p>02</p>  <p>Siloed Experience Limited Redemption Options Lack of Differentiation</p>	<p>03</p>  <p>Time Consuming Batch Mode Processing Delayed Accruals and Earnings</p>	<p>04</p>  <p>Liability Management Unclaimed Rewards a Liability No Real Time View</p>
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The Opportunities and Solution

<p>\$1.5 Bn AmEx's biggest spend for rewards program</p> 	<p>Spend per Card Amex – \$9619 Visa – \$ 3351 Mastercard - \$2870</p> 	<p>Only 42 % Members of the loyalty are active</p> 	<p>1/5th Loyalty programs are not redeemed</p> 
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Benefits



Product Features

<p>Built on Stellar protocol which is highly scalable</p>	<p>Ready APIs for integration with legacy and backend systems</p>	<p>Peer to peer secure transfer, swapping and pool in</p>	<p>Configuration enables flexible earn & burn rules</p>
<p>Intuitive user Interfaces and fully automated processes</p>	<p>Decentralized and collaborated loyalty engine</p>	<p>Build value network with original brand control</p>	

Tech Mahindra collaborates with Quantoz on blockchain as a service

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