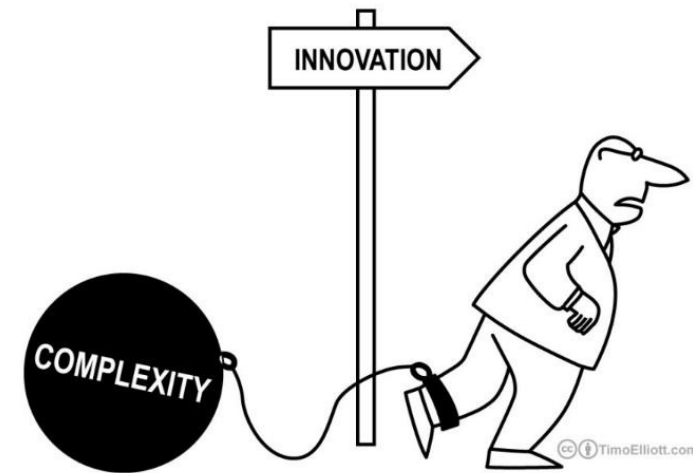
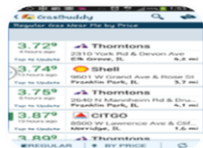


Digital Offers & Commerce in the API Future

Frictionless online commerce




Age of Consumer Technology



- Time starved & mobile
- Powerfully automated
- Always connected
- Knowledge on demand
- Seeking simplicity in complex world

The consumer now “owns” our technology

We Serve a Connecting World

- Consumers are leading
 - “Retail” redefined - daily
 - Elevated expectations
 - The age of “my way, when I want it”
 - Consistency of UI – easy to learn
 - We scramble to keep up
 - Everyone is now in the convenience space
 - We just got our systems integrated, now let consumers in?
 - What is “the future”?
 - “Is it safe”?
- 



Eliminate Complexity, Maximize Value...

Today:

- Payment
- Loyalty
- Order Ahead
- Online Collection
- Prepaid Charge-up

Near Future:

- Recurring Orders
- Product Information
- Product Restrictions

Developing:

- Trusted ID
- Digital Promotions
- Contextual Provisioning
- Augmented Reality
- Flexible, Consistent Experience

Promotion Complexity:

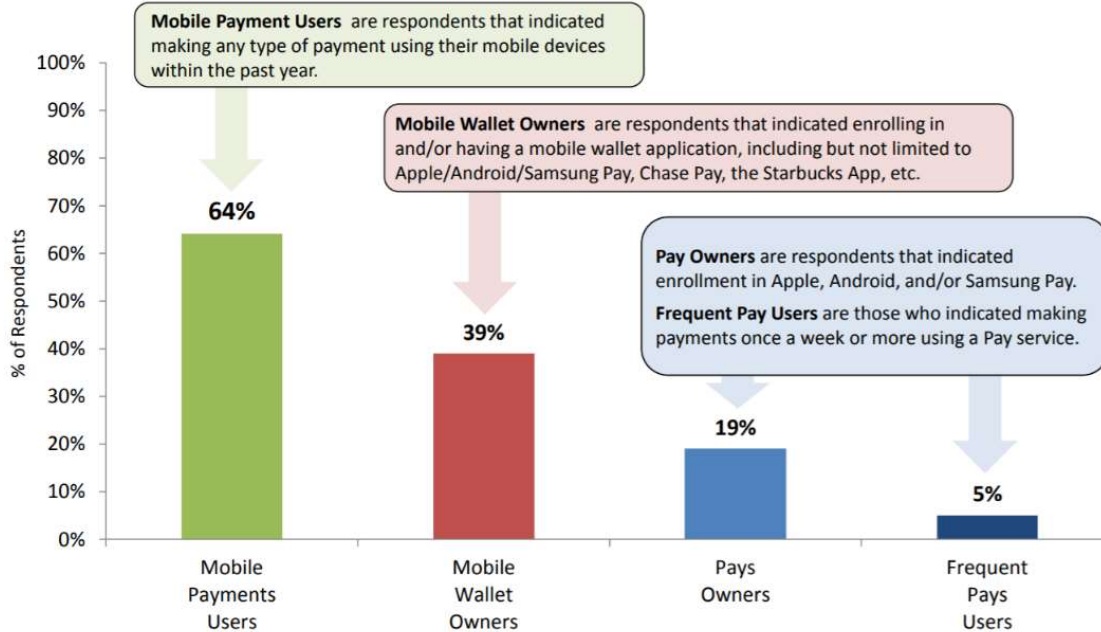
- Payment Card Loyalty
- CPG Loyalty/Promo
- Partner Loyalty
- Store Promotions



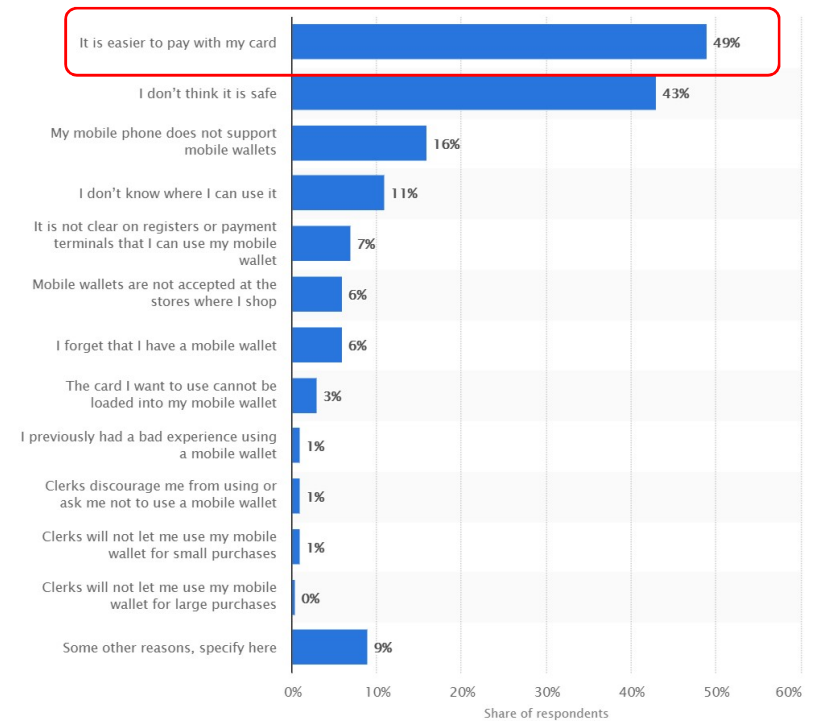
Mobile Payments Not Magic Bullet for Wallet Adoption

January 2017 - Mobile Payments and Mobile Wallet Adoption

N = 1,514



First Annapolis Consulting, Inc. | Study of Mobile Banking & Payments - March 2017



Promotional Confusion

Plenti.

Earn Points

Use Points

9,098 pts

How to Use Points

Points Expiration

Plenti Points = Savings

It's that easy! Use Plenti points at checkout to save money at certain Plenti partners, no matter where you earned them. 500 points are worth at least \$5 in savings on your purchase!

pts

pts

500 Plenti points

\$5

Worth at least \$5 at select Plenti partners

It's easy to cash in points for savings! Here's how:

Take your pick, you've got options! Shop in-store or online and follow the simple steps below to use points at checkout. Just shop, earn, save, repeat!

1. Have your Plenti number ready

Scanswipe your Plenti card or enter your phone number at checkout.

2. Choose to use points

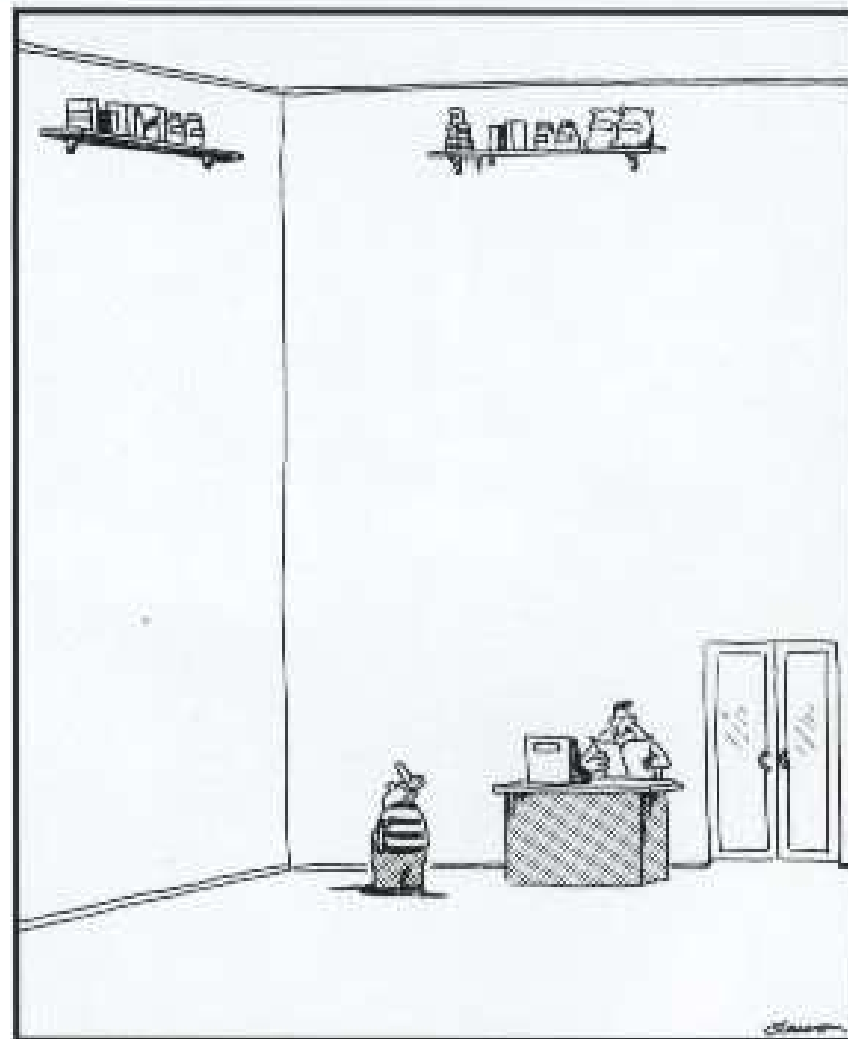
Select "YES" when prompted, and enter Plenti PIN if needed. You only need 200 points to save.

3. Save!

Watch those points turn into savings off your purchase. It's that simple!

<div>HomeStatements & Act...PaymentsAccount ServicesBenefits</div> <div>My Accounts (3)</div>			
<div>View All Recent Activity Current Statement</div>			
Amex Offers & Benefits			
Available (96)		Added to Card (0)	
Savings			
>	<div><div>McCormick & Schmick's</div><div>Spend \$100 or more, get \$20 back McCormick & Schmick's</div></div>	EXPIRES 11/30/2017	<div>Add to Card</div>
>	<div><div>GNC</div><div>Spend \$50 or more, get \$10 back GNC.com</div></div>	EXPIRES 1/31/2018	<div>Add to Card</div>
>	<div><div>Baer's</div><div>Spend \$500 or more, get \$100 back Baer's Furniture Co. Inc.</div></div>	Expires tomorrow	<div>Add to Card</div>
>	<div><div>Sherwin-Williams</div><div>Spend \$200 or more, get \$50 back Sherwin-Williams</div></div>	EXPIRES 12/18/2017	<div>Add to Card</div>
>	<div><div>Maggiano's</div><div>Spend \$25 or more, get \$20 back MaggianosWineCo.com</div></div>	EXPIRES 4/1/2018	<div>Add to Card</div>
>	<div><div>Carl's Patio</div><div>Spend \$1000 or more, get \$200 back Carl's Patio</div></div>	EXPIRES 1/2/2018	<div>Add to Card</div>
>	<div><div>The Stationery Studio</div><div>Spend \$25 or more, get \$5 back TheStationeryStudio.com</div></div>	EXPIRES 1/5/2018	<div>Add to Card</div>





Inconvenience stores

Next Generation GPS - 2018

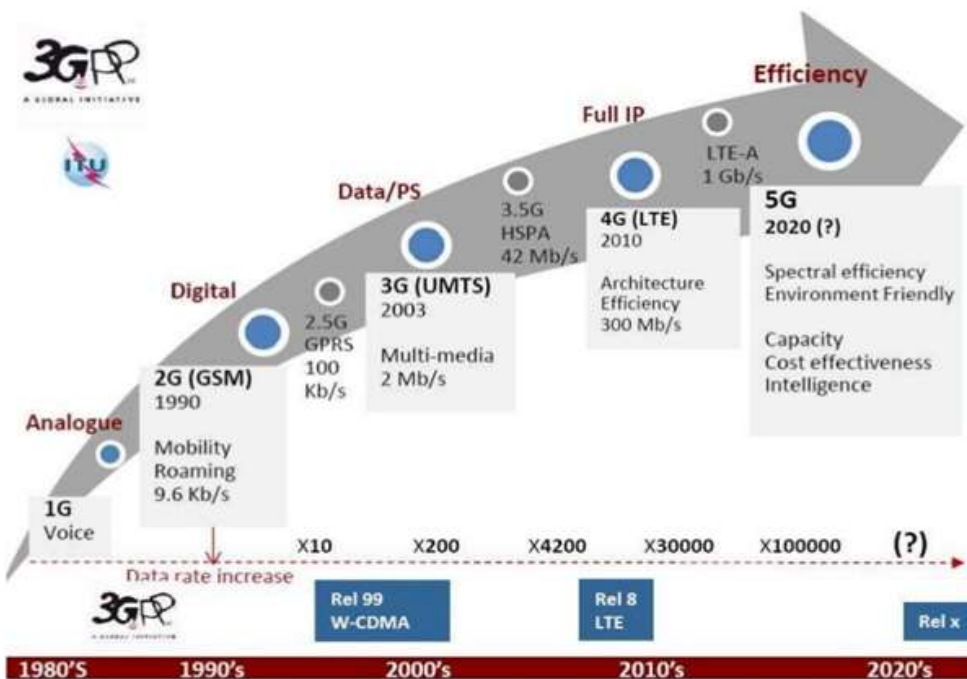


Position accuracy of 1 foot will:

- Revolutionize consumer insights
- Revolutionize digital marketing
- Revolutionize vendor promotions
- **Marginalize value of BTLe beacons**
- Drive cost out of supply chain
- Enable –
 - Autonomous vehicles
 - Fully autonomous mobile fuel sales

5G Revolution - 2020

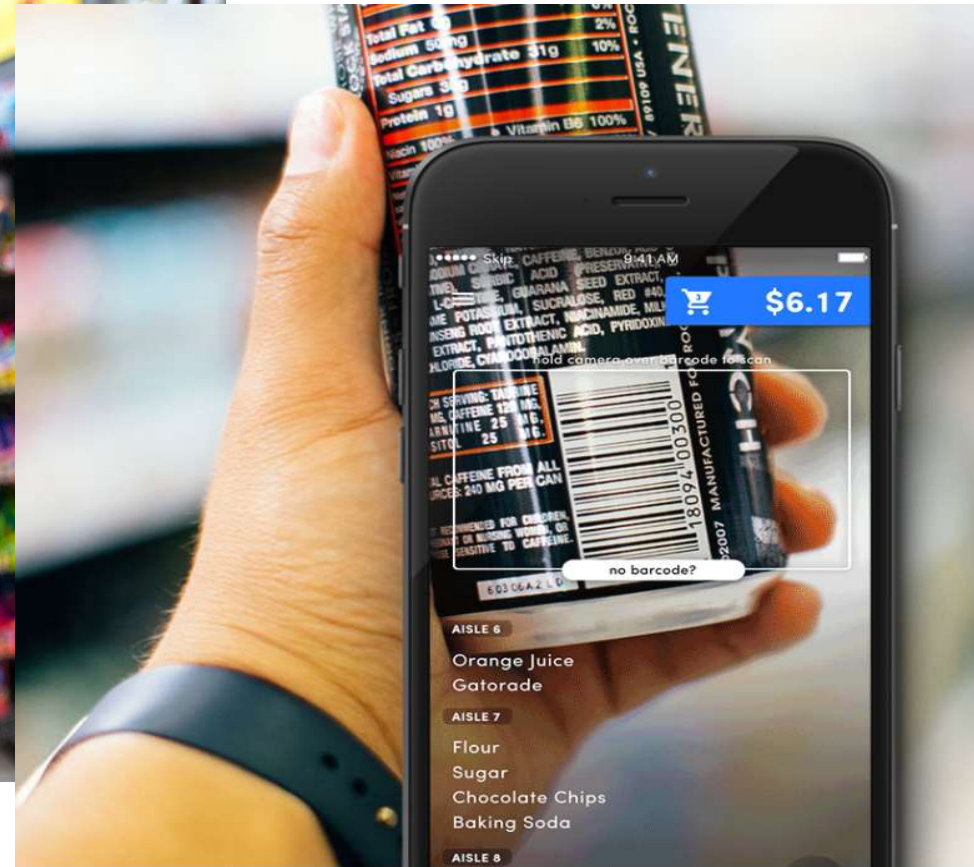
Evolution of wireless communication



Always on, 1GB mobile data will:

- Always keep consumers connected
- Make “Apps” obsolete
- Allow marketing in a phases of journey
- Make cable/satellite media obsolete
- Enable –
 - Smart IoT
 - Autonomous vehicles
 - Adoption of HTML5 in browser apps
 - Homogenize online & store checkout

Seamless Experience - online, or brick& mortar?



Customer Commerce Environment



Consumer Experience of the Future...





Solve Forward

www.conexus.org