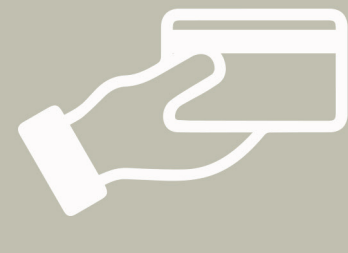


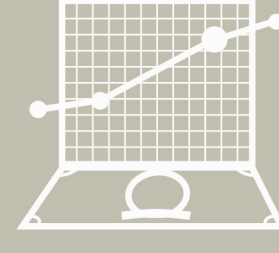
# THE GIFT CARD OPPORTUNITY



**58%** Want them as a gift  
**55%** Buy 3 or more



**\$44.83**  
Average spend/card



Total gift card volume:  
**\$130B** in 2015  
**\$160B** by 2018



## Increased Spend

**43%** Balance

People spend more than their balance

## Increased Foot Traffic



Gift cards prompt unplanned visits to stores

## But Billions are Left on the Table:



Unused card balances: **<1%** of \$130B

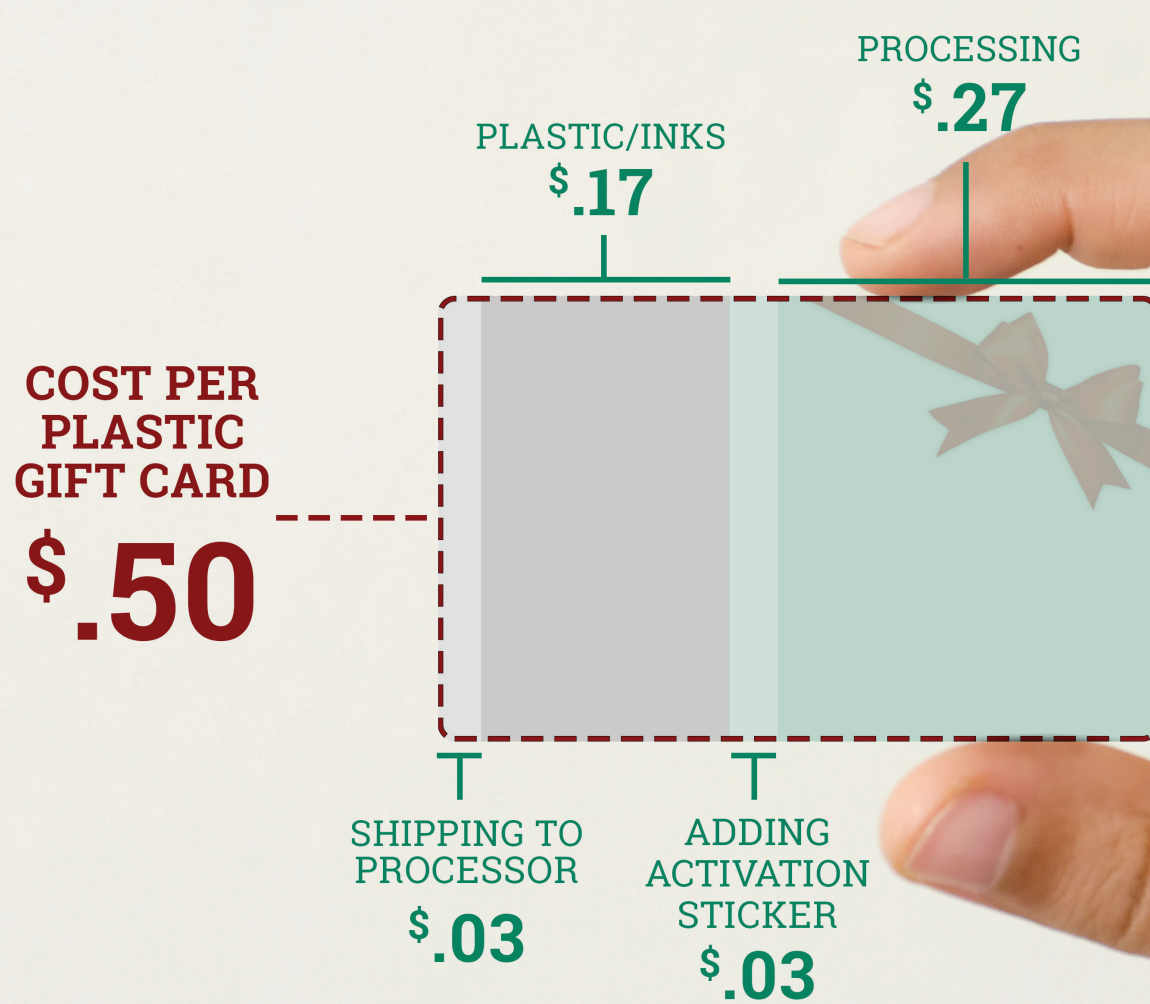
• Per 2014 spillage rates, \$780M will be lost in 2015

	Overall	Young Adults
Unspent Balances	<b>33%</b>	<b>47%</b>
Lost Cards	<b>25%</b>	<b>40%</b>
Forgotten Funds	<b>23%</b>	<b>37%</b>

**15%**

don't have the card when in store

## Mobile Wallets Boost Bottom Lines



**\$2.29** Billion  
2015 Total plastic expense + spillage

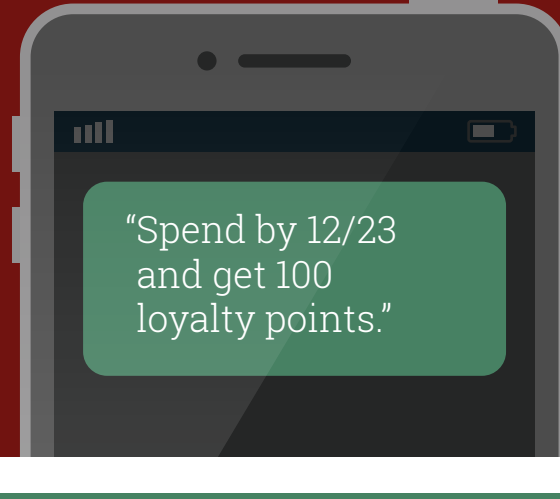
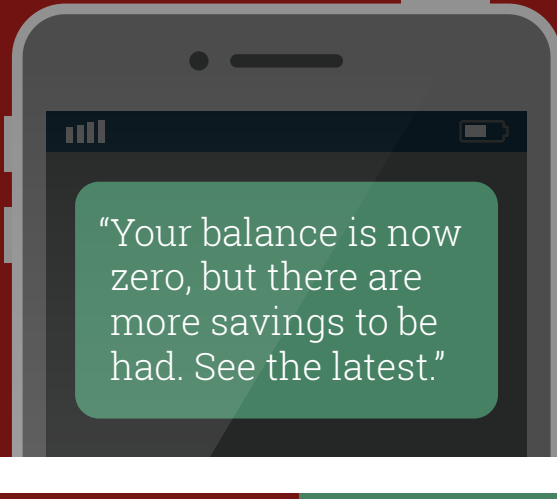
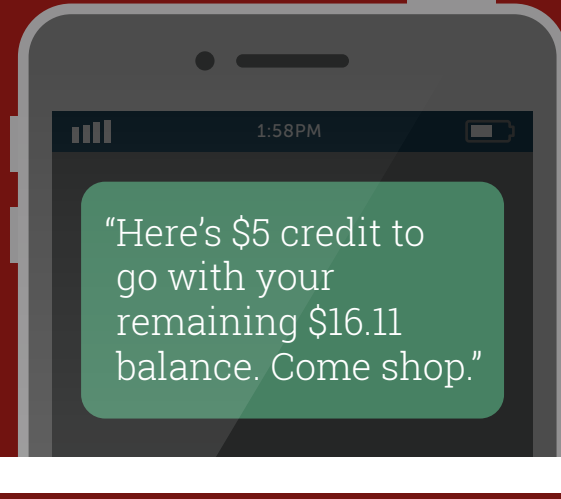
Mobile wallet gift cards are **10-25x** Less expensive

## And Increases Redemption, Revenue & Foot Traffic

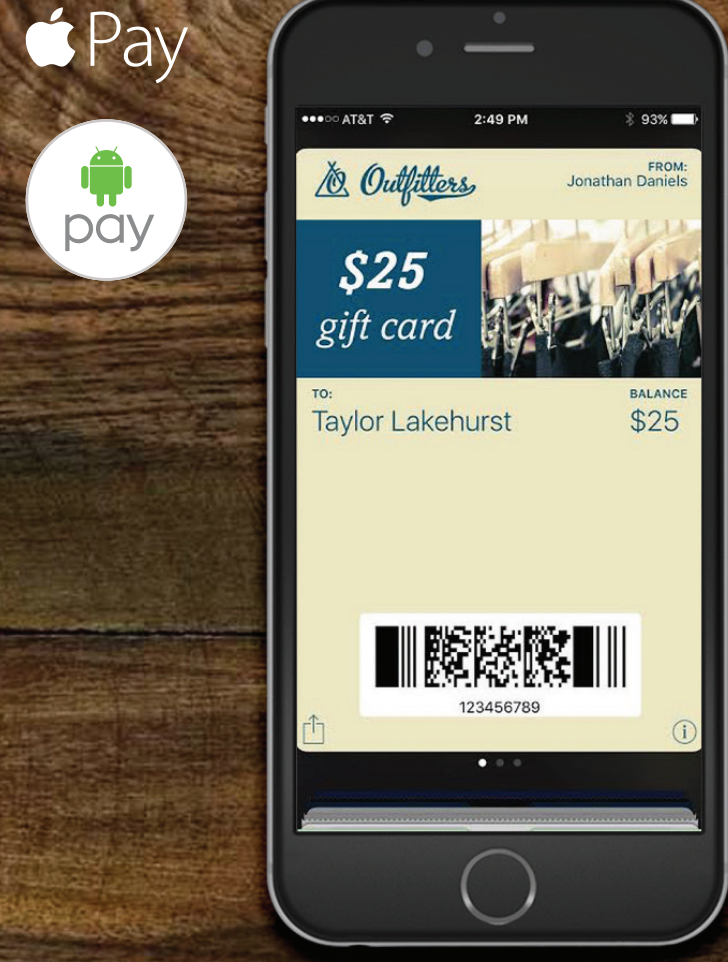
Maintain an ongoing conversation with cardholders:

- Balance updates
- Location/time based reminders
- Expiration alerts
- Promote offers

**90%+** of mobile wallet passes are not deleted even after expiration



## People Don't Leave Home Without Their Phone



**32%** make unplanned purchases due to incentives

**58%** want one app to store multiple gift cards

Sources: NRF, CEB/TowerGroup, Moneris, FirstData, Bankrate, Ipsos/UGO Mobile Solutions, CreditCards.com, Urban Airship