

SVS Global Market View

Ben Jones – *Vice President Business Development & Partnerships*

March 6th 2024 – London

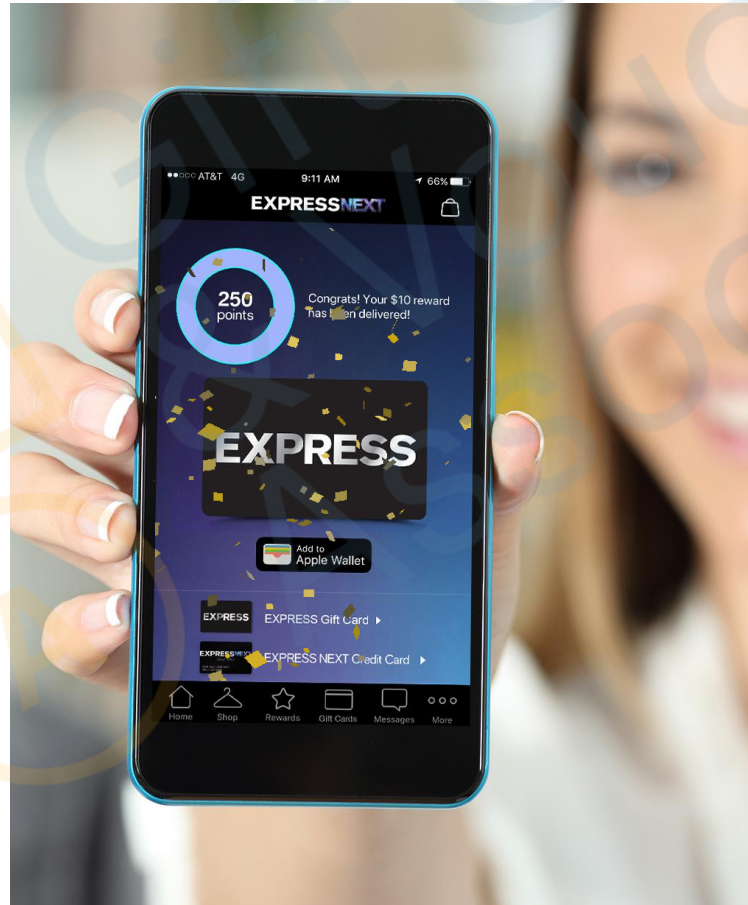
- 1 2023 & Peak Overview
- 2 Growth in Digital & Ingenuity
- 3 Winning in Gift Cards – What Does Good Look Like?
- 4 Merging of the Physical & Digital World
- 5 Let's Not Forget Physical 😊
- 6 Summary

2023 & Peak Overview

Market Overview



Best Use of Stored Value



Update on Peak 2023





65%

INTL Clients

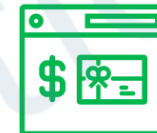
Saw an Increase with Gift Card Sales over 2022



+16%

On-Line and B2B Sales

Were Up Driven by Apparel, Dept Store & Supermarket

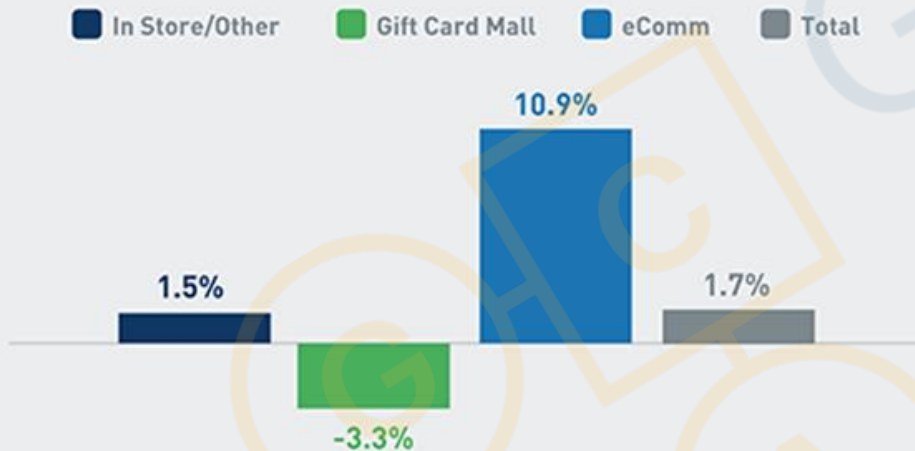


48.4%

Gift Card Sales

Accounted for by On-Line and B2B Sales

YOY GIFT CARD CHANNEL SALES % CHANGE



Nov. 19, 2023 – Jan. 6, 2024 vs. Nov. 20, 2022 – Jan. 7, 2023

Key Takeaways for 2023 Peak Season

Shopping Extravaganzas Online & In-store:

Online retail sales increased +6.3% YoY

In-store sales were up a more modest +2.2% YoY.

Shopping in-store still makes up a considerably larger portion of total retail spending.¹

Online Shopping Continued to Grow:

2023 proved consumers aren't willing to give up the convenience of online shopping,

The (NRF) and CNBC's Retail Monitor, reported that November online holiday spending outpaced in-store sales growth.

Holiday Shopping Season Extended:

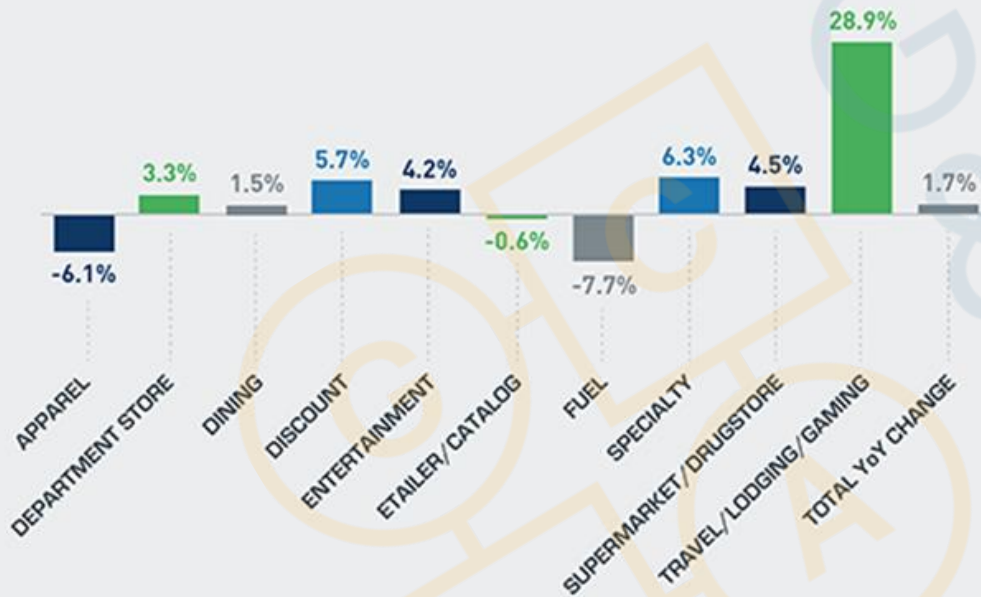
Retailers started promotions early, giving consumers time to hunt for the deals & promotions.

This early push combined with a full 31 days between Thanksgiving & Christmas Day made for a long shopping season.

Season's Eatings:

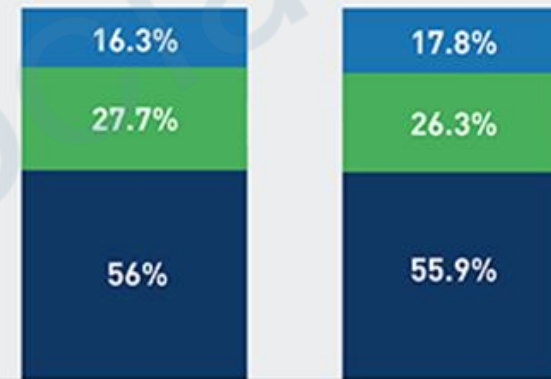
Culinary celebrations continued. The Restaurant sector was up +7.8% YoY, while Grocery was up +2.1% for the season.¹

NOV. 19, 2023–JAN. 6 2024 VS. NOV. 20, 2022–JAN. 7, 2023 GIFT CARD LOAD % CHANGE

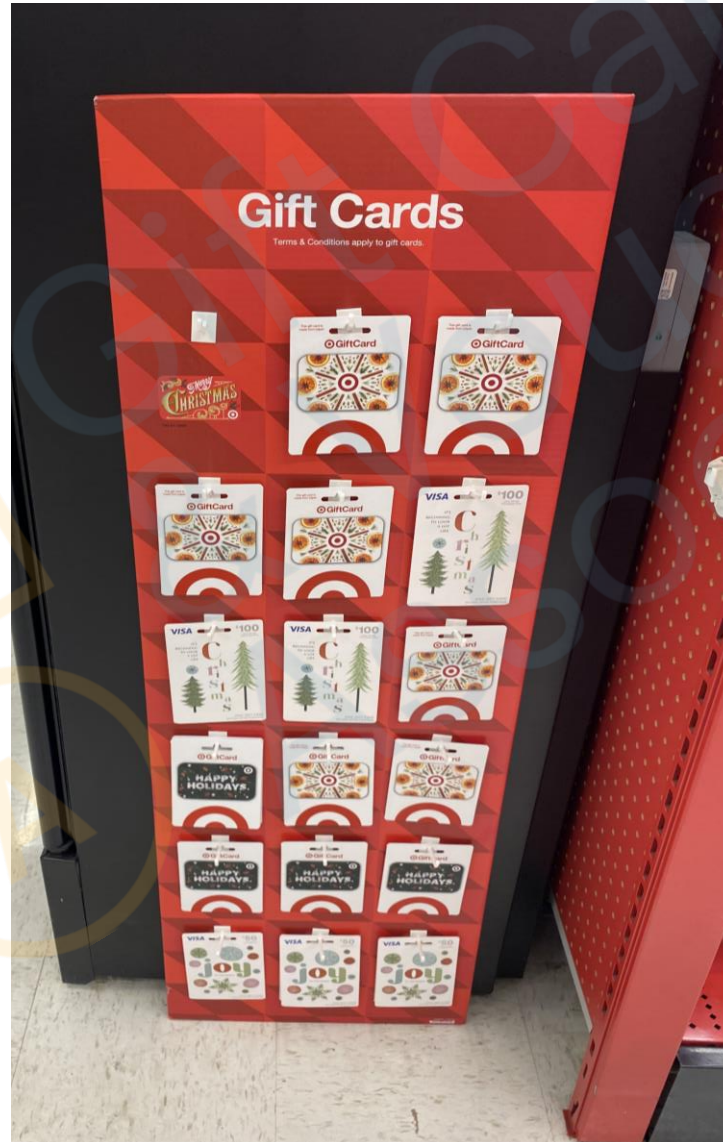


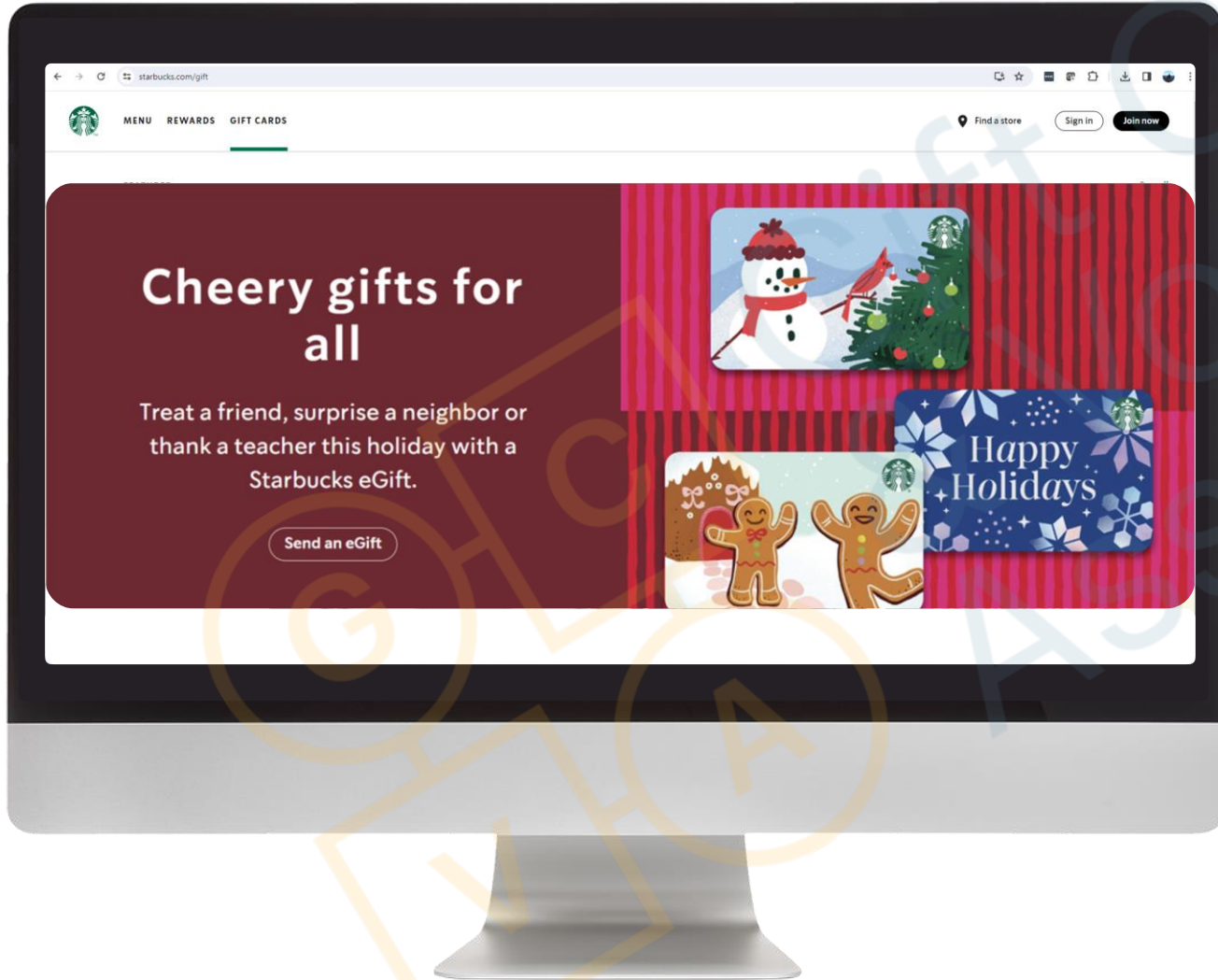
GIFT CARD SALES BY CHANNEL DISTRIBUTION

■ In Store/Other ■ Gift Card Mall ■ eComm



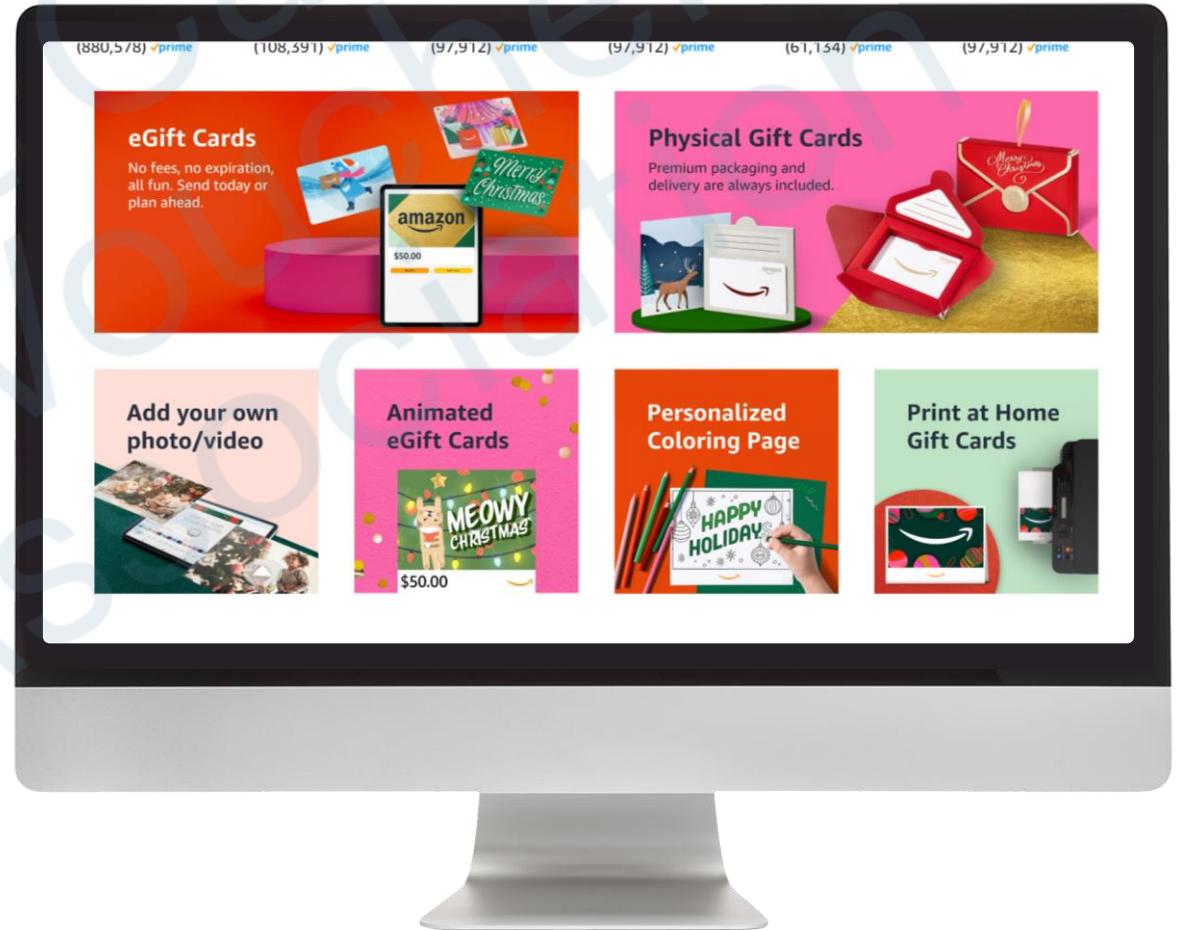
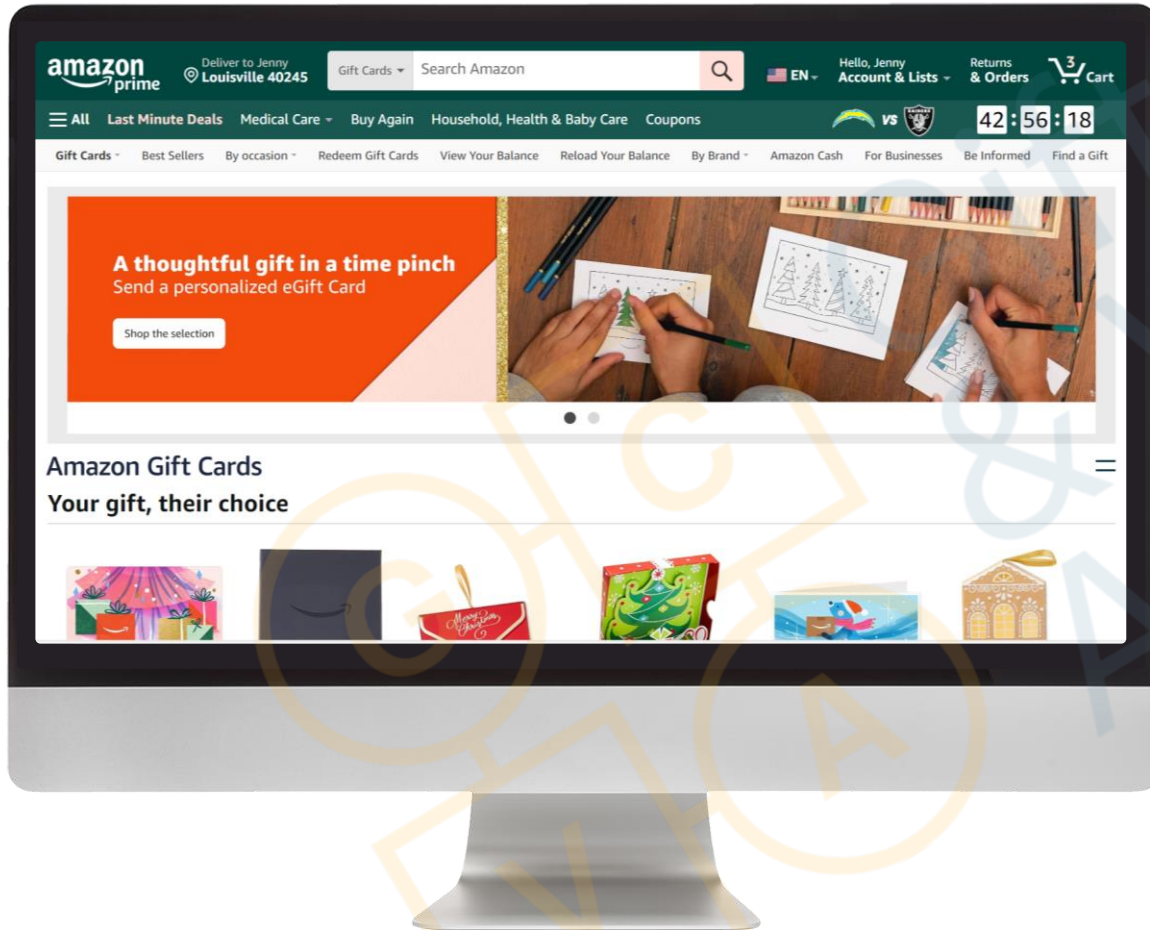
Market Examples for Consideration – Target





Specialty Packages – Starbucks

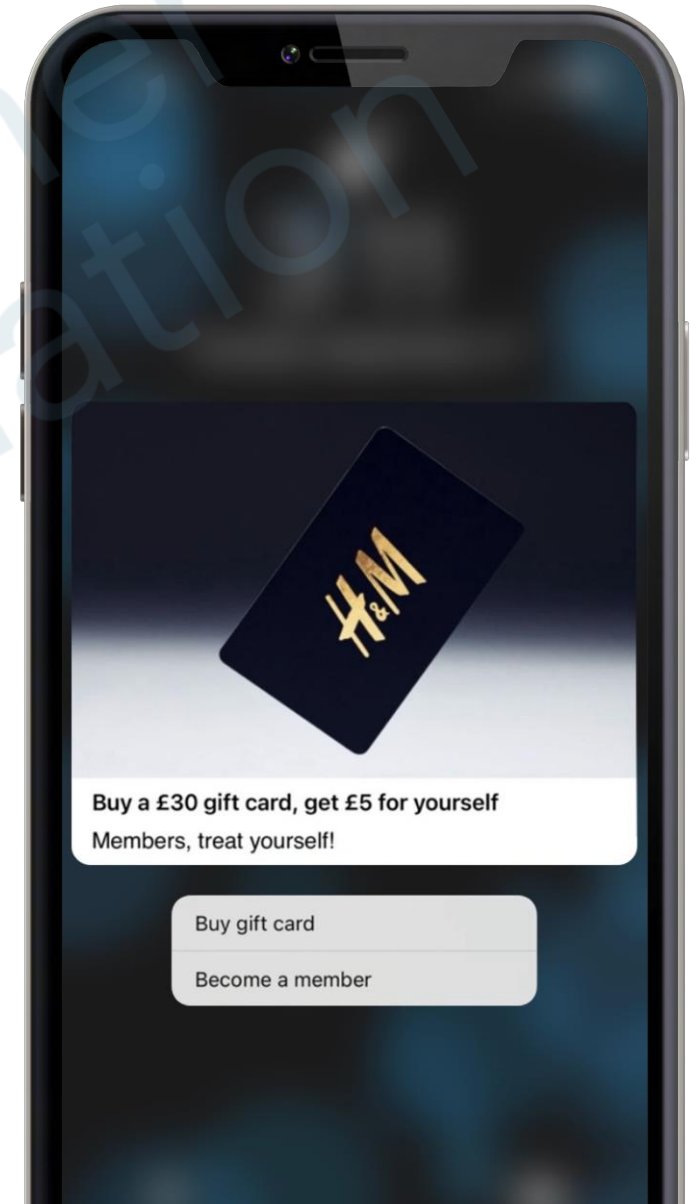
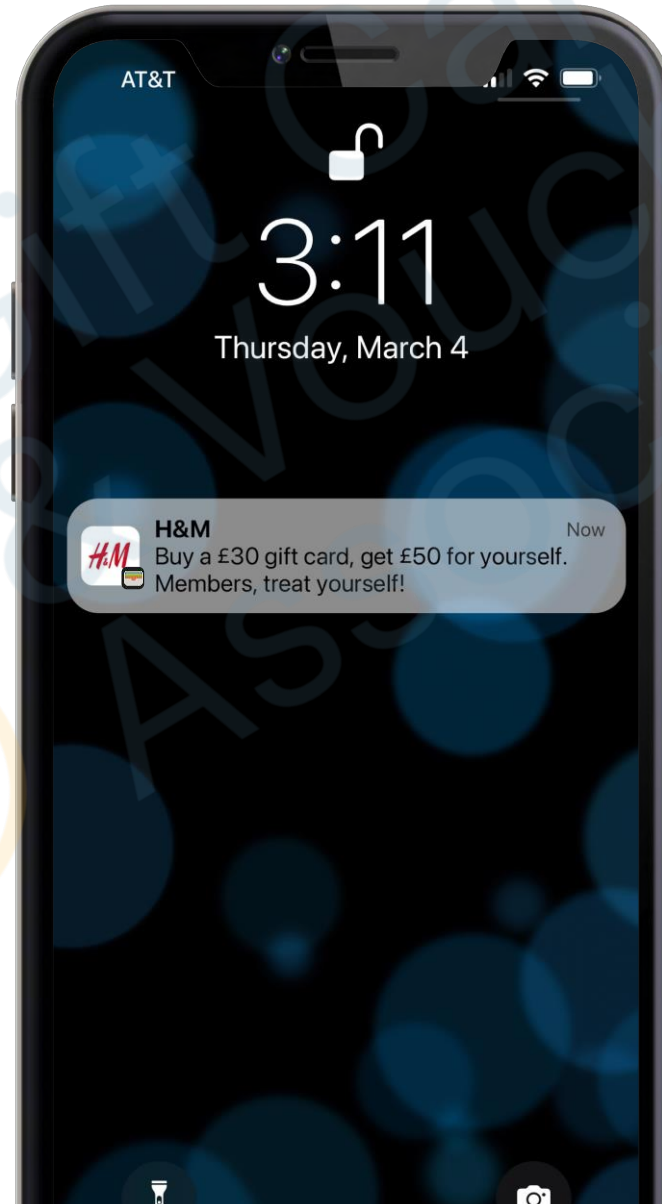


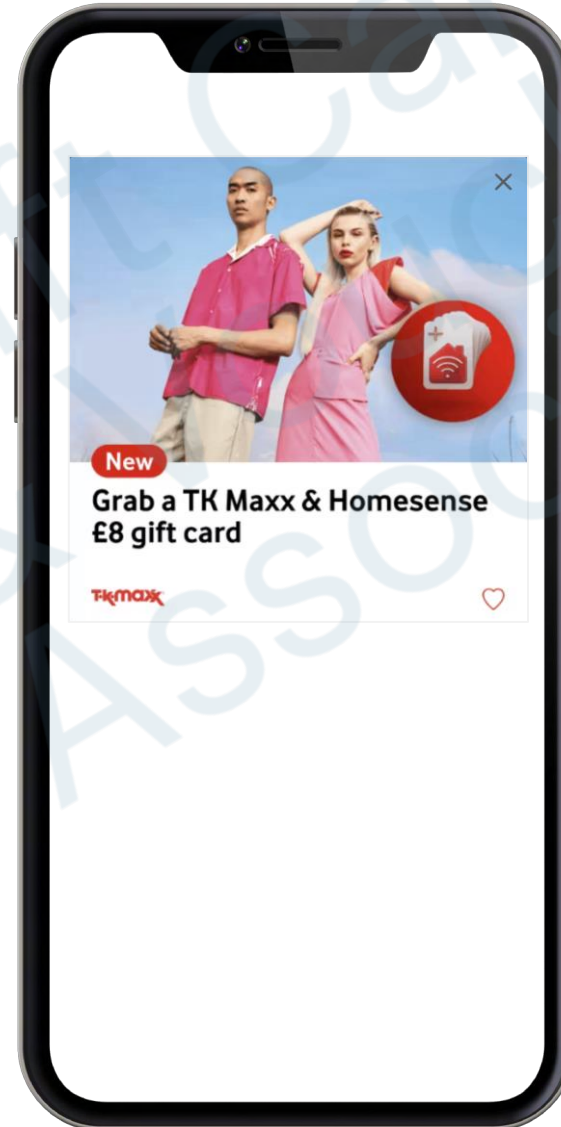




Campaign Driven Across All Communication Channels.

- ✔ Marketing notification sent to all app users with link to gift card site halfway through promotion window
- ✔ Website Banner
- ✔ Email campaign as well to members










Genießen Sie die schönen Dinge des Lebens

Entdecken Sie unser großes Sortiment und finden Sie Ihr neues Lieblingsstück auf [breuninger.com](https://www.breuninger.com) oder in einem unserer elf **Breuninger Häuser***. Ihre Geschenkkarte hat eine Gültigkeit von 5 Jahren. Viel Freude beim Shoppen!



20,00€
GESCHENKKARTE
Kartennr: 5045 0763 2575 4586 071
PIN: 2735

Q Wonach suchen Sie?



Digitale Geschenkkarte

Last Minute Geschenk?

Unsere Geschenkkarte ist jetzt auch digital im animierten Weihnachtsdesign erhältlich.

Jetzt verschenken

18:35

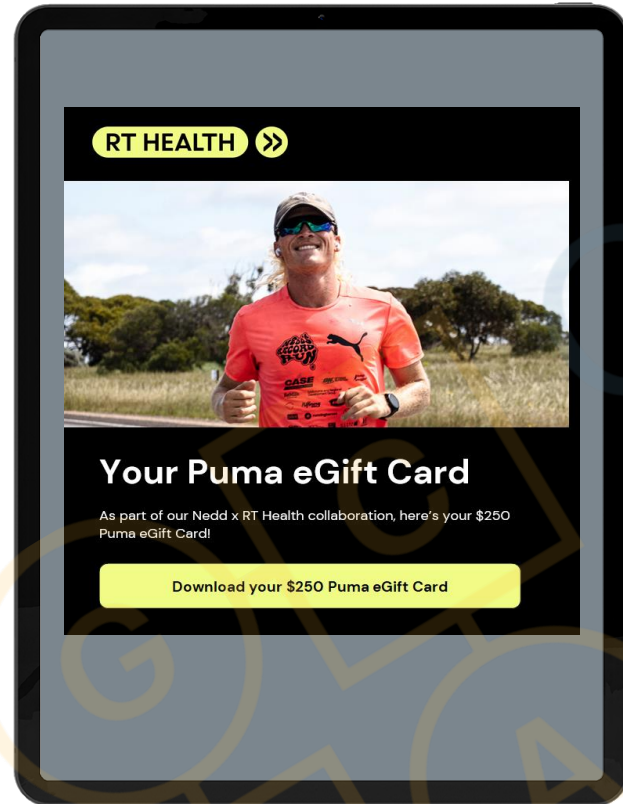
breuninger
Anzeige

Ein Geschenk, das jeden Wunsch erfüllt 📺
Die Breuninger Geschenkkarte. Sie ist in allen Breuninger Häusern und online ...mehr



breuninger

WEITERE INFOS



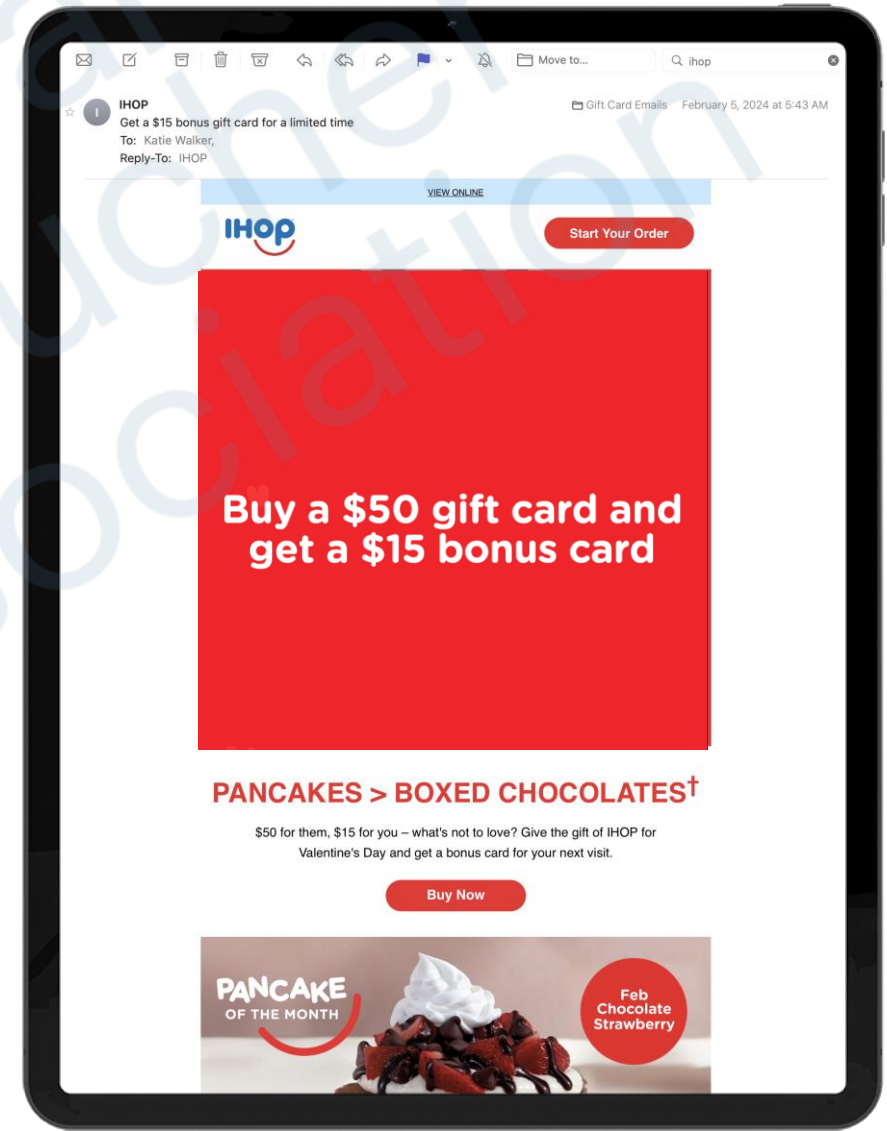
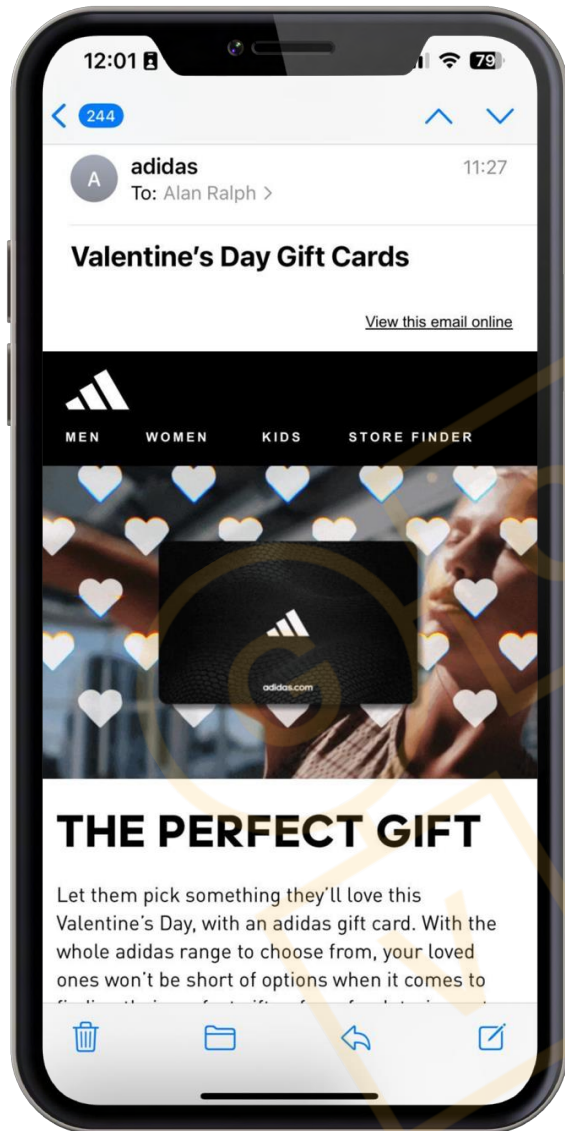
Puma Oceania

Puma negotiated a deal with RT Health, a local insurance company. If customers sign with RT Health, they receive a PUMA Gift Card.



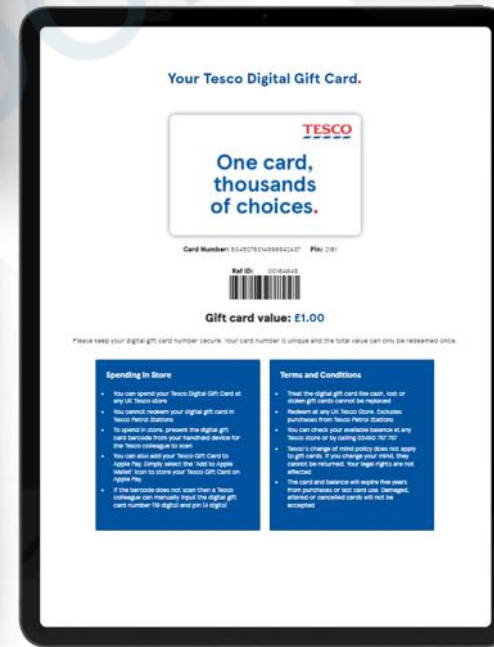
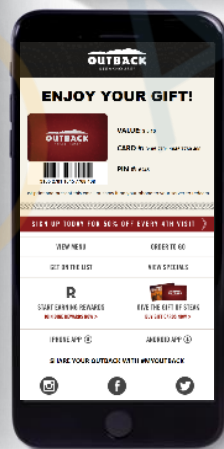
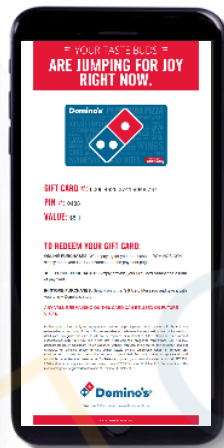
Hofer

Get a 10€ Gift card if you spend more than 50€.
Get a 20€ Gift Card if you spend more than 100€.

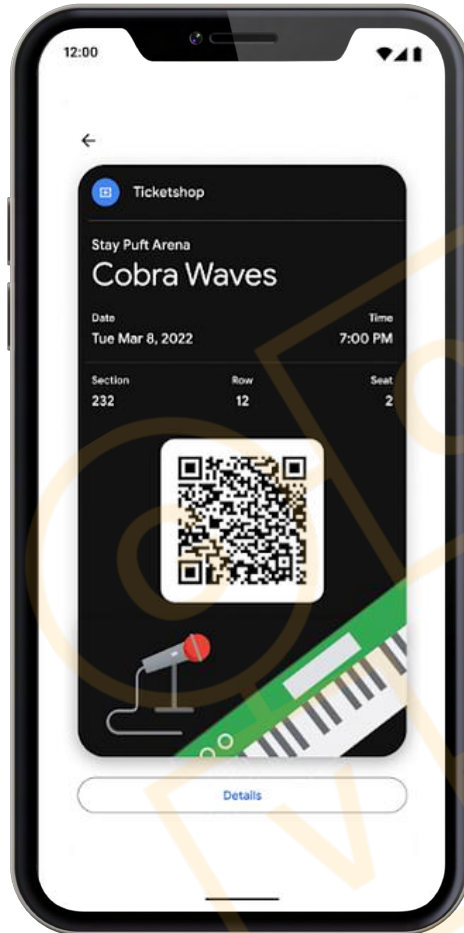


Growth in Digital & Ingenuity

Rise of Digital



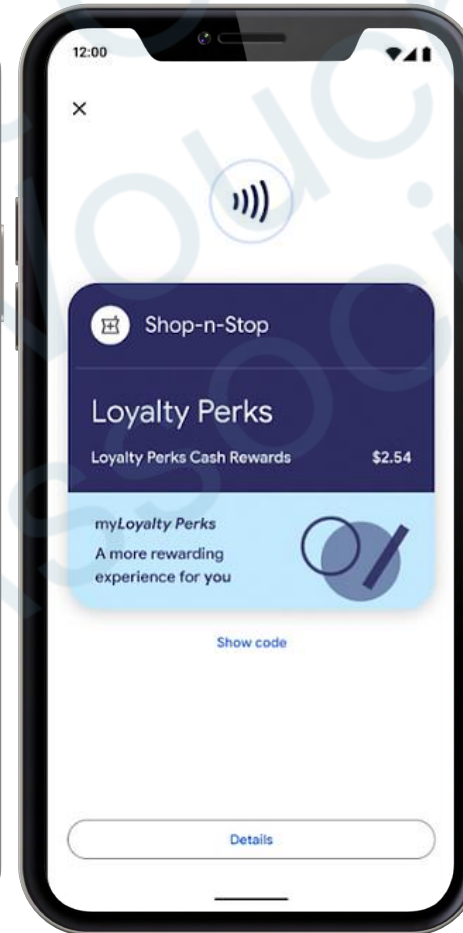
Event ticket



Boarding pass

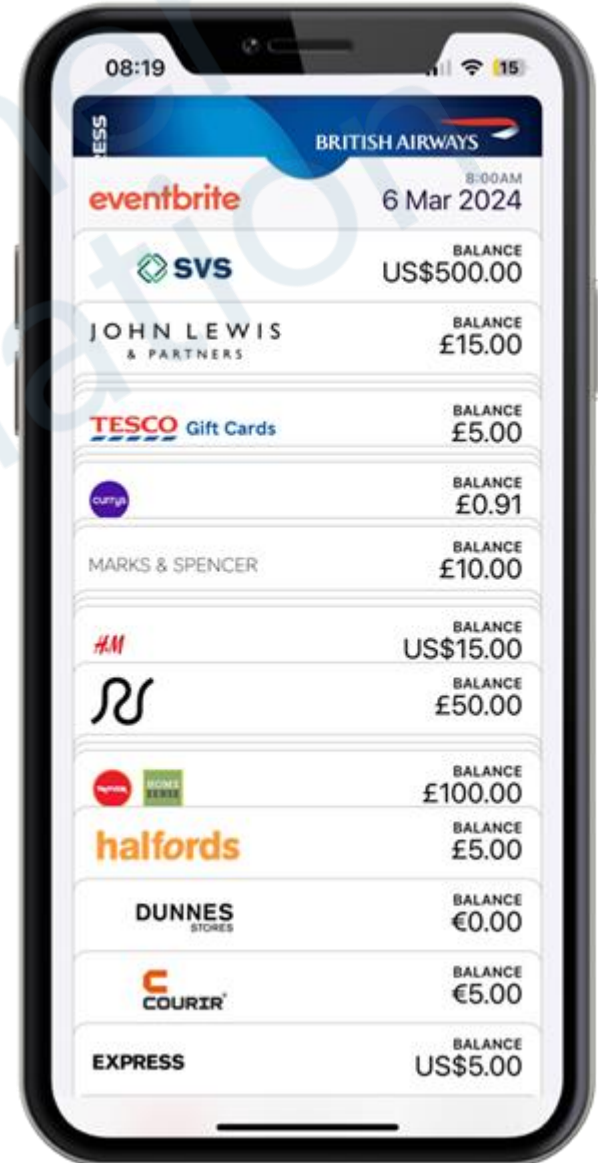
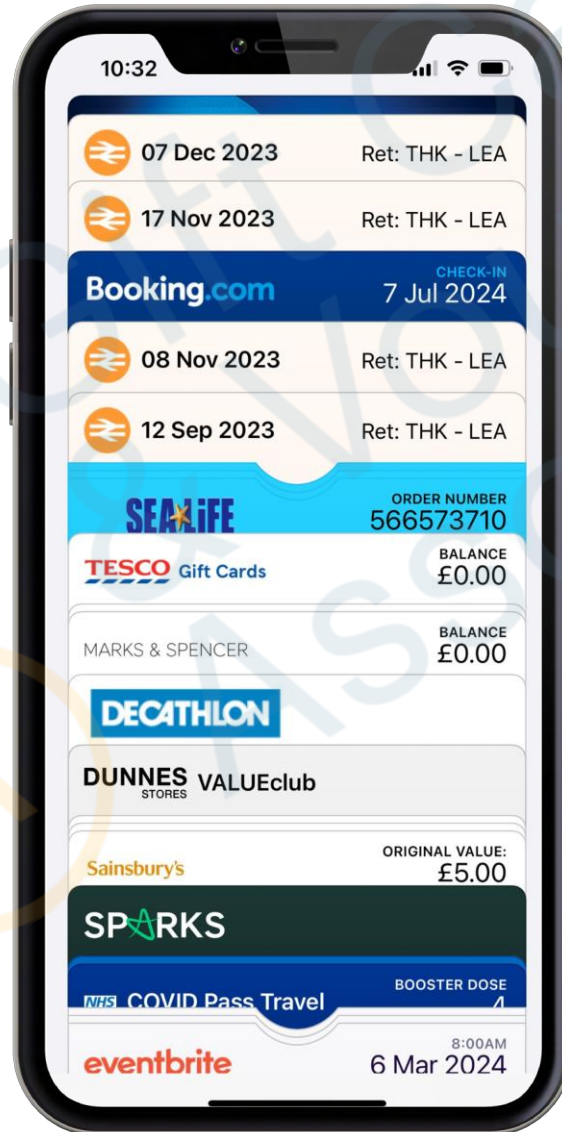


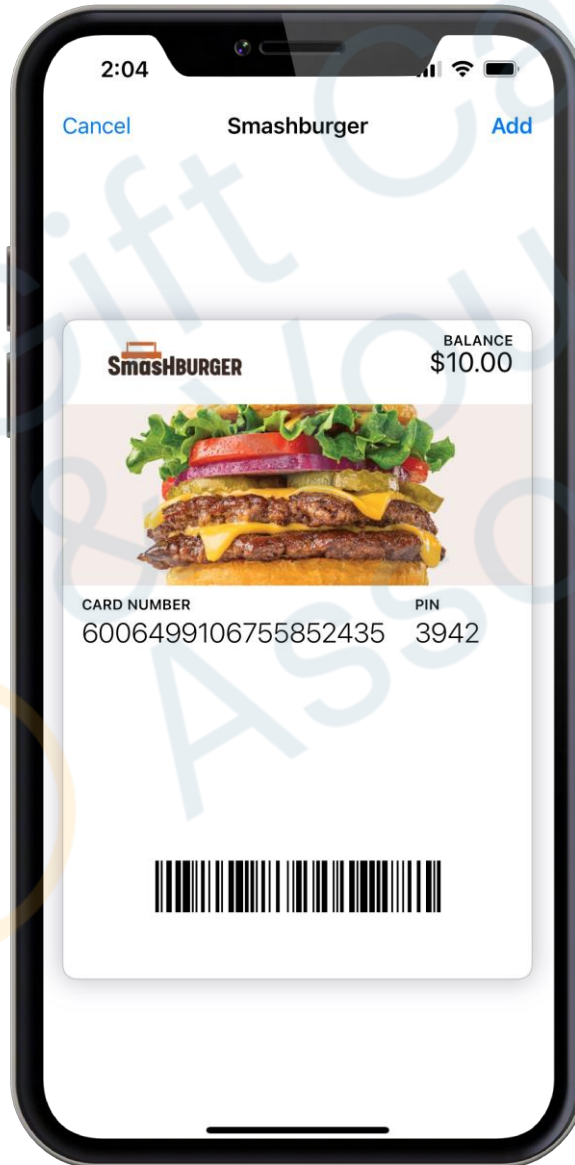
Loyalty card

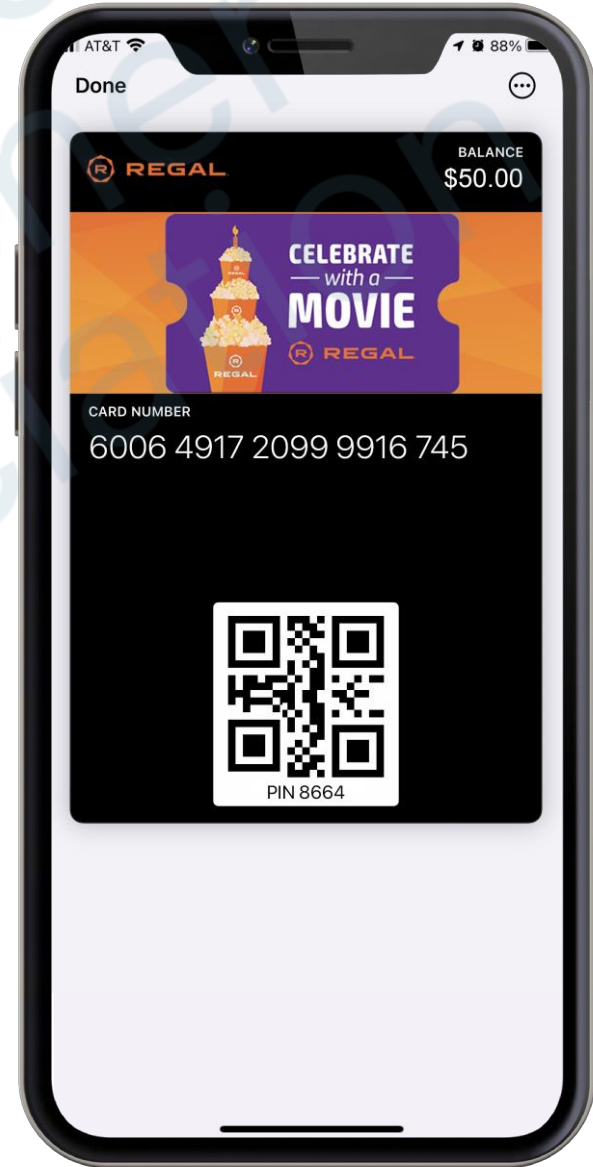
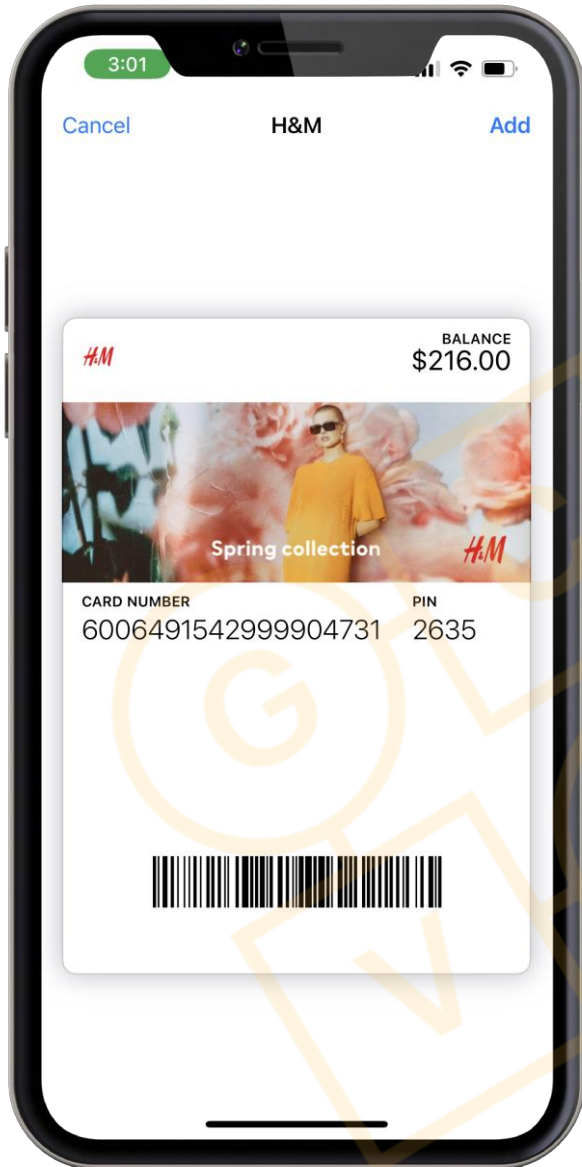


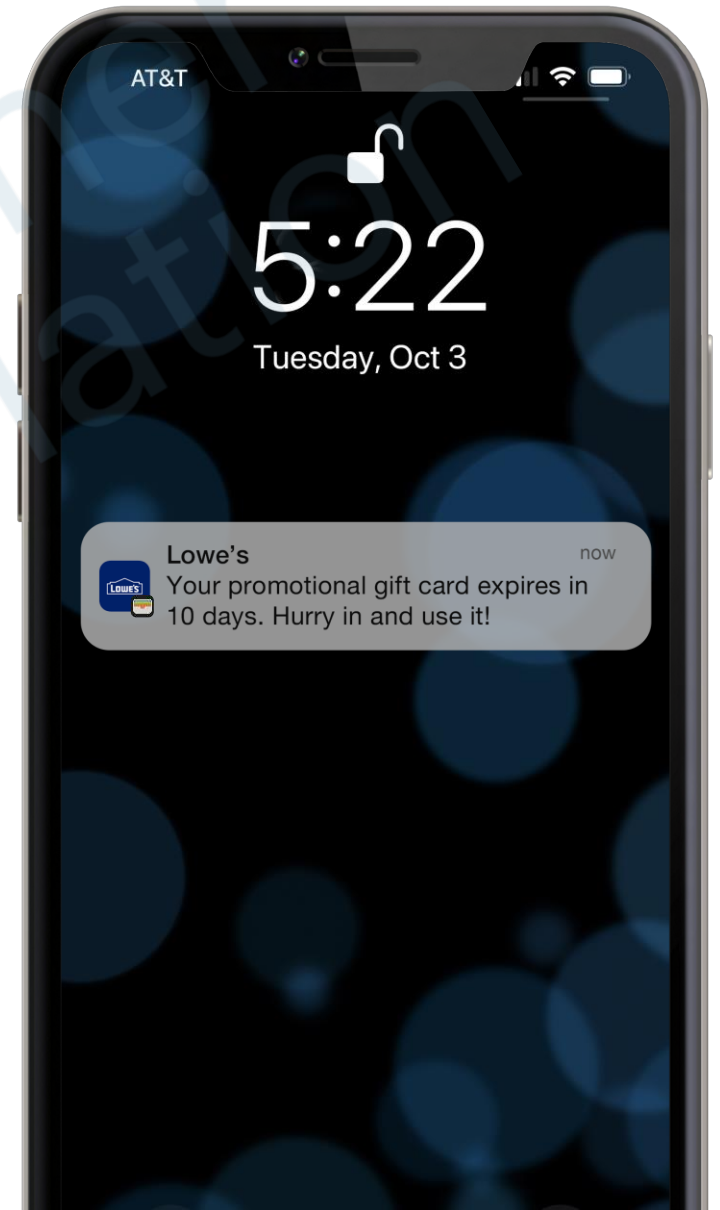
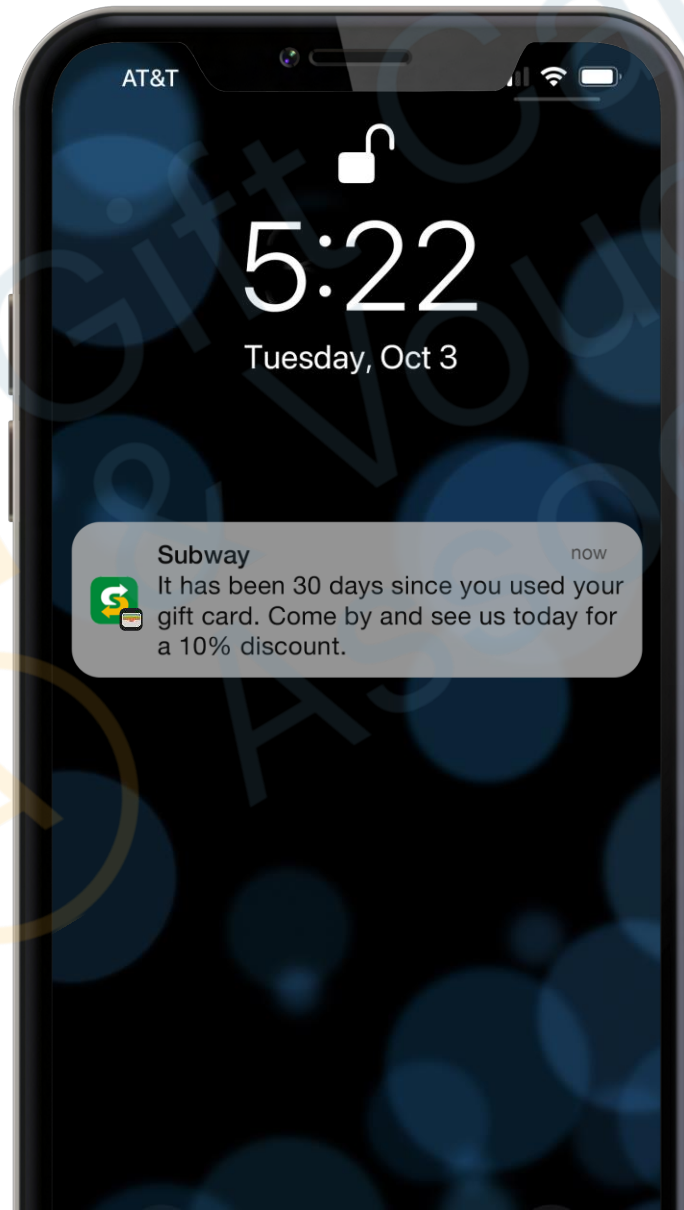
Vaccine record

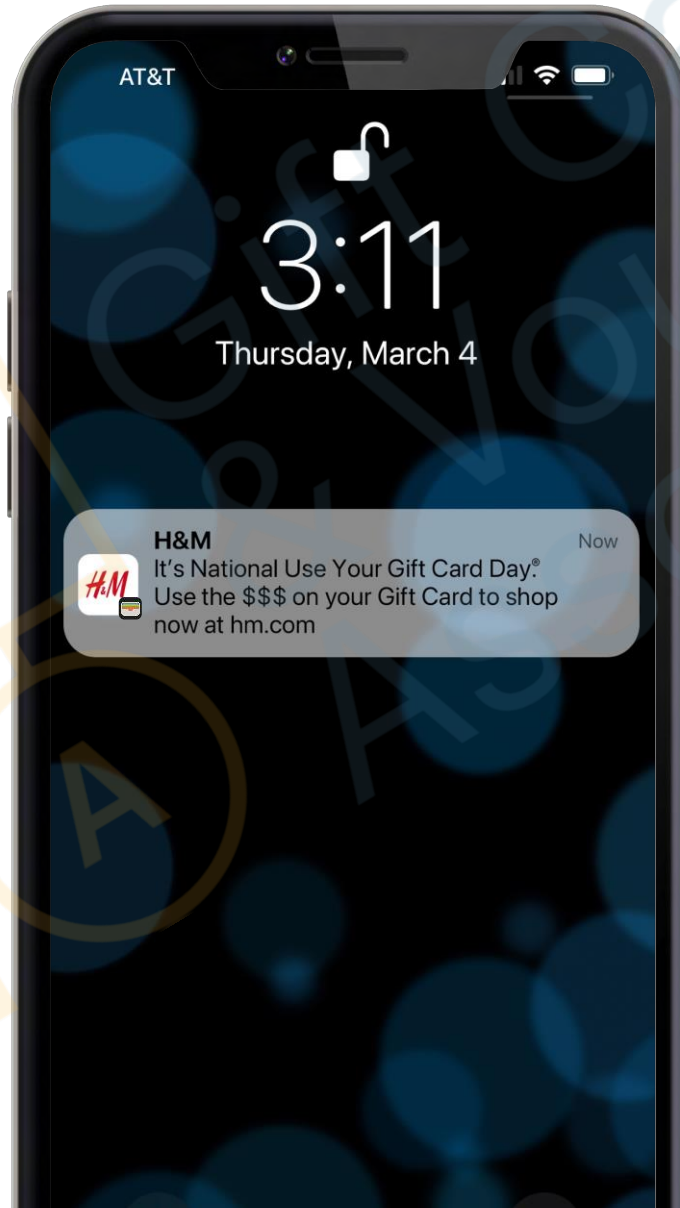




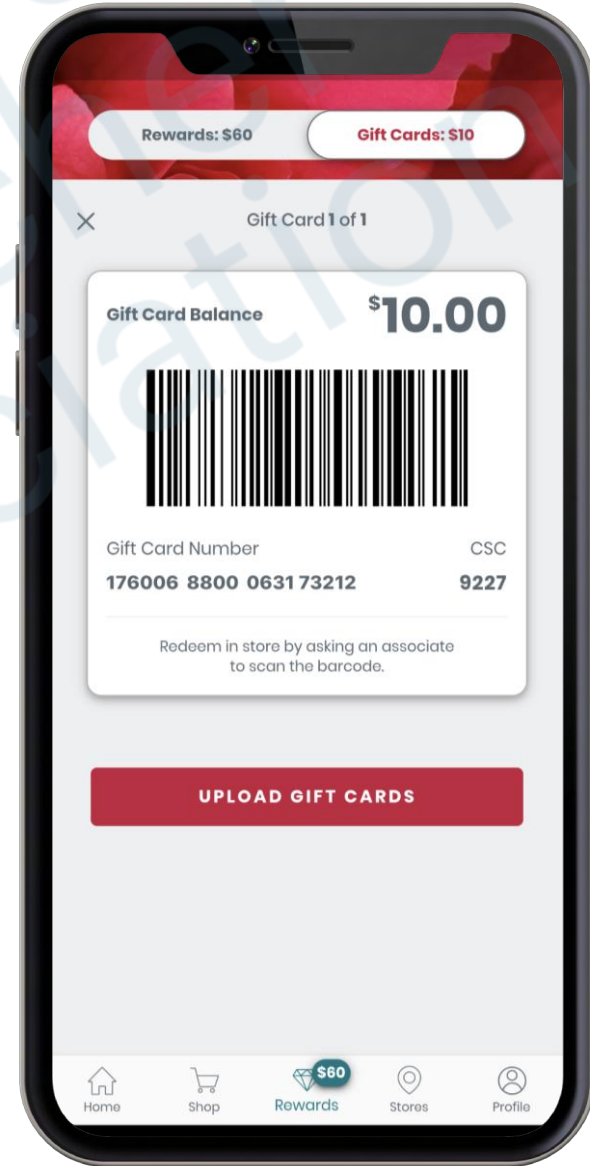
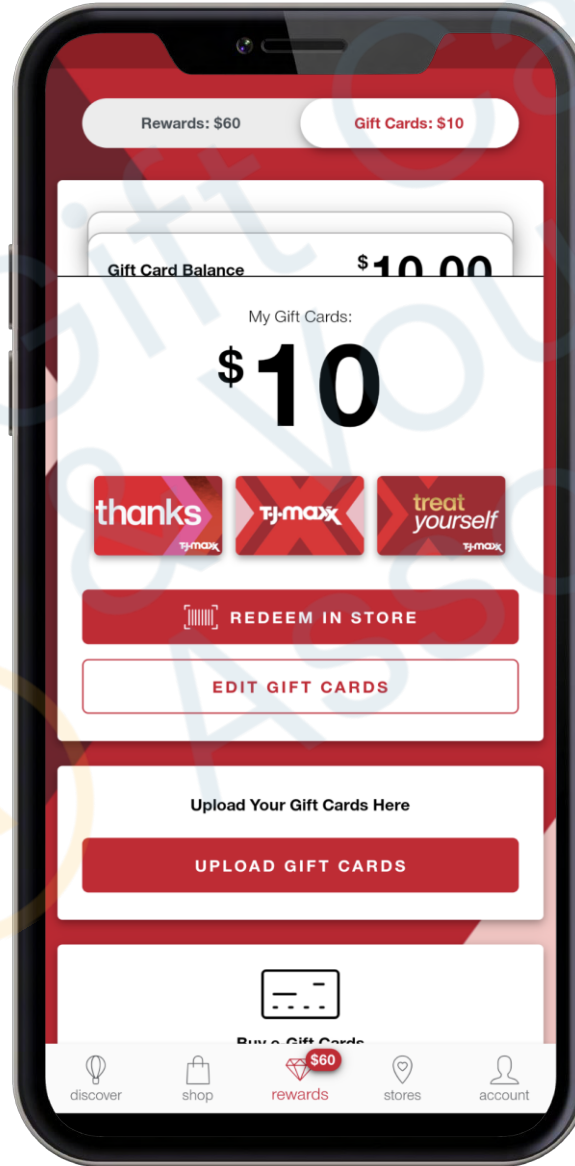
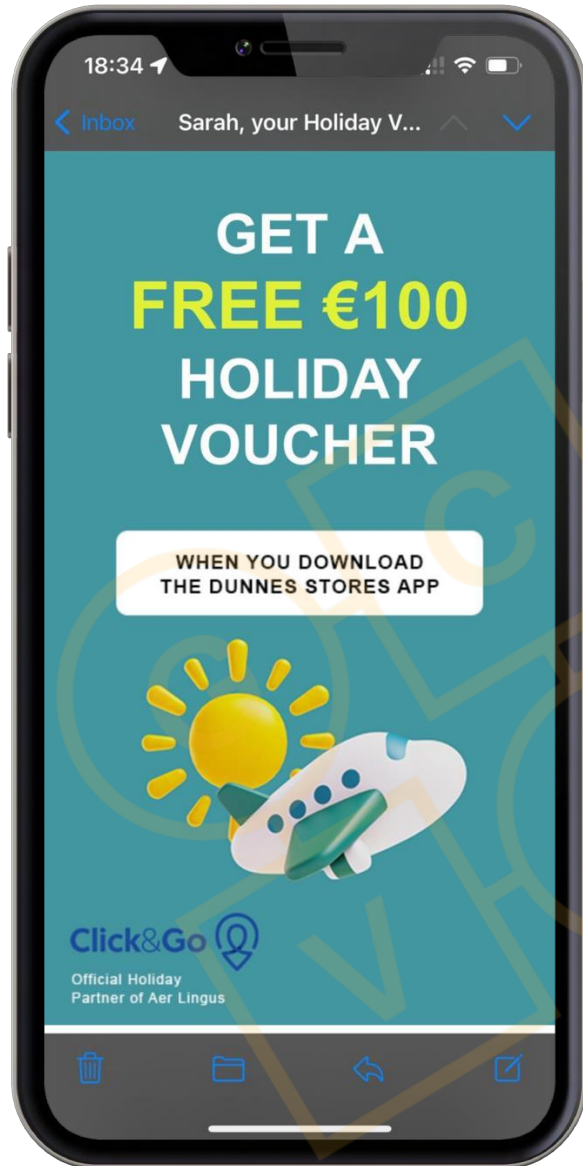




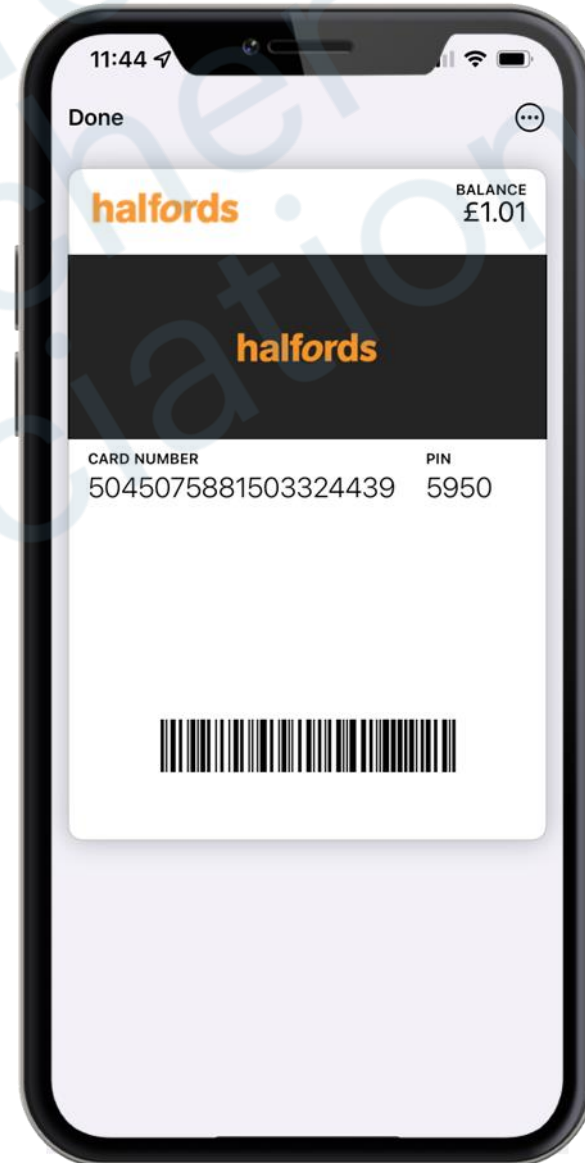
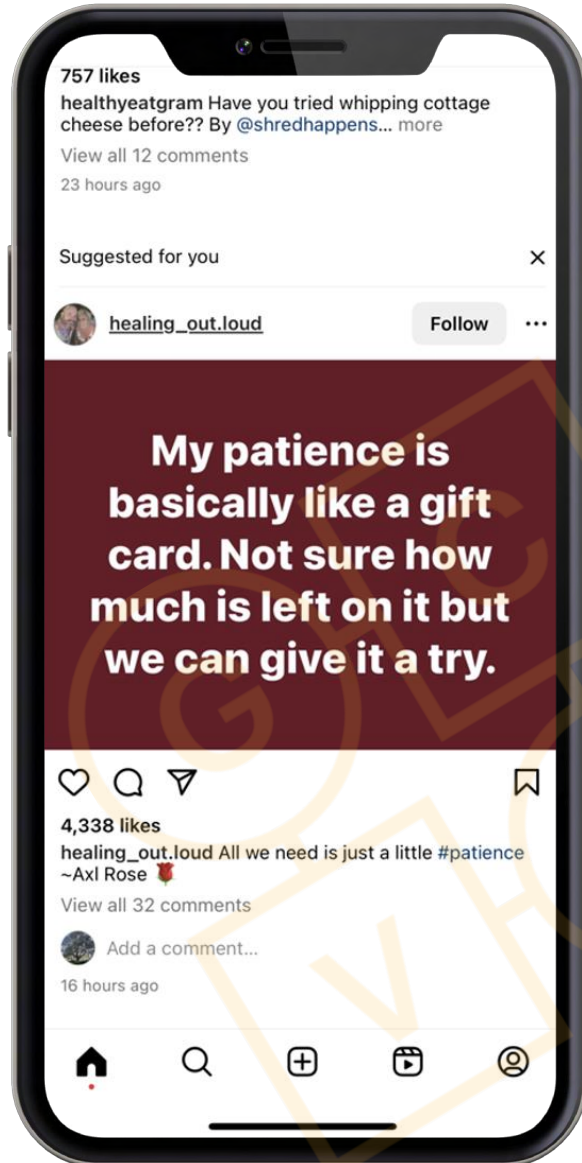




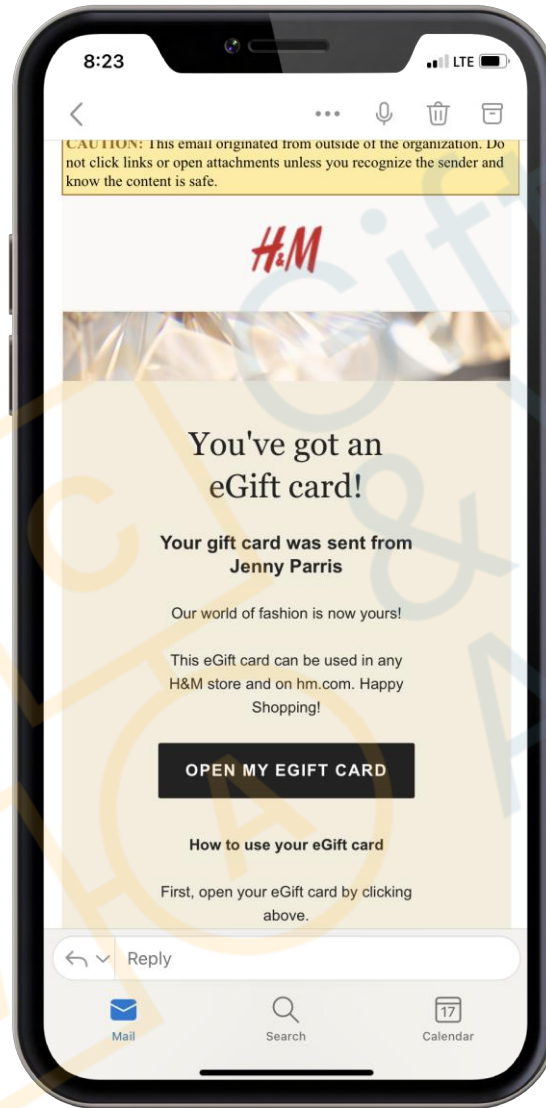
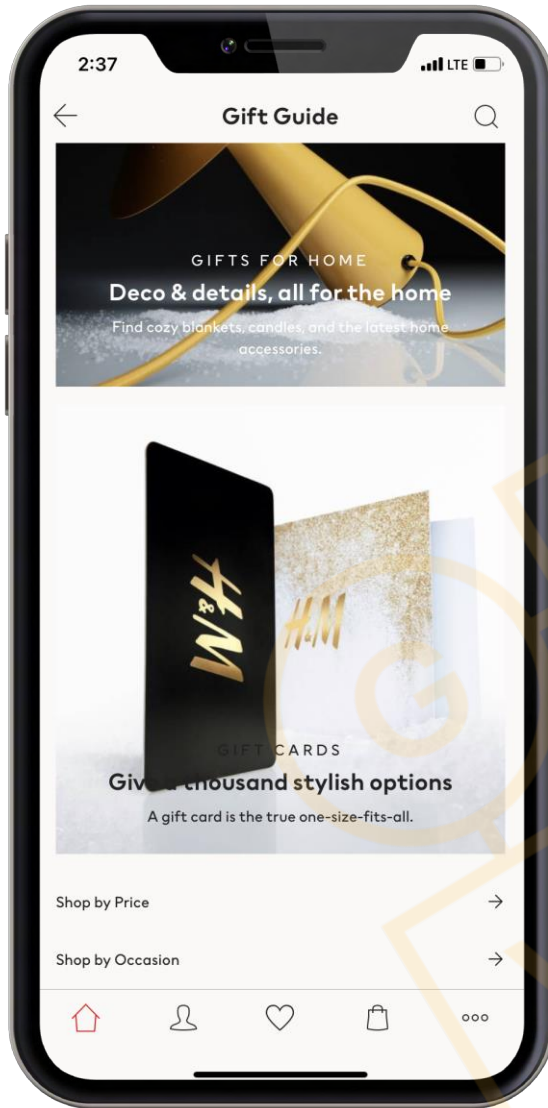
Winning in Gift Cards: What Does Good Look Like?



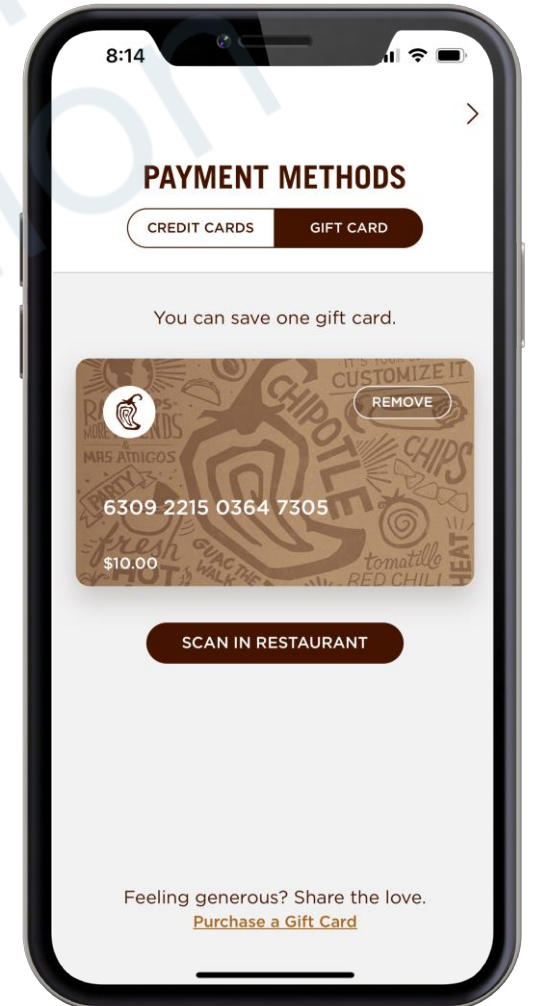
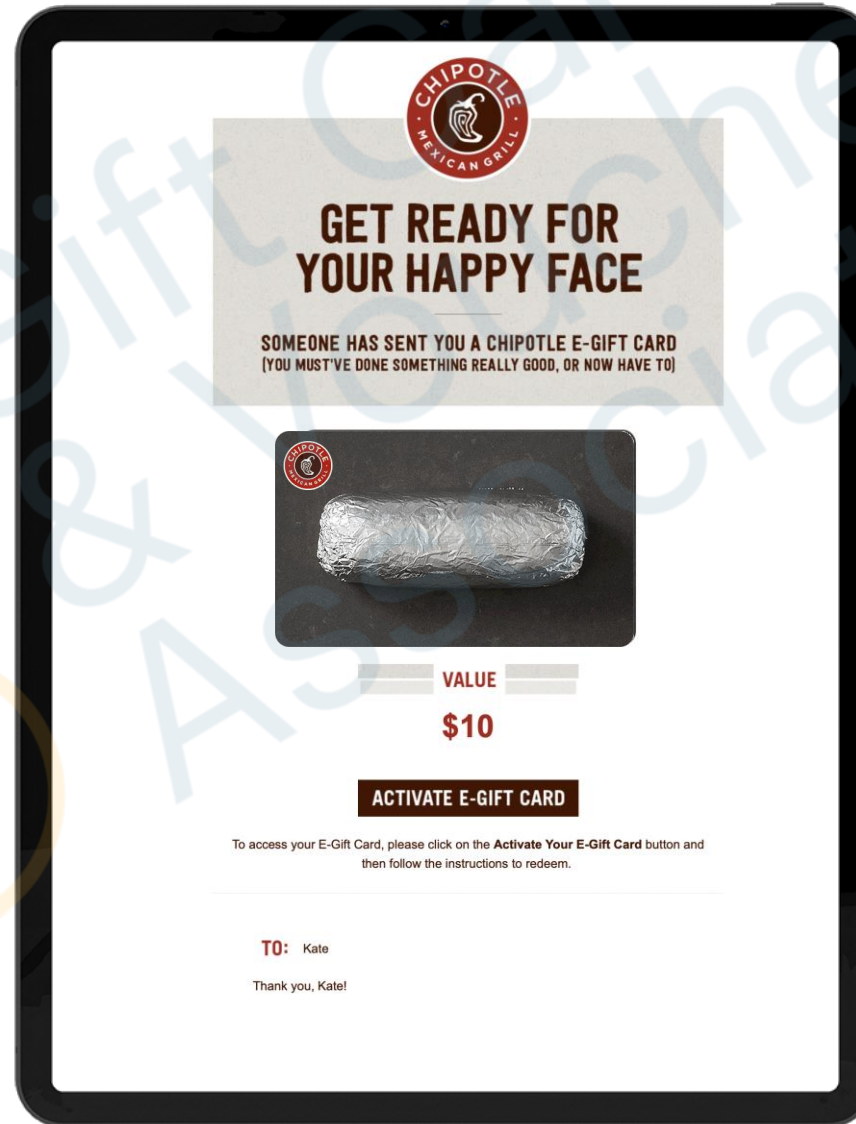
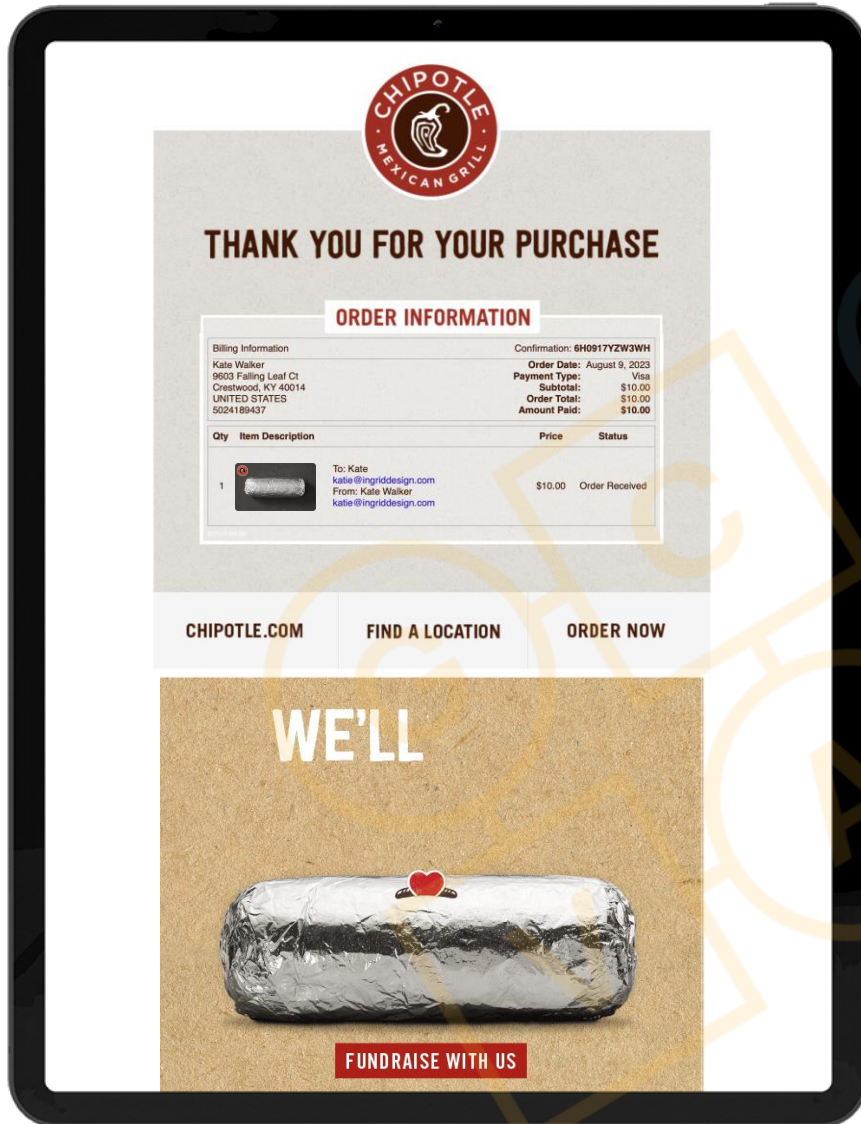
What about Dynamic Balances?



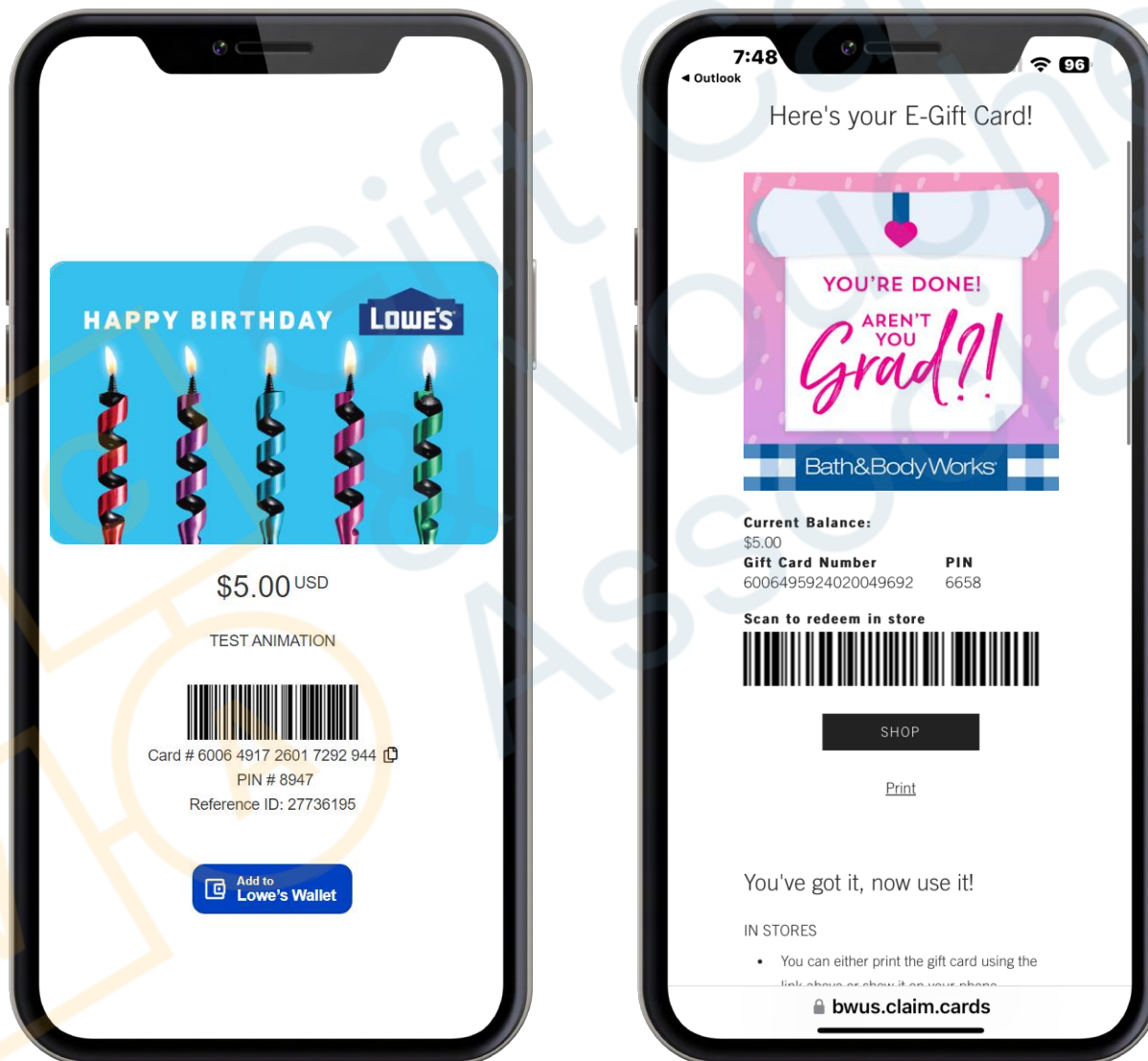




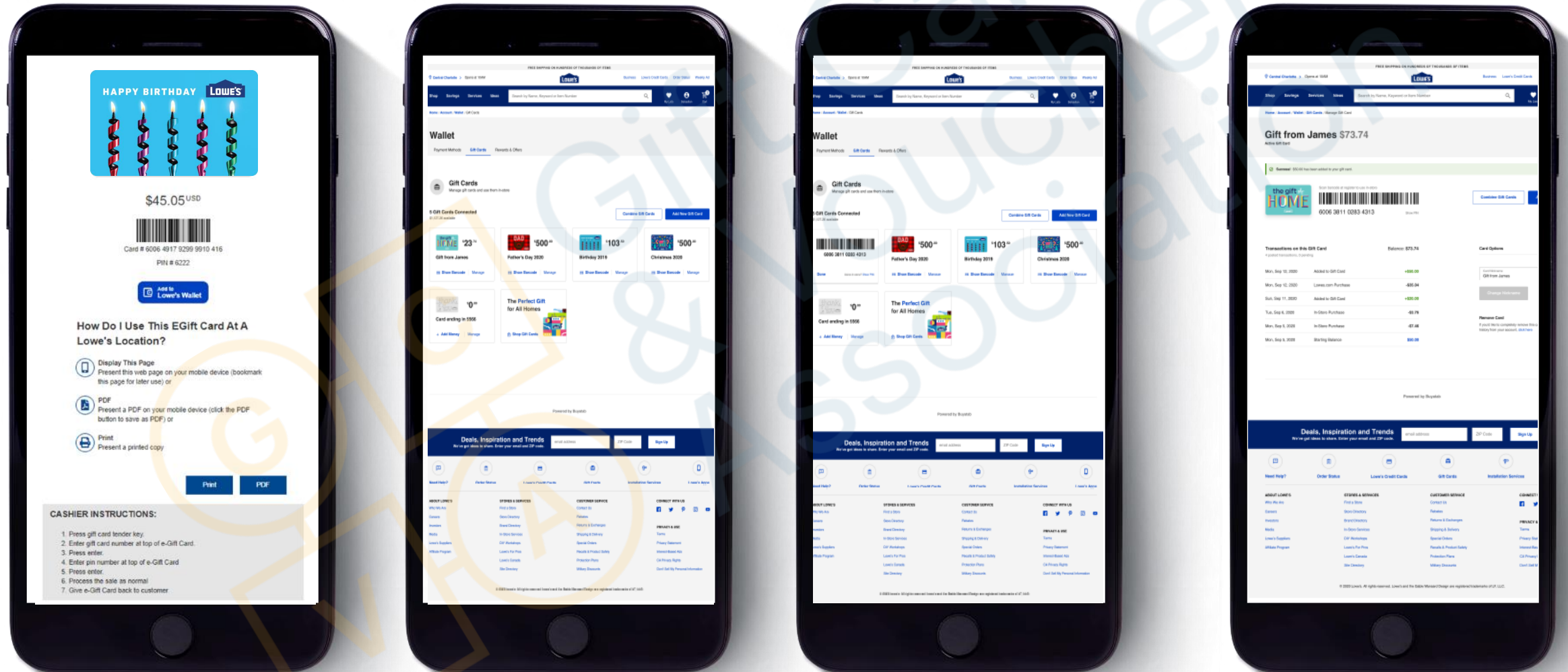
Delivery of Product – room for improvement?



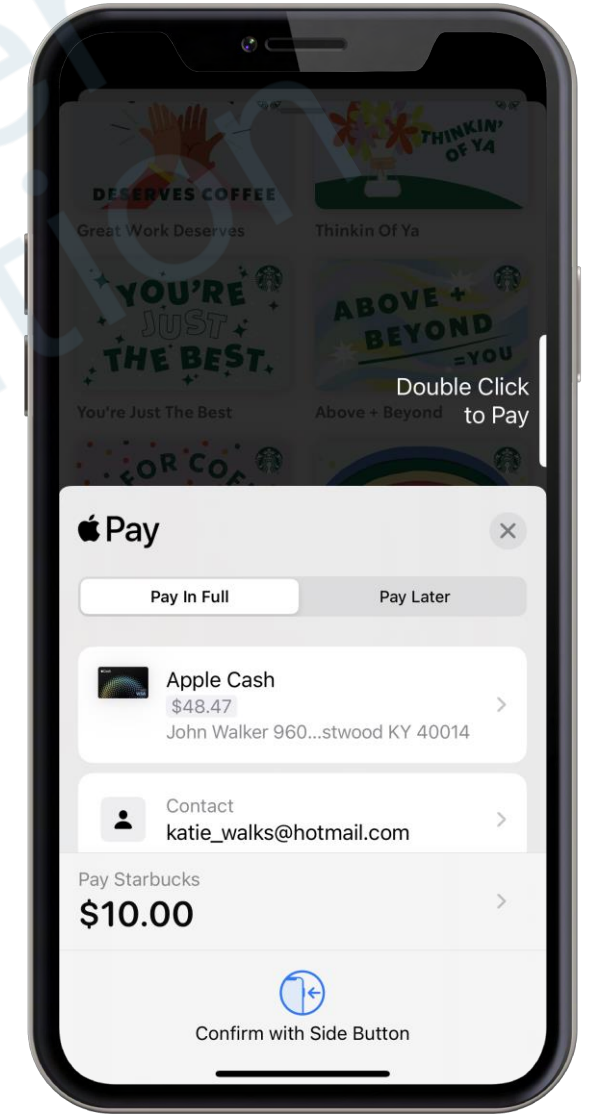
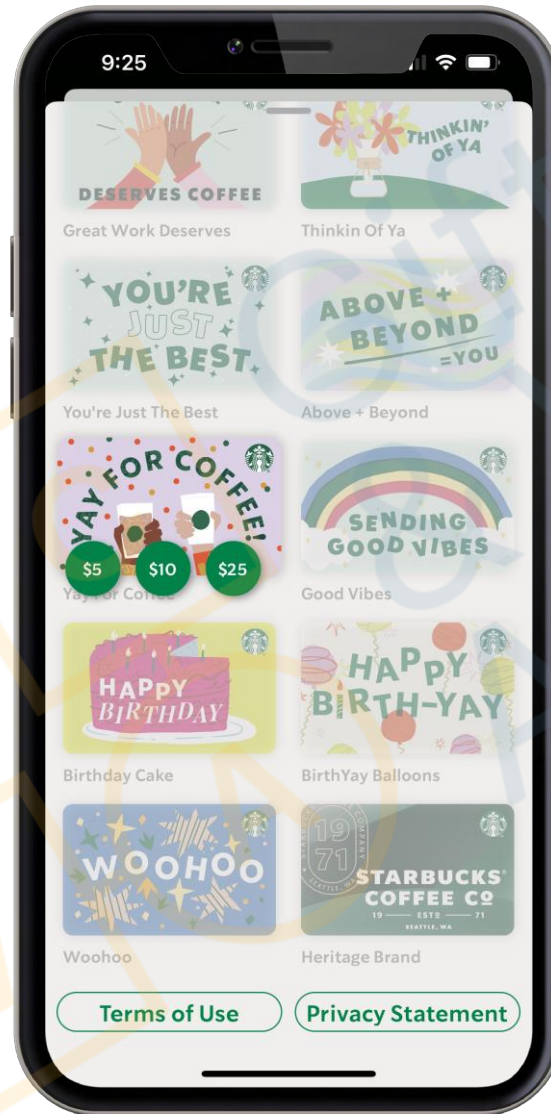
Delivery of Product – Animations Feel More Personal



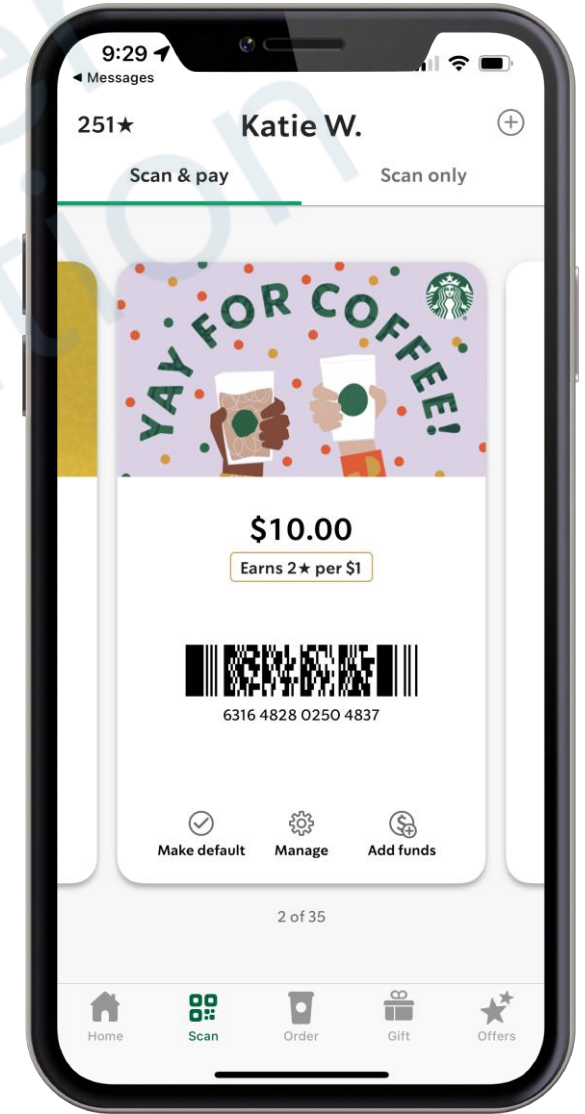
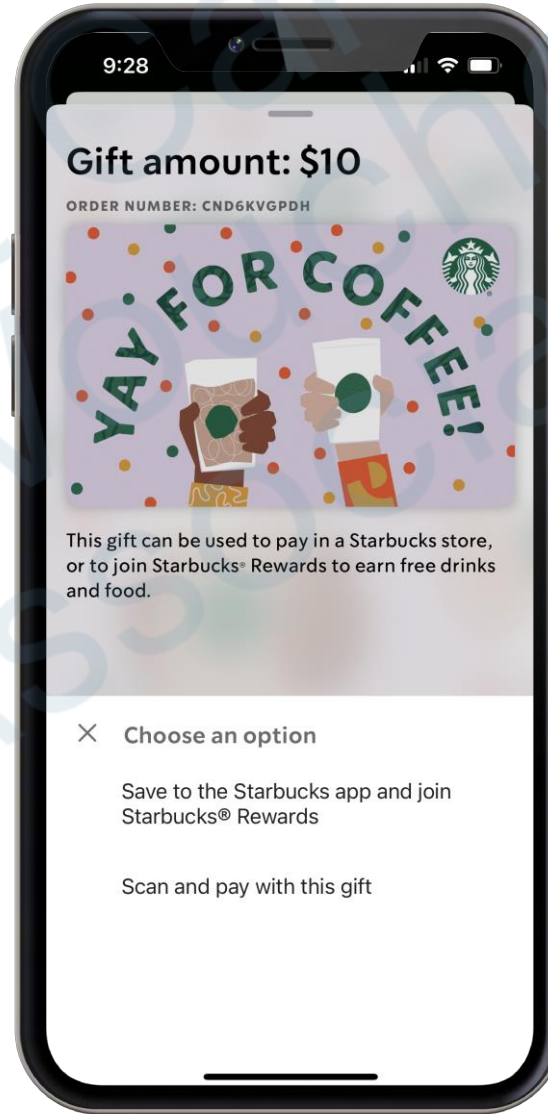
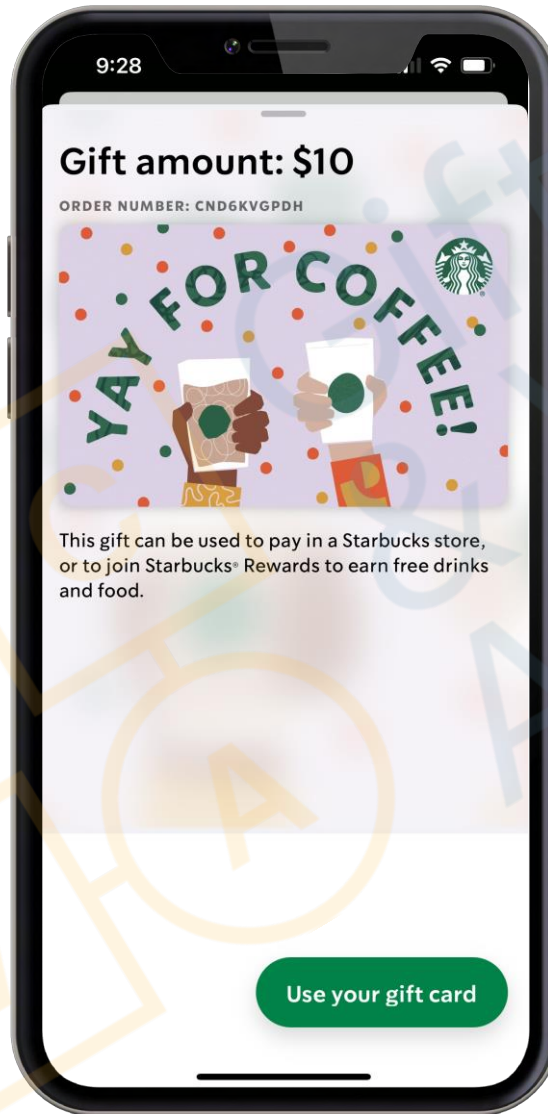
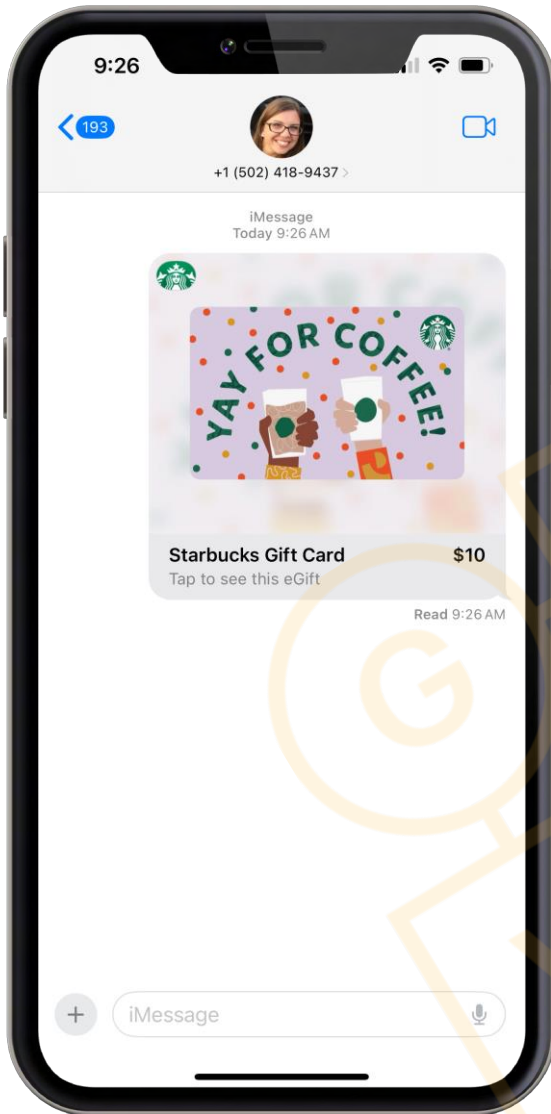
Ease of Use – Straight into App



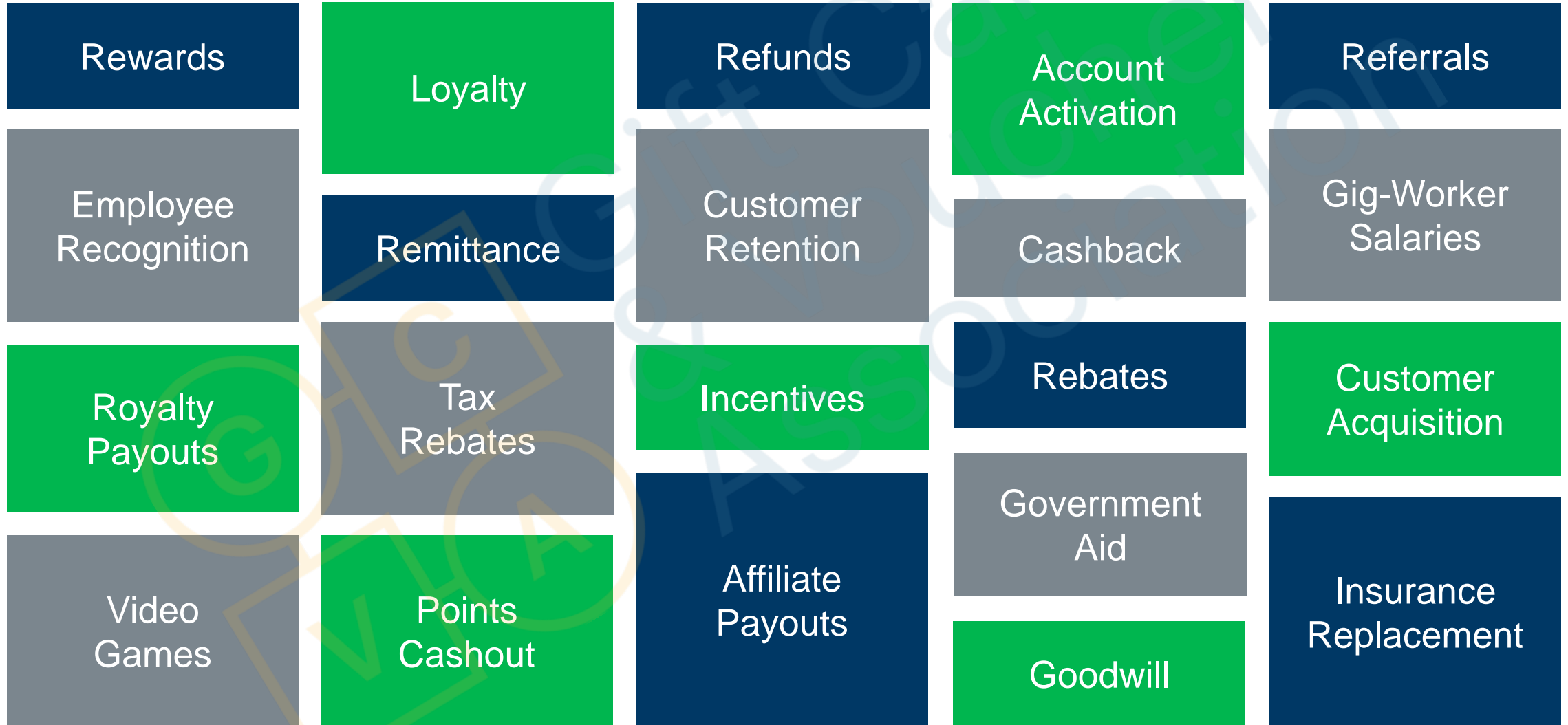
Delivery of Product – Starbucks



Delivery of Product



Stored Value Card – Use Cases



Merging of the Physical & Digital World

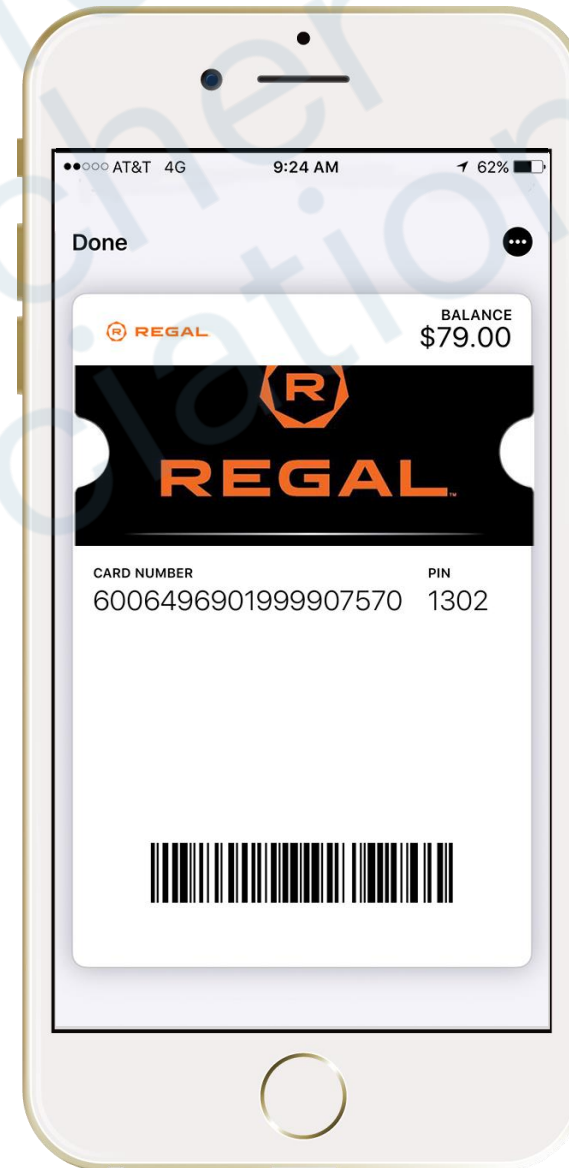




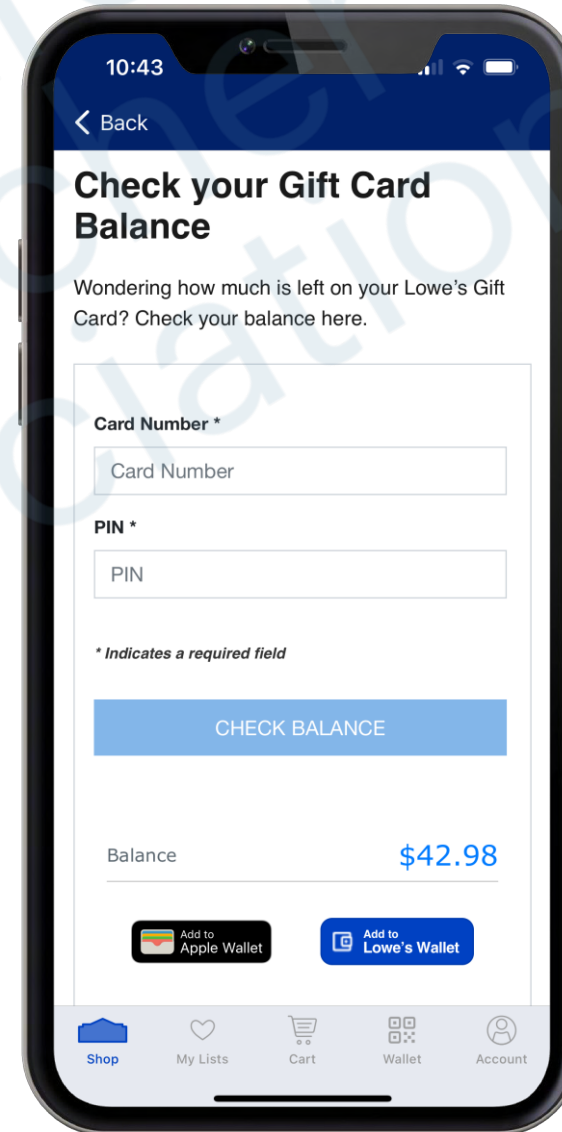
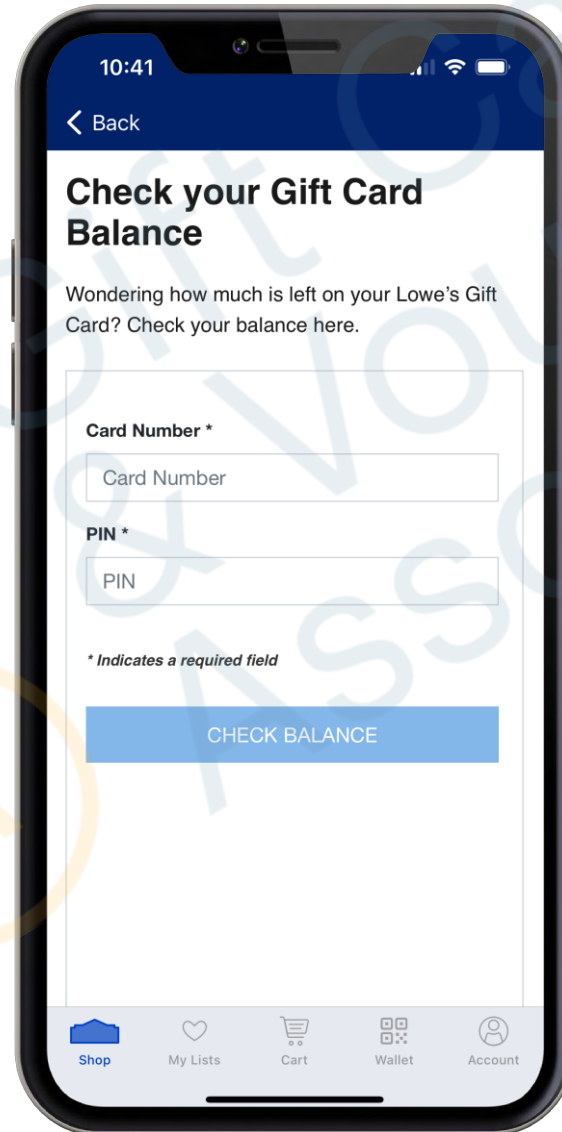
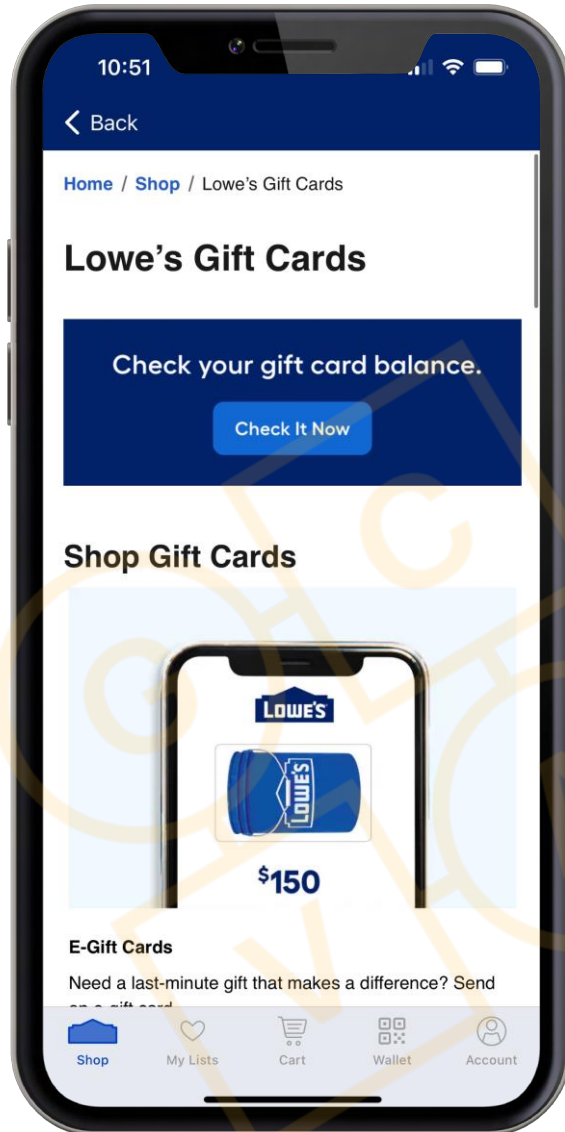
AT&T 12:12 PM 93%
< Back Scan Code



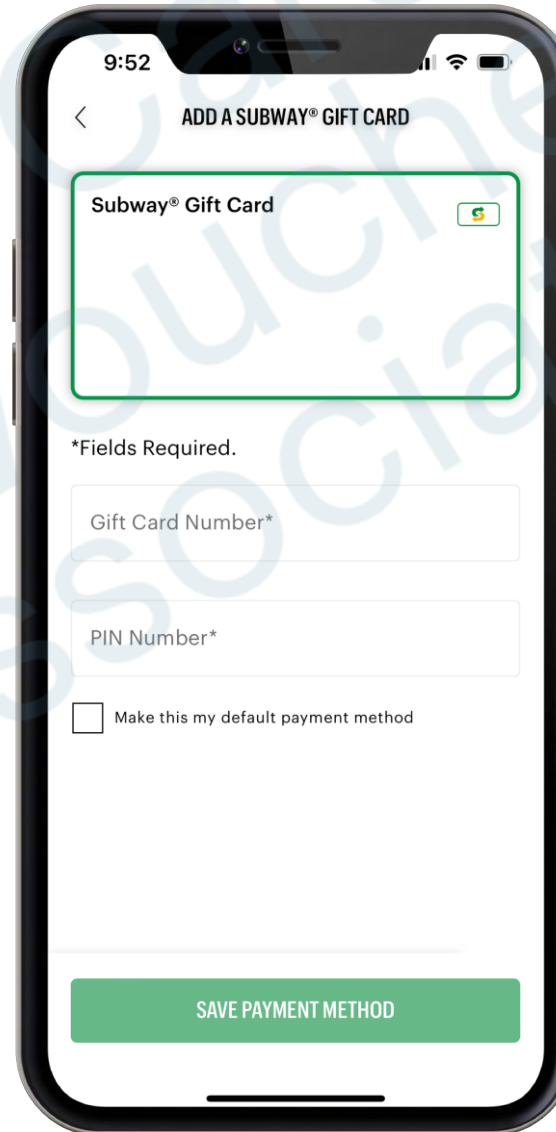
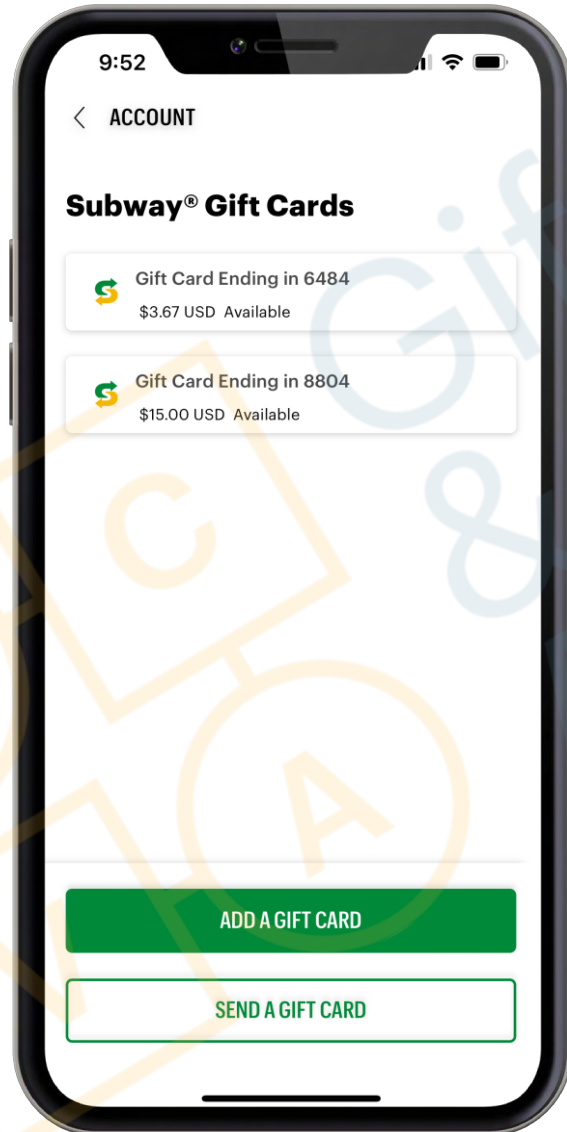
Point at code to scan.







Add a Physical Gift Card to App – Subway





Let's Get Physical

Physical Cards: 67%



Digital Cards: 33%

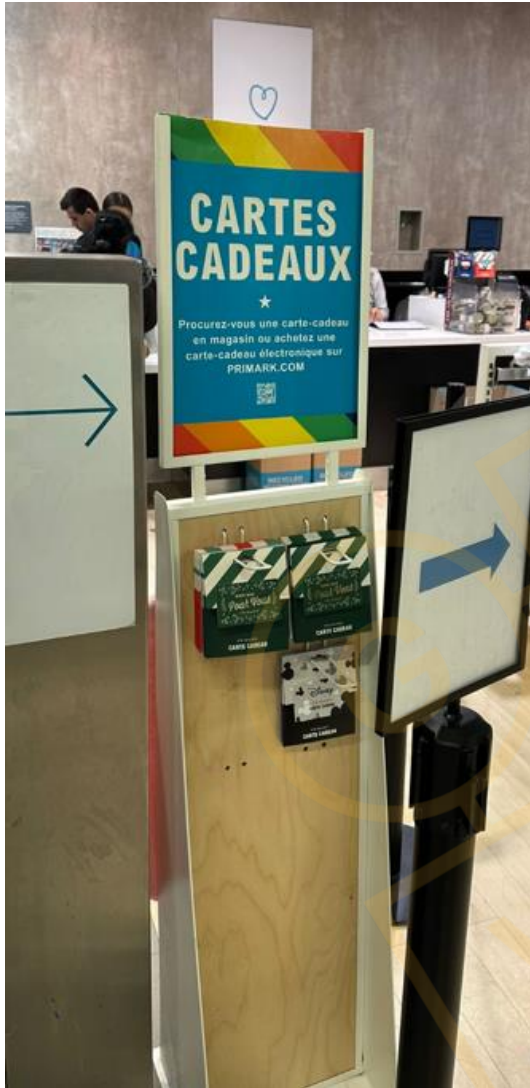




2023 card innovation – card, inset & carrier all combining

2022 card innovation – one of the best-selling sku's





Primark France

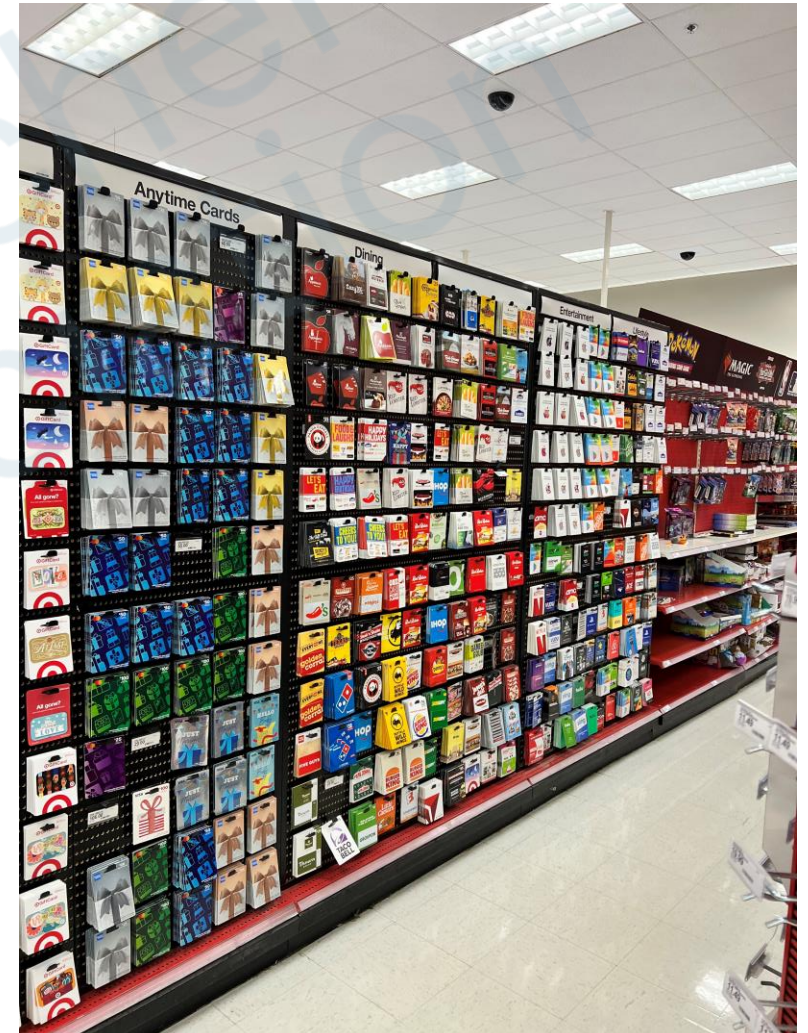


B&Q UK



M&S UK













WINNERS

HOMESENSE

Marshalls







PAPPADEAUX
SEAFOOD KITCHEN



gumbo *scallops* *ANDOUILLE SAUSAGE* *Redfish*
CRABFINGERS *ANDOUILLE SAUSAGE*

gumbo *BOUDIN* *scallops* *PASTA MARDI GRAS*
STA MARDI GRAS *ETOUFFÉE* *salmon* *SEA B*

SCALLOPS *sea bass* *BOUDIN* *HALIBI*
SCALLOPS *BOUDIN* *HALIBI*





A green L.L.Bean gift card is shown at an angle. A plaid scarf with a pattern of red, green, white, and black is tucked into the top of the card. The card has the text "L.L.Bean" in a large, white, serif font and "GIFT CARD" in a smaller, white, sans-serif font below it. The background is a dark green with some faint, large, stylized letters like "V" and "A" visible.

L.L.Bean
GIFT CARD

VISA

**TARGET
VISA
PREPAID
CARD**

Convenient Personal Spending

Use it for budgeting, online shopping, paying bills, dining and much more.

Non-reloadable. No fees after purchase. No cash advance. See reverse for details.

The image shows the packaging for a Target Visa Prepaid Card. The top part is black with the 'VISA' logo in white. Below that, 'TARGET VISA PREPAID CARD' is written in large white letters. Underneath, it says 'Convenient Personal Spending'. At the bottom, there is a small image of the card and some text describing its uses and limitations.

A fee-free reloadable card
perfect for budgeting, online shopping, and treating yourself at Target & Target.com. Again and again.

reloadable

The image shows the packaging for a reloadable Visa Prepaid Card. It features a grey background with a black and white striped pattern. The word 'reloadable' is prominently displayed in a stylized font. Above it, there is a short description of the card's benefits.

reloadable

VISA PREPAID CARD

5240 6024 9750

PREPAID CARDHOLDER

VALID ONLY IN THE UNITED STATES

Card Expires 08/25

VISA PREPAID CARD

5240 6868 9716

PREPAID CARDHOLDER

VALID ONLY IN THE UNITED STATES

Card Expires 06/21

VISA PREPAID CARD

5240 6221 9785

PREPAID CARDHOLDER

VALID ONLY IN THE UNITED STATES

Card Expires 06/21

The image shows a stack of several Visa Prepaid Cards. The top card is a reloadable card with a black and white striped pattern and the word 'reloadable' in a stylized font. Below it are several other cards, some of which are standard Visa Prepaid Cards with black backgrounds and white text. The cards are arranged in a slightly overlapping manner, showing different card numbers and expiration dates.

The Future?

Gift Card Trends and Forecast: Europe and US



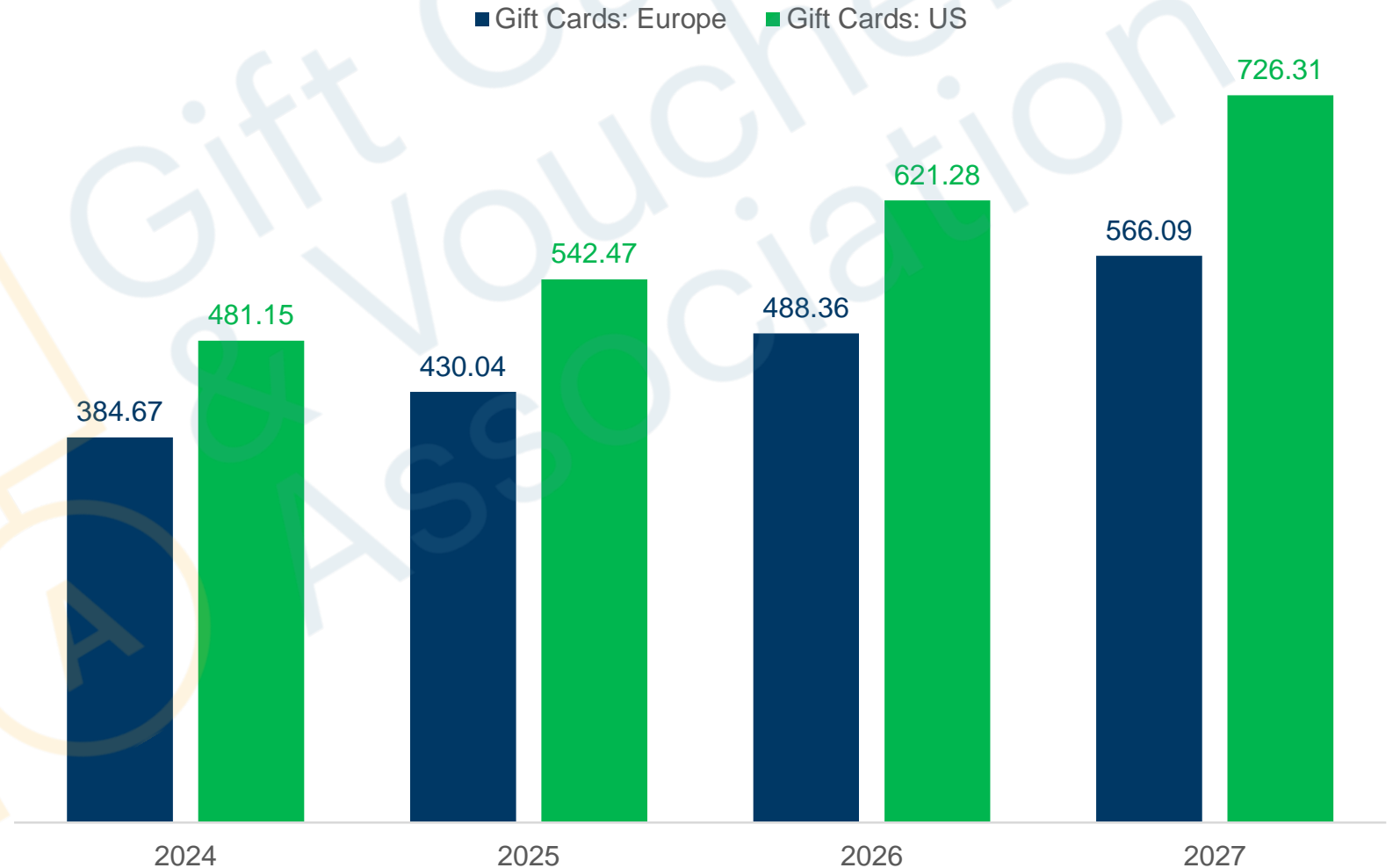
18%

Increase in Online Gift Card Sales Year Over Year the Past Three Years



30%

Of Digital Cards Are Stored in A Mobile Wallet.



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 - 5 Let's Not Forget Physical 😊
-

Thank you.



Name: Ben Jones

Title: VP Business Development & Partnerships

Phone: +44 7548 303582

Email: bjones@storedvalue.com

[StoredValue.com](https://www.storedvalue.com)