

SNIPP!



iPledge

The Smart Way Of Giving More

**POWERING ESG (ENVIRONMENTAL, SOCIAL & GOVERNANCE)
FROM THE GROUND UP**

ABOUT OUR SPEAKERS



Mario Invernezzi
VP, EMEA
Snipp Interactive



A leading PaaS company in the global **loyalty and promotions** sector focused on fostering brand engagement through disruptive marketing solutions.



Chris Armstrong
Founder & CEO
iPledge Third Account



A global Wealth platform that “**Reinvents ESG and Philanthropy from the Bottom Up**” creating a new paradigm for citizens and businesses using the brand the **Third Account**.





***Come together 'for the common good',
UN chief urges G20 leaders.***



GLOBAL LOYALTY IS CHANGING

Loyalty is undergoing significant changes with

- The rise of **ESG** concerns
- The emergence of **Generation Z** as a powerful consumer demographic for the future.

The fiscal and financial ROI offered by true adaptation to ESG / SDG will be a significant boost for enterprises



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GLOBAL LOYALTY IS CHANGING

ESG considerations will be vital to help business

- Attract investors
- Help build out customer loyalty
- Make everyday operations across the business more sustainable

This can in turn provide an improvement of **fiscal performance** through increased customer loyalty and business cost savings



HOW IMPORTANT ARE ESG CONSIDERATIONS FOR BUSINESS SUCCESS?

- ESG commitments indicate that a business delivers responsible practices and invests in a positive impact on society
- The UN has 17 SDGs (Sustainable Development Goals) managed by the UNDP
- Loyalty programs need to adapt to growing consumer demand



UNDP is the section within the UN responsible for SDG's

GLOBAL LOYALTY & ESG

1. Why is transparency and authenticity important?

- Consumers today are skeptical and demand authenticity!
- Businesses must be transparent and genuinely live up to their stated values or risk devaluing their brand
- Insincerity and greenwashing will be at significant risk of losing trust and loyalty



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GLOBAL LOYALTY & ESG

2. What should be the focus for long-term sustainability in loyalty?

- A major challenge for Loyalty programs is to stay relevant for member engagement
- Successful ESG projects will drive a shift towards a long-term perspective
 - meaningful contributions to society are valued more than short-term gains
- Forward thinking brands that invest in building lasting relationships with customers, employees, and communities are likely to foster greater loyalty



GLOBAL LOYALTY IS CHANGING

3. Why is Employee loyalty AS important as consumer loyalty?

- ESG needs to influence loyalty from *WITHIN*
- The first to adapt to the philosophy
- Companies that prioritize ESG initiatives (beyond profitability) tend to attract and retain talent of those with aligned values
- This then becomes part of the internal fabric and culture employees live and breathe, creating genuine shift in purpose for a business



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GLOBAL LOYALTY IS CHANGING

4. Financial and fiscal gains for enterprises:

- Reduce contingent liabilities on their balance sheets.
- Show they comply with EU CSR Directive without having to spend new monies.
- Leverage Loyalty with Purpose funds to identify and engage their customers
- Increase sales by rewarding customers with funds from their existing marketing budgets - Cost neutral
- Prevent greenwashing and build trust in the brand
- The Third Account can support brands that run national and international Sponsorship campaigns by directing some of these funds ***through their customers TA and pass 100% onto the sponsoree***. Brand sponsors get access to grass root customers along with valuable marketing data.



SO WHY ARE SNIPP & IPLEDGE PARTNERING?

There is a global opportunity to accelerate corporate ESG by empowering consumers through loyalty

\$500Bn

Given by Americans to charity in 2022 (est). Up from \$471Bn in 2020

64%

By individuals

76%

of consumers will stop buying from companies with negative ESG practices

60%

ESG strategies can affect operating profits by as much as 60%

88%

of consumers will be more loyal to a company that support ESG issues

\$12T + 380M jobs

UN SDGs could unlock \$12 T / year in opportunities and generate 380m jobs (and future customers)

***The Third Account aims to bring €4bn worth of E&S Funding to support “Loyalty with Purpose” partners**

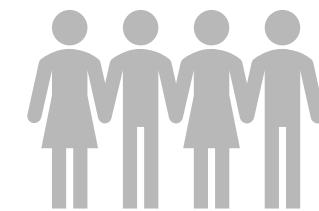
Snipp Interactive + iPledge

are set to bring the next ESG evolution,
which supports global organisations in reaching their ESG goals and empowers consumers

SO WHY ARE SNIPP & IPLEDGE PARTNERING?



**UN backed
sustainability
platform**



**Community and
shared beliefs**



**Customisable
Paas solution for
brands**



**Perfectly meet
the customers
expectation**



**Enabling financial
payments**

A robust platform to bring the concept to market

Starting at 250M members!

“THIRD ACCOUNT” INSIDE

Third Account Mission:

- To enable and empower you and your customers to **amplify Social & Environmental impacts** in the most compliant and tax efficient manner
- Our aim for the Third Account is to be the **global affinity loyalty brand** for **UN approved** 17 Sustainable Development Goals or SDG's

Loyalty
Card

CO-BRAND



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Confidential Information of the IPSC Ltd.,

Members can deposit their own funds to their Third Account to support E&S Impacts

+

We estimate that each TA member will receive between €10 and €1,000 per year from business/brands/sponsors

Resulting in customers having more funds to support their own charities, schools and UN environmental projects



Dedicated to amplifying Environmental & Social Impacts

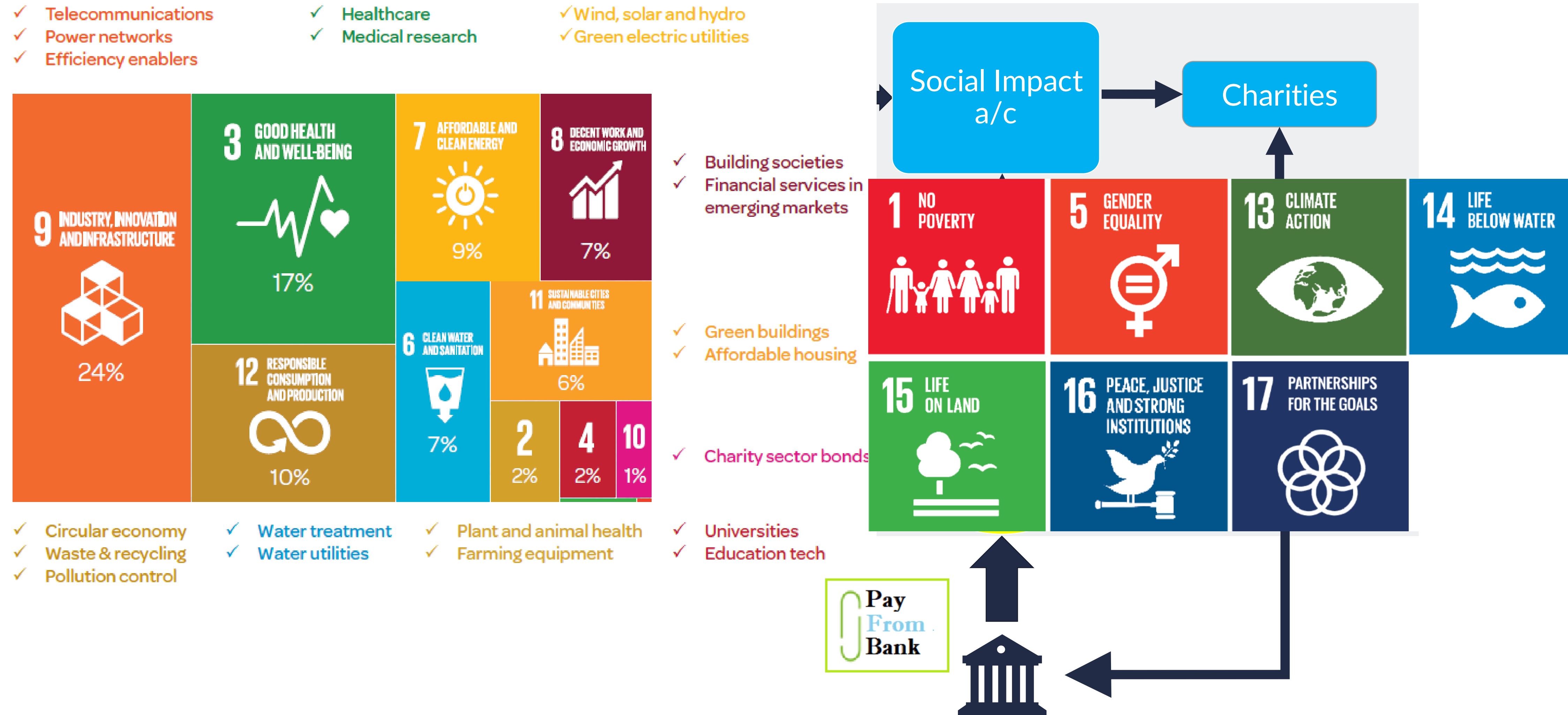


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THIRD ACCOUNT AMPLIFYING ESG IMPACTS FOR EVERYONE



Third Account becomes the global brand and symbol for verified SDG data

6 WAYS FUNDS REACH THE THIRD ACCOUNT



1.

SELF LOADING (one off or recurring)

Individuals, families & foundations sign up as Third Account members and load funds from their own bank account.

2.

BUSINESS CSR REWARD FUNDS

Organisations can switch some of their CSR budgets into their customers Third Account (e.g., Tesco Blue Disc).

3.

PAY FROM BANK

Organisations can offer their customers our new ecommerce payment option (**Pay from Bank**) button and reward customers with up to 2% of their purchases back into their Third Account.

4.

BUSINESS E&S IMPACTS

Organisations can divert some of their digital advertising and sponsorship budgets into the Third Account of their customers enabling them to make their ESG Impacts real.

5.

TAX REBATES

Est. €8B left unclaimed by European customers

6.

CO-MATCHED

Co-matched with funds from Government, Multilateral, Development Banks and Philanthropists
Target \$100B per year

NEXT STEPS – ‘LOYALTY WITH PURPOSE’ PILOT

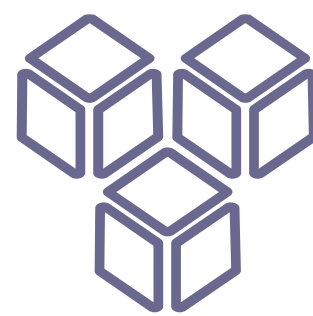
- Third Account Pilot Opportunity
- We are looking for a multi-year commitment of 5 years for up to 10 companies
- Operational delivery will commence Q1 2024



SNIPP! CARE

CUSTOMER ACQUISITION, RETENTION & ENGAGEMENT

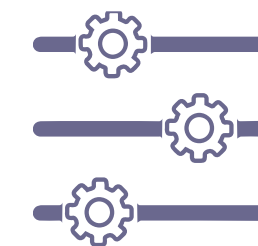
Powered by a market-leading receipt & transaction processing platform



Modular
Platform



Global
Executions



Flexible
Deployment



Industry &
Retailer Agnostic

Contests & Promotions • Loyalty • Rebates • Rewards • Media

Unprecedented consumer purchase and behavioural data

Thank You



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