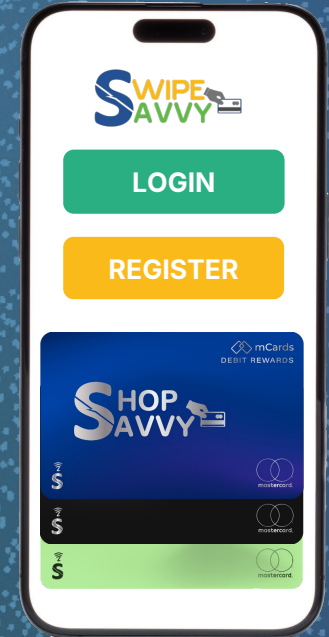


Investor Presentation



A next-gen fintech platform disrupting traditional rewards through embedded, card-linked intelligence.

Address: 250 North Orange Ave 12th Floor
Orlando, FL 32801 USA



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Disclaimer: Content in this presentation is subject to change with additional details

Problem – Low Engagement in Current Market

Today's loyalty programs are failing to resonate with Gen Z and Millennials—demographics that prioritize experiences over possessions and demand seamless, personalized engagement.

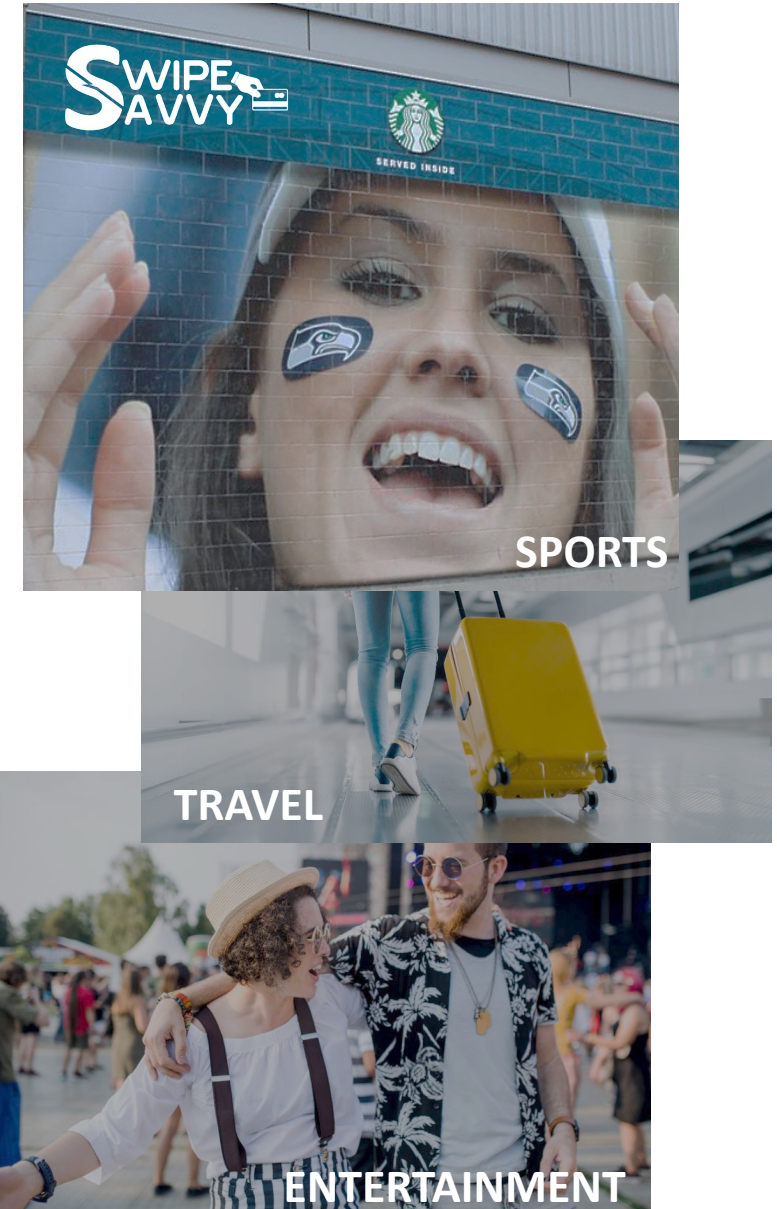
- Experience-Centric Spending:** Gen Z's discretionary spending on sports, travel, and entertainment has surged by 25.5% year-over-year, outpacing other demographics. [Bank of America Institute on Gen Z Behavior & Trends](#)

- Payment Preferences:** A significant 69% of Gen Zers use debit cards daily or weekly, favoring them over credit cards due to a desire to avoid debt. [EY on Gen Z Payment Outlook](#)

- Loyalty Program Shortcomings:**

- Only 49% of consumers actively use the loyalty programs they're enrolled in, indicating a substantial engagement gap.
- More than 50% of individuals aged 18 to 34 plan to cancel some of their memberships in the next year, reflecting dissatisfaction with current offerings. [BCG on Disengagement with Current Loyalty Programs](#)

- Fragmented and Restrictive Rewards:** The current loyalty landscape is saturated with programs that are often limited in scope, location, and relevance, failing to meet the dynamic interests of younger consumers. [CMSWIRE on the Evolution of Customer Loyalty](#)



Target Market – Millennials and Gen Z

Why Sports, Travel, & Entertainment Enthusiasts in this Target Market?

- **Massive Fan Base:** 70% of Americans (over 170 million people) identify as sports fans, encompassing professional, collegiate, and local teams. [Spectrum News](#), [The Setonian](#), [Statista](#)
- **78% of Millennials and Gen Z prefer** spending on experiences, rather than material goods. [Wealth Formula](#)
- Average **annual spend on Entertainment alone with Millennials and Gen Z is over \$2500**. [Clear Voice](#), [Self](#)
- Gen Z's spending in entertainment **rose 25.5% YoY**, and **travel spending increased 13.8% YoY**. [EMarketer](#)
- **Growth in North America Market:** This market is projected to grow from \$176.9 billion in 2025 estimates to \$410.3 billion by 2035, reflecting an 8.5% CAGR. [Future Market Insights](#)



North America Market

Swipe Savvy's Launch Strategy for the Sports Market (target 1M – 2M users)

- **Target Cities:** Focus on top sports markets with high fan engagement and stadium density, such as New York, Los Angeles, Dallas, Chicago, Miami, Atlanta, Philadelphia, Boston, Denver, and Nashville.
- **Local Merchant Integration:** Partner with bars, restaurants, and retailers near stadiums and event venues to offer exclusive rewards and promotions during game days and major sporting events.
- **Co-Branded Rewards Card:** Introduce a **Mastercard-powered rewards debit card**, enabling fans to earn points redeemable for game tickets, team merchandise, VIP experiences, concerts, festivals, and travel perks.
- **Engagement Initiatives:**
 - Weekly "Fan Flash Deals"
 - Loyalty tiers aligned with favorite teams
 - Gamified experiences with unlockable perks tied to season participation

Assumptions:

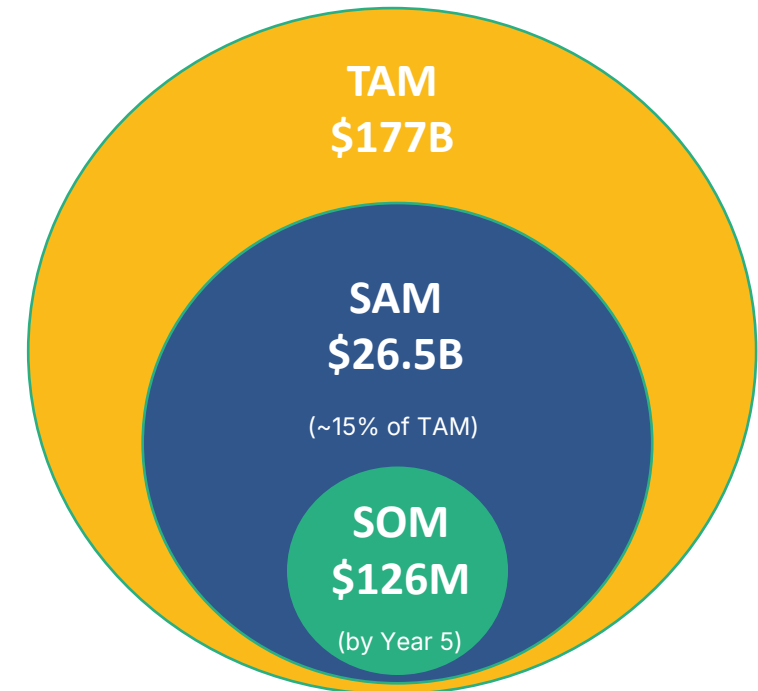
Average: 20 transactions/month per user × 12 months = **240 txns/year**

Avg ticket: **\$25/txn** → \$6,000 annual spend/user

Interchange revenue per txn: **~\$0.53** (1.05% + \$0.15)

Annual interchange revenue per user: **\$126/user**

SOM is based on consumer captured business (vs. merchant acquired)



Data Ownership & AI: Swipe Savvy's Competitive Edge

Building the next-gen rewards platform with a scalable data & intelligence engine, serving unmatched value to both consumers and merchants.

Open Loop Model

Universal interoperability across merchants, categories, and verticals

Not bound to a single brand or ecosystem — enabling broader consumer engagement

Full Ownership of First-Party Data

Transaction-level insights: frequency, spend, merchant category

Engagement tracking: redemptions, reward preferences, loyalty patterns

Location & behavioral data across mobile, web, and POS

AI-Powered Personalization & Predictive Modeling

Dynamic reward targeting based on user segmentation

Predictive churn analytics with re-engagement triggers

Real-time reward optimization to boost LTV

Merchant Value & Platform Stickiness

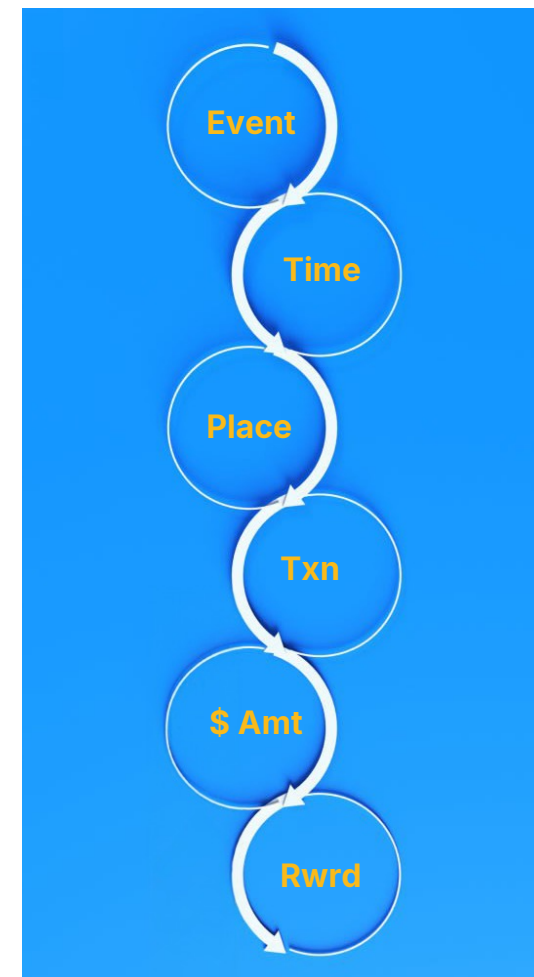
Merchant dashboards with performance analytics

Conversion-based pricing and campaign attribution

Incentive modeling to reduce churn and drive ROI

Strategic Outcome

A defensible platform built around network effects, intelligent personalization, and data monetization — delivering scalable value to both consumers and merchants.



Momentum with Strong Backing

What Mastercard Network Access Means for Swipe Savvy

Strategic Integration with Mastercard® Debit Network

Swipe Savvy is positioned to leverage the Mastercard® debit card infrastructure to deliver seamless, card-linked rewards experiences across North America.

Key Advantages:

- Access to ~360–420 million Mastercard debit cards in circulation (North America, 2024)
- Embedded rewards and interchange capabilities through Mastercard's network ecosystem
- National merchant acceptance with real-time processing and settlement
- Scalable platform compatibility for issuing Mastercard-branded debit cards via sponsor bank
- Seamless distribution via digital wallets and mobile banking channels
- This relationship enables Swipe Savvy to deliver a turnkey rewards solution to millions of consumers, tapping into nearly \$800 billion in annual cardholder debit spend.

What Swipe Savvy's POS + Loyalty Platform Means for Scale

Integrated Point-of-Sale & Rewards Ecosystem

Swipe Savvy's proprietary POS and loyalty platform serves as the foundation for deploying intelligent, card-linked rewards across diverse merchant verticals.

Key Advantages:

- Purpose-built POS system designed for seamless rewards integration at the point of sale
- Growing merchant base creates a fertile ground for pilot programs and early adoption
- Supports \$500M+ in monthly processing volume—positioning Swipe Savvy for rapid rewards scaling
- Enables cross-channel engagement with both in-store and e-commerce support
- Platform trusted by merchants nationwide, fostering incremental expansion across regions and industries
- This unified platform strategy empowers Swipe Savvy to serve merchants of all sizes while delivering real-time, personalized incentives directly to consumers.

Source: [WalletHub](https://www.wallethub.com)

Founders / Key Members



Jason Mayoral

Chief Executive Officer/Founder



Proven leader who revolutionized payment systems at Merchant 1 Systems from 2006 to 2013 before a successful exit and Rebel Payments for negotiating a successful portfolio sale to Fiserv before founding Swipe Savvy. Recognized for transforming merchant services through forward thinking and innovation.



Muhammad Iftikhar Khan

Chief Technology Officer



With over 20 years of experience in technology leadership, Ifti has driven innovation across fintech, e-commerce, and enterprise software platforms. He has led global engineering teams at companies like Wayfair and Staples, delivering scalable, cloud-native solutions and product-led growth. Now, as a fractional CTO, he partners with startups like Swipe Savvy to accelerate product development, strengthen tech strategy, and build high-performing teams that align with long-term business goals.

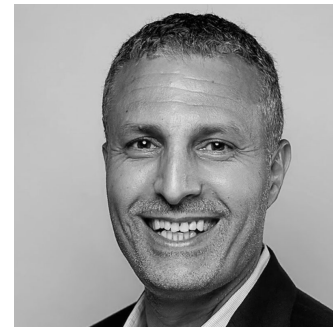


Neil Shroff

President/Founder



Strategic thinker with a strong background in business development and scaling startups. As the Co-founder and CEO of Spark Legacy, a Private Equity firm that has 42 holdings, one of which is Valiant Payments, he helped form the Swipe Savvy concept. He also led Swipe Savvy's market expansion efforts, driving rapid growth by forging deep partnerships with leading payment processors and merchant acquirers.



Mohamed (Mo) Zarrugh

Chief Financial Officer



With over 15 years of experience, he has led major transformation initiatives at JPMorgan Chase and Wells Fargo, where he built financial and operational models to drive growth, streamline processes, and improve digital adoption. His consulting practice now helps startups and mid-sized companies scale through data-backed strategy, financial modeling, and operational redesign rooted in enterprise best practices.

Capital Needs & Allocations

Have commitment initial expenditure for marketing services from [Lyfe Marketing](#)



[Investor Landing Page](#)

50%
\$5M

20%
\$2M

20%
\$2M

10%
\$1M

MARKETING & SALES

- Build FTEs & Agency Force: Sales, Marketing
- Target top 25 sports markets in North America
- Engage in Tradeshows, Conferences, & Other events
- Regional Advertising (among key stakeholders)

PRODUCT DEVELOPMENT

- AI capabilities and enhancements
- Integrations to payments & FI

OPERATIONS

- Licenses and platform fees
- Current team & offshore buildout

CONTINGENCY

Target Raise:
\$10M

Base Case Valuation for Swipe Savvy (Year 5)

- Projected Year 5 Revenue: \$188 million
- Revenue Multiple (SaaS/Fintech Base Case): 6x – 8x
- Implied Year 5 Valuation: **\$1.13 billion – \$1.5 billion**
- As of July 15, 2025, four investors have committed nearly \$1 million in capital funding.

Contact: investors@swipesavvyrewards.com