The Power of Purchase Intelligence ™



Disclaimer

This presentation includes forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. All statements contained in this presentation other than statements of historical facts, including statements regarding future results of operations, the closing of our acquisition of Bridg, the potential benefits of our acquisition of Bridg, our business strategy and plans, and our objectives for future operations are forward-looking statements. The words "anticipate," believe, "continue," "estimate," "expect," "intend," "may," "will" and similar expressions are intended to identify forward-looking statements. We have based these forward-looking statements largely on our current expectations and projections about future events and financial trends that we believe may affect our financial condition, results of operations, business strategy, short-term and long-term business operations and objectives, and financial needs. These forward-looking statements are subject to a number of risks and uncertainties. The future events and trends discussed in this presentation may not occur and actual results could differ materially and adversely from those anticipated or implied in the forward-looking statements due to a number of factors, including those risks detailed in the "Risk Factors" section of our Form 10-K filed with the Securities and Exchange Commission on March 1, 2021. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance, achievements or events and circumstances reflected in the forward-looking statements will occur. We are under no duty to update any of these forward-looking statements after the date of this presentation to conform these statements to actual results or revised expectations, except as required by law.

By attending or receiving this presentation you acknowledge that you will be solely responsible for your own assessment of the market and our market position and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of our business.



Bridg Acquisition: Strategic Rationale

Bridg | Headquartered in Los Angeles, CA

A customer data platform working with leading retailers to help them understand and reach customers using product-level insights

Product Level Insights that Differentiate from CDP Peers	 Access to SKU and UPC data through its client relationships Connects to all of a merchant's customers through proprietary technology Capable of connecting to 90% of point of sale systems in the United States Ability to ingest, clean and categorize SKU data to create usable insights
Partnerships with Leading Businesses	 Well entrenched in the restaurant vertical Expansion into retail and grocery with several key contracts signed in 2020 and 2021
Potential New Advertising Solutions	 Ability to target on other digital media platforms, including Cardlytics Potential to enable product level offers for FI partners Once integrated, Bridg could move to deterministic modeling Possibility for measurement business
Privacy Focused	 Built from the ground up to protect consumer privacy and security Not reliant on cookies or other sources for data ingestion Data never leaves the platform and is never sold

Bridg Acquisition: Business Overview

of Merchant Data

- 60 day onboarding, ingestion and integration process with line of sight to dramatically reduce ramp up time
- Ability to ingest, clean and create useable data for advertiser friendly analytics
- Integrations into a variety of advertising platforms and business intelligence tools

Insights into "Unknown" Customer

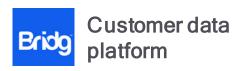
- Find "unknown" customers who fall outside of client loyalty and CRM programs using point-of-sale data and proprietary algorithms
- Create a unique 'fingerprint' of customers that can be used across key digital media platforms and channels
- Enables merchants to create targeted marketing campaigns for these previously unreachable customers

Intuitive Merchant Platform

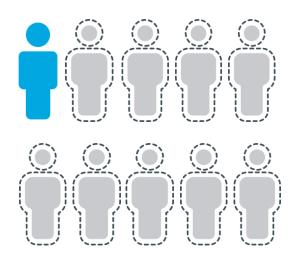
- Unified view of known and unknown customers presented on customer data platform
- Audience exports into leading advertising platforms
- Data analytics and other insights on customer behavior, segment marketing, and measuring business strategy effectiveness

Bridg Acquisition: Enables merchants to reach more targetable customers

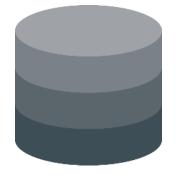
Clients today only talk to a small portion of their loyalty customers directly



Bridg can find a larger percentage of clients' unknown loyalty customers

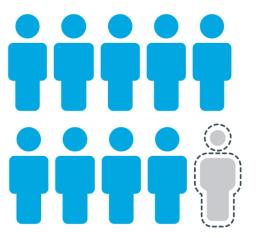






Data Enrichment





the cardlytics