The Power of Purchase Intelligence™
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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.
We power a native ad platform in banks’ digital channels.
Purchase Intelligence is a game changer

Help Marketers understand where customers are shopping when they’re not shopping with them

Reach likely buyers at scale, in a fraud-free, brand-safe bank environment

Close the loop by measuring online and in-store purchases
We benefit marketers, banks, and their mutual customers

**Banks Win**
- Reliable revenue
- Engaged & loyal customers

**Customers Win**
- Easy to save on everyday purchases
- >$500M in rewards

**Marketers Win**
- Receptive audiences
- Measurable results
Scaled advertising platform with trusted bank partnerships

> **161M**

Monthly Active Users\(^{(1)}\)

> **$3T**

in Annual Spend\(^{(2)}\)

**1 in 2**

U.S. Purchase Transactions\(^{(2)}\)

\(^{(1)}\) FI monthly active users ("FI MAUs") during the three months ended June 30, 2020.

\(^{(2)}\) Based on aggregated data of our current FI partners from the April 2019 Nilson Report.
Drive new revenue and boost loyalty for banks

13% Increase in monthly spend after first redemption

17% Lift in logins following first activation

* Data as of August 2018
Growing spend with current verticals & expanding into new

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Our Platform has a deep competitive moat that is primed for growth and expansion.
A Platform that delivers for marketers & banks alike

- Strong partnerships with banks
- Tailor-made platform
- Proprietary analytics

Market Consolidator
Gaining significant scale; accelerating revenue growth

MAU’s x ARPU = Revenue
Continued optimization of the customer experience

More Exposure

Enhanced Content

More Touchpoints
Purchase Intelligence drives compelling returns to marketers
A native advertising platform effective at driving sales

**Purchase Intelligence**
Insights help marketers define headroom and shift share at the customer level

**Trusted Channel**
Ads are seen by real people in a fraud-free, brand-safe environment

**Closed Loop Measurement**
Campaign results are based on actual online and in-store sales, and verified by Nielsen
Despite the challenging environment, we remain focused on our strategic initiatives

**Drive Long-term Revenue Growth**
- Continued FI MAU expansion both organically and through new bank partnerships. Materially expand budgets with existing advertisers while penetrating new advertisers and verticals.

**Demonstrate Operating Leverage**
- Realize the value of technology, infrastructure, and personnel investments to support >200M FI MAUs.

**Evolve the Platform**
- Continue adding capabilities with more exposure, enhanced content and more touchpoints.
- Further simplify the Cardlytics buying process, unlocking new growth opportunities through reduced friction via automation.