

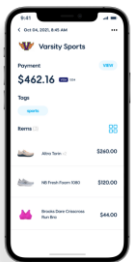
I Hate Receipts

The ubiquitous digital receipt

Q2 2024 Deck

IHR is a growing, scaled, global network around identity-powered receipts

Phase 1: Founding 2019



Consumer sourced
mobile HD receipt

Phase 2: Current



Building the POS
connectivity layer

usbank

stripe

ingenico

premise.

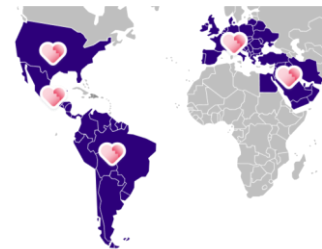
worldpay

lightspeed

globalpayments

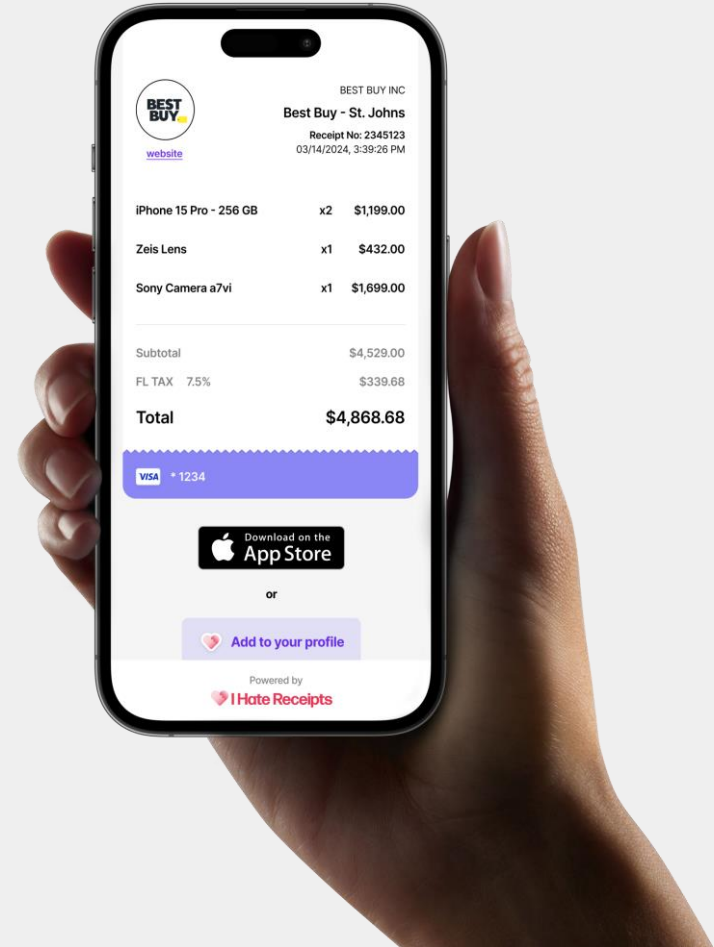
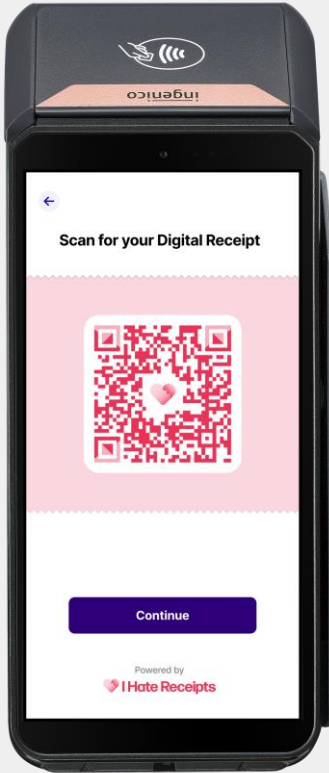
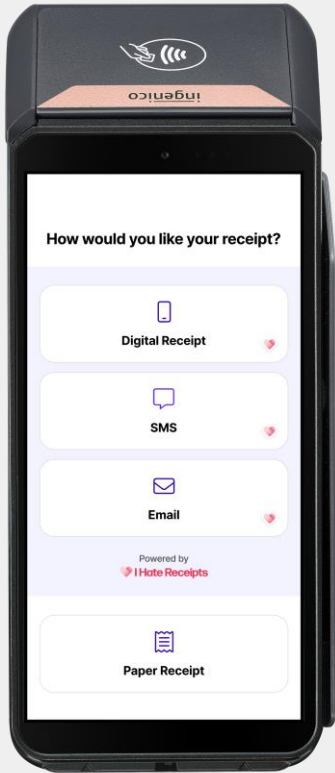
Building the POS
network

Phase 3: Future



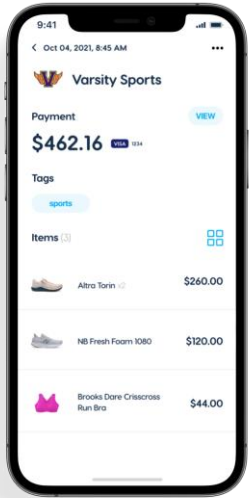
IHR, everywhere





Global adoption is on the rise

Digital Receipts market size is estimated to reach by 2027



TAM
\$2.3 billion

Growing at a
CAGR of 7.5%

1. Based on distribution, Email segment is analysed to grow at the fastest rate of 7.9% in the Digital Receipts market during the forecast period 2022-2027, owing to growing use of e-commerce sites, increasing use of mails, rising adoption of online shopping apps & websites so on.
2. Retail industry in Digital Receipts market is analysed to grow with the highest CAGR of 8.4% during 2022-2027 attributed to rising consumer demands for personalized shopping experiences, growing sustainability movements combined with demands for reducing operational cost and so on.
3. North America dominated the Digital Receipts market with a share of 35% in 2021, attributed to increasing adoption of paperless receipt system, rising customer demands for convenient & efficient shopping solutions, increasing use of internet of things & AI and so on.
4. Rising adoption of retail shopping & food purchase application and increasing penetration of online payment solutions are analysed to significantly drive the market growth of Digital Receipts market during the forecast period 2022-2027.



“Digital Receipts Market Report – Forecast (2022–2027)” by IndustryARC

The Holy Grail: One account for all receipts & commerce



For Merchants

Consumer Connectivity via
Data Pipelines



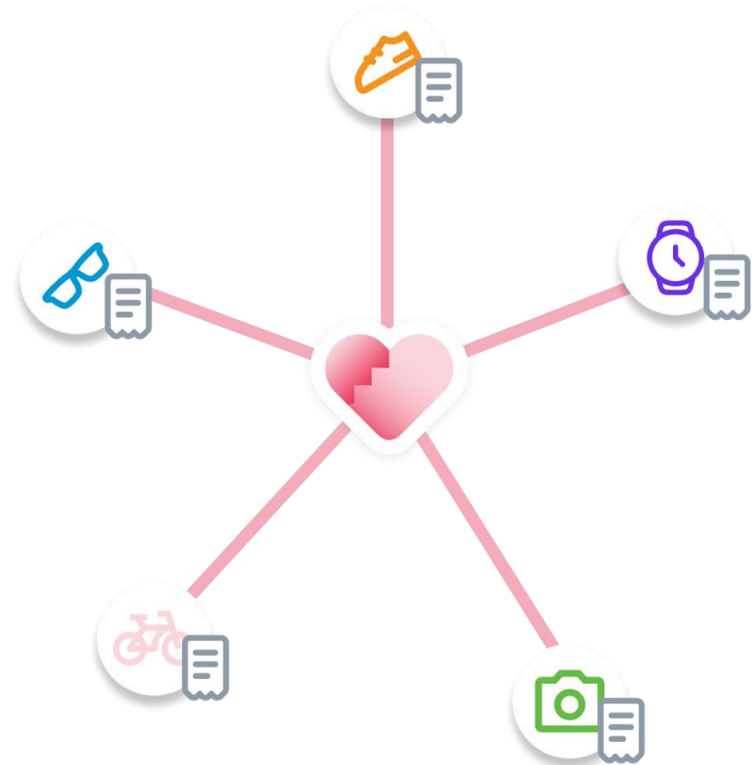
For Consumers

Simplicity via Digital Wallet



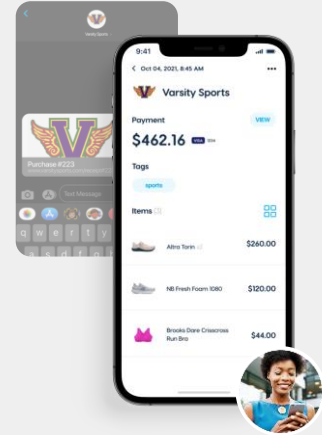
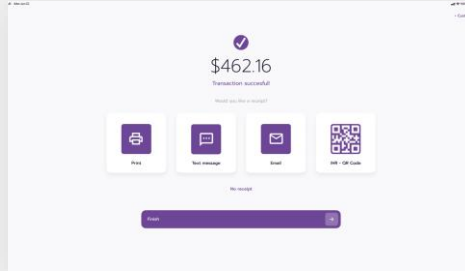
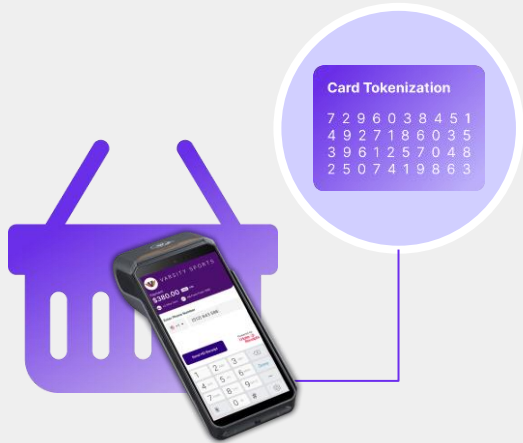
For IHR

Network of Consumers &
Merchants

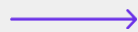


IHR at every POS transaction

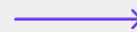
Connecting the consumer and the POS through a ubiquitous digital wallet



Checkout & Payment

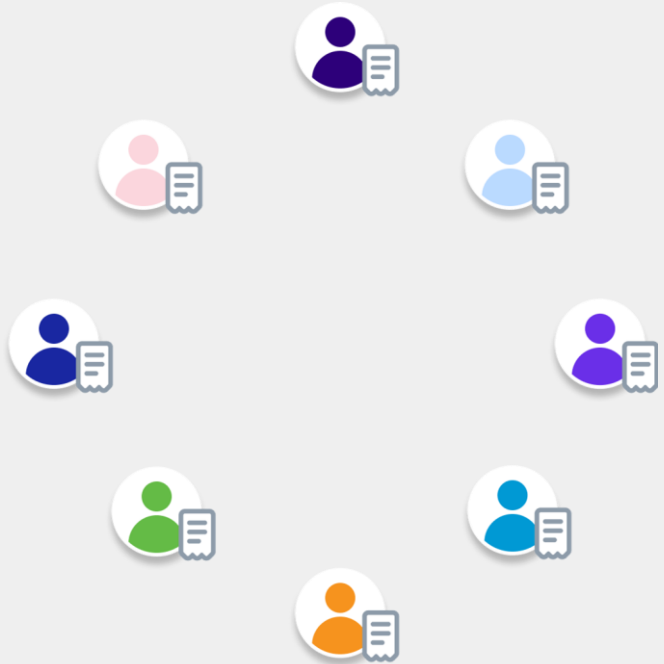


Receipt options

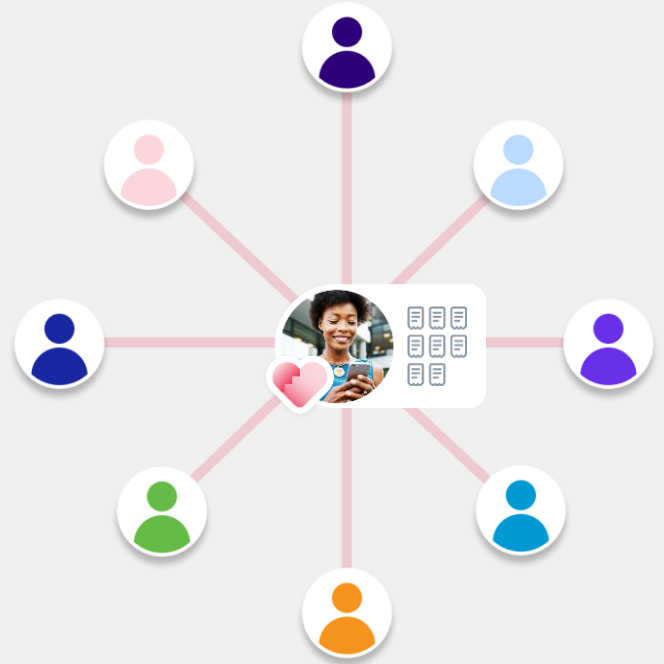


HD Receipt in digital wallet

We are the only player capable of providing a network of identity-powered receipts



VS

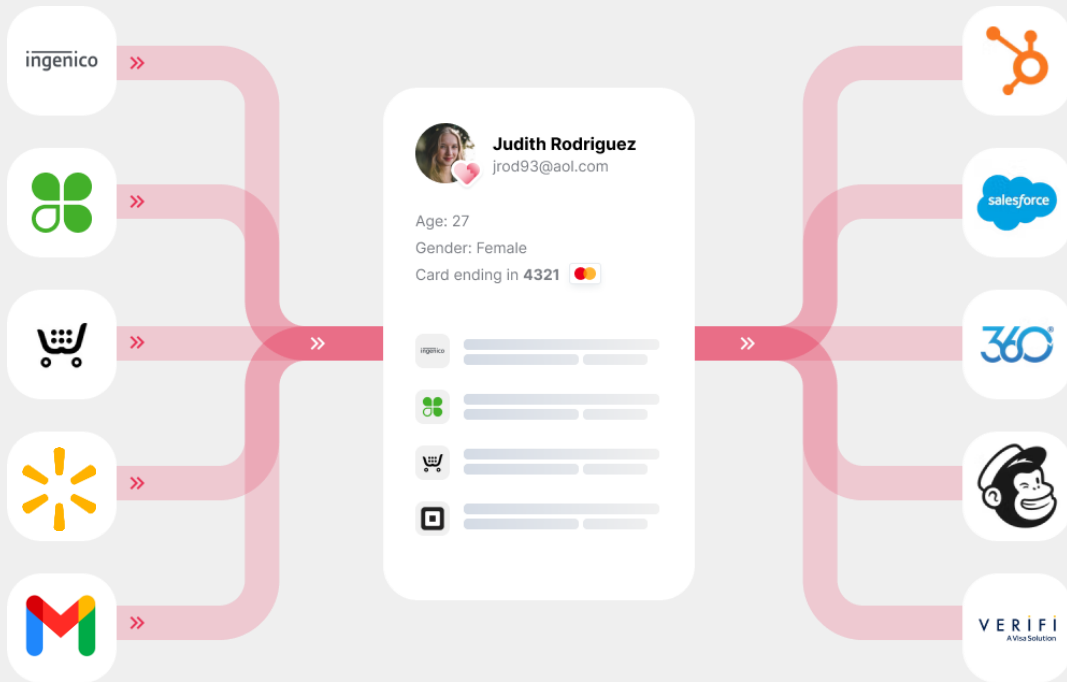


Switzerland of Digital Receipts



Identity-powered receipts are your “gateway” to a unified customer profile

Sources



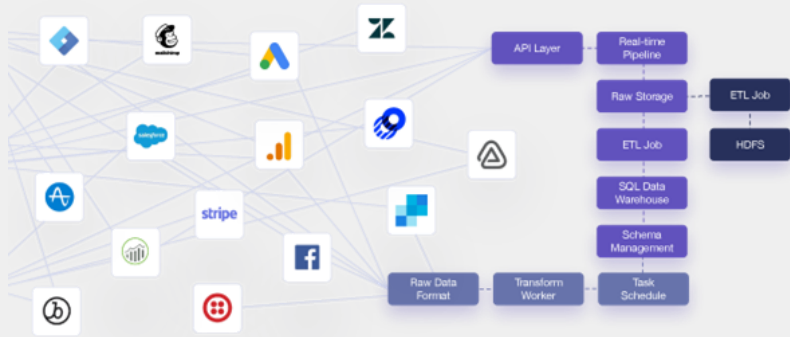
Destinations



Connection: Data Pipeline and Integrations

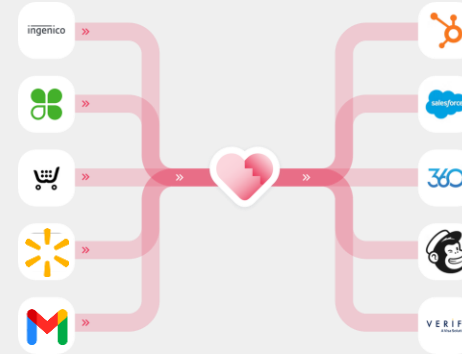
Collect customer and purchase data to build a unified picture of your customers.

Today: Spider Web



- Many to many data pipelines
- High level of maintenance
- Rigid and Silo'd data
- Expensive and complex for merchants

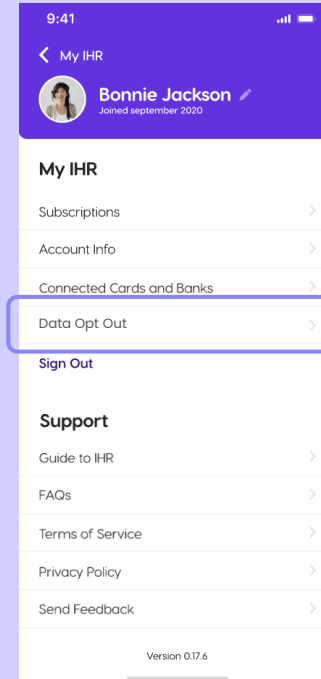
Future: Hub & Spoke



- Collect once, send anywhere (one to many)
- Low level of maintenance
- Single source of truth for customer data
- High value through a simple digital receipt.

Consumer controlled data sharing

Consumer has the ability to opt out of data sharing and elect to delete data.



Destinations

Use Cases by Audience



Who needs digital receipt data and why?

Consumers

- Receive inconsistent and irrelevant messaging
- A ubiquitous receipt wallet provides purchase history and reduces chargeback oversights
- Receipts and purchases are not sharable
- Rebate and offer redemptions are slow and likely never realized
- Recall notices are rarely delivered due to silo'd data
- Loyalty points are lost and forgot due poor consumer experiences.
- Detailed budget info

Who needs digital receipt data and why?

Merchants

- Incomplete or stale view of the customer
- Fight chargebacks and friendly fraud
- SKU data shared with processor yields better merchant processing rate
- Inefficient and irrelevant messaging due to poor understanding basket
- Missed opportunities to maximize LTV, lower CAC and increase ROAS
- Simplify tax compliance and governance
- Conversation ends with a legacy receipt. No network effect

Who needs digital receipt data and why?

Manufacturers

- Recall Notices
- Consumer Demographics
- Rebates Redemptions

Card Brands

- Consumer Demographics
- Access to Basket Level Data
- Carbon Credit Reduction

Marketing and Loyalty

- Incomplete or stale view of the consumer
- Inefficient and irrelevant messaging due to poor understanding basket

Financial Institutions

- Card Issuing Data Enrichment
- Recall Notices

Planet Earth

- Reduce Carbon Footprint and save the trees

Employer

- Payroll
- Expense management

Merchant Acquirers

- Friendly Fraud Reduction
- Access to Basket Level Data
- ESG

Consumer Data Platforms Using Digital Receipts



300 Billion

paper receipts issued every year

22 M

Oil Barrels

15M

Trees

18B

Liters of Water

Merchant Backend Portal

Welcome back!

Please enter your account information to login



Remember Me

[Recover Password](#)

Login

Merchant Backend Portal UX

Dashboard

Overview Customers Transactions Integrations Settings

Last 24 hour **Last week** Last month Last year

1,402 Transactions **1,292** Customers

1,184 Total Customers
808 profiles

234 Repeat Customers

Reputation
Reviews: **25** New: **1**
View Ratings

Tips & Tricks
Draw your digital receipts adoption while reducing your paper waste.
- Hate Receipts YouTube Channel
- Hate Receipts Blog
- Hate Receipts Product Updates

Platform Support
Browse our exhaustive support & request help from our friendly support team via email at support@hatereceipts.com
[Go to Help Center](#)

Integrations
Marketing Commerce Loyalty Sales

[View All Integrations](#)

Customer Profile: Livia Dokidis
Email: liviadok223@gmail.com

Activity
Review was received (Mar 27, 2023 at 10:30 AM)
Review was received (Mar 27, 2023 at 10:30 AM)

Average Rating (4.5)
Reviews: **3**

Cards
Ending in 8854 (Last time used: Thu, Mar 23 2023)
Ending in 3235 (Last time used: Thu, May 28 2022)
Ending in 3322 (Last time used: Never)

Transactions Table

ID	Amount	Source	Date	Type
33423	\$18.00	Ecwid	Mar 14, 10:32 AM	Card Not Present
33423	\$18.00	Ingenco	Mar 14, 10:32 AM	Card Not Present
33423	\$18.00	WooCommerce	Mar 14, 10:32 AM	Card Not Present
33423	\$18.00	WooCommerce	Mar 14, 10:32 AM	Card Not Present
33423	\$18.00	Shopify	Mar 14, 10:32 AM	Card Not Present

CUSTOMER INFO
Name: Livia Dokidis
Email: liviadok223@gmail.com
Phone Number: +1 (804) 321 - 7601

DEMOGRAPHIC INFORMATION
Birthday: Feb 23, 1981 (Gender: F)
Address: 990 Ocean Blvd Linc 24, Atlantic Beach, FL 32233
Zip: 32233

HR ID: cus_3211234
Last login device/IP: 129.16.81.11
Created: Mar 06, 2022
First Login: Mar 08, 2022
Last Login: Mar 26, 2023
Login Count: 10

Integrations Hub

Source: [Destinations](#)

Easily send your customer data to destinations that allow you to enhance your customers.

Filter by Category

- Add new HateReceipts transaction data to Verifi as contact HateReceipts - Verifi (Fraud Prevention) [Use Integration](#)
- Add new HateReceipts customers to Matchmp as contacts HateReceipts - Matchmp (Marketing) [Use Integration](#)
- Add new HateReceipts customers to Salesforce as contacts HateReceipts - Salesforce (Sales/CRM) [Use Integration](#)
- Add new HateReceipts customers to Follower as contacts HateReceipts - Follower (Loyalty) [Use Integration](#)
- Add new HateReceipts customers to Marketing360 as contacts HateReceipts - Marketing360 (Marketing) [Use Integration](#)
- Add new HateReceipts customers to Hubspot as contacts HateReceipts - Hubspot (Sales/CRM) [Use Integration](#)

Integrations Hub

Source: [Destinations](#)

Easily connect to your commerce sources and capture more digital receipts from your customers.

Filter by Category

Ingenco	Add transactions in Ingenco to HateReceipts as sales HateReceipts - Ingenco (Commerce) Use Integration
WooCommerce	Add transactions in WooCommerce to HateReceipts as sales WooCommerce - HateReceipts (Commerce) Use Integration
Marketing360	Add Transactions in Marketing360 to HateReceipts as sales Marketing360 - HateReceipts (Commerce) Use Integration
LightSpeed	Add Transactions in LightSpeed to HateReceipts as sales LightSpeed - HateReceipts (Commerce) Use Integration
Excel	Add Transactions in Excel to HateReceipts as sales Excel - HateReceipts (Commerce) Use Integration
Squares	Add Transactions in Squares to HateReceipts as sales Squares - HateReceipts (Commerce) Use Integration

**Per Merchant Store Fee
paid by Merchant Acquirers**
\$5/merchant store/month

Signed Deals:

- ✓ Payroc- 270,000 Merchant Acquirer – Signed VAR
- ✓ Premise: 30,000 Merchant Acquirer- Signed VAR




Pipeline:

- ✓ US Bank : North America 750,000 Merchants
- ✓ WorldPay: North America 850,000 Merchants
- ✓ Global Payments: North Am 950,000 Merchants
- ✓ Lightspeed: North America 150,000 Merchants



How we are different?

Customer Data Platforms

			
Target Market	SMB	SaaS / Enterprise	SaaS / Enterprise
Channel Strategy	Payments Value Stream	Direct	Direct
Technical Integration	Low	High	High
Consumer Interaction	1st Party SDKs	3rd Parties	3rd Parties
Data Privacy / Opt Out	1st Party	3rd Party	3rd Party
SMB Attainability	High	Low	Low
Pricing	Low \$10/mth	High \$150/mth	High \$500/mth

Future Revenue Sources



Merchant Advertising

Checkout Enablement

Advertising Spend

Affiliate Marketing

Card Issuance

Feature Upgrades

Credit Card Issuing

Digital Wallet w/ Rewards

Data Platforms

Data Append

Consumer Trends

User Matching

Our Mission

To be the global authority on identity-powered receipts.

Our Team



Ryan Greene

FOUNDER & CEO

17 Years of Business Leadership Experience; 4 Years of Leading The I Hate Receipts Team



Ryan Grokulsky

Co-Founder, CTO

Chief Innovation Officer at Madwire, VP, Strategic Partnerships and Strategy at TSYS



Cristi Jakubik

HEAD OF MARKETING

Chief Marketing Strategist at Netcom & E-Stamp; MBA from Stanford University



Zadé Moore

HEAD OF PRODUCT

Product Designer at Studio—Breakfast; 10 years as a Product Designer; 6 years in fintech



Gary Carini

BOARD MEMBER, MANAGEMENT ADV.

Vice Provost of Institutional Research at Baylor University; Advisor for the Magnolia Network



Chad Corbitt

BOARD MEMBER, PRODUCT ADV.

Product Lead & SVP of Operations & Development at Global Payments and TSYS



Mike Pizinger

BOARD MEMBER, OPERATIONAL ADV.

Director of Operations and Program Management at Dell Computers & BF Goodrich



Scott Carcillo

BOARD MEMBER

GM Payments at Blankfactor, Chief Payments Officer at Shift4 Payments; SVP Client Solutions at Freedom Pay

The Raise:

Current

Note 2

\$2,000,000

Funding Status

OPEN

Fund Usage

- APIs
- SDK Delivery
- Contract Deliverables

Terms: 8% rate, 20% discount on conversion

Planned

Series A

\$5,000,000

Funding Status

Future

Fund Usage

- Ingenico PPAAS Platform APIs
- Software SDKs
- Acquirer Whitelabeled Dashboards
- Partnership Onboarding

Terms: Subject to Lead Investor

INTERESTED?

Let's Chat

I Hate Receipts /

701 Brazos Street Ste 500 Austin, TX



Ryan Greene

225-333-8715

rgreene@ihatereceipts.com



Ryan Grokulsky

904-233-7096

ryan@ihatereceipts.com

