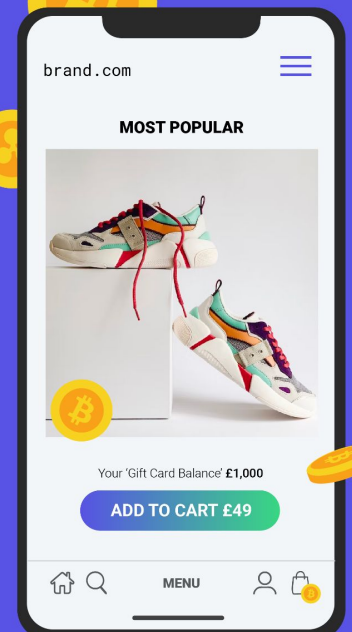
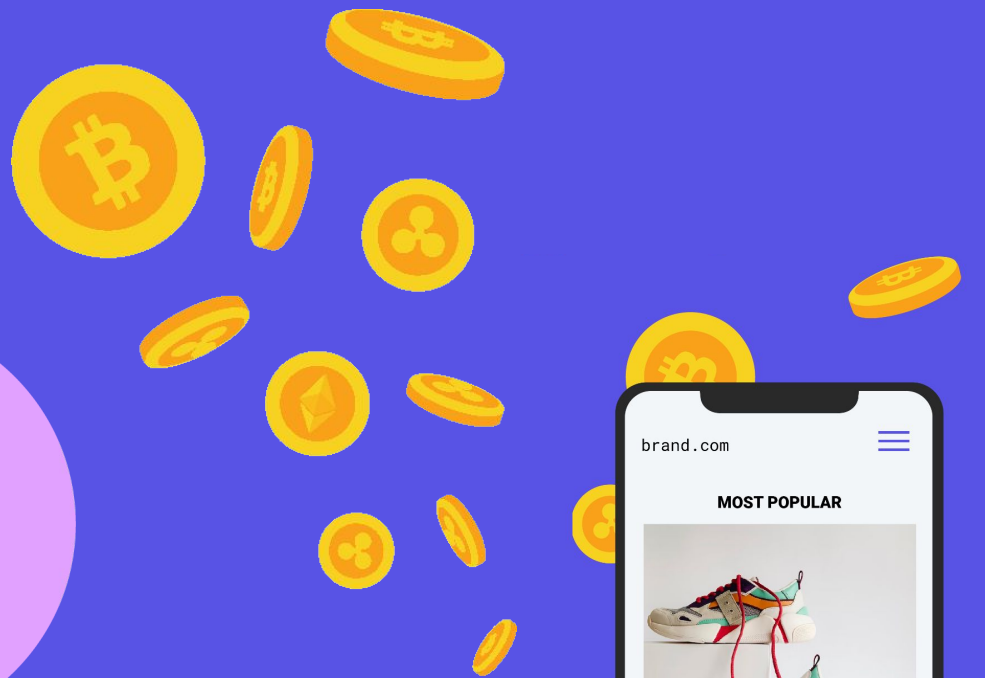
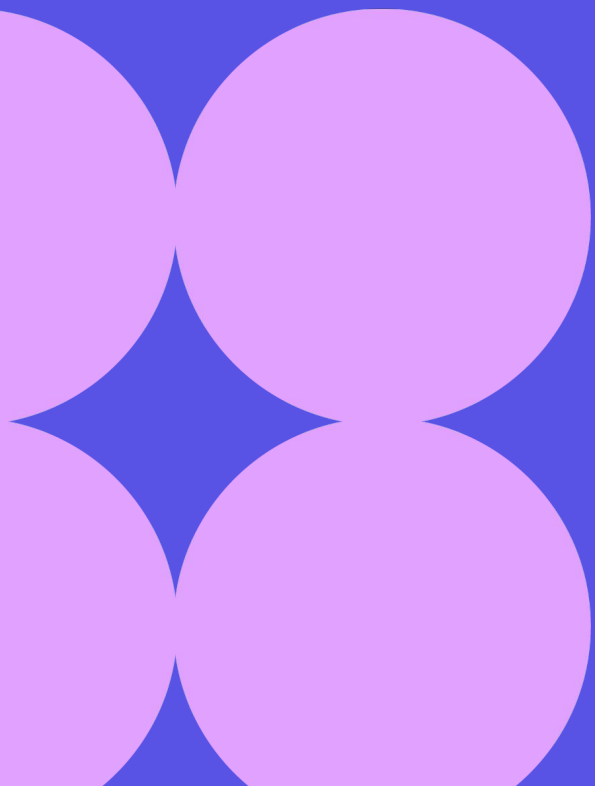


tillo

Unlocking the **revenue potential** of crypto

with Tillo





Welcome!

Thanks for checking out our [guide](#)

Gift cards are no longer just for gifting. They've evolved to become a powerful tool used by various emerging Fintech sectors looking to solve payment challenges for their consumers while receiving an assurance of ROI.

In the world of crypto, gift cards have proved themselves capable of doing just that by enabling crypto users to cash out their coins onto gift cards with which they can make their everyday purchases.

Retailers offering their gift cards on crypto exchanges can tap into revenue tied up in digital currencies without taking any crypto payments directly or dealing with cryptocurrencies in any form.

At Tillo, we understand why people have concerns about crypto, so we've created this guide to dispel some common misconceptions and reveal the untapped value of crypto for retailers in 2023.

Let's dive in.

Contents:

What's in the guide

- 4 | The Value of crypto
- 5 | The opportunity that crypto-exchanges present for retailers
- 6 | Crypto in action with Bitrefill
- 7 | Tap into your share of the crypto market
- 8 | Your crypto questions, answered
- 9 | Discovering the revenue potential with Tillo

866

Retailers on the Tillo platform that currently offer their gift cards on crypto-related platforms.

2018-2023 Tillo data

\$220 million

Total gift card sales to date processed through Tillo for crypto buyers.

2018-2023 Tillo data

\$132

The average value of a gift card processed by Tillo for a crypto buyer.

2018-2023 Tillo data

70%

of crypto respondents spent some of their crypto in the last 12 months.

Bitcoin Market Journal Survey

46 million

U.S consumers said they would like to use cryptocurrencies to make retail purchases.

Cryptocurrencies Payments Report
PYMNTS.com

The value of crypto

To date, retailers gift card sales within crypto-based programs on Tillo's platform have generated more than \$220 million in sales.

\$220,529,881

*Gift card sales across all crypto initiatives using the Tillo platform from 2018 - 2023



Transparency and control

Tillo's innovative Retailer Portal ensures retailers maintain full control and have complete transparency over the crypto programs they elect to participate in.



No need to trade in crypto

All payments are made to you in your local currency, meaning you never need to deal with cryptocurrencies when using Tillo's platform.



Access to new audiences

Electing to be represented in crypto initiatives gives retailers access to a high-wealth audience, new B2C market and those using crypto as an alternative to traditional banking.



Untapped revenue potential

Tillo empowers retailers to tap into the revenue potential of cryptocurrencies without accepting any crypto payments directly.



1,656,083

Crypto-related gift card transactions processed through Tillo to date



\$164,201,882

Crypto-related gift card sales in 2021 and 2022 alone



866




The number of retailers using Tillo to offer their gift cards for use in crypto initiatives

The opportunity that **crypto-exchanges** present for retailers





With so few retailers accepting crypto payments directly, users of cryptocurrencies must cash out their crypto into a form of fiat (local currency), using a crypto exchange before they can make everyday purchases - but this isn't always straightforward.

Many issues associated with the crypto-fiat exchange process can be solved if users cash out their crypto onto digital gift cards for use at the brands they love most. Digital gift cards make it easier for exchange users to live on their crypto by empowering them to spend the value of their coins without cashing out into fiat currency.

Cashing out to Fiat

-  Poor exchange rate
-  Higher processing fees
-  Long wait times

Cashing out to Gift Cards

-  **Better** exchange rate
-  **No/Low** processing fees
-  **Instant** delivery
-  Access to the **brands people love**



“Since CoinGate started offering gift cards for cryptocurrencies in September 2020, **sales each month** were **more productive than the month before.**”

CoinGate - Tillo Customer

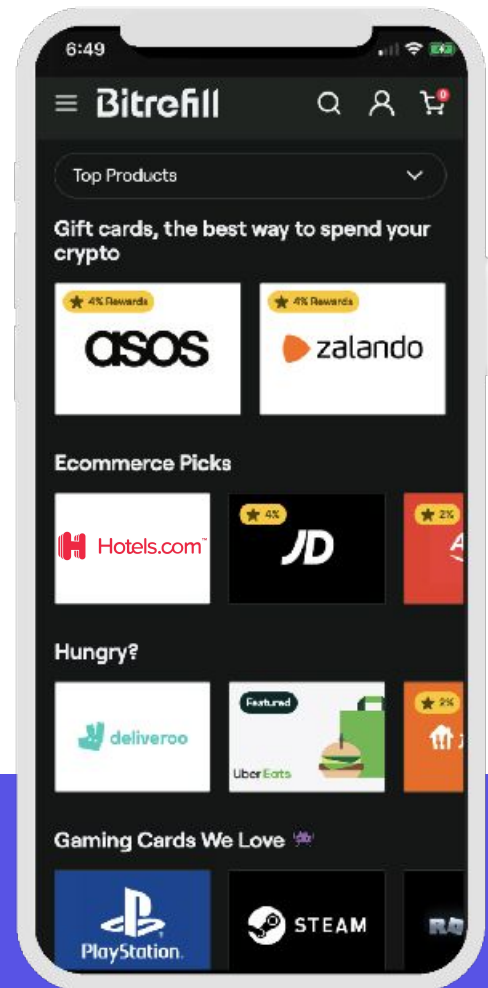
Crypto in action with **Bitrefill**

Bitrefill makes it easier for consumers to live off of crypto. Using Tillo's innovative platform to access brands and retailers their consumers love, Bitrefill customers can top up their phones, travel, game, shop, gift, and stream using gift cards from hundreds of leading brands.

Bitrefill customers have purchased over \$134M of gift cards on the Tillo platform since 2018. Having your gift card represented in this program offers untapped potential for incremental sales.

\$134,584,523

Bitrefill



“At Bitrefill we’re making it possible for people to live on crypto, removing the need for customers to go back to fiat. We enable our members to cash out on their Bitcoin to over 20,000 brands across the globe.

We partnered with Tillo because they have the best catalogue in Western Europe. They’re also always growing their network and adding new brands, which supports our own growth strategy and they provide the best customer experience.

It’s a pleasure to work with their professional and friendly team. They always go the extra mile to accommodate our needs.”

- **Michel Gustavsson**, Co founder / CBDO

Tap into your share of the **crypto market** with Tillo

Tillo's innovative Retailer Portal makes it easy for retailers to manage their connections with individual crypto customers and view their digital gift card sales across each, in real-time.



Your Portal, Your Way

Customize your Retailer Portal to help you discover crypto-based initiatives.



Real-Time Reporting

Access the numbers you need when you need them, filtering your reports by crypto buyer.



Transactional Transparency

Oversee transactions and maintain complete visibility over the crypto initiatives you elect to participate in.



Second-to-None Support

Relax knowing that Tillo's best-in-class customer service is just a click away.



Your **security** is our **priority**

Tillo conducts security checks on our crypto customers to give our retailers peace of mind.

Anti Money Laundering checks

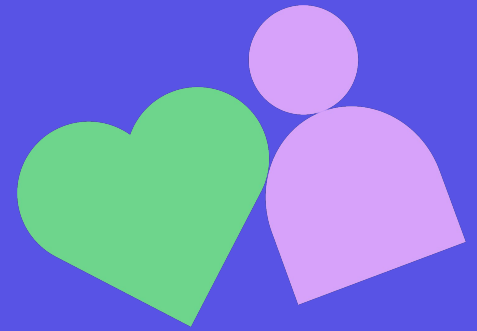
Profit & performance checks

Internal business verification

Creditsafe company credit reports

Recent transaction history analysis

Your crypto questions, answered



1. Who is liable for the fluctuations in crypto value? How does this impact me?

As a retailer, you never need to worry about fluctuations in the value of crypto. A \$50 gift card will always be a \$50 gift card, regardless of the current crypto exchange rate.

2. What type of checks do crypto exchanges do on their customers? How do they prevent “bad guys” from exchanging crypto for cards?

Many crypto exchanges now require Know Your Customer (KYC) before a user can exchange crypto on their platform. KYC is the same set of procedures financial institutions implement to corroborate a customer's identity. KYC is the first stage in due diligence in Anti-Money Laundering (AML), and it helps financial institutions to determine the risk level associated with a customer.

3. What type of checks does Tillo undertake to ensure crypto customers are legit?

Before a crypto customer is accepted onto the Tillo network, they must pass a series of verification checks and internal assessments. Like any customer on Tillo's network, they undergo mandatory AML checks and identity verification, and we also run reports on their credit history and business performance.

4. Do I control which crypto customers I work with?

Absolutely! You can view the profile information for each crypto customer in the Tillo Retailer Portal. You control which crypto programs you accept on a case-by-case basis and can view transactions for each within the Portal. You can also remove a program or crypto account at any time.

5. Do I, the retailer, have to deal with any cryptocurrency directly?

All conversions from crypto to fiat currency occur independently of Tillo within the crypto customers' exchange. Here's how it works:

- Crypto customers on the Tillo network fund their Tillo account with fiat currency (currencies that are declared legal tender such as \$ or £).
- Tillo pays you, the retailer, from this account balance when one of your gift cards is sold on their platform.
- The only currency exchanged between a crypto customer, Tillo, and retailers on our network are fiat currencies.

Discovering the revenue potential of crypto with **Tillo**

Our innovative platform empowers you to tap into new, lucrative, and exciting revenue streams to supercharge sustainable and profitable growth using the power of digital gift cards.



Acquisition enabled, Loyalty enhanced



21 million codes issued



36 markets & **16** currencies



Annual volume over **\$2bn** and growing



2000+ retailers across the globe



100+ gift card initiatives reaching **22 million** people globally



Thank you!




@tillohq



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