



# Giftify Inc.

Nasdaq: GIFT



**INVESTOR PRESENTATION**  
*December 2024*

DISCLAIMER

# FORWARD LOOKING STATEMENT

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This Investor Presentation may include forward-looking statements. In particular, the words “believe,” “may,” “could,” “should,” “expect,” “anticipate,” “estimate,” “project,” “propose,” “plan,” “intend,” and similar conditional words and expressions are intended to identify forward-looking statements. Any statements made in this Investor Presentation about an action, event or development, are forward-looking statements. Such statements are based upon assumptions that in the future may prove not to have been accurate and are subject to significant risks and uncertainties.

Such statements are subject to assumptions, risks and uncertainties, many of which are beyond the

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not paid by the company.

Statements in this Investor Presentation that are not historical fact may be deemed forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Although Giftify, Inc. believes the expectations reflected in any forward-looking statements are based on reasonable assumptions, Giftify, Inc. is unable to give any assurance that its expectations will be attained. Factors that could cause actual results to differ materially from expectations include the company’s ability identify a suitable business model for the corporation.

# COMPANY SNAPSHOT

Giftify, Inc. is a pioneer in the incentive and rewards industry with a focus on retail, dining & entertainment experiences, as the owner and operator of leading digital platforms, CardCash.com and Restaurant.com. CardCash.com is a leading secondary gift card exchange platform, allowing consumers and retailers to realize value by buying and selling gift cards at various scales. Its Restaurant.com is the nation's largest restaurant-focused digital deals brand. Restaurant.com and our Corporate Incentives division connect digital consumers, businesses and communities offering thousands of dining, retail and entertainment deal options nationwide at over 184,000 restaurants and retailers. Restaurant.com prides itself on offering the best deal, every meal. Our gift cards and restaurant certificates allow customers to save at thousands of restaurants across the country with just a few clicks.

Company Name	Giftify, Inc.
Exchange/Ticker	Nasdaq: GIFT
Stock Price & Valuation	\$1.50 per share x 26.2 Million Shares Outstanding = \$39.3 Million Market Cap
52-Week High/Low	\$4.65 – 0.50
Average Daily Volume	41,000 Shares/Day
Revenue YTD Thru 9/30/24	\$64.8 Million
Total Assets at 9/30/24	\$37.5 Million
Total Cash at 9/30/24	\$3.1 Million
Inside Ownership	~20%

# INVESTMENT HIGHLIGHTS



Large and Growing Addressable Markets that are Economic and Recession Proof

1



Patented Technology Drives Efficiencies

2



Multiple Levers To Accelerate Growth

3



Robust Pipeline of Potential Strategic and Complementary Acquisitions

4

WHAT WE BELIEVE

# OUR BUSINESS PILLARS

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## VISION

To be the premier online platform for discounted gift cards and promotional offers. We are committed to driving innovation and expanding services to meet the needs of our partners and consumers.



## VALUE

Value-added seamless experience for users and an enhanced customer base and revenue opportunities for businesses & merchants.



## REVENUE

Combined proforma revenue in 2023 of over \$89.3 million.



# CardCash



Giftify entered into a definitive agreement to acquire CardCash, a privately owned pioneer in the secondary gift card marketplace, including all of its products and intellectual property.

The business combination will enable Giftify to expand its current offerings in the U.S. consumer gift card market valued at \$300 billion annually.



ACQUISITION

# KEY HIGHLIGHTS



COMBINED UNAUDITED REVENUE  
**\$64.8M** (YTD as of 9.30.24)

McDonald's



COMBINED RESOURCES  
**Unprecedented Savings**

BED BATH & BEYOND



ENHANCED  
**Customer Journey & User Experience**



ENHANCED VALUE FOR MERCHANTS  
**To Increase Foot Traffic & Sales**



# COMPANY OVERVIEW

CardCash is a leading secondary gift card exchange for consumers and retailers alike.

## HOW WE ACHIEVE SUCCESS



PROPRIETARY TECH



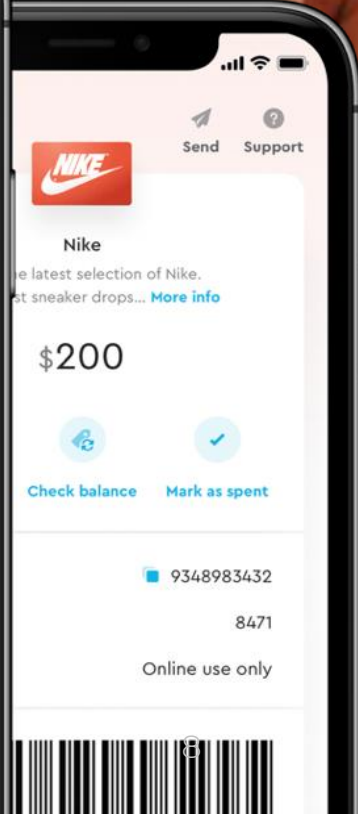
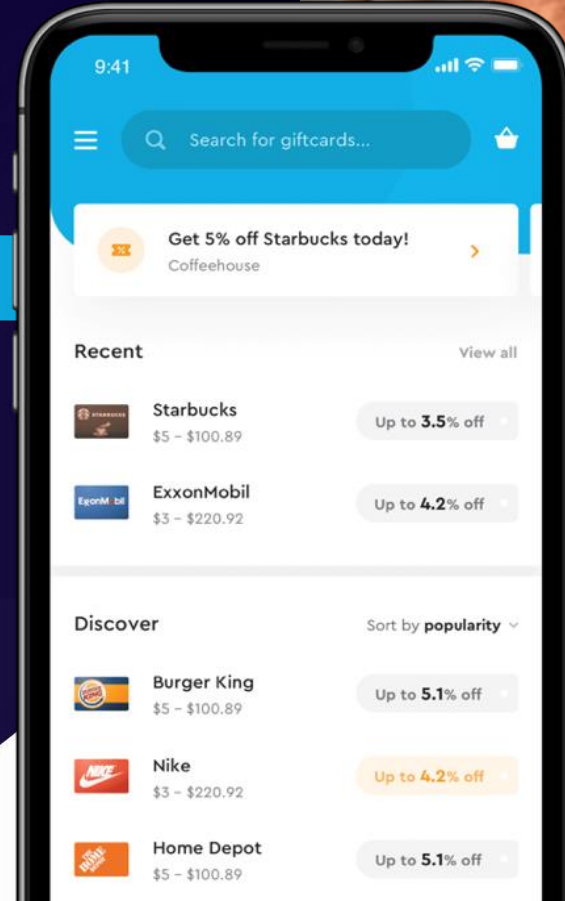
EXPERTISE IN DIGITAL PAYMENTS



FRAUD PREVENTION



STRATEGIC RETAIL PARTNERSHIPS







REAL - TIME

# PURCHASING & SPENDING



## DISCOUNTED GIFT CARDS

Consumers purchase unwanted gift cards from CardCash at a discount.



## DIGITAL DELIVERY

Gift cards are digitally delivered within seconds of purchase.



## DIGITAL CARDS

Consumer presents digital cards as payment at checkout.



## MATERIAL SAVINGS

Material savings realized by consumer.

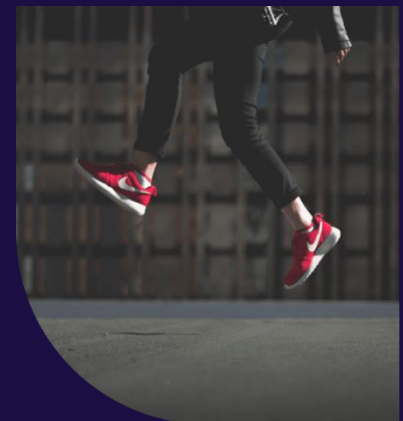
FOR REACH EXPANSION & CONSUMER AWARENESS

# BLUE-CHIP RETAILER PARTNERSHIP

Creates white-label landing pages, powering the back-end for consumers to exchange gift cards directly on retailers' websites.

Enables a retailer to effectively issue their gift cards in exchange for other retailers' gift cards.

Some retailers periodically promote the CardCash exchange.



# REVENUE & INVENTORY SOURCES

## BULK SELLERS

Businesses sell their gift cards on a large scale to CardCash at a discount.



## BULK BUYERS

Businesses buy gift cards in bulk from a platform at a price lower than face value.



## INDIVIDUAL SELLER

Consumers sell their gift cards on a small or individual scale to CardCash at a discount.



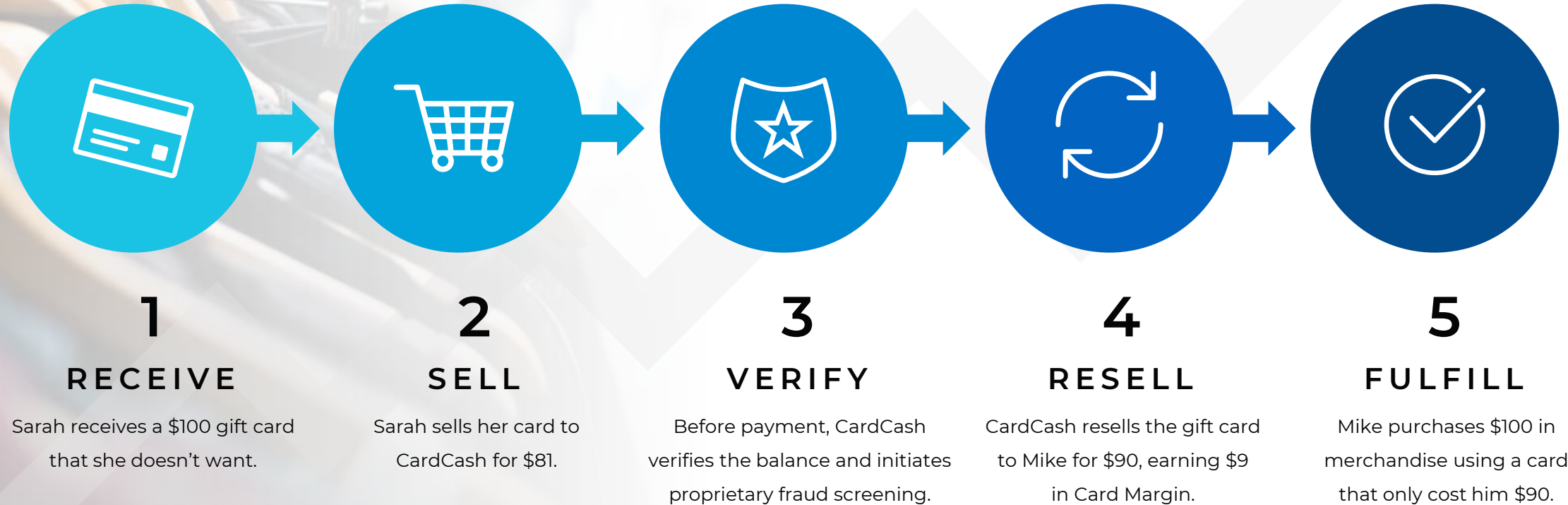
## INDIVIDUAL BUYERS

Consumers purchase gift cards in small quantities at a price lower than face value.



# REVENUE MODEL

ON AVERAGE, CARDCASH EARNS A **12% MARGIN**  
ON EACH CARD BOUGHT AND SOLD





PROPRIETARY ONLINE  
FRAUD PREVENTION TOOL

# FraudFix®

- ✓ CardCash operates in a high fraud risk industry and is susceptible to scams.
- ✓ FraudFix automatically responds in under one second, uses over 165 parameters, and cross checks to analyze a single transaction and determine authenticity of card balances.
- ✓ Generating independent revenue through licensing to Hotels.com, CVS, and others.





PROPRIETARY ONLINE  
FRAUD PREVENTION TOOL

# FraudFix®



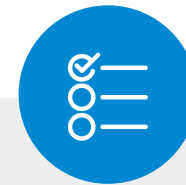
1

Send your orders to our API.



2

Hundreds of data points are captured about every customer.



3

Once an order is placed, FraudFix® returns a decision of either: Safe, Unsafe or Fraud.



4

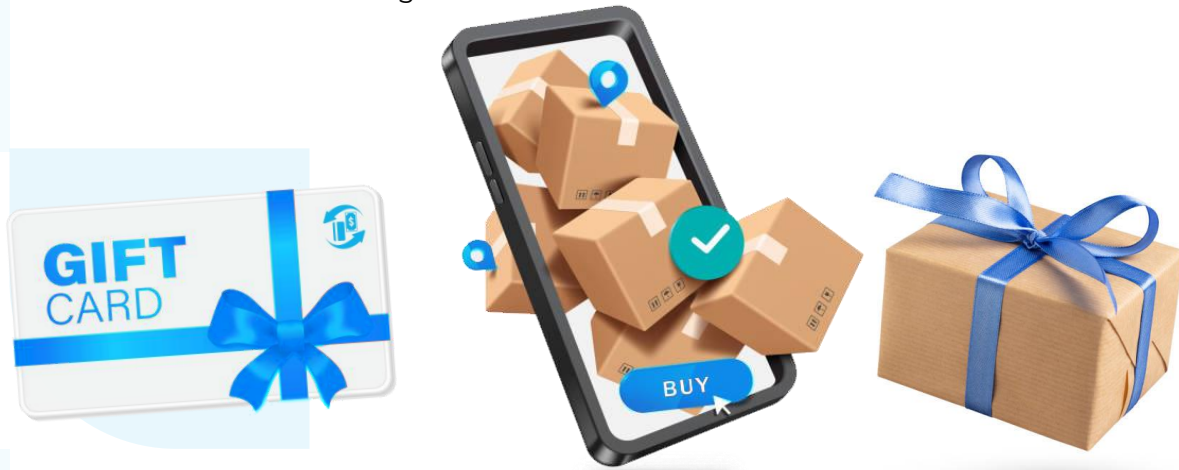
Automatic rejections or acceptance cover most levels, some may be flagged to be manually reviewed by the customer.



U.S. GIFT CARD MARKET

# OPPORTUNITY

- According to ReportLinker, the U.S. gift card market was estimated at \$339.5 billion in 2022.
- By 2025, the U.S. industry is expected to reach \$467.2 billion, making the United States the world's leading gift cards market with a share exceeding 40%.<sup>1</sup>



SINCE 2014

## CardCash EXCHANGE KPIs



**\$1B+**

GIFT CARDS SOLD



**420K+**

CONSUMERS SERVED



**\$108**

AVG. GIFT CARD VALUE



**12.6 DAYS!**

AVG. LENGTH OF INVENTORY

<sup>1</sup> <https://www.reportlinker.com/p06219503/Global-Gift-Cards-Industry.html>

# STATISTICS<sup>2</sup>

**7%****YEAR-OVER-YEAR  
DECREASE**

for in-store gift card  
loads in 2020

**46%****OF U.S.  
CONSUMERS**

bought a gift card on  
social media in 2020

**37%****OF GIFT CARD  
BUYERS**

are Millennials

**51%****OF U.S.  
ADULTS**

neglect to redeem  
their gift cards.

**59%****OF CONSUMERS**

who use gift cards as a  
payment method end up  
spending more on a purchase  
than their gift card's value.

**17%****OF  
AMERICANS**

would want to receive a  
gift card for the holidays.

**48.28%****OF ALL DIGITAL  
GIFT CARDS**

in 2020 were sold  
in December

**48.5%****OF THE LEADING  
ONLINE RETAILERS**

currently accept  
gift cards.

**~\$245M****WERE LOST**

by Americans on gift card  
scams since 2018.

**NEARLY 1 IN 10 AMERICANS**  
have fallen victim to these  
scams – as of 2021, according to  
gift card statistics – costing  
them an average of \$840.

**~\$15.3B****IN FORGOTTEN  
GIFT CARDS**

is the value of these  
forgotten gift cards —  
around \$116 per person.

# GROWTH OPPORTUNITIES

## PRESENT

Leading Gift Card Exchange  
Positioned for Significant Growth

## FUTURE

Disruptive Digital Payments Platform:  
Gift Cards as a Universal Payment Mechanism

### ENHANCING THE COMPANY'S OMNI-CHANNEL PRESENCE

#### CardCash.com RETAIL CHANNEL

- Exchanging gift cards for cash on a direct-to-consumer online platform
- Well-established, reputable brand recognition with a strong emphasis on customer support and fraud prevention.
- CardCash converts most physical gift cards to e-codes when placed in inventory.



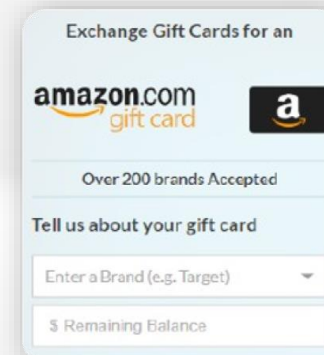
#### Premier Sellers BULK CHANNEL

- Separate online portal customized for repeat high-volume sellers.
- High touch service offering supported by dedicated sales team.



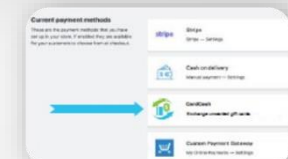
#### Branded Exchange RETAILER PARTNERSHIPS

- Partnering with retailers to create a branded exchange.
- Enables customers to exchange unused gift cards for discounted credit towards another gift card.



#### CardCash Checkout POINT-OF-SALE CHECKOUT

- Transforming discrete, closed loop gift cards into a ubiquitous currency.
- Point-of-sale checkout option for online shoppers – significantly expanding the secondary market.
- Enables retailers to accept competitors' gift cards.
- Provides value to consumers for unused gift cards.







# RESTAURANT.COM<sup>®</sup>

Flavor at your fingertips



THE NATION'S LARGEST RESTAURANT-FOCUSED  
DIGITAL DEALS BRAND



CONNECTING DINERS &amp; RESTAURANTS ONLINE

# HOW THE PROGRAM WORKS



1

## B2B REVENUE

Restaurant.com sells promotional gift cards to companies who distribute as incentives or loyalty programs.

2

## SEARCH & EMAIL

Location-based search and targeted email marketing enables diners to easily find restaurants and save money off their meal.

3

## B2C REVENUE

Diners purchase certificates at a discount to face value. Restaurant.com keeps 100% of revenue.

4

## PROMOTE

We promote restaurants to millions of diners on our digital platforms and through email marketing.

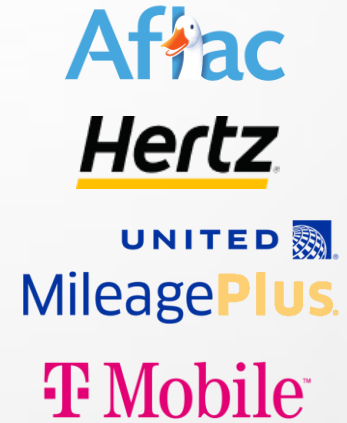
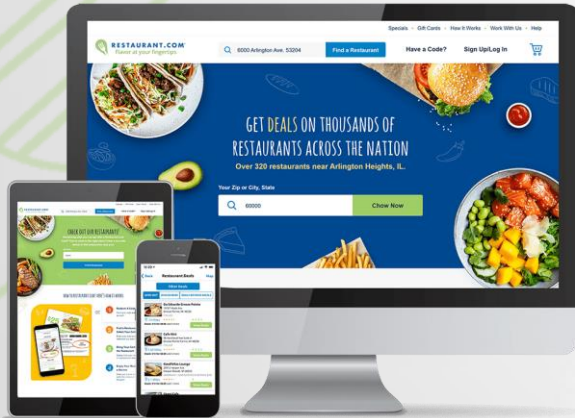
5

## WELCOME DINERS

Diners (certificate purchasers and promotional gift card redeemers) dine at participating restaurants. Restaurant.com keeps 100% of revenue spent on location.

# RESTAURANT.COM®

## COMPETITIVE ADVANTAGE



### BRAND NAME / URL

- Restaurant.com

### MULTIPLE REVENUE SOURCES

- B2C Certificates
- B2B Gift Cards
- Online Ordering
- Ad Sales

### CONSUMER PARTNERSHIPS

- Over 8 million marketable consumers
- Over 6 million mobile downloads
- Over 650,000 monthly visitors



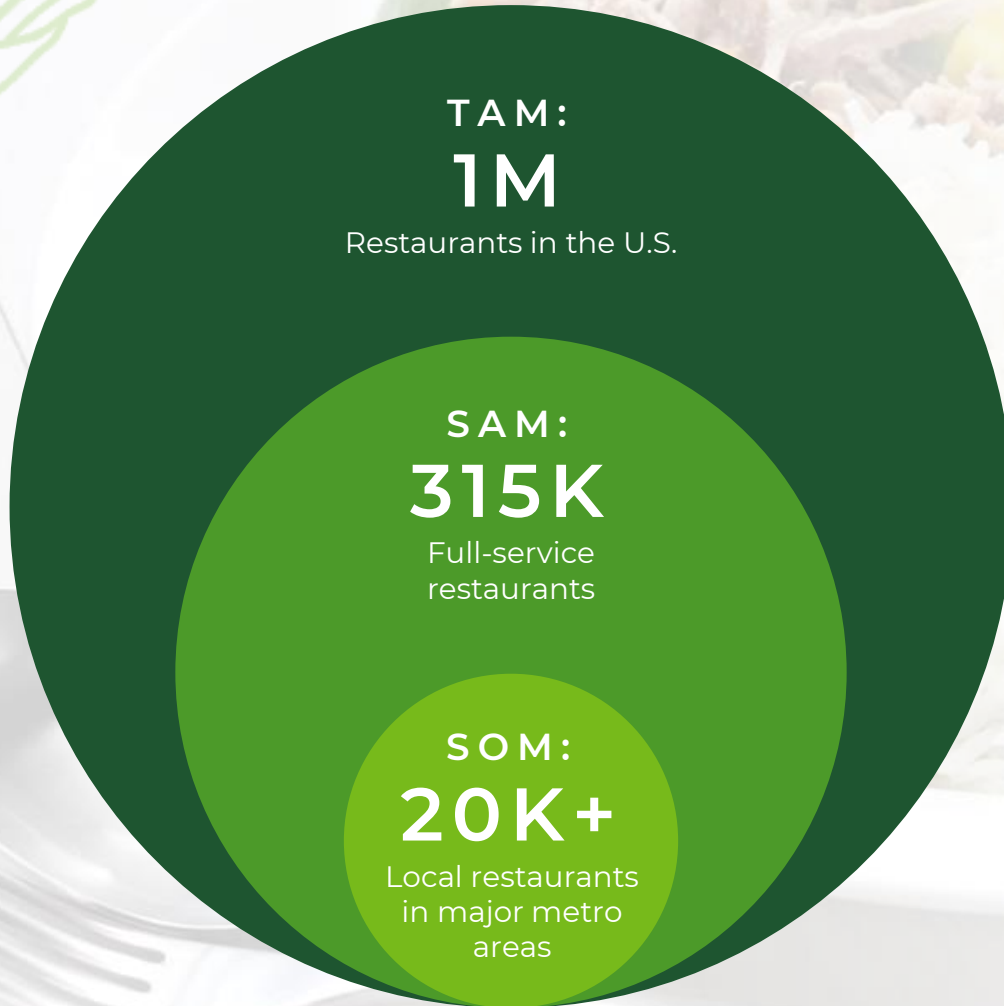
### B2B PARTNERSHIPS

- High Value – Low Cost incentive and loyalty solution
- Fortune 100 companies and small-to-medium businesses

### SCALABLE TECHNOLOGY

- Major ordering systems run from Microsoft's Azure Cloud Hosting
- Desktop & Mobile use same data layer
- Cost effective horizontal scaling: 10K+ transactions per minute

# SERVICEABLE MARKET



## TOTAL ADDRESSABLE MARKET

1 million restaurants in the U.S.



## SERVICEABLE ADDRESSABLE MARKET

315,000 full-service restaurants that are not part of large national chains.



## SERVICEABLE OBTAINABLE MARKET

Over 20,000 local and independent, full-service restaurants in major metro areas that Restaurant.com can realistically partner with and generate revenue from within the next 3 years.

# KEY FINANCIAL METRICS

(\$ in thousands)

For the Nine Months Ended September 30,

**Income Statement**

**2024**

**2023**

(Unaudited)

(Unaudited)

Revenues

\$64,753

\$65,461

Gross Profit

\$9,508

\$8,108

Gross Margin %

14.7%

12.4%

Modified EBITDA

(\$1,684)

(\$130)

**Balance Sheet at September 30, 2024**

Cash Balance

\$3,091

Total Assets

\$37,537

Shareholders' Equity

\$22,141



## LEADERSHIP

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**Elliot Bohm**

CEO / CO-FOUNDER

**Marc Ackerman**

COO / CO-FOUNDER

**Tom Ochoa**

HEAD OF SALES & BUSINESS DEV

**Thomas Butt**

CHIEF TECHNOLOGY OFFICER

## MANAGEMENT TEAM

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**Ketan Thakker**

CHIEF EXECUTIVE OFFICER

**Steve Handy**

CHIEF FINANCIAL OFFICER

**Balazs Wellisch**

CHIEF TECHNOLOGY OFFICER



# Giftify Inc.

Nasdaq: GIFT



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**THANK YOU**

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