



Payment-enabled jewellery wearables:  
the next big thing in customer loyalty

Vagelis Karalis, CEO

A marketing technology agency that delivers successful end-to-end customer loyalty management through unified commerce.



# Our ecosystem

Accessorize

GR | CY

FF

GROUP  
GR | RO | BG | UK | HK

MARKS &  
SPENCER

GR | RO | BG



GR | BG | CY

Galerie  
de Beauté

GR |

INTERSPORT

GR | RO

Johnson & Johnson

GR |

Folli Follie

GR | UK | HK



GR |

FACTORY  
OUTLET

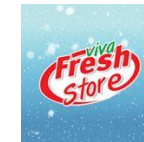
GR |

LINKS  
LONDON

UK |

VISA

GR |



KO |



attica

GR |

INGLOT

GR |



NATIONAL BANK  
OF GREECE

GR |

BALFIN  
Balkan Finance Investment Group

AL |

parabita

GR |

NEPTUN

AL |

Γρηγόρης

GR |



GR |

L'ORÉAL

GR |



GR |

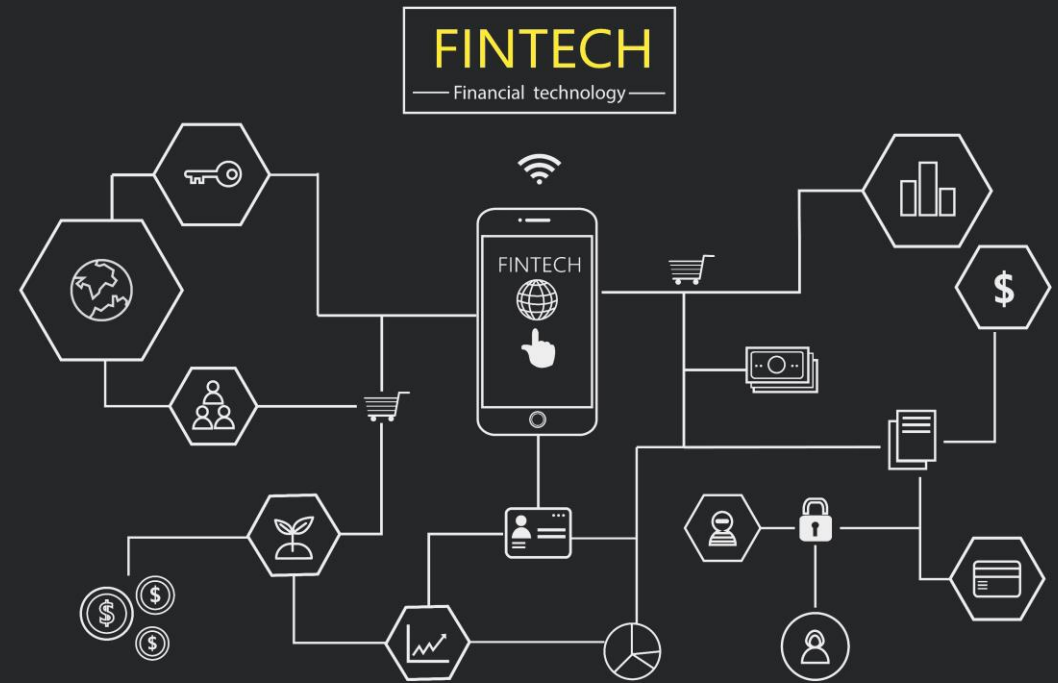
Eurolife ERB

GR |



# FinTech Evolution

**Financial Technology** (FinTech) is the new technology and innovation that aims to compete with traditional financial methods in the delivery of financial services



The use of smartphones and **wearables** for mobile banking and payment services are examples of **technologies aiming to make financial services more accessible to the general public**

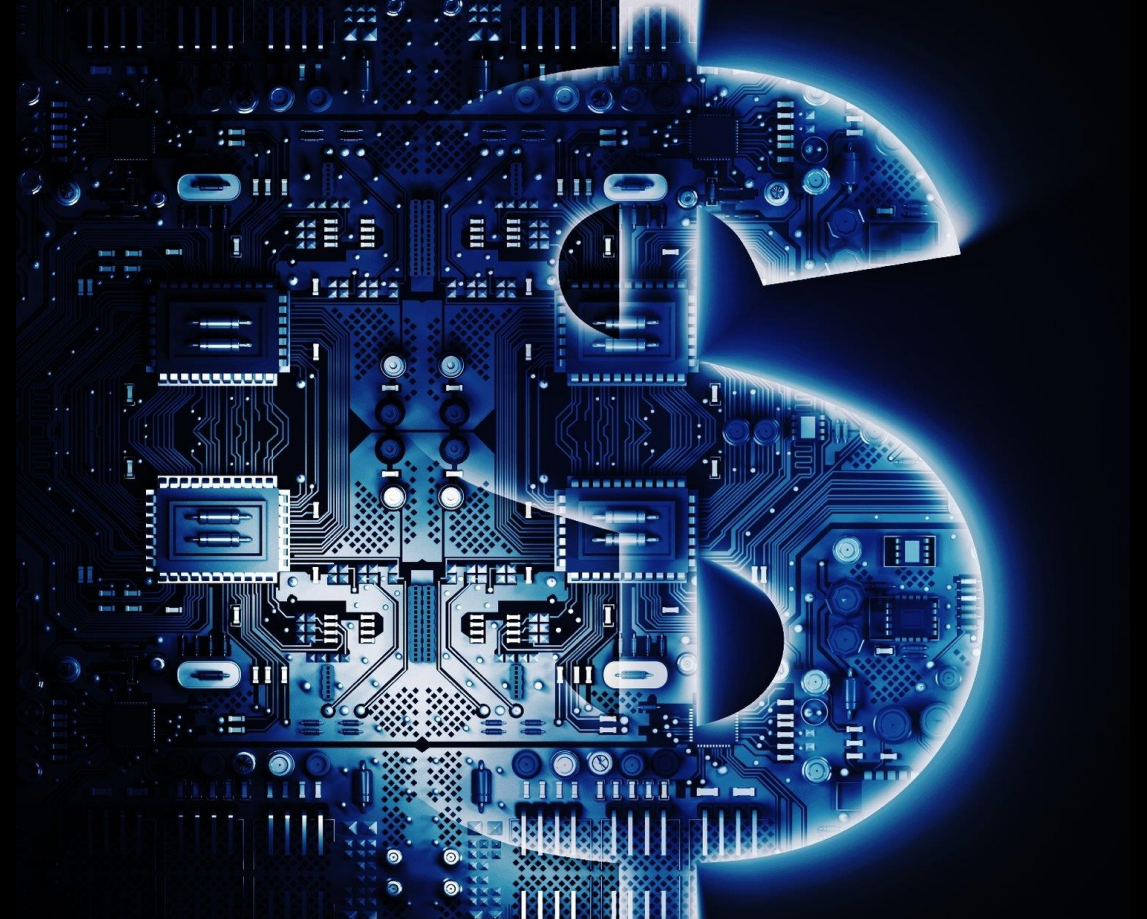




**FinTech** is transforming the customer journey and the way shoppers interact with brands.

**Payment wearables**

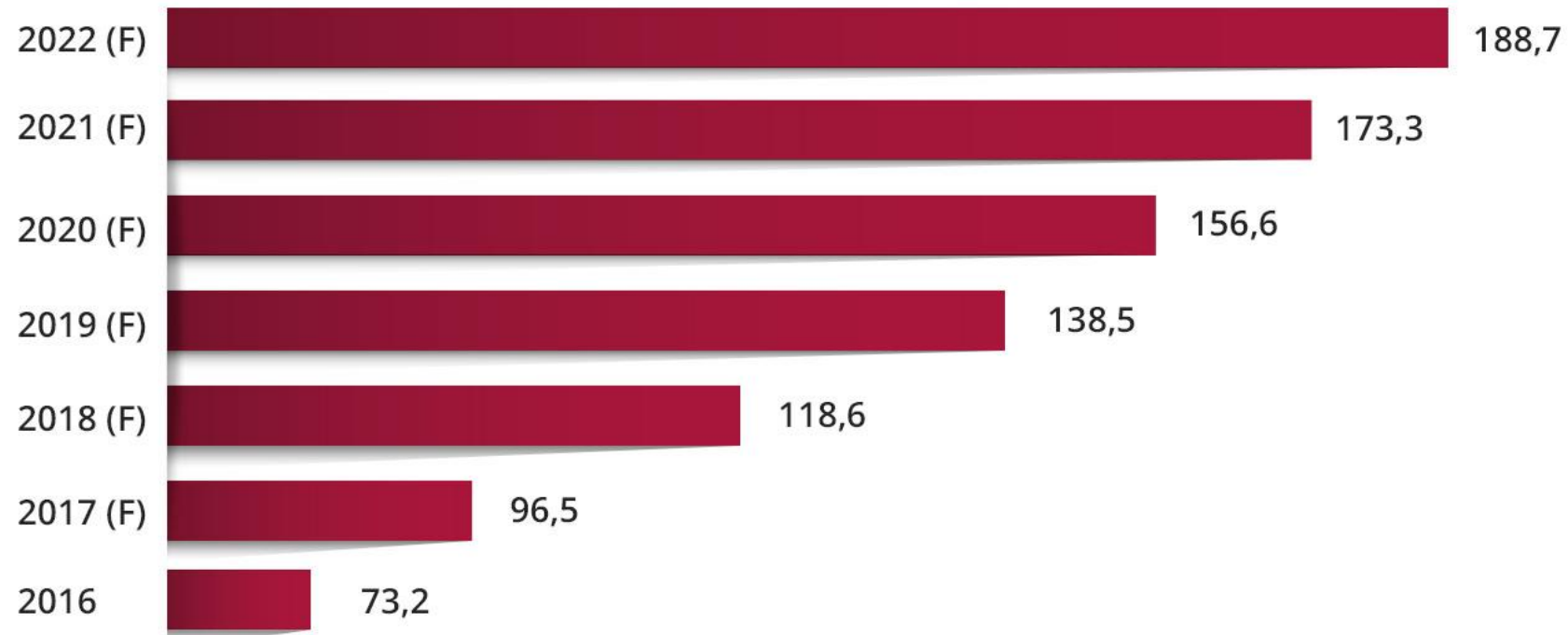
**Loyalty wearables**



# Consumer wearables adoption will grow 28% by 2022

Forecast : US installed base of consumer wearables. 2017 to 2022

Installed base of wearables (Millions of units)



F = Forecast

Source : Forrester Data : Consumer Wearables Forecast, 2017 to 2022 (US)

# E-payments meet Loyalty

---

Mobile-based loyalty programs together with e-Payments facilitate **customer experience personalization**

Wearables and smart accessories can play an important role too, by providing **a seamless and unified customer experience**







«Simple can be harder  
than complex.»

– Steve Jobs



A photograph of three young women sitting outdoors on stone steps, all smiling and looking down at their smartphones. The woman on the left has long dark hair and is wearing a floral top. The woman in the middle has long blonde hair and is wearing a blue floral top. The woman on the right has long dark hair and is wearing a purple top. They are all wearing colorful beaded bracelets. A dark blue semi-transparent banner is overlaid across the middle of the image, containing white text.

Seamless user experience is the new **affordable luxury**,  
especially for the millennials





## Payment wearables project





# innovative payment wearables project

- The scope of the project is the production of payment wearables
- Those wearables would be used like contactless payment cards do
- A seamless and smooth user experience is the main objective

# Payment wearable project

---

## INNOVATION

Branded jewelry and wearable accessories  
with embed payment NFC chip

Instant accessory activation  
and top-up at point of sales, in a user-  
friendly and secure way





# Payment wearable project

## FinTech project Partners

**FF**  
GROUP



QIVOS built the business plan  
and has the overall responsibility  
for management and  
implementation

## Technology companies involved

**VISA**



# Folli Follie

Women ring



LINKS  
  
LONDON

Women bracelet



Men bracelet





The first milestone is the samples presentation in  
Mobile World Congress Barcelona  
26th Feb -1st Mar 2018

A payment jewelry collection, branded by Folli  
Follie, is expected to be released during Q3 2018



WE CREATE CUSTOMER LOYALTY

LONDON | ATHENS | HONG KONG

[info@qivos.com](mailto:info@qivos.com)

[www.qivos.com](http://www.qivos.com)

Thank you!