



THE INFRASTRUCTURE BEHIND MODERN LOYALTY SYSTEMS IS BROKEN!

INVESTOR PITCH

NOVA VAULT

THE LOYALTY
OPERATING
SYSTEM
BUSINESSES
ACTUALLY WANT

DEC 2025

TOTAL "LOYALTY MARKET VALUE" (GLOBAL SPEND/VALUE FLOWING THROUGH LOYALTY PROGRAMS)

2023: \$135.90 B / 2024: \$151.00 B / 2025E: \$165.30 B
THREE YEAR TOTAL = \$452.20 B

**LOYALTY MANAGEMENT PLATFORMS/SERVICES
VENDOR REVENUE
(THE "SOFTWARE + SERVICES" INDUSTRY)**

2023: \$9.80 B / 2024: \$12.70 B / 2025E: \$15.20 B
THREE YEAR TOTAL = \$37.80 B

CURRENT LOYALTY SYSTEMS ARE BROKEN!

EXPENSIVE TO RUN

DATA SCATTERED ACROSS SYSTEMS

HARD TO MEASURE WHAT ACTUALLY DRIVES REPEAT PURCHASES

LOOSE RULES = UNPREDICTABLE COSTS

STARTING ON BLOCKCHAIN ADDS FRICTION INSTEAD OF VALUE

**WHAT IF LOYALTY WAS A FINANCIAL SYSTEM,
AND NOT A MARKETING GIMMICK?**

EVERY REWARD MUST BE TRACKED, CONTROLLED, AND AUDITABLE

BLOCKCHAIN ONLY MAKES SENSE AFTER SCALE

BUSINESSES WANT CONTROL FIRST, INNOVATION LATER

**WIN! WIN! WIN! IN THE REAL WORLD
WITH THIS SYSTEM EVERYONE WINS!**

INTRODUCING NOVAVault (CBLS)

A (WEB2) LEDGER-FIRST LOYALTY OPERATING SYSTEM

TRACKS EVERY EARN & REDEMPTION

SHOWS CLEAR BALANCES, NO "POINTS MATH"

CONFIGURABLE RULES & SAFETY LIMITS

WORKS INSTANTLY AS (WEB2)

OPTIONAL (WEB3) BLOCKCHAIN UPGRADE WHEN ECONOMICS JUSTIFY IT

THE INFRASTRUCTURE WE ARE BUILDING FIXES LOYALTY SYSTEMS!

WHY NOW ?

WHY NOW IS THE RIGHT TIME?

CUSTOMER ACQUISITION COSTS (CAC),
AND RETENTION COSTS ARE RISING EVERY DAY!

BUSINESSES CAN'T AFFORD
MESSY LOYALTY SYSTEMS ANYMORE!

SHOW ME THE MONEY!
CONSUMER MONEY SOURCES
(TOTAL: \$1.5K-\$6.8K ANNUALLY)

-  CASH-BACK REWARDS: \$120-\$600 ← AUTOMATIC, EVERY PURCHASE
-  DISCOUNTS + FREE ITEMS: \$150-\$750 ← COMPOUNDING SAVINGS
-  TIME SAVINGS: \$120-\$480 ← QUALITY-OF-LIFE IMPROVEMENT
-  TOKEN APPRECIATION: \$100-\$500 ← FUTURE WEALTH BUILDING

SHOW ME THE MONEY!
VENDOR MONEY SOURCES
(TOTAL: \$76K-\$235K ANNUALLY)

-  CUSTOMERS SPEND MORE (CLV): \$15K-\$47.5K ← EASIEST, FASTEST PAYBACK
-  CUSTOMERS SHOP MORE OFTEN: \$12K-\$27K ← AUTOMATIC WITH RIGHT TRIGGERS
-  CUSTOMERS BUY MORE PER VISIT: \$8K-\$20K ← BUILT-IN INCENTIVES
-  PLATFORM FEES AND SERVICES: \$5K-\$15K ← RECURRING
-  MARKETING SAVINGS: \$3K-\$10K ← IMMEDIATE BUDGET RELIEF

SHOW ME THE MONEY!
INVESTOR MONEY SOURCES
(TOTAL: \$1.5M-\$9M ANNUALLY)

-  RECURRING VENDOR FEES: \$100K-\$500K ← SCALES WITH EACH VENDOR
-  TOKEN NETWORK EFFECTS: \$150K-\$1M ← EXPONENTIAL GROWTH
-  EXIT MULTIPLE PREMIUM: \$500K-\$2M ← END-GAME PAYOFF
-  DATA MONETIZATION: \$100K-\$750K ← SECONDARY REVENUE STREAM
-  EQUITY APPRECIATION: 25-200% ANNUALLY ← COMPOUND RETURNS

PRODUCT OVERVIEW

SECURE REWARDS LEDGER

CONFIGURABLE RULES (NO-CODE)

AUDIT TRAILS & SAFETY CONTROLS

LAUNCH IN DAYS, NOT MONTHS

REWARDS CUSTOMERS CAN ACTUALLY SEE, TRUST, AND USE, WITHOUT CRYPTO FRICTION.

WHO IT'S FOR

VALUE FOR CONSUMERS

BUY (IN-STORE/ONLINE) → EARN TOKENS AUTOMATICALLY → VIEW BALANCE + HISTORY → REDEEM FOR REAL REWARDS → COME BACK

- A single dashboard where rewards feel like real value, not mystery points.
- Get value from the purchases made from our **NovaVault Vendors Network** through the tokens given by each vendor. Each token increases in value with usage over time
- Frictionless onboarding: Web2 now, no wallets or seed phrases required.
- Phase 1 is Web2-simple (no external wallets required).

CBLS TURNS LOYALTY INTO A MEASURABLE PROFIT ENGINE, WITHOUT ADDING OPERATIONAL CHAOS.

WHO IT'S FOR

VALUE FOR VENDORS

**STORE + POS + CHECKOUT → AUTO REWARDS ISSUANCE →
DASHBOARD + CAMPAIGNS → REDEMPTION → REPEAT PURCHASES**

- Configurable rewards that drive repeat visits + high-value behaviors, not generic discounts.
- Built-in distribution tools (signup links + customer lists) that create owned audience.
- Integrity controls (refund/chargeback reversals) that protect program economics.
- Earn rate and program rules are configurable to protect margins.

VALUE FOR INVESTORS

**PHASE 1: WEB2 LOYALTY LEDGER (REVENUE + ADOPTION) →
PHASE 2: 1:1 TOKENIZATION LAYER (MOAT + NETWORK EFFECTS)**

- Ships and earns in Phase 1; tokenization is an expansion, not the starting dependency.
- Two monetization layers: merchant platform fees + tokenization services (Phase 2).
- Ledger integrity + anti-leakage controls protect economics and trust at scale.
- Fraud/leakage controls protect unit economics and brand reputation.
- KPIs: Ecosystem GMV, cross-merchant redemption rate, reward leakage rate, dispute rate, vendors per ops FTE.

LOYALTY IS A MASSIVE, EXISTING MARKET. NOVAVULT IS UPGRADING THE INFRASTRUCTURE FOR SUCCESS!

GLOBAL LOYALTY SOFTWARE & SERVICES MARKET

- ~\$10-12B today
- Growing ~10-12% CAGR
- Driven by ecommerce, subscriptions, and data-driven retention

WHO PAYS

- ~30M+ ecommerce & online-first businesses globally
- Millions already paying \$50-\$500/month for loyalty, CRM, or retention tools

OUR REALISTIC ENTRY WEDGE

- Ecommerce + subscription brands
- SaaS platforms & marketplaces
- Businesses doing repeat transactions (high LTV)

LOYALTY IS A MASSIVE, EXISTING MARKET. NOVAVAVULT IS UPGRADING THE INFRASTRUCTURE FOR SUCCESS!

LOW-END SCENARIO

- 10,000 Vendors
- \$150/month blended Average Revenue Per Account (ARPA)
→ \$1.5M Annual Recurring Revenue (ARR)

MID SCENARIO

- 100,000 Vendors
- \$150/MONTH BLENDED AVERAGE REVENUE PER ACCOUNT (ARPA) → \$15M ANNUAL RECURRING REVENUE (ARR)

UPSIDE EXPANSION

- Usage-based fees as volume grows
- Enterprise contracts (\$10k–\$100k+/yr)
- Blockchain/tokenization as incremental, not required, revenue

SIMPLE LOYALTY CYCLE

CUSTOMER BUYS FROM VENDOR

REWARDS ARE EARNED AND LOGGED

BALANCE UPDATES INSTANTLY

REWARDS ARE REDEEMED LATER

BUILT FOR CONTROL, NOT CHAOS

FULL AUDIT TRAILS

CONFIGURABLE EARNING & LIMITS

FRAUD & ABUSE PROTECTION

REAL-TIME COST VISIBILITY

LOYALTY WITHOUT FINANCIAL SURPRISES

THE INFRASTRUCTURE WE ARE BUILDING FIXES LOYALTY SYSTEMS!

MODULAR ARCHITECTURE

**OUR SYSTEM IS BUILT LIKE LEGO BLOCKS
EVERYTHING STACKS PERFECTLY!**

ADMIN DASHBOARD

CUSTOMER WALLET

PROMOS & ANALYTICS

FRAUD & LIMITS

**THE BLOCKCHAIN, (WEB3), TOKENIZATION IS
MIGRATED TO ONLY IF THERE ARE...**

HIGH TRANSACTION VOLUMES

REGULATORY CLARITY

REAL CUSTOMER DEMAND

BLOCKCHAIN - (WEB3) AS AN UPGRADE, NOT A GAMBLE

PHASE 1 — (MVP), LIVE (0-45 DAYS)

(MVP - MINIMUM VIABLE PRODUCT)

- Core ledger engine complete
- Earn & redeem flows live
- Admin dashboard (rules, limits, audit logs)
- Customer wallet (balance + redemption)
- Web2-only launch (no blockchain)

PROOF OF EXECUTION:

- ✓ Working product demo
- ✓ Internal test merchants active

--THE ROADMAP FOR THE NEXT 120 DAYS --

PHASE 2 — EARLY TRACTION (45-90 DAYS)

- Onboard 5–10 pilot merchants
- Launch first live loyalty programs
- Track retention & reward cost metrics
- Harden fraud controls & limits
- Begin charging early access pricing

MILESTONES:

- ✓ First paying customers
- ✓ First monthly recurring revenue
- ✓ Real usage data

--THE ROADMAP FOR THE NEXT 120 DAYS --

PHASE 3 — SCALE READINESS (90-120 DAYS)

- Improve analytics & reporting
- Add integrations (POS / ecommerce)
- Prepare enterprise pricing tiers
- Define blockchain activation criteria
- Identify first Web3-ready merchant candidates

INVESTOR SIGNALS:

- ✓ Repeatable onboarding
- ✓ Revenue validation
- ✓ Clear expansion path (not hype-driven)

TARGET BY DAY 120

- 10+ ACTIVE MERCHANTS
- \$8,000 MRR OVER 12 MONTHS
- 10% REPEAT PURCHASE LIFT (PILOT DATA)

--THE ROADMAP FOR THE NEXT 120 DAYS --

USE OF FUNDS (MILESTONE-BASED, TWO PHASES)

- **PHASE 1 — WEB2 (RAISE: \$288,000)**: DESIGN, BUILD, LAUNCH NOVAVULT WEB2 (VENDOR STORES, CUSTOMER ACCOUNTS, REWARDS LEDGER, ADMIN).
- **PHASE 1 MILESTONE: WEB2 LIVE**; LEDGER FOUNDATION READY FOR WEB3 MAPPING.
- **PHASE 2 — WEB3 (RAISE: \$488,000)**: BUILD BLOCKCHAIN LAYER, TOKEN MODEL, AND 1:1 MIGRATION FROM WEB2 BALANCES TO ON-CHAIN.
- **TOTAL CAPITAL: \$776,000**
- **RELEASE PLAN**: PHASE 2 FUNDS RELEASED AS A SECOND TRANCHE AFTER PHASE 1 MILESTONE.

WE'RE NOT BETTING ON HYPE!

**WE'RE BUILDING
THE LOYALTY SYSTEM
BUSINESSES WILL STILL BE USING
10 YEARS FROM NOW!**

THE INFRASTRUCTURE WE ARE BUILDING FIXES LOYALTY SYSTEMS!



JOHN JOSEPH STONE
OWNER - CREATIVE - DEVELOPER



UBAID PARVAIZ
MAIN PROJECT CONSULTANT



OUR FUTURE DEVELOPMENT TEAM