# Customer acquisition engine

# DELIVERING A COMPETITIVE ADVANTAGE

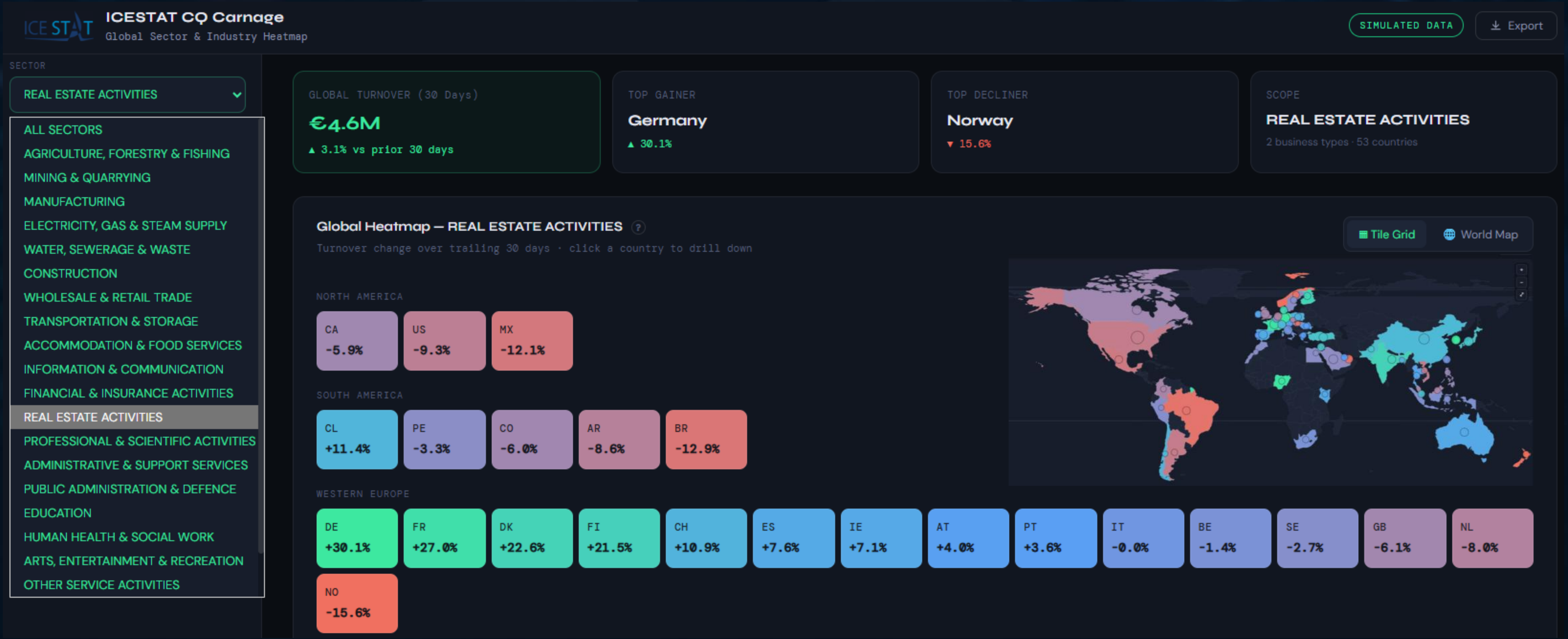
**CQ** turns digital banking into a customer-acquisition engine. As a white-label module, CQ delivers market-share positions for every business customer updated daily or faster, with postal-code precision once anonymization data thresholds are cleared. It exposes real-time economic movement, sector opportunities, and emerging risks.

Built as a governance-grade control layer, CQ ensures banks operate on clean, auditable, regulator-safe signals. Once live, CQ can power any banking product and can be interconnected across banks to create global market-intelligence coverage rivaling Aladdin, Bloomberg, MSCI, Thomson Reuters, WPP, McKinsey, BCG, and Salesforce.

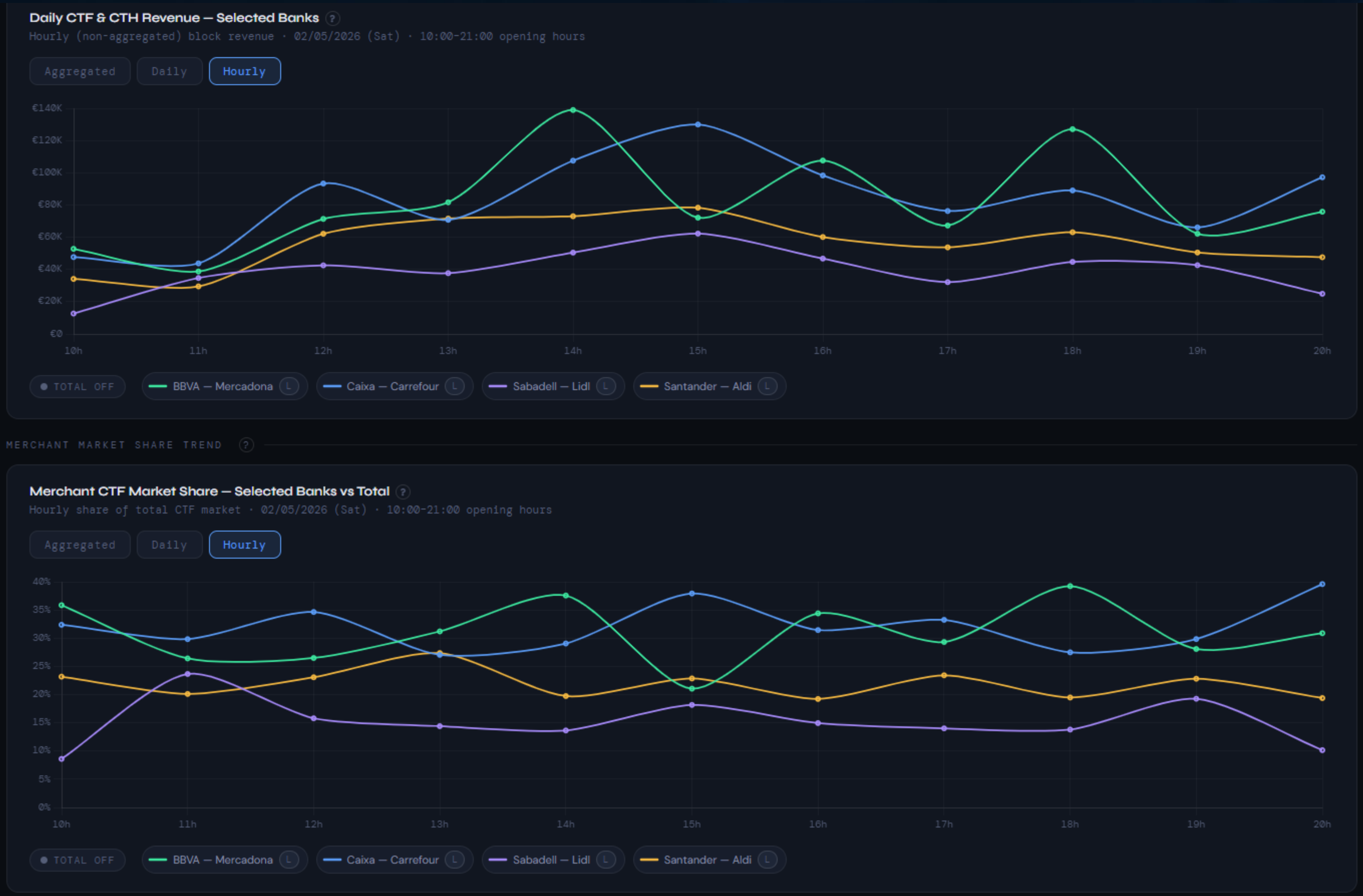
Armed with high-frequency consumer market metrics, CQ helps bank customers better understand their competitive position and act to improve it.

# A TRUE GLOBAL BUSINESS PULSE

Track every sector, industry and business type globally at high accuracy updated daily or faster. Any change in market conditions is instantly detectable, enabling businesses and banks to act immediately.



# SUPERIOR MARKET SHARE TRACKING




The image reflects what the system sees, not banks or business customers who can only view own results against the market total.

Generating insights such as these is only possible due to how CQ processes and anonymizes CTF and CTH data at bank level before aggregation occurs.

# EXPANDING DIGITAL BANKING INSIGHTS

Every SME wants to know one thing: "*Am I winning or losing vs. my competitors this week?*"

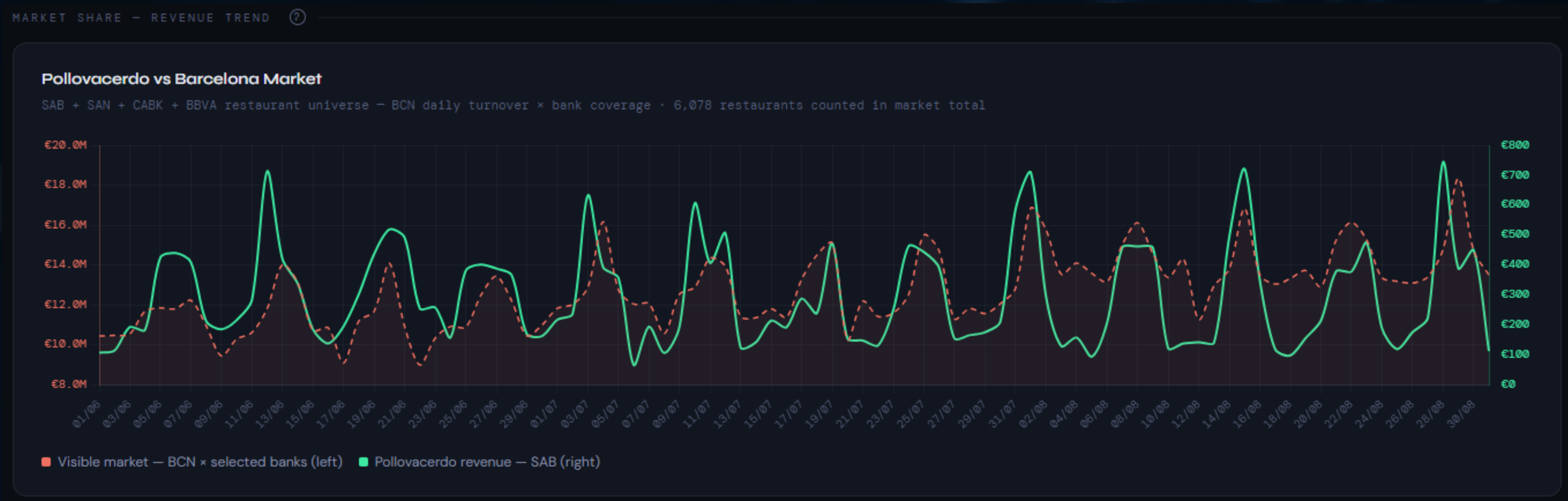
**CQ provides an instant answer.**

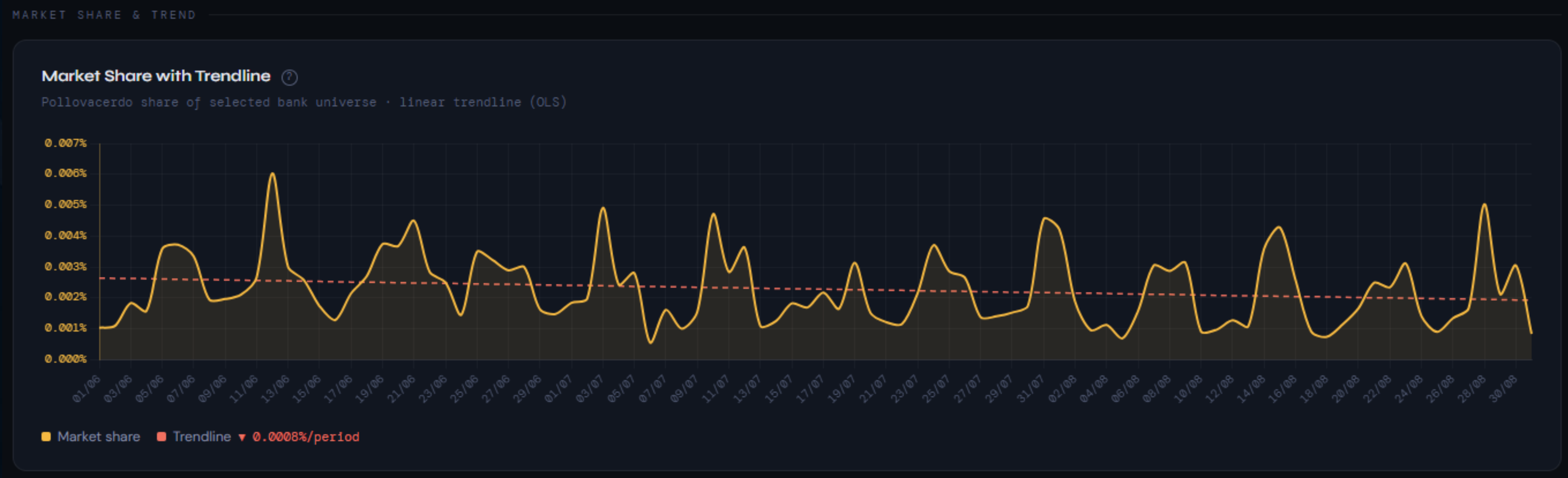
Daily market-share visibility becomes a habit, not a report and once embedded, it becomes indispensable.

Pricing, promotions, staffing, and inventory decisions all anchor to CQ's real-time signals.

**CQ creates a system-level lock-in.**

When a metric becomes the operating heartbeat, churn collapses and expansion grows. This is how Bloomberg, Nielsen, and SimilarWeb were built; CQ is the first to do it as a bank white labeling insights service.



# CQ DIFFERENTIATION

Banks invest heavily in customer acquisition and retention, yet most rely on the same undifferentiated methods. While overall loyalty remains high, switching is accelerating among younger customers and in markets where digital banks outperform on experience. Inertia is no longer a strategy; loyalty now depends on relevance, personalization, and proactive insights.

- Banks already own the SME relationship: They see every transaction, every day. CQ simply unlocks the intelligence layer SMEs have always wanted.
- Zero-marginal-cost distribution: Embedded directly into digital banking portals, CQ reaches thousands of SMEs without paid acquisition.
- High-trust environment: SMEs trust insights delivered by their bank far more than standalone SaaS tools.
- Mutual value creation: Banks get differentiation and retention; SMEs get real-time competitive visibility; CQ gets scale.
- This creates a distribution advantage incumbents cannot replicate.

# A COST-EFFECTIVE MARKETING WEAPON

| CQ TIER | ANNUAL MKT SPEND | MAX ANNUAL REVENUE | YEAR 1 INVESTMENT | YR 1 NET PROFIT | CQ % OF MKT |
|---|---|---|---|---|---|
| Tier 1 | $0.560B | $1.500M | $600.0K | $900.0K | 0.107% |
| 250,000 eligible customers | BBVA | at 100% quota utilisation | Impl. only · Lic. from Yr 2 | 60.0% margin | Impl. fee vs annual mkt spend |

### CQ Investment Breakdown

Tier 1 · $0.50/mo per customer

| | |
|---|---|
| Year 1 (Impl. Fee only) | $600.0K |
| Annual License (Yr 2+) | $210.0K |
| 2-Year Total | $810.0K |
| 3-Year Total | $1.020M |
| 5-Year Total | $1.440M |
| Max Annual Revenue | $1.500M |
| Monthly per Customer | $0.50 |
| Yearly per Customer | $6.00 |

### Break-Even Analysis

Customers required to cover Year 1 cost

BREAK-EVEN PROGRESS (QUOTA UTILISATION)

**40.0% of quota**

100,000 customers needed to break even

| | |
|---|---|
| Break-Even Customers | 100,000 |
| Max Quota | 250,000 |
| Break-Even % of Quota | 40.00% |
| Yr1 Profit @ 100% (impl only) | $900.0K |
| Yr1 Margin @ 100% | 60.00% |
| Yr2+ Profit @ 100% (lic only) | $1.290M |
| Yr2+ Margin @ 100% | 86.00% |

✓ Achievable break-even — 40.00% utilisation covers Year 1. Strong sales narrative.

### Revenue Ramp vs. CQ Investment


CQ is designed for customer acquisition and retention and is a marketing expense.

The image shows the cost and break-even for BBVA at Tier 1 (250k users) should it charge customers $0.5 per month for access. Revenue generated at maximum quota is $1.5M and demands only 0.107% of the overall marketing budget.

Break-even for Tier 1 requires only 40% of quota; 100k users which is 0.12% of BBVA's total customer base.

ICE STAT

# TURN YOUR PAYMENT DATA INTO A COMPETITIVE ADVANTAGE

CQ gives your bank something competitors cannot easily match; real-time market-share visibility, anonymized benchmarking, and SME insights delivered with minimal regulatory friction.

You already own the data.

## CQ turns it into growth.