



EFFORTLESS ADVENTURES

VIDEO TRANSCRIPT

The Universal Wallet Infrastructure lays a new foundation for the intelligent interactions of tomorrow.

Today's world is a tangled web of untrusted and unverifiable data.

And as even more data is generated, it becomes increasingly fractured.

We are losing control over our individual information: redundant profiles for almost every app or transaction.

The Universal Wallet serves to change this, creating a single-source of truth, offering complete agency and control over your identity, your money and your objects

A single place to store your digital identity, payment modes, personal information and preferences.

You take your wallet everywhere: connecting with businesses and peers to share information and exchange value in a safer, more seamless way – controlling what you share, with whom and for how long.

Establishing the foundational services that will enable interoperability between digital wallets, and new data models. Experiencing a more human-centered digital world.

So, what does that look like?

Well, meet Edgar, hard at work on a crafts project with his kids, when he is reminded of an upcoming family trip requiring visas.

Thankfully, Edgar already has his wallet set up with everything he needs to apply and pay for his visa: data related to his identity, finances, health, other important personal information, and even connections to his family's wallets.

With his wallet connected to his preferred devices, he can interface with the embedded AI Agent using voice, gesture, or touch to connect with his preferred immigration services provider and begin the visa application process automatically - No forms, no uploads, no fuss.

He safely and conveniently shares sensitive personal information through the wallet, protecting him and his family, while allowing service providers to process the visa in record time as all the information is accurate and complete.

All accomplished without putting down the glue, and letting Edgar focus on what matters most.

Or let's meet Megan.

She's travelling to a new country. She opted to share her travel plan which prompted her to not only identify but also book a local ride hailing provider and connect her payment information to create a verified account before departing.

Upon arrival, her rideshare driver awaits, notified by the airline the moment she clears immigration.

Her hotel also benefits from the cross-brand data exchange powered by Megan's wallet and checks her in early as her arrival time is updated by the rideshare provider.



Skipping the check-in queue, she heads straight to her room with her digital room key issued by the hotel to her wallet, allowing her to enjoy the comfort of her room after a long flight.

Moments later, she's surprised when room service delivers her favorite meal personalized to her dietary preferences.

This meal was provided as a reward from her airline, courtesy of a seamless collaboration between airline and hotel behind the scenes using the infrastructure...so Megan can enjoy the moment

Now let's meet Jessica.

Her and her family found themselves with an extra day on their trip as their flight was rescheduled. Her wallet suggests a city-wide adventure with a network of partners offering a gamified, self-guided tour.

By sharing their interests, the family can enjoy an experience tailored just for them: Museum by the hotel? Check. Kid-friendly eats? Check. Architecture tour for Mom? Check.

Visiting three of the four destinations unlocks unique rewards and discounts redeemable at participating businesses.

All while the wallet's AI agent initiates a claim with Jessica's travel insurance provider for the rescheduled flight – giving her time back for the more important moments in life. These moments highlight just a fraction of the infrastructure's power.

Beyond the experiences and value provided to wallet holders, businesses also stand to benefit significantly from the Universal Wallet Infrastructure.

So, as Edgar awaits his visa, travel businesses are using this new channel to reach individuals like Edgar who have expressed interest in their services, bringing in new customers with high

conversion potential.

Once his visa is approved and travel is booked, businesses can more easily access his up-to-date data, without holding his Personally Identifiable Information.

Making it simpler for the businesses and Edgar to share data and maintain privacy.

When Megan embarks on her trip, ride hailing services use her data to suggest, book, and pay for a cab. Upon arrival, the hotel has already used data shared by her and many others to optimize room allocation and preparation - avoiding a delay for Megan and reducing the hotel's operating costs.

Ultimately, cross-promotion between the airline and hotel not only creates a delightful surprise for Megan but also opens revenue-generation opportunities for both businesses.

Signing up for the city-wide expedition, Jessica's family taps into the unique power of the Universal Wallet Infrastructure.

A local business network that connects participating partners to tourists with intent to spend, using a cross-partner rewards system to motivate in-network monetization.

While Jessica's family enjoys their extended stay, their insurance provider is automatically notified of the flight disruption, initiating a claim using her pre-approved details, streamlining the process and saving time for everyone.

So, whether businesses want to unlock new opportunities, drive revenue, or push the boundaries of customer interaction, the Universal Wallet Infrastructure enables new modes of intelligent collaboration and shared value creation, with customers and industry peers.

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