ACTIVA Business

Revolutionizing Point Services

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Chapter 1: Introduction

Activa Business Area is committed to providing innovative solutions, and their latest venture focuses on transforming the point service landscape. They are developing a revolutionary point service unlike anything seen before, adhering to all relevant regulations, including the Payment Services Act, the Act on Premiums and Representations, and the Consumer Contract Act.

It's important to note that their point service utilizes "bonus points," which are exempt from the regulations governing prepaid payment methods. While the Consumer Contract Act remains applicable, there are no concerns as long as the points are offered at reasonable prices and validity periods.

This new initiative signifies Activa's dedication to pushing boundaries and creating exceptional value for its customers.

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Chapter 2: Point Systems:
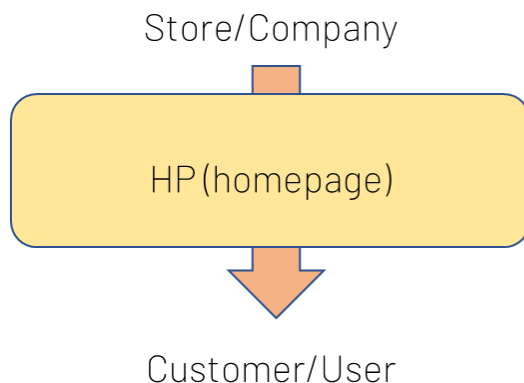# A Paradigm Shift from Web 1.0 to Point 1.0

The traditional point system, akin to the Web 1.0 era, operates in a one-directional flow. Stores issue points for customer purchases, essentially rewarding past behaviors. This model, however, is undergoing a significant transformation with the emergence of Point 1.0.

Point 1.0 represents a revolutionary shift in the point system landscape. It empowers customers to not only earn points through purchases but also generate them through their own actions. This fosters a more reciprocal and interactive experience between businesses and their customers.

Furthermore, Point 1.0 challenges the limitations of the Web 1.0 approach, where information flow is unidirectional and companies solely record sales and points as revenue. This new paradigm necessitates a re-evaluation of traditional methods to capture the full value generated in a Point 1.0 ecosystem.
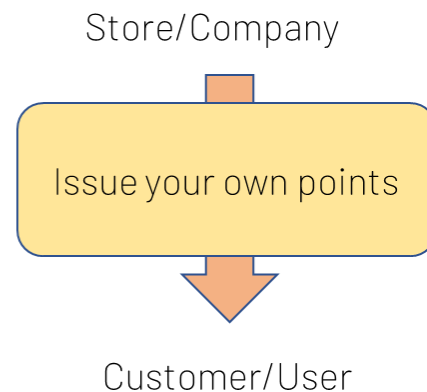
Web1.0 generation and Point1.0

Web1.0   Point1.0   * Word coined by our company
                                      First generation points

Store/Company   Store/Company

[HP (homepage)]   [Issue your own points]

Customer/User   Customer/User

Information is distributed
in one direction (one way)

Chapter 2: Point Systems: Introducing the Next Generation of Point Systems

Activa is at the forefront of innovation, introducing a revolutionary point service concept: Web2.0/Point2.0. This ground-breaking system builds upon the existing foundation of Point 1.0, addressing its limitations and creating a more balanced and rewarding experience for both businesses and customers.

Moving Beyond the Traditional Model:

The current point system, often associated with the Web 1.0 era, presents limitations for both parties. Stores bear the burden of high promotional costs, and users face restrictions in using their points, often confined to a single store or brand.

Introducing Web2.0/Point2.0:

Web2.0/Point2.0 ushers in a new era of point systems, fostering a collaborative ecosystem. This innovative approach introduces a common point system that transcends individual stores, allowing users to seamlessly accumulate and redeem points across various participating businesses.
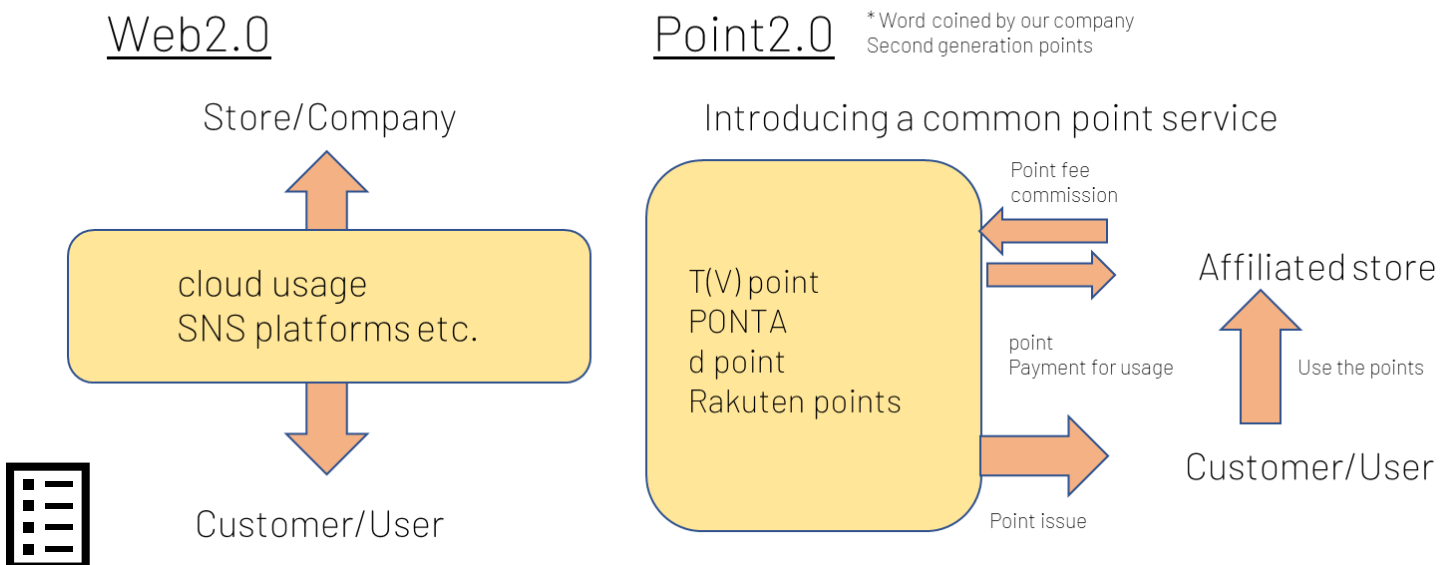
Benefits for All:

This revolutionary concept offers significant advantages for both businesses and users:

- Businesses: Benefit from a wider customer reach, reduced promotional expenses, and a potential for increased customer loyalty and engagement.

- Users: Enjoy greater flexibility and freedom in using their points, expanding their purchasing power and maximizing the value they receive.

A New Paradigm:

Web2.0/Point2.0 signifies a paradigm shift in the loyalty landscape. By fostering a collaborative environment and empowering both businesses and users, this innovative system paves the way for a more rewarding and mutually beneficial future.

Web2.0 generation and Point2.0

Web2.0

Store/Company

cloud usage
SNS platforms etc.

Customer/User

Point2.0
*Word coined by our company
Second generation points

Introducing a common point service

Point fee commission

T(V) point
PONTA
d point
Rakuten points

point
Payment for usage

Point issue

Affiliated store

Use the points

Customer/User

Chapter 2: The Future of Loyalty: Introducing Point 3.0 with Blockchain Integration

Activa continues to push the boundaries of loyalty programs, unveiling their vision for Point 3.0, the next generation of point systems built upon the foundation of Web3.0 technology.

Beyond the Common Point System:

While Point 2.0 introduced a common point system across multiple stores, Point 3.0 takes it further by leveraging the power of blockchain technology. This innovative approach creates a decentralized point ecosystem, offering several key benefits:

• 	Enhanced Convenience: Users experience a seamless and secure point management system, eliminating the need for centralized management and facilitating effortless point accumulation and redemption.

Web3.0

distributed ledger technology
(Blockchain)

Customer/User   Store/Company
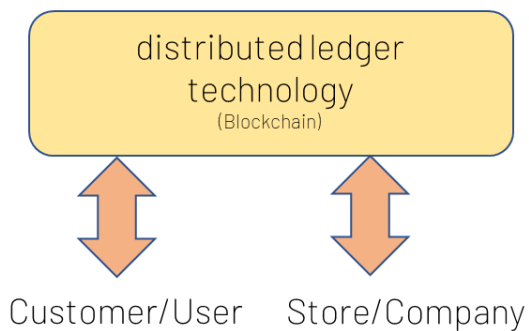
Point3.0

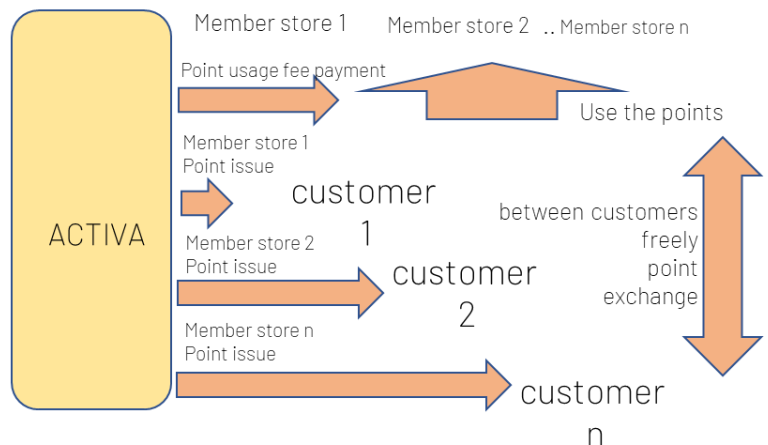*Word coined by our company
Points to come

Bundle your own points together to create a common point.
A new point service with added convenience

Member store 1   Member store 2 .. Member store n

Point usage fee payment

Use the points

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Member store 1
Point issue

customer 1

Member store 2
Point issue

customer 2

between customers
freely
point
exchange

Member store n
Point issue

customer n

- Empowering Users: Point 3.0 empowers users by enabling bidirectional information sharing. This allows them to leverage distributed ledger technology platforms to share information, fostering a more interactive and transparent environment.

- Customer-to-Customer Exchange: Point 3.0 introduces a revolutionary feature - direct point exchange between users. This empowers them to directly trade points with each other, fostering a more dynamic and user-driven ecosystem.

- Additional Advantages:

- Elimination of a central authority: The decentralized nature of Point 3.0 removes the need for a central administrator, streamlining the system and potentially reducing associated costs.

- Secure Information Exchange: Direct and secure communication between users and stores becomes possible, fostering greater trust and transparency within the ecosystem.

- Point Usage Fee Payments: Stores gain the option to offer point usage fee payments, opening up new revenue streams and potentially enhancing the value proposition for users.

A Vision for the Future:

By embracing Web3.0 technology, Point 3.0 paves the way for a future of loyalty programs that are decentralized, user-centric, and secure. This innovative approach offers a glimpse into a future where loyalty programs are more dynamic, user-driven, and beneficial for both businesses and customers.

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Chapter 3: Point 3.0:

Redefining Loyalty Programs with Blockchain Technology

Activa is shaping the future of loyalty programs with the introduction of **Point 3.0**. This revolutionary concept builds upon the foundation of Point 2.0, leveraging **blockchain technology** to create a more **decentralized, user-centric, and secure** ecosystem.

Beyond the Common Point System:

While Point 2.0 introduced a common point system across multiple stores, Point 3.0 takes it a step further. By integrating blockchain technology, it offers several significant advantages:

- Enhanced Convenience: Users experience a seamless and secure point management system, eliminating the need for centralized control and facilitating effortless point accumulation and redemption.

- Empowering Users: Point 3.0 empowers users by enabling bidirectional information sharing. This allows them to leverage blockchain platforms to share information, fostering a more interactive and transparent environment.

- Direct Point Exchange: Point 3.0 introduces a ground-breaking feature - direct point exchange between users. This empowers them to directly trade points with each other, fostering a more dynamic and user-driven ecosystem.

Additional Advantages:

- Decentralized Structure: The absence of a central authority streamlines the system and potentially reduces associated costs.

- Secure Information Exchange: Direct and secure communication between users and stores fosters greater trust and transparency within the ecosystem.

- Point Usage Fee Payments: Stores gain the option to offer point usage fee payments, opening up new revenue streams and potentially enhancing the value proposition for users.

A Glimpse into the Future:

Point 3.0, powered by blockchain technology, paves the way for a future of loyalty programs that are decentralized, user-centric, and secure. This innovative approach offers a glimpse into a future where loyalty programs are more dynamic, user-driven, and beneficial for both businesses and customers.

Point1.0
Customer service of each company
・Bell mark
・Blue stamp
・Each company's point card

Point2.0
Emergence of common points
・T point
・d point
・PONTA
・Rakuten points

Centralized point company exist, and the fees are high. Questions about effectiveness from stores

Point3.0
Centralized point company No staff, store-based point service

However, the user's Convenience is close to a common point

Services provided by our company
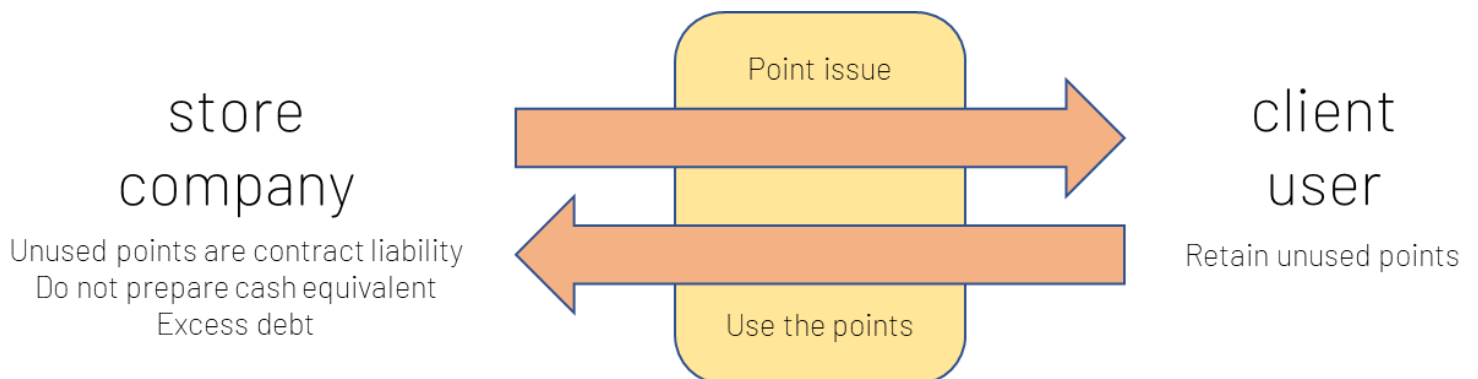
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Chapter 4: The Challenges of Traditional Point Services:

Rethinking Loyalty Programs

Traditional point services, while intended to build customer loyalty, can face several challenges:

- Deflationary Effect: Customers might view points as discounts, delaying purchases until they can maximize their point value. This can hinder immediate sales for businesses.

- Contract Liability: The obligation to honour points creates a financial liability for stores, potentially impacting their financial statements.

- Weak Retention: Customers might lose interest due to expiring points or rewards lacking perceived value, leading to program abandonment.

These issues highlight the need for innovative approaches to point services in order to create a more engaging and mutually beneficial experience for both businesses and customers.

store
company

Unused points are contract liability
Do not prepare cash equivalent
Excess debt

Point issue

Use the points

client
user

Retain unused points

Chapter 4: Activa Reimagines Loyalty Programs with Revolutionary DeFi-Powered Point System

Activa is at the forefront of innovation, introducing a revolutionary point service built on Decentralized Finance (DeFi) technology. This ground-breaking approach transforms the traditional point system, offering numerous advantages for both businesses and customers:

Enhanced Flexibility and Value:

- Points issued by stores are converted into tradable tokens on a secure DeFi marketplace.

- This empowers customers to trade their points for other digital assets or hold them for potential appreciation in value.
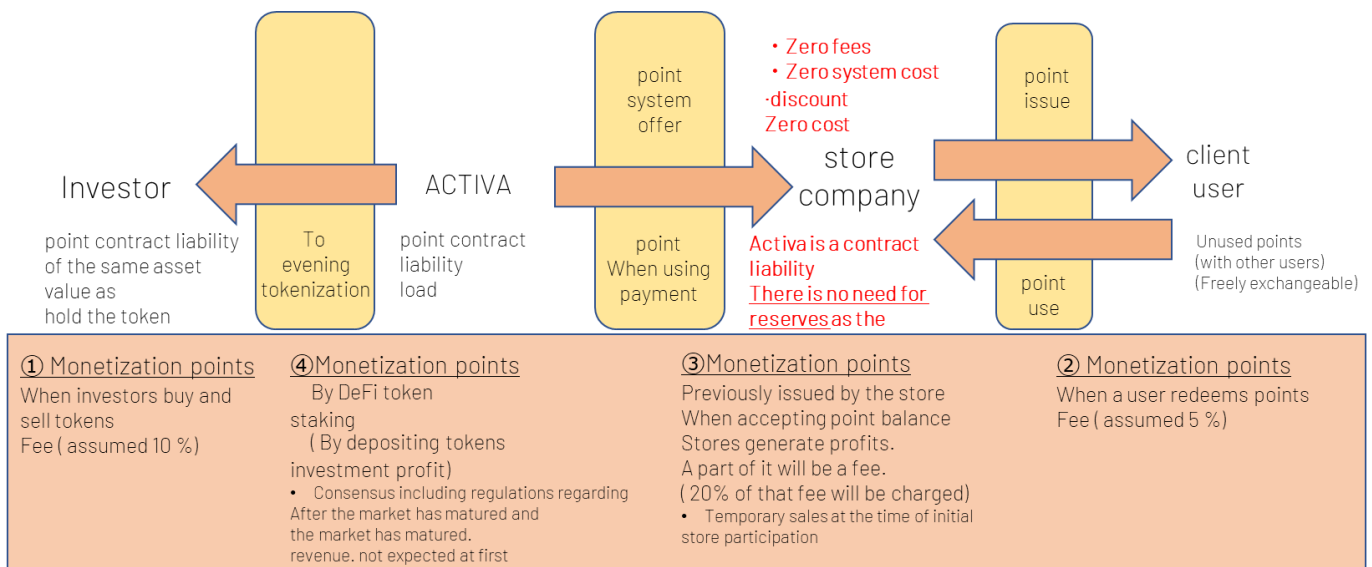
Zero Participation Fees:

- Unlike traditional point systems, Activa's solution eliminates participation fees, making it cost-effective and accessible for all businesses.

Profitable Opportunities for Stores:

- Stores can generate additional revenue through staking their tokens and sharing transaction fees within the DeFi ecosystem.

Designed for Simplicity and Affordability:

Activa prioritizes ease of use and affordability for both stores and customers. The system is intended to be user-friendly and cost-effective to implement and maintain.

Investor

ACTIVA

point system offer

- Zero fees
- Zero system cost
- ·discount
  Zero cost

store company

point issue

client user

point contract liability of the same asset value as hold the token

To evening tokenization

point contract liability load

point When using payment

Activa is a contract liability
There is no need for reserves as the

point use

Unused points
(with other users)
(Freely exchangeable)

① Monetization points
When investors buy and sell tokens
Fee (assumed 10 %)

④ Monetization points
　By DeFi token staking
(By depositing tokens investment profit)
- Consensus including regulations regarding
After the market has matured and the market has matured.
revenue. not expected at first

③ Monetization points
Previously issued by the store
When accepting point balance
Stores generate profits.
A part of it will be a fee.
(20% of that fee will be charged)
- Temporary sales at the time of initial store participation

② Monetization points
When a user redeems points
Fee (assumed 5 %)

Since expanding the number of stores and increasing points are the core of the business, there is no burden on stores and it is easy to acquire franchisees.

Chapter

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Chapter 5: Building Bridges: Introducing Web3.0/Point3.0, the Next Generation of Loyalty Programs

Activa is committed to fostering a win-win situation for both businesses and customers. Their innovative Web3.0/Point3.0 system redefines traditional loyalty programs by establishing a common point system usable across multiple stores.

Moving Beyond the Limitations:

The existing point system (Web1.0/Point1.0) often presents challenges for both parties. Stores face the burden of high promotional costs, while users encounter limitations in using their points, often restricted to a single store or brand.

Web3.0/Point3.0: A Collaborative Approach

Web3.0/Point3.0 ushers in an era of collaboration within the loyalty landscape. This revolutionary approach introduces a unified point system that transcends individual stores, allowing users to seamlessly accumulate and redeem points across various participating businesses.
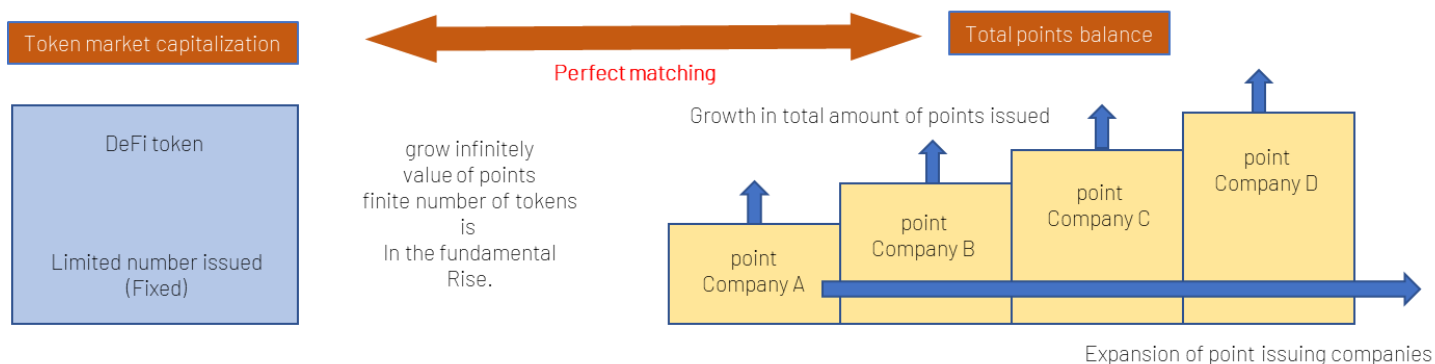
Benefits for All:

This innovative concept offers significant advantages for both businesses and users:

- Businesses: Benefit from a wider customer reach, reduced promotional expenses, and the potential for increased customer loyalty and engagement.

- Users: Enjoy greater flexibility and freedom in using their points, expanding their purchasing power and maximizing the value they receive.

A New Paradigm:

Web3.0/Point3.0 signifies a paradigm shift in the loyalty program landscape. By fostering a collaborative environment and empowering both businesses and users, this innovative system paves the way for a more rewarding and mutually beneficial future.

Token market capitalization

Perfect matching

Total points balance

DeFi token

grow infinitely
value of points
finite number of tokens
is
In the fundamental
Rise.

Limited number issued
(Fixed)

Growth in total amount of points issued

point
Company A

point
Company B

point
Company C

point
Company D

Expansion of point issuing companies

Chapter

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# Chapter 6: Revolutionizing Point Systems: Activa Unveils Point 3.0 with DeFi and Crypto Integration

Activa is at the forefront of innovation in the loyalty program space, introducing Point 3.0. This revolutionary concept builds upon the foundation of Point 2.0, but takes it a step further by integrating Decentralized Finance (DeFi) and cryptocurrency technologies.

Beyond Common Points: Unlocking New Possibilities

Point 3.0 goes beyond the traditional limitations of point systems by offering several key benefits:

- Enhanced Value and Flexibility: Points are transformed into tradable tokens that can be exchanged for other digital assets or held for potential appreciation in value.
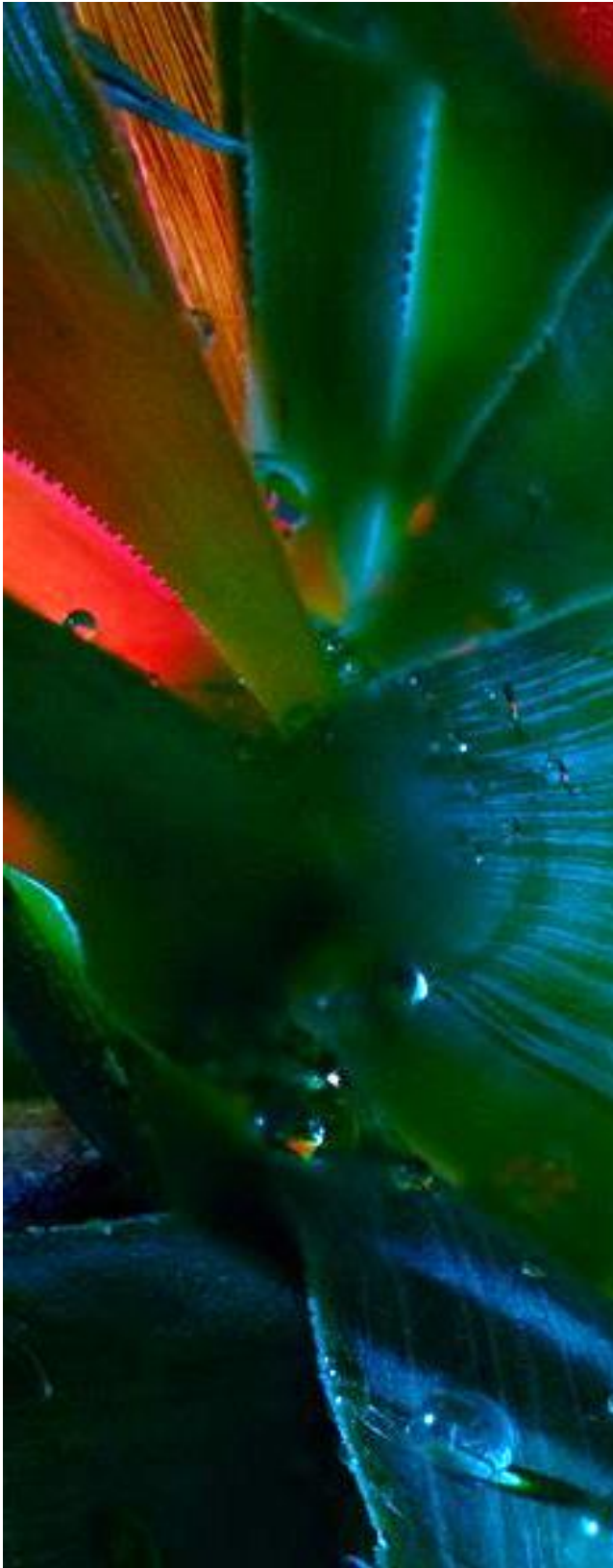
- Zero Participation Fees: Unlike conventional systems, Point 3.0 eliminates participation fees, making it cost-effective for businesses to adopt.

- Profitable Opportunities for Stores: Stores can generate additional revenue through staking their tokens and sharing transaction fees within the DeFi ecosystem.

- Seamless User Experience: Activa prioritizes ease of use for both businesses and customers. The system is designed to be user-friendly and cost-effective to implement and maintain.

A Glimpse into the Future of Loyalty

Point 3.0, powered by DeFi and cryptocurrency technologies, signifies a significant shift in the loyalty program landscape. This innovative approach empowers businesses and customers alike, fostering a more engaging, rewarding, and secure ecosystem for all parties involved.

Disclaimer: This information is for general knowledge only and does not constitute financial or legal advice. Please consult with qualified professionals before making any investment decisions.

Chapter

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Chapter 7: The Evolution of Loyalty Programs: Point 1.0 to Point 2.0

Activa, at the forefront of loyalty program innovation, is committed to fostering a win-win situation for both businesses and customers. This evolution is evident in the transition from Point 1.0 to Point 2.0:

Point 1.0: A Traditional Approach

This system revolves around stores issuing points to customers based on their purchases. While seemingly straightforward, it presents limitations:

• Limited Value: Points often hold value only within the issuing store, restricting their usefulness.

• One-Way Flow: Benefits primarily favor stores, offering minimal incentive for continued customer engagement.

Point 2.0: Ushering in a New Era

Point 2.0 represents a significant advancement, introducing a common point system usable across multiple stores. This innovative approach offers distinct advantages:

- Enhanced Flexibility and Freedom: Customers can now accumulate and redeem points at various participating businesses, expanding their purchasing power and maximizing the value they receive.

- A More Balanced System: Point 2.0 fosters a more collaborative environment, benefiting both businesses by reaching a wider customer base and customers by enjoying greater flexibility in utilizing their points.

This transition from Point 1.0 to Point 2.0 signifies a crucial step towards a more rewarding and mutually beneficial loyalty program landscape for all stakeholders involved.

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Chapter 8: Building a Win-Win Ecosystem: Activa Point Program Benefits Both Businesses and Users

Activa's innovative point program fosters a thriving economic sphere, offering significant advantages for both businesses and users:

Businesses:

- Fueling Growth: The program attracts new customers and incentivizes repeat business, leading to potential sales growth.

- Cost Optimization: Activa system streamlines point management, potentially reducing costs associated with traditional paper-based programs.

- Building Loyalty: By providing valuable rewards and fostering a sense of community, businesses can cultivate stronger customer relationships.

Users:

- Seamless Experience: Activa program allows for effortless point accumulation and redemption across various participating stores, maximizing convenience.

- Enhanced Flexibility: Users gain greater control over their points, enjoying the freedom to choose from a wider range of rewards.

- Maximizing Value: Activa empowers users to extract more value from their purchases through points and attractive rewards.

This economic sphere fosters a mutually beneficial environment where businesses thrive and users benefit from a rewarding and convenient loyalty experience.

1) Decentralized collateral through

Using the crypto assets CRPC from CryptoPoint, an Estonian company with which we have a business alliance , we will use

- Investors by increasing the total amount of points issued
- Can earn a profit.
- The point issuing company reserves points.
- Release financial assets that were reserved for
- Our company takes over all the burden of issuing points.

We will develop a new business model that will follow this plan

2) Web3 model point exchange

DEX (decentralized exchange)
Models can be introduced and exchanged freely between users.

An unprecedented point service none similar

Coming soon.

Including all good aspects of existing common points and can create a new user experiences.

It's possible.

Patent pending for each

Appendix

- How to think about DeFi tokens
- Examples of potential customers
- Significance of Activa in Japan

Potential customer example
(excerpt from company providing point service in Japan)

lodging industry
- Prince Hotel
- APA Hotel
- Toyoko Inn
- Sotetsu Fresa Inn
- Keihan Hotel
- Daiwa Roynet Hotel

Home appliance retail industry
- Yodobashi Camera
- Bic Camera
- Edion
- Yamada Denki
- Kojima Electric
- Don Quijote

drugstore industry
- Matsumoto Kiyoshi
- Tsuruha
- Sundrug
- Cocokara Fine
- Sugi Pharmacy

coffee chain industry
- Starbucks
- Doutor
- Tully's Coffee
- Komeda Coffee Shop
- Cafe de Clier
- Tsubakiya Coffee Shop

Food industry
- Mos Burger
- Zensho

gas station
- Idemitsu
- Cosmo
- Eneos

apparel

Many for each brand

others
- Victoria
- Sony Plaza
- ABC Mart
- Joshuya
- loft
- Tokyu Hands
- Super Ozeki
- Prefectural antenna shop
- Roadside station

and so on

shopping street
- Nakanobu
- Oyamadai

Many others nationwide

own mall

Other than Mitsui and Aeon Regional unique mall

Many nationwide

major
- SAIISON
- WAON
- T3
- JRE
- Airline mileage

* There are many other online shops as well.

Importance of point service proposed by Activa in Japan

1) For the Japanese government

The Kishida administration sees Web3 as a growth factor
There are statements that are considered important as

- "Create the second business boom
Willingness to improve the environment for promoting
Web 3.0

- Prime Minister Kishida: " Web3 will lead to Japan's
- economic growth"
 "We are confident that the need for environmental improvements will be mentioned at the House of Representatives Budget Committee ."

Activa is truly a DeFi (decentralized financial model)
Proceed to the forefront of can become a company

Point services with few laws and regulations among decentralized finance
It is easier to make adjustments by proceeding with
 the steps.

Achieving

It may be necessary to create legislation and systems centered on the Financial Services Agency.
However, this is a topic that should be pursued now.

2) For companies

Some companies that have suffered from the coronavirus
pandemic are offering point services .
Many companies are struggling to maintain their
Point service is retention (maintaining existing customers)
This is important for every company to implement. I don't want
to give up easily.

however,
 • Cash reserves for point issuance are heavy.
   -Due to restrictions on going out, staying overnight, and
traveling due to the coronavirus,
   User points usage decreases and reserves do not decrease
 • The burden of discount resources for issuing points is heavy.
-Sales have decreased due to the coronavirus, making it difficult
to raise funds
   -Profits have been compressed due to soaring material prices
due to the Ukraine issue
I can't afford the capital anymore

Major airlines, ANA, JAL
Various hotels Prince Hotel, APA Hotel
Various food and beverage businesses,

For example, ANA and JAL have over 20 million frequent flyer
members .
Although it is not disclosed, even if each person holds an average of
200 billion yen is required.

This reserve can be converted into a decentralized model
using crypto assets using
This frees up cash that can be used for business purposes.
Supporting the revival
I want to.

3) For the people

Common point services that have recently become popular
Due to the influence of
I started to see more activity.

However, the common points are actually
Low retention effect (points issued by own store)
Common points
Attrition is occurring at stores, with a return to
in-house points.

Through poi-katsu, we have incorporated common
 points into our daily lives.
It will become increasingly difficult for users to use
their company's points.

Activa , we have changed the existing point service
to POINT2.0.
Defined as a new user-centered Web3 point.
We are preparing
We are trying to bring about a revolutionary change
in services.

Maintain retention effect for stores or
Common to users while providing a more effective model
We will provide the same convenience as points.

The timing is now to determine whether a
We appreciate your support.