

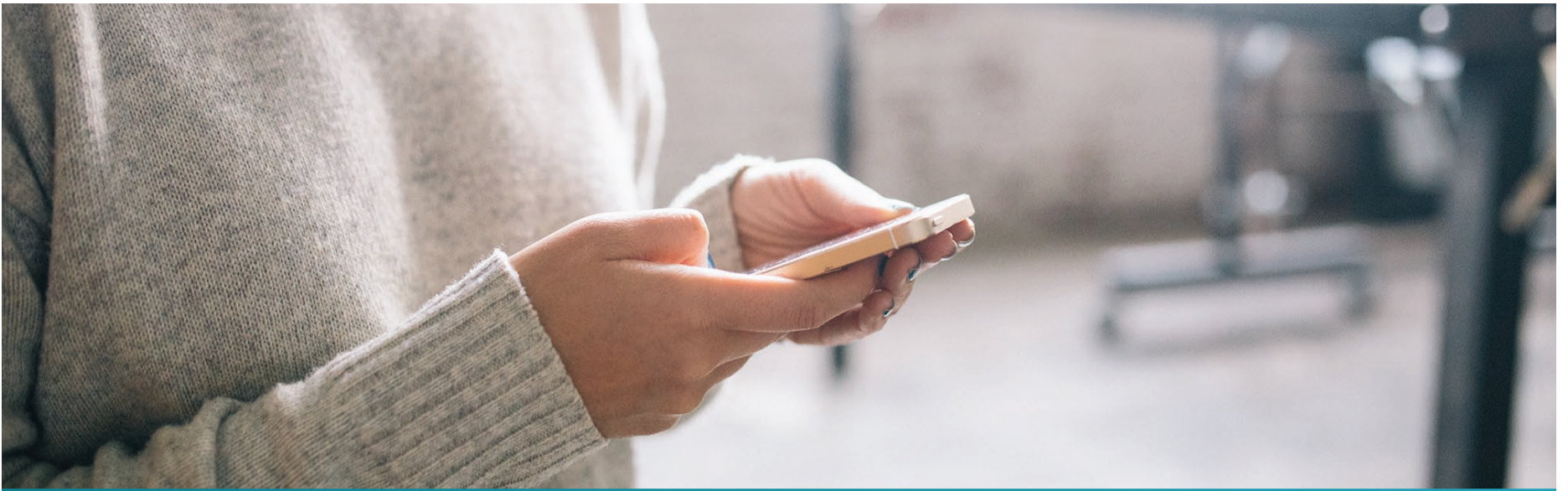
Fillr

Getting to frictionless digital commerce

Autofill as a Service delivers one-click, automated form filling to mobile commerce checkout forms and to any digital transaction platform.

Chris Koch, CEO, Fillr





Getting to frictionless digital commerce

Mobile has become our primary means of connecting to the digital world -- to get information, communicate, interact on social media, and to be more productive at our jobs. Mobile is also increasingly the first screen for digital commerce. In fact, 40 percent of e-retail traffic now comes from mobile phones.¹

However, despite the exponential growth in mobile shopping, conversion rates continue to fall as customers continue to abandon their shopping carts during the checkout process. Seven out of 10 people stop short of completing their online purchases,² leading to an abandonment economy -- revenue lost from shopping cart abandonment -- estimated at \$4.6 trillion in 2016.³

Key to addressing this abandonment economy is tapping technology innovations to improve customer experience and reduce significant frictions in mobile commerce, such as complicated checkout forms. And this technology needs to work on every app, every browser, every checkout page and every form.

The brick wall

It's never been easier to find a product—either through an ad or from a browser search—and access a wealth of information that can stimulate a purchase decision. But this fast, seamless, user-friendly experience hits a brick wall when it's time to complete the transaction. The friction-filled, time-consuming, highly manual checkout process is largely to blame.

Users must manually enter personal and payment information to complete a transaction. This process involves 150 keystrokes on average, typically on a tiny screen with a tiny keyboard. In today's fast-paced world, few have the time or patience. In fact, 37 percent of all mobile e-commerce cart abandonments occur due to the irritation of having to type on a mobile device.

Excessive fragmentation

Many companies have tried to solve this problem. Some developed autofill solutions for their particular browser or app. Additionally, some built digital payment solutions that must be integrated with each app, such as Visa Checkout and MasterPass. Others created “wallets,” for example, Apple's Passbook, Google Wallet and Venmo, that must be installed by the user.

¹CMO: ADI: Cyber Monday 2016 Shopping Spend Will Be Historic <http://www.cmo.com/adobe-digital-insights/articles/2016/10/19/adi-holiday-predictions-report-2016.html#gs.9kmUnAA>

²Baynard Institute, 37 Cart Abandonment Rate Statistics: <https://baynard.com/lists/cart-abandonment-rate>

³Business Insider, SHOPPING CART ABANDONMENT: Merchants now leave \$4.6 trillion on the table, and mobile is making the problem worse, Nov. 15, 2016 <http://www.businessinsider.com/shopping-cart-abandonment-merchants-now-leave-46-trillion-on-the-table-and-mobile-is-making-the-problem-worse-2016-11>

Six benefits of Fillr Autofill-as-a-Service:

1. Speed and Accuracy

Fillr delivers industry-leading 95 percent accuracy across the world's top e-retailers, compared with Chrome and Safari's 53% accuracy, and more than 500 percent increase in speed.

2. Data analytics

Fillr can provide aggregated data on user gender, age, geography, and payment platform, and on form specifics such as number of fields on the form and number of fields entered/edited by users.

3. Security

User data is encrypted on the user's device using military-grade, 256-bit AES encryption.

4. Multi-lingual autofill

Fillr supports a growing list of languages, including English, Russian, German, French, Italian, Spanish, Portuguese, Chinese Mandarin, Korean, and Japanese.

5. Customizable UI & UX

Fillr can be customized to integrate seamlessly with the existing UX of applications. The default UI is based on Android- and iOS-native design standards and can be easily adapted to house styles and brand guidelines.

6. Cross-platform compatibility

The Fillr SDK fully compiled can be as small as 1.8 Mb and up to 2.4Mb, and can be integrated into a WebView within Android or iOS apps for both mobile and tablet.

The vast majority of these deliver a poor and limiting experience. Their biggest problem? They are platforms that only work on the app or online store being used. This forces the user to manually configure and maintain each new app, adding keystrokes and frustration to the first time checkout and ongoing checkouts thereafter.

What seems like a simple problem to solve is quite complex. There are too many apps, too many checkout pages, and too much variation between them. This includes different fields, different languages, and different ways of handling names, addresses, contact information, abbreviations, and payment details.

This has resulted in excessive fragmentation of technologies and user experiences.

Many solutions require unique user names and passwords. Others require apps or extensions to be installed on the user's device. This creates tremendous friction for the consumer, who must conform to the nuances and payment processes of each app or merchant. It also creates barriers for businesses hoping to reach them—the online publishers and marketplaces that rely on ad revenue as well as the vendors who need acceptable conversion rates to justify their advertising spend.

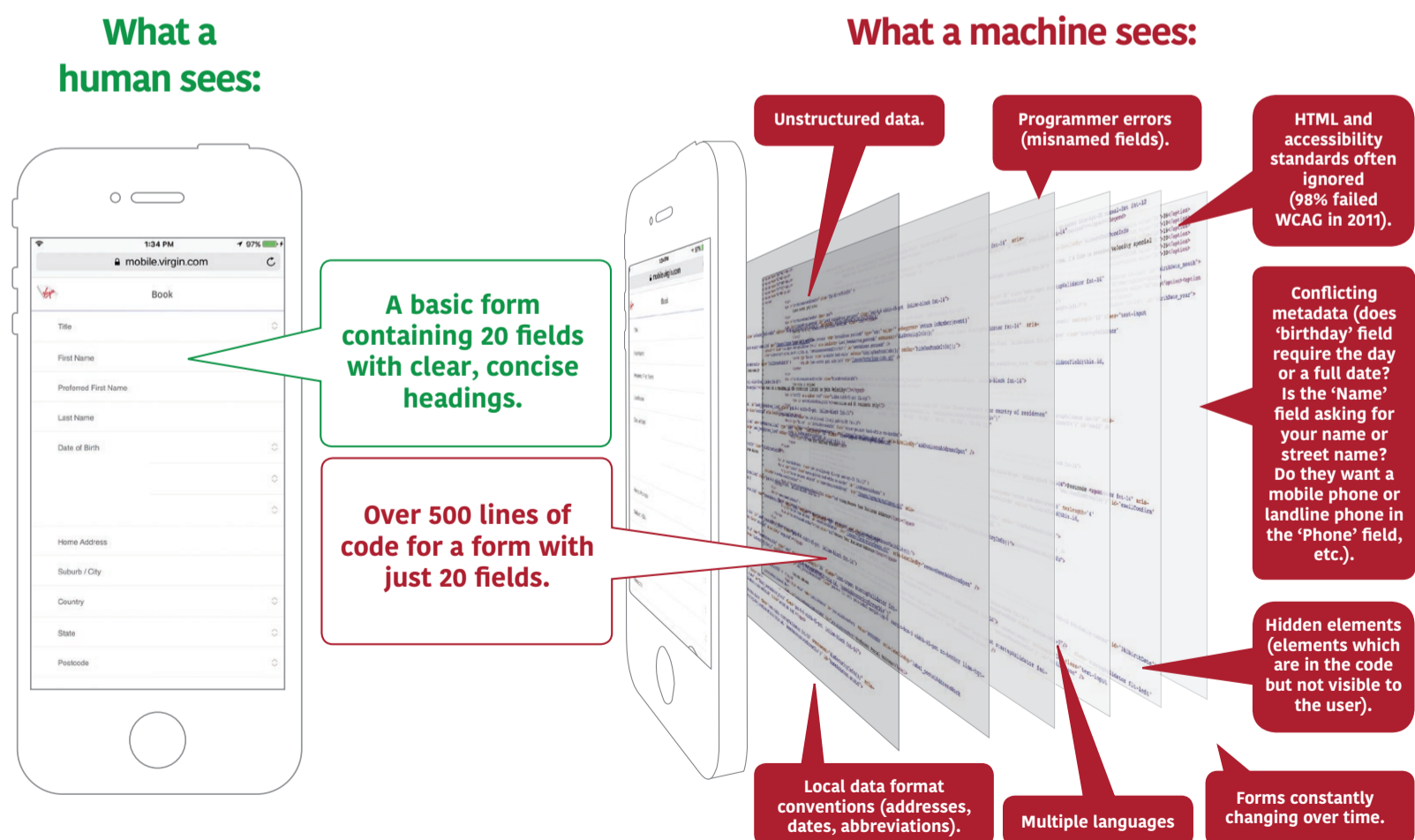
A new approach

Fillr spent two years developing a decidedly different and more effective solution. Instead of focusing on each app and checkout page, which number in the millions, Fillr pioneered an Autofill-as-a-Service platform that provides autofill accuracy to all apps and check-out forms.

The Fillr Autofill as Service platform is integrated with online publishers, networks, browsers, and aggregators that connect users to many brands, merchants, and apps. These businesses rely on customer sales revenue, as well as ad revenue. Once implemented it automatically and seamlessly enables autofill at the partner sites, creating a consistent and frictionless user experience that is horizontally scalable.

Underlying Fillr's unequalled simplicity and accuracy is highly sophisticated technology, Intelligent Autofill, that uses a cloud infrastructure to solve the complexity of forms. It leverages more than two thousand form-mapping expressions, resulting in accuracy that is almost twice that of competing autofill solutions. Fillr's Advanced Textual Heuristics™ engine reads forms as close to human representation as possible, drawn from algorithms developed from analyzing hundreds of thousands of forms.

Autofill: the problem is infinitely harder than it looks



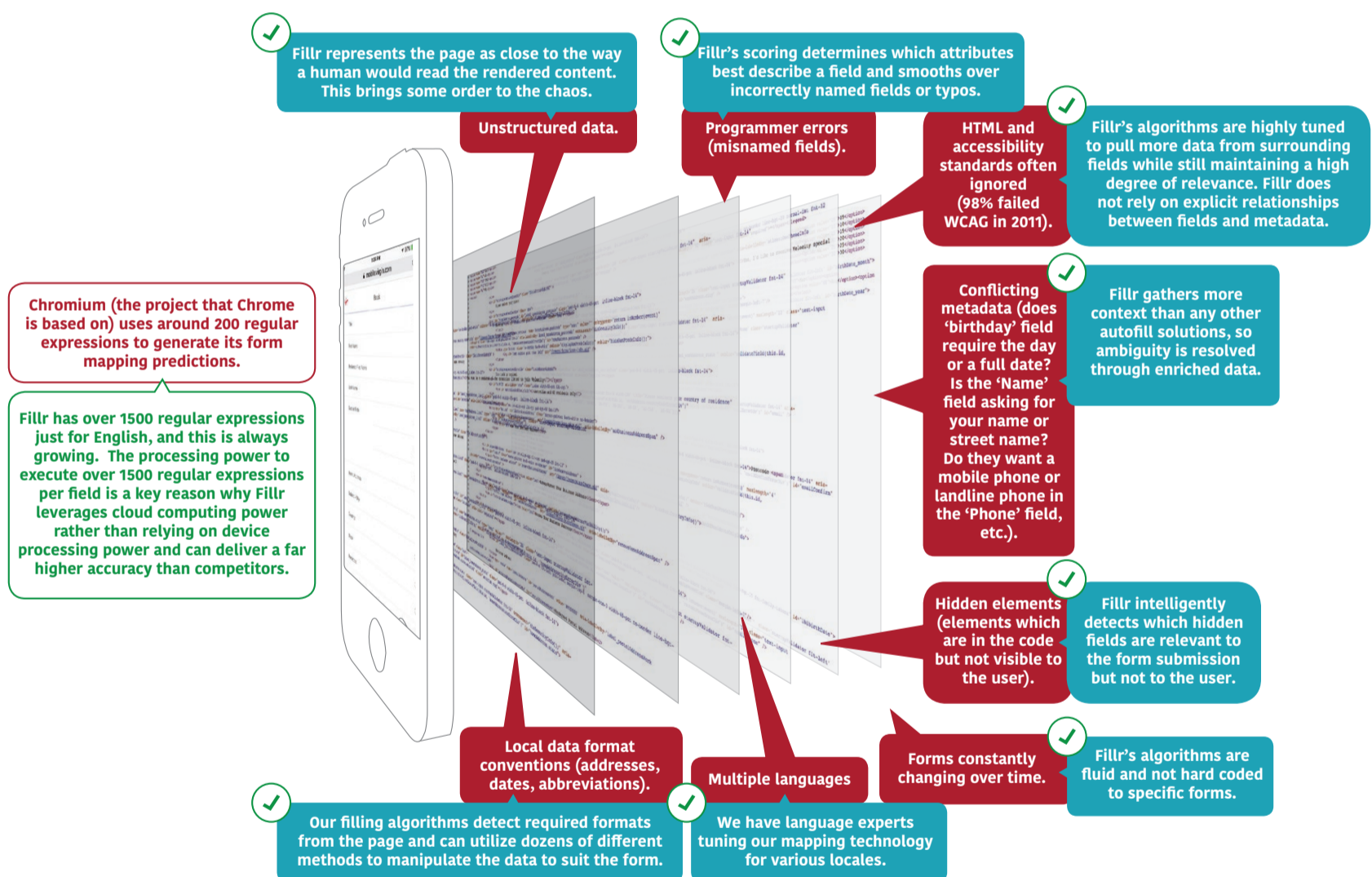
Here's how Fillr works in four easy steps:

1. A publisher, network, browser, aggregator, or other hub integrates with the Fillr SDK
2. Users navigate to a form or checkout page within that hub's browser or in-app browser
3. The option to use Fillr-powered autofill is presented to the user
4. Once the option is selected, the user's transaction details are filled on the form instantly

No integration is required at partner sites. No download is required from the user. Because forms and checkout pages are presented from within a business's own browser or in-app browser, Fillr is automatically and seamlessly presented on all of its partner sites.

Social networks, online marketplaces, comparison shopping engines, and travel aggregators are prime examples of digital businesses that can benefit from the Fillr Autofill as a Service platform. All of them count on ecommerce revenue or/and ad revenue from hundreds or thousands of partner brands and merchants.

How the magic happens



Accurate and secure

Fillr's Autofill as a Service model benefits everyone— digital businesses, their partners and their users.

But most important, it is easy to use, more than 95 percent accurate, and secure.

Users enjoy a seamless, consistent experience with Fillr. They need only to fill out a form once. Fillr holds on to that information, ultimately becoming a one-click option for all other forms. And because a user's personal information remains on their phone and is never stored in a central server, the solution is inherently secure and privacy is assured.

Beyond mobile

The usability and benefits of the Fillr Autofill as a Service platform goes well beyond mobile commerce. Digital systems and devices are becoming increasingly intelligent and capable, and new forms of commerce and technological assistance are being developed.

As the Internet of Things (IoT) and connected devices continue to mature, there will be a need for technologies that can aggregate, normalize, and submit personal details for multiple endpoints.

- Virtual personal assistants in the home can already find information and products with a simple voice command. Fillr can help those interactions convert to a sale.
- Smart appliances like next-generation refrigerators will be able to track your food supplies and shopping lists. Using Fillr, they will also be able to facilitate the purchase of groceries from multiple stores.
- Commercials are a huge source of revenue for television networks. In the near future, viewers will be able to see an ad, ask to learn more, and—with Fillr in the background—automatically order a product with a voice command.

Fillr is even applicable to digital transactions that don't require payment. Applying for a job or credit card, registering for an event, signing up for a newsletter, and scheduling a test drive all require an exchange of information. And they represent transactions that can be simplified and improved with Fillr.

Summary

Despite unprecedented traffic on mobile sites and increased engagement from mobile users, conversion rates continue to decline due to poor customer experience at checkout.

Forcing a mobile user to complete 150 keystrokes to fill out a form or complete a purchase is no longer realistic. And neither is an autofill solution that requires customization or integration with millions of disparate apps, forms, and checkout pages.

It's also why Fillr pioneered Autofill as a Service. With a solution that is implemented once and works in many places, Fillr is addressing an abandonment economy that fragments the technological landscape and overall user experience.

Fillr is scalable, effortless for the end user, and is more than 95 percent accurate. It also increases conversions by 2.2x, immediately boosting ad revenue and sales.

Welcome to a world of frictionless digital commerce.



For more information, visit www.fillr.com.