

Litt Global - Reimagining Gift Cards in Australia

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Litt Global is reshaping the future of digital payments and gift cards in Australia. At the core of our solution is patented technology that enables aggregation of multiple gift cards, wallet balances and a shadow card into a single seamless point of sale (POS) transaction. This innovation addresses longstanding challenges in the gift card industry, while offering measurable value for both retailers and consumers.

The Australian gift card market is currently valued at over AUD \$6.5 billion and continues to grow strongly. Despite this scale, approximately AUD \$1.9 billion in gift card value goes unused each year. Traditional on-rail cards issued via Visa and Mastercard suffer from high levels of breakage, fraud, theft and in some cases exploitation for money laundering. Retailers have long relied on breakage as a profitability lever, but this model leaves significant value unrealised by consumers.

Litt Global's solution is different. Our proprietary gift card ledger system allows for off-rail Litt Gift Cards that can be universally redeemed via the Litt Visa Card. This ensures consumers benefit from the flexibility of global card network acceptance while retailers avoid the higher setup and running costs associated with traditional on-rail cards. Our patented aggregation technology means multiple gift cards, wallet balances and even a shadow card can be combined into one seamless transaction. The shadow card feature is particularly powerful, driving overage—additional consumer spend—by an average of 30 percent, far outperforming the breakage model.

For consumers, Litt Gift Cards deliver full value. Unlike traditional gift cards that can be misplaced or forgotten, Litt's system automatically checks whether a valid gift card exists for a purchase. This ensures consumers never lose their balance and always enjoy the full benefit of their gift. The convenience of universal Visa redemption makes the experience seamless and familiar.

Security and compliance are embedded in our platform. As all gift card redemption occurs through the Litt Visa Card, consumers undergo standard KYC verification processes, closing the door to anonymous or fraudulent use. This framework also minimises risks associated with money laundering. Further strengthening trust, Litt Global is certified to ISO 27001:2022 for information security, PCI DSS for payment security, and SOC 2 Type II for operational controls. These credentials provide confidence to retailers, partners and regulators that Litt meets the highest international standards.

Australia's payments landscape is shifting rapidly, with digital wallets becoming the preferred choice for millions of consumers. Litt Global sits at the convergence of this trend, delivering lower costs to retailers, stronger engagement with customers and greater convenience for end users. By enabling retailers to replace the reliance on breakage with measurable customer spend uplift, Litt Global is positioned to redefine the role of gift cards in Australia's retail ecosystem.

This white paper outlines Litt Global's vision and technology as a transformative force in the Australian gift card and digital payments market. Our patented aggregation solution, coupled with rigorous compliance and unmatched consumer value, represents a significant step forward for the industry.

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