



Unique

Business Model

Fintech + Healthcare

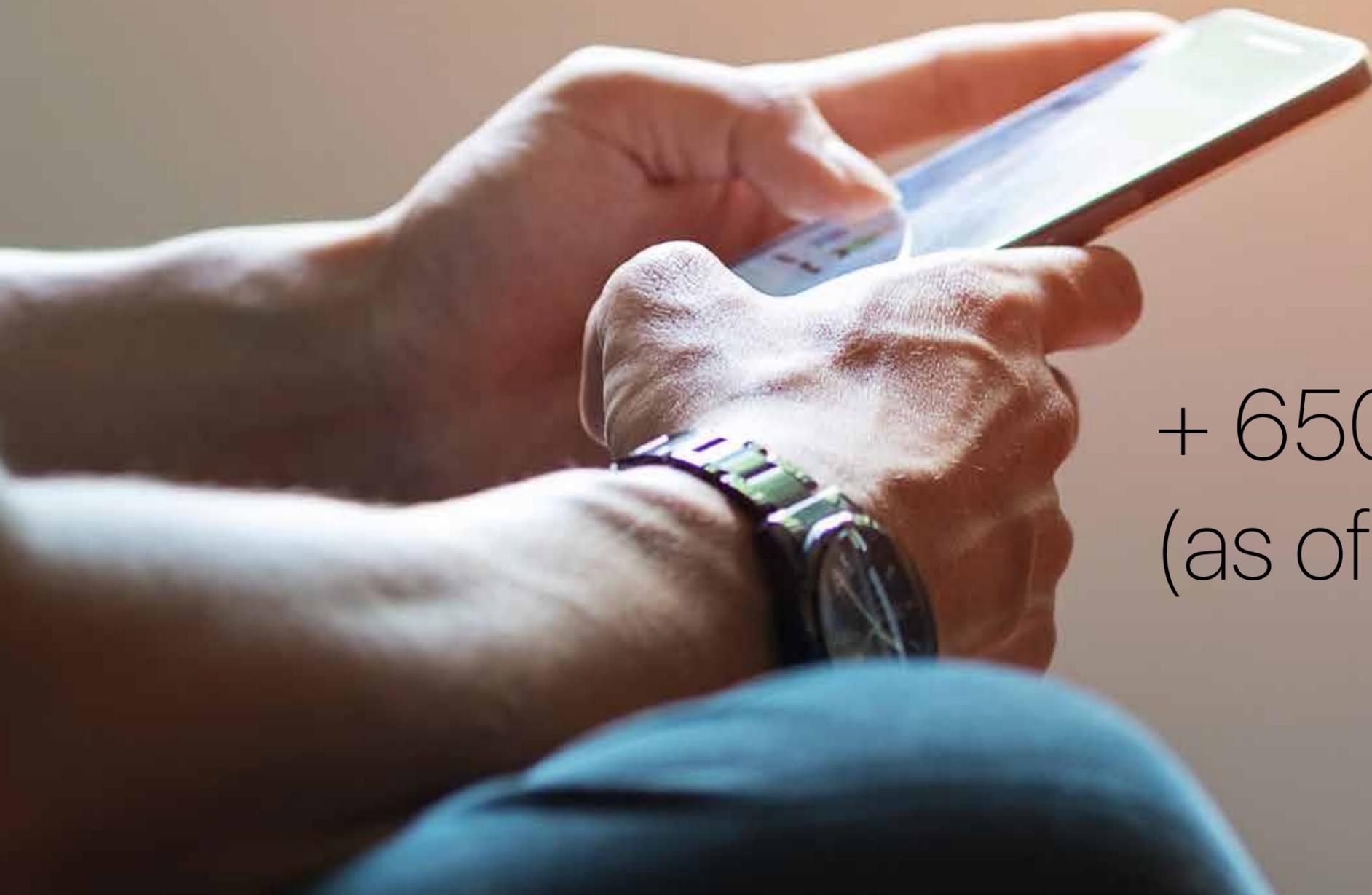
A digital product 100% made in Argentina

Powered by Tekhne, leaders in Healthcare Technology.

A one-stop solution to simplify the affiliate's life. Turning old-fashioned ways, like hard cash use, into a simpler, fairer, and more transparent digital world.



The current pandemic and lockdown situation is becoming a solid catalyst for widespread, massive, global, and quick habits change.



+ 650.000 users
(as of December 2021)

Our Brand

A branding concepts' approach for our users (affiliates) to become our fans, promoters, and main allies.

It's all about THEM.



La xôlu is the first payment ecosystem, helping manage your health and providing our users with extra tangible benefits.

La xôlu® integrates **Salud360x**®, a complete and powerful Suite of customizable mobile solutions for Health Insurance Companies. Developed by **Tekhne**® and aimed to provide an overall digital experience in which Health Insurance Companies, Medical Service Providers, Facilities, and Affiliates interact.



Health + Benefits
(there are other apps for love)



Our motto

With an optimistic personality, genuine empathy, and affection for others, La xôlu[®] is always willing to care for people, spreading her good humor.

The motto, "multiply your chances," emphasizes and highlights the brand spirit.



*multiply
your chances*



Pre-Purchase

Our Initiatives Supporting Traffic Generation

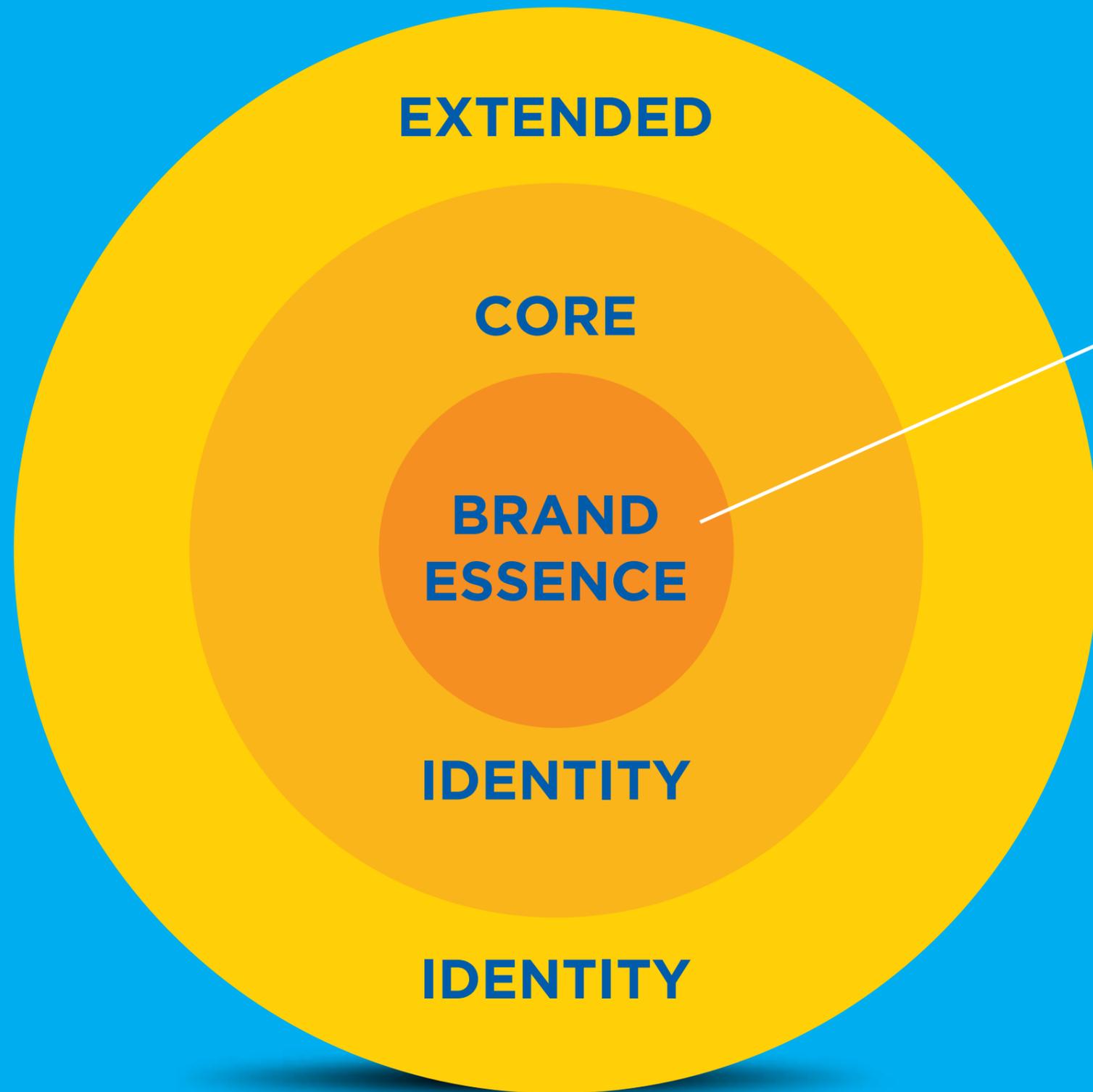
Purchase

Our Initiatives Supporting Conversion

Post-Purchase

Our Initiatives Supporting Retention & Engagement

The Brand Identity Model

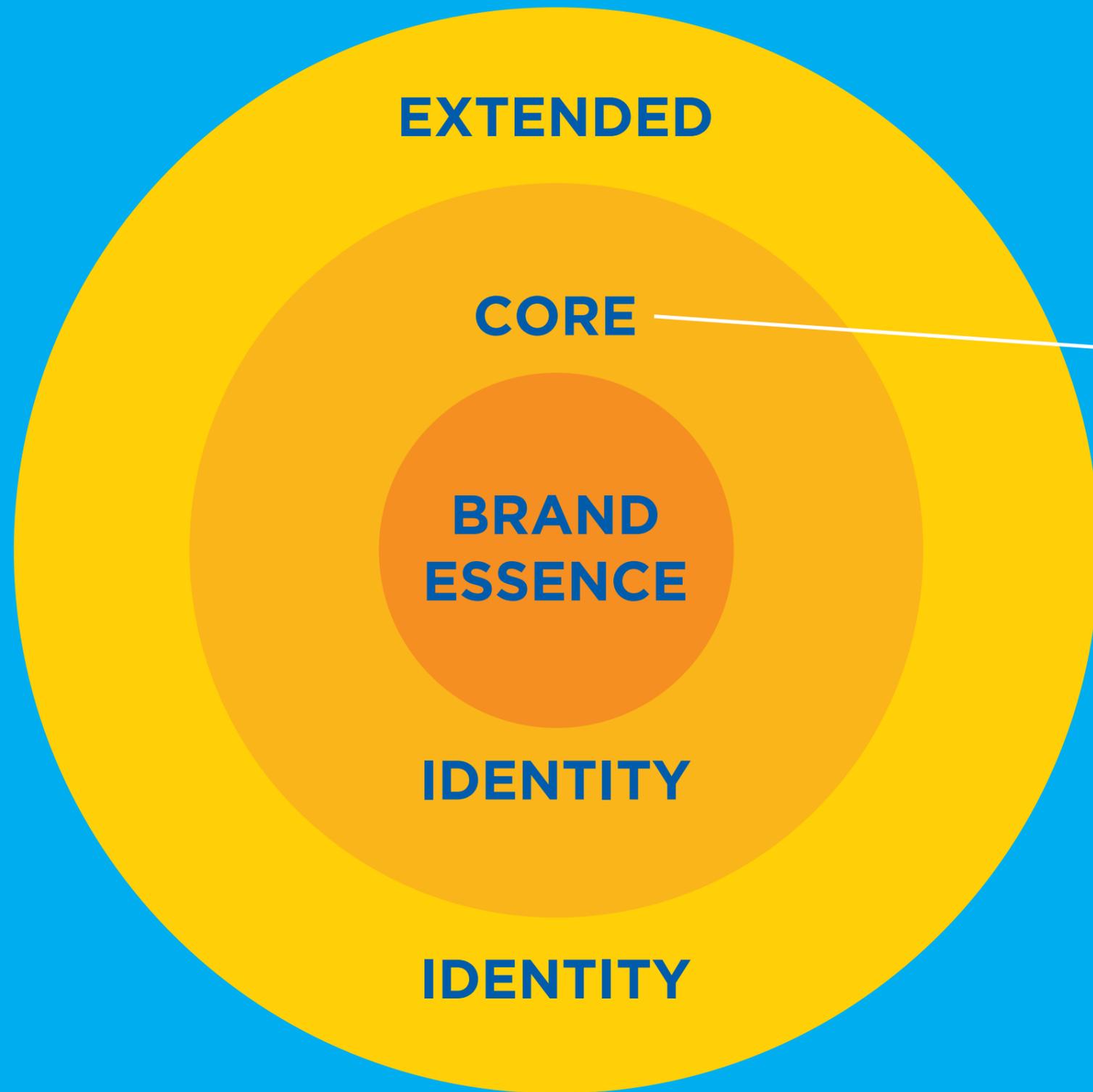


A. Brand Essence

The one thing that comes to mind when our audience thinks of our brand.

Simplicity

The Brand Identity Model

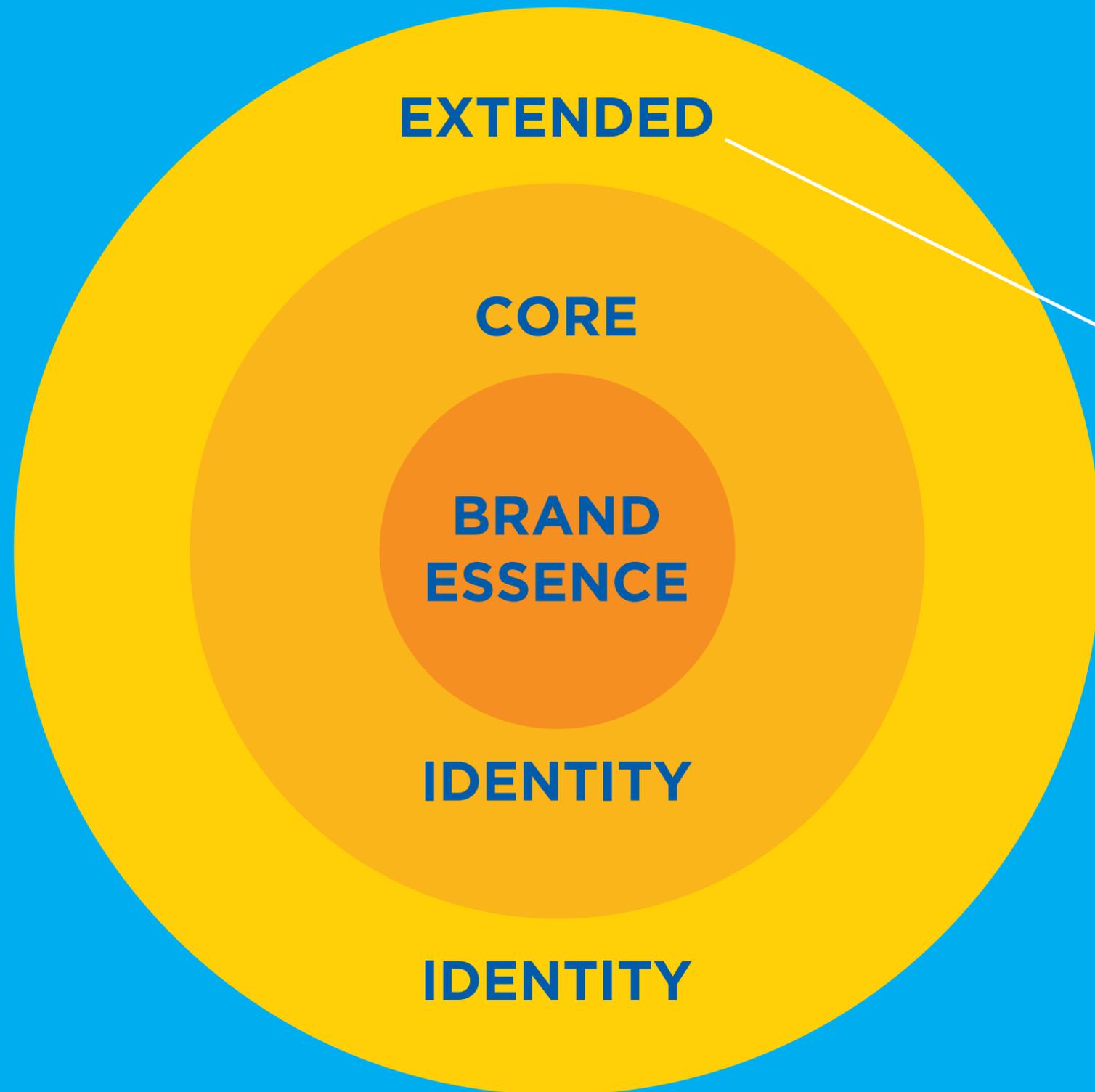


B. Core Identity

Are timeless and critical elements of our brand that help us distinguish.

Health-Oriented

The Brand Identity Model



C. Extended Identity

- The product that embodies our brand
 - Brand personified
 - The values of the organization and the culture that follows
 - Brand as symbol
-
- Person: La Sole (Female Argentinean Country-Folk Singer) / Luciano Pereira (Male Argentinean Country-Folk Singer)
 - Symbol: the eye wink
 - Product: App
 - Organization: Tekhne (For B2B and B2G audiences)

The brand

Regarding phonetics, the xôlu or la xôlu brand elements (pronounce solu or the solu) refer to the solutions our App offers from now on. Morphologically and visually speaking, the face provides a young and fresh image, and the "wink" also suggests confidence. As regards the chromatic, it is about rooting the brand to the national flag colors. It creates a bond with Argentina and the values that made Argentina great, with the public employee revaluation and the country's interior and its people.

The "X" in xôlu is an achievement multiplier; you watch both your health and your pocket.

The brand name should always be written in lower case "xôlu" or "la xôlu" so that the capital X does not visually compete with the circumflex accent ^ and to make the name more friendly and conversational.

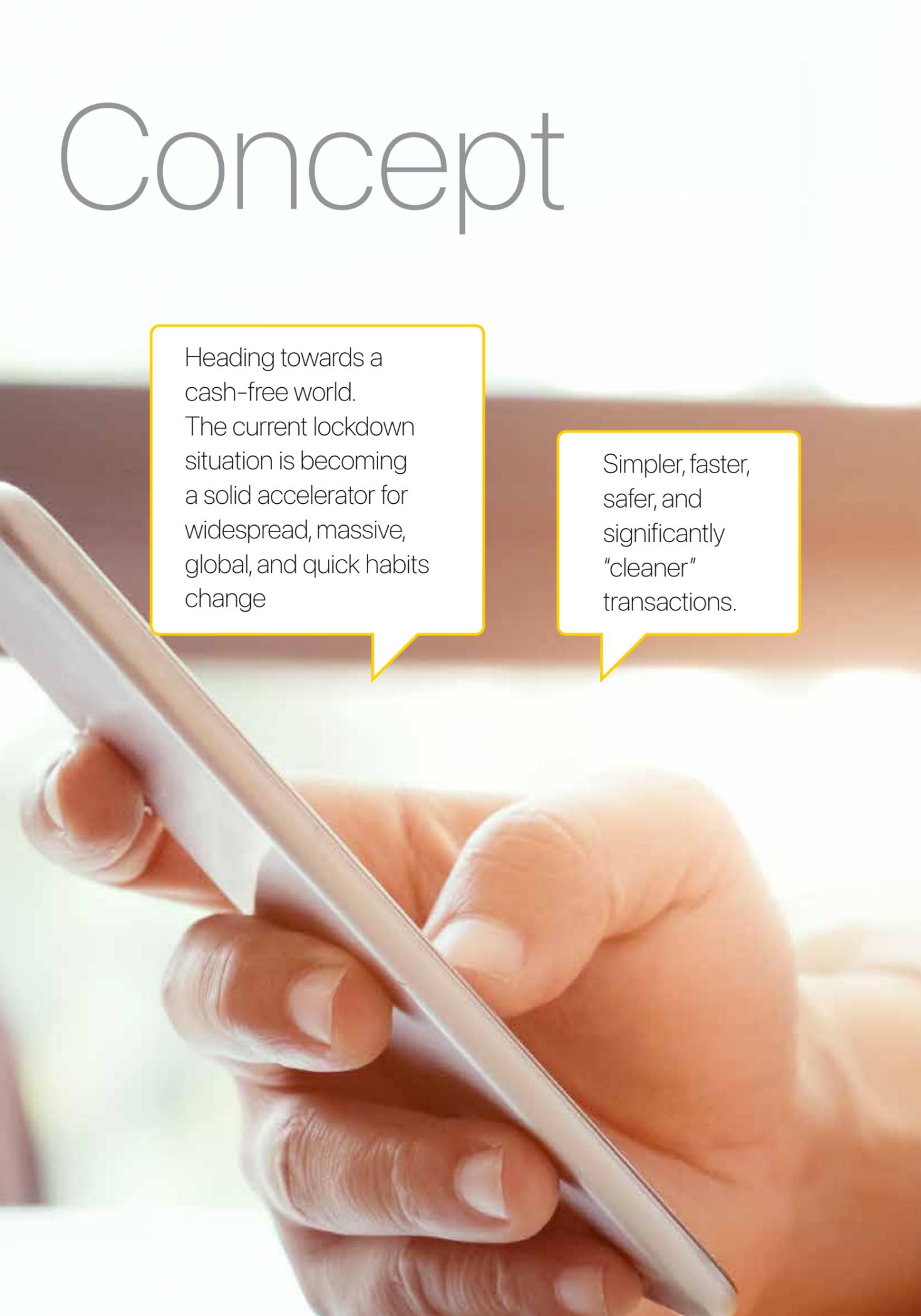
The "X" factor multiplies your achievements, benefits, and possibilities.

xôlu[®]

wink as a sign of confidence and trust

happy smile

Concept

A hand holding a smartphone is shown in the background. Two callout boxes with yellow borders and white text are overlaid on the image. The left callout box is larger and contains text about a cash-free world. The right callout box is smaller and contains text about simpler, faster, safer, and cleaner transactions.

Heading towards a cash-free world. The current lockdown situation is becoming a solid accelerator for widespread, massive, global, and quick habits change

Simpler, faster, safer, and significantly "cleaner" transactions.

We are upgrading our Social Health Insurance to face future challenges, a bright future that will find us together and better prepared. That is why we created "la xôlu" (pronounced la xôlu), a modern solution allowing users to have complete control from your cellphone, with the most outstanding Health Insurance and just at the touch of a button.

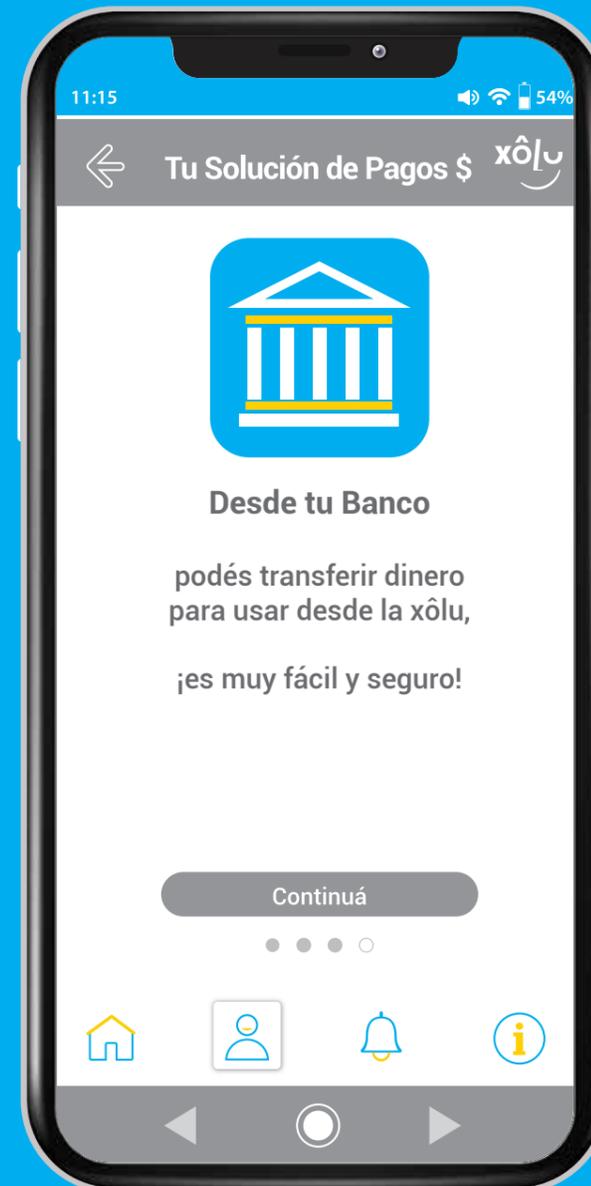
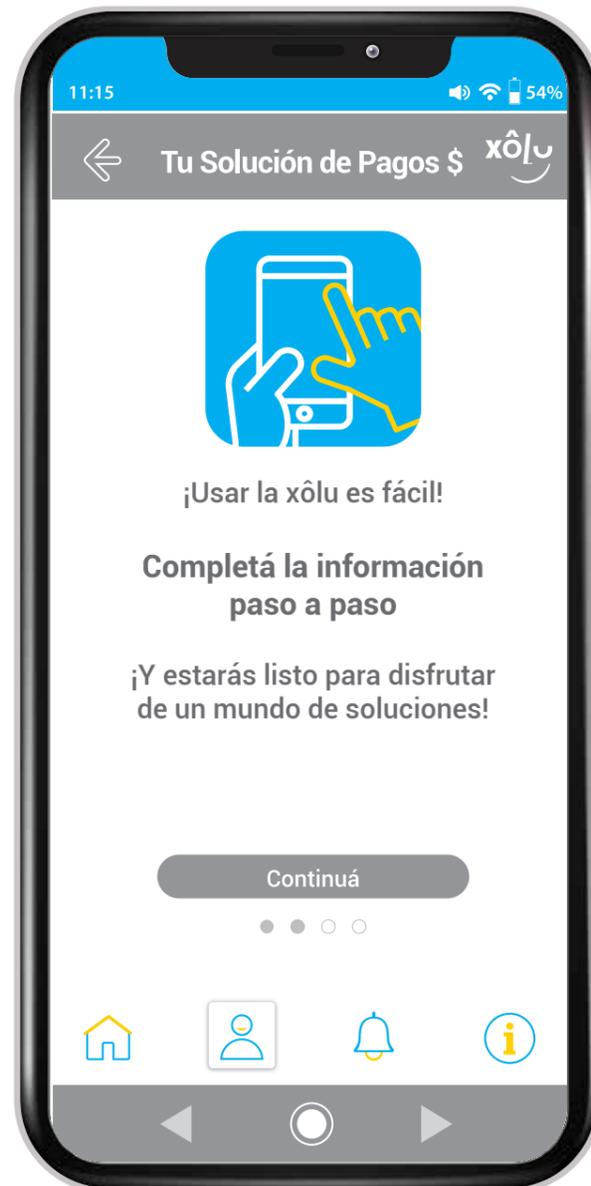
La xôlu enables users to do a lot, from showing their ID card to making a co-payment or joining a challenge to improve their health and even quickly sending money to their loved ones.

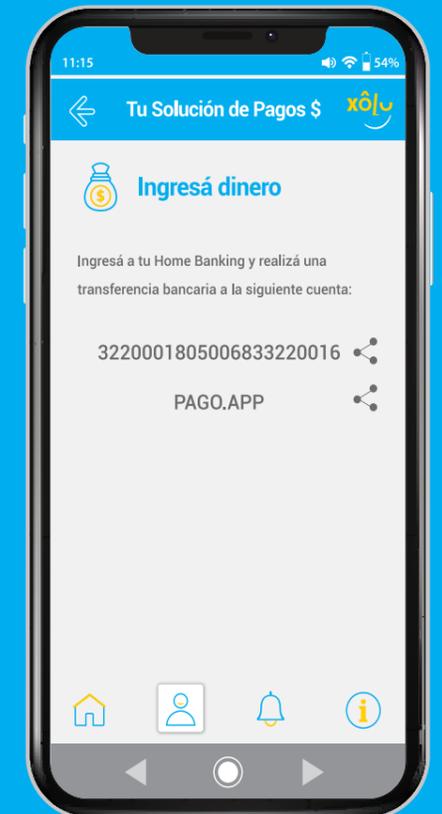
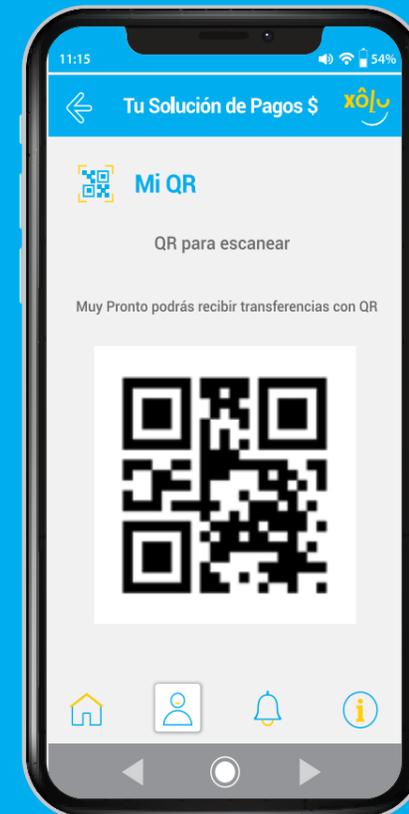
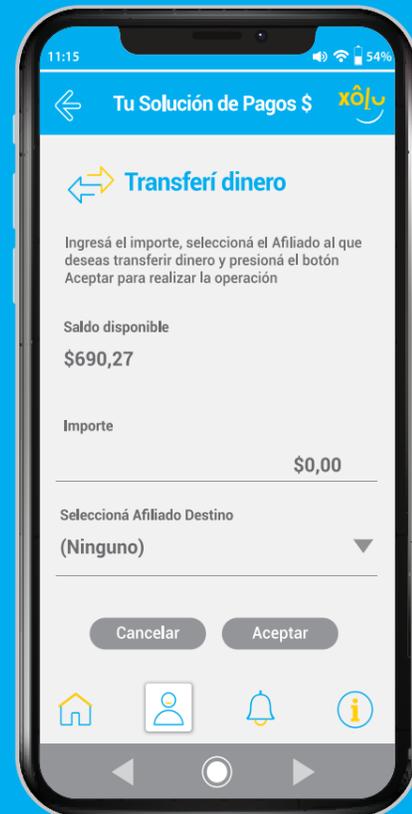
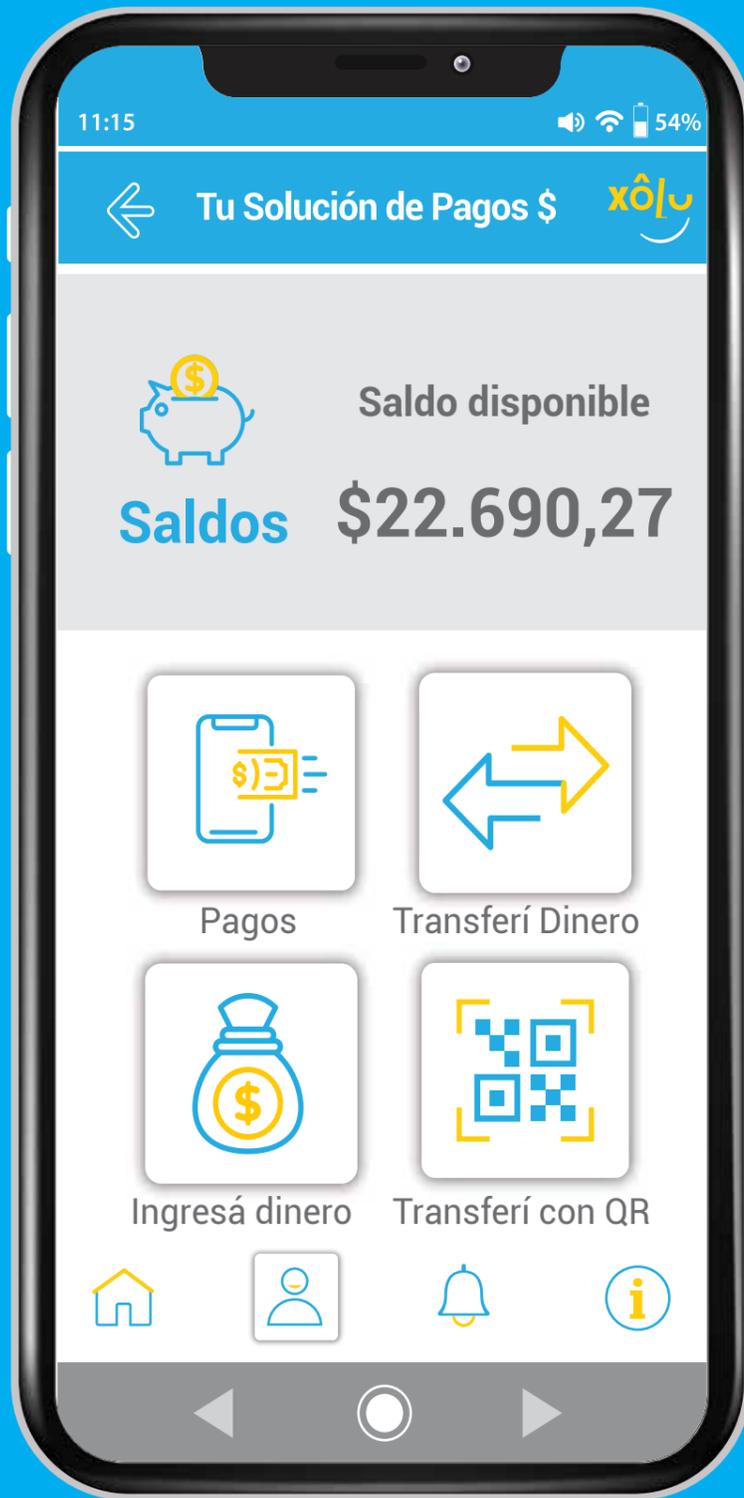
It is a solution that works for everyone: affiliates, providers, and stores, making your life much easier, so you can spend your time doing what you enjoy the most.

Meanwhile, your Health Insurance keeps on taking care of you.

la xôlu App

Onboarding Screens.





Features



La xôlu® is a digital tool working from your phone and ready to complement your Social Health Insurance App.

We provide users with the solution to make all their health payments and procedures faster and more efficient.



More control

La xôlu® enables users to have more control of their health costs and get great savings opportunities in parallel.



User-friendly

It is an intuitive, clear, simple, full-featured, and at the same time user-friendly App.



Payments from anywhere

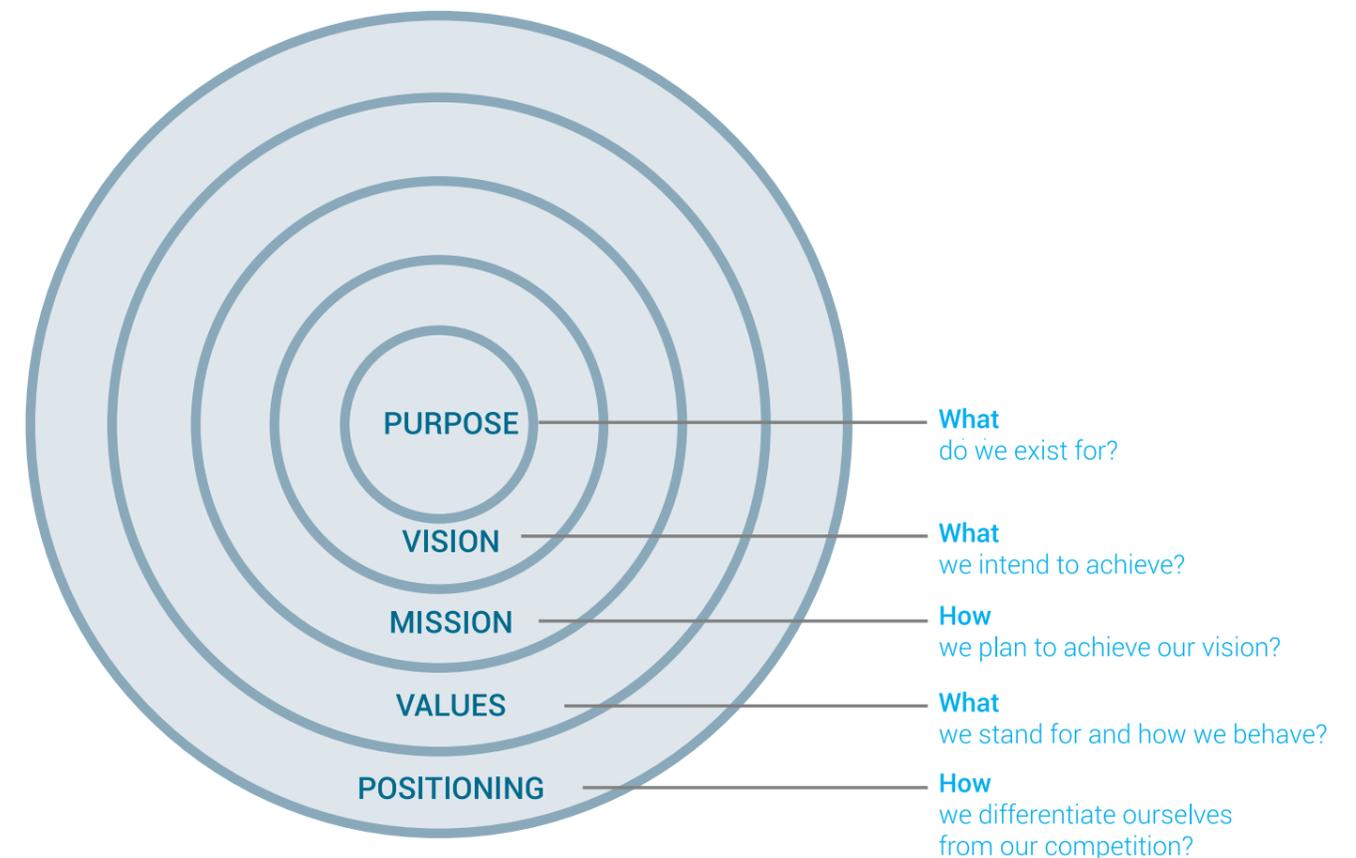
Any cellphone can become a payment processing terminal without leaving your home.

AppSaludx®, a customizable Suite that uses the proven SIA® (Solución Integral Asistencial) technology, which is recognized for its compatibility with multiple systems and is specially designed for Social Health Insurance. It includes everything needed, from the management of credentials to the content of the passbooks and authorizations and validations in real time.

Purpose



To develop an efficient and safe payment ecosystem that comprehensively solves the administrative management of health care for members of Health Insurance from a digital platform, which kindly merges with the App of each Health Insurance.



Our pillars of growth:



Customer focus:
Active hearing to understand what users feel



Digital integration:
Intelligent use of data to understand the customer experience.



Security:
Providing a reliable and protected experience



Convenience:
Based on practicality and simplification of processes.

Our Vision

To be leaders in the area of digital payments linked to Health management, thanks to the quality and efficiency of our services, and to distinguish ourselves by offering services in a serious and committed way to our community.

Furthermore, to promote and improve digital technologies related to virtual payments, focused on customer service to become a reference for all the country's social securities.

Our Mission



Our mission is to develop a more inclusive, innovative, and approachable digital financial ecosystem that benefits members and social Health Insurance providers.

We want to generate safe, dynamic, high-quality solutions that facilitate our clients' processes and improve their day-to-day lives, saving time and money.

Our Values



Empathy

We put ourselves in our users' shoes, needs, and goals and look for the very best solution.



Commitment

Day-by-day, we bring out the best of ourselves and work effectively to meet our company's goals.



Simplicity

Develop a simple and effective service for users, which solves all their needs related to their health management.



Respect

Respect is the basis of our company. We do the right thing for our users, employees, and community and treat everyone with integrity and respect.



Optimism

We have a positive world outlook, and we consider we can help ease our users' management with effort and hard work.



Humanity

We provide a warm and close treatment. We relate in a friendly, transparent, and straightforward way, opening channels to know our users' opinions.



Reliability

Our goal is to build solid relationships that last over time based on mutual trust.



Connection

We connect with our clients to better understand their needs and improve our service day by day.



Friendship

We offer closeness, familiarity, and absolute commitment to our loyal users' needs.

Our positioning



We use different approaches according to the target audience:

For the Health Insurance

SIMPLE

They get reduced paperwork and greater agility.

FAST

Time reduction

EFFICIENT

Administrative cost savings

For affiliates

HYGIENIC

Avoid using cash, preventing contact infections.

BENEFICIAL

Allows you to take advantage of exclusive promotions and benefits for users: fair price and higher control.

CONVENIENT AND SAFE

Everything from the phone. Speed up products and services payment.

For providers

DYNAMIC

Provide a fast and safe transaction.

ECONOMIC

Compared to the financial cost of other payment methods.

COMMUNICATION

Improves communication with the user and allows communicating benefits and offers.

For facilities

DYNAMIC

The system offers fast and safe transactions.

AGILE AND SAFE

Improves communication with the Health Insurance and the patient and speeds up administrative management.

EFFICIENT AND CONVENIENT

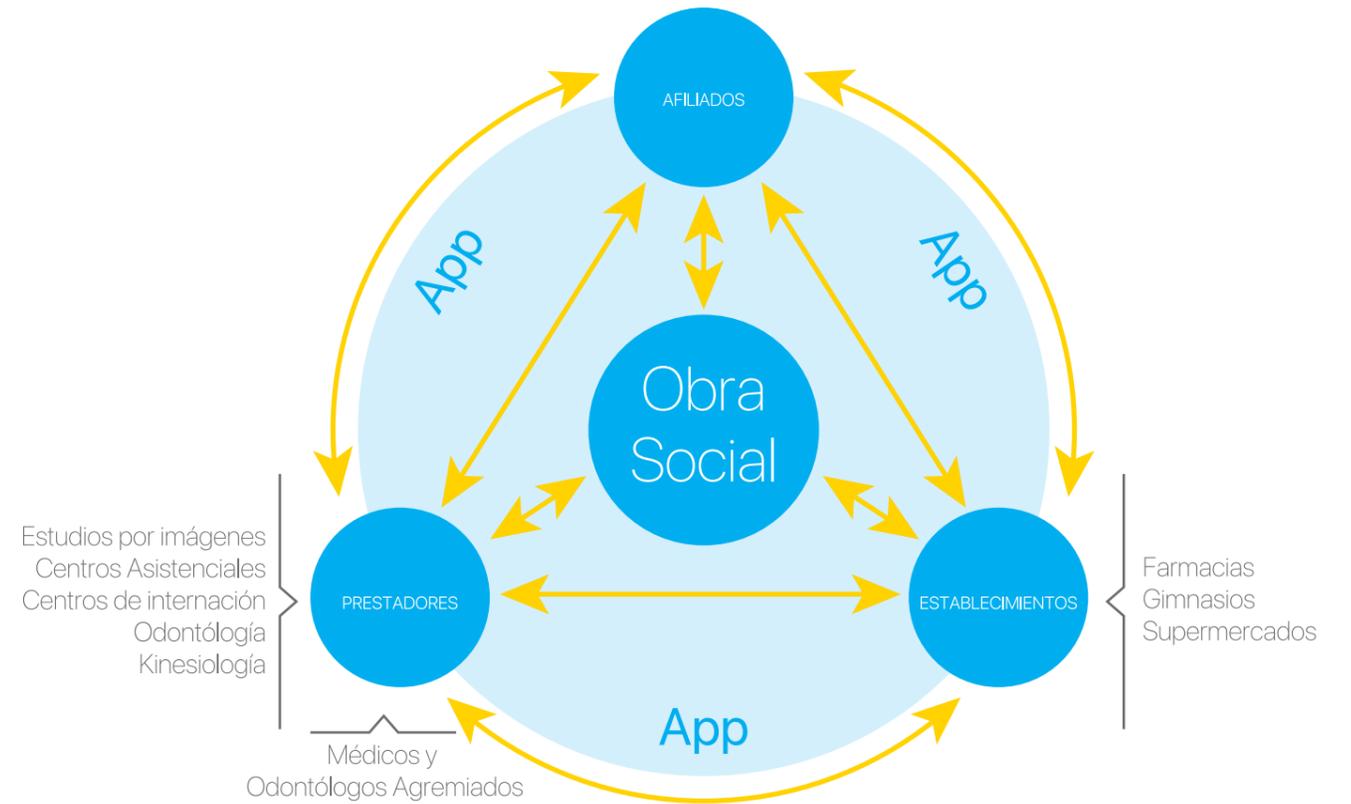
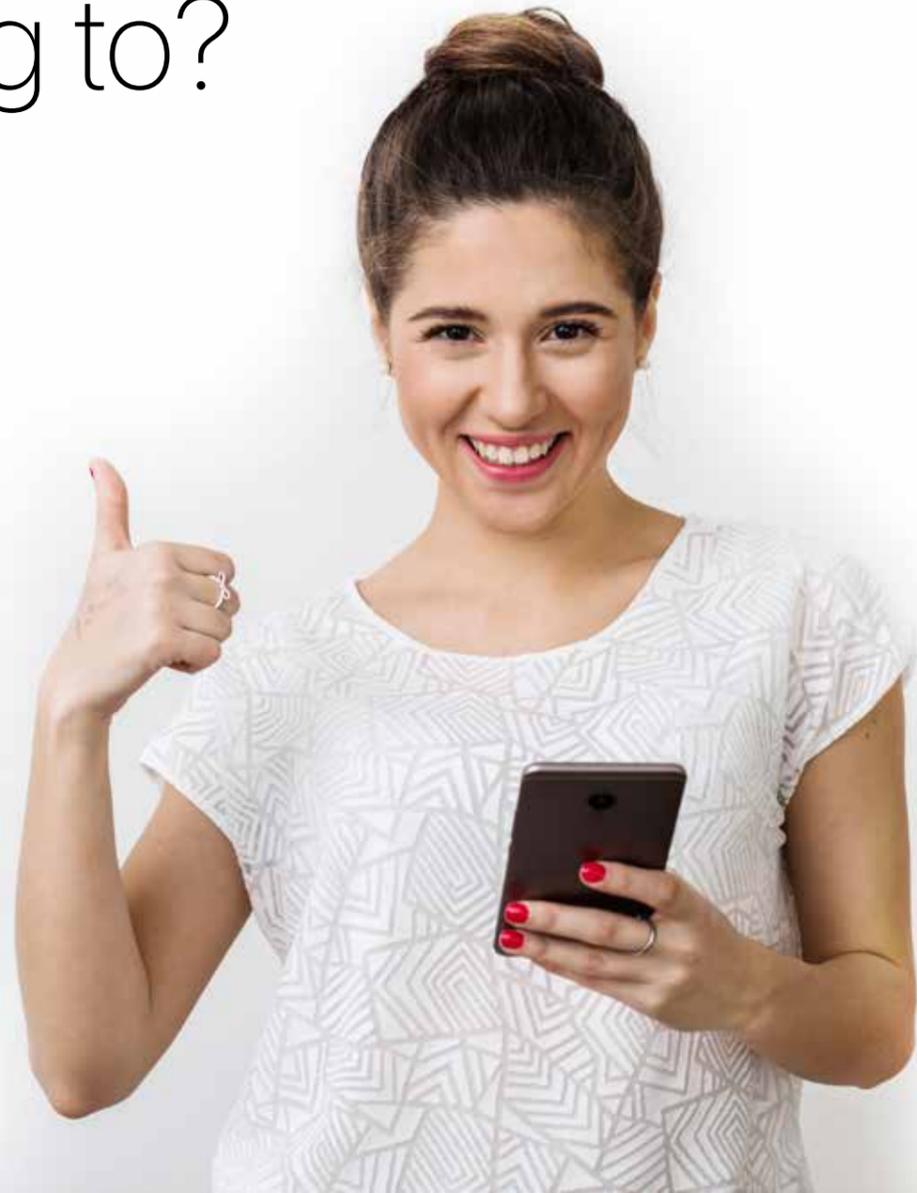
Reduces administrative and financial costs.

Opportunities vs. Barriers

Although the use of mobile devices as means of payment is having a solid increase in new users, its use in physical stores is still deficient compared to traditional payment methods. As a result, many stores still do not offer this payment method.

Payments Ecosystem:

Who are we talking to?

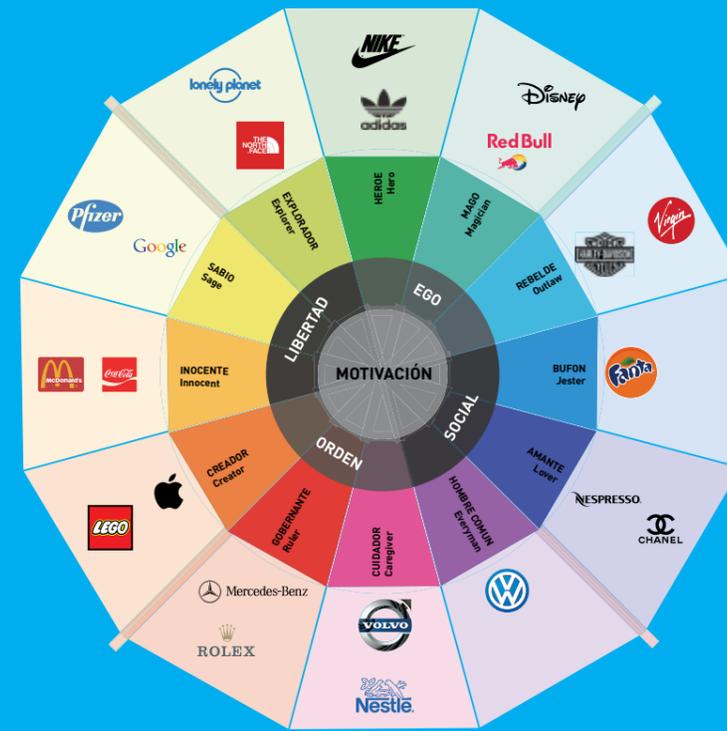


Where is our brand situated?

Brand Personality from the perspective of Archetypes. Motivation and Purpose.

Defining the brand identity from a set of values, attitudes, and behaviors to connect emotionally with our audience.

An ordinary man concerned about caring for his fellow man and always in a good mood, ready to cheer us up with a smile.



PRIMARY ARCHETYPE #1

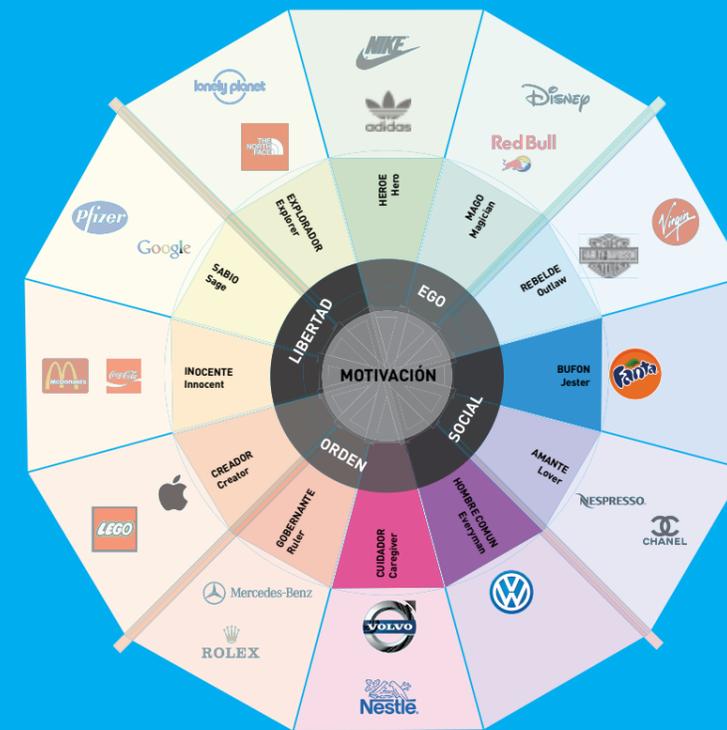
- **Ordinary Man**
- Altruism, Respect, Equity, Generosity

PRIMARY ARCHETYPE #2

- **Caregiver**
- Compassion, Empathy, Altruism, Patience

PRIMARY ARCHETYPE #3

- **Jester**
- Humor, Irreverence, Originality, Awareness



Who can use la xôlu?



Health Insurance

The most innovative Health Insurances use our Suite of Products.



Affiliate

Members of any Health Insurance working together with la xôlu®.



Providers

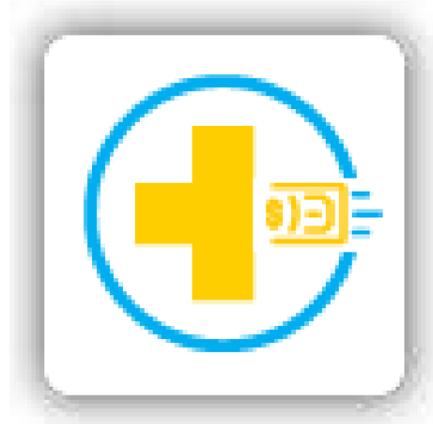
Imaging tests, Medical Centers, Dentistry, Kinesiology, Doctors.



Facilities

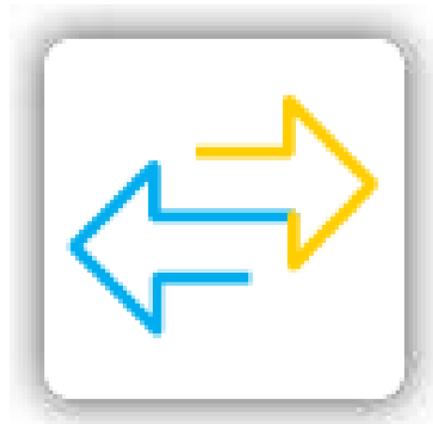
Direct points of sale such as Drugstore, Optics Shops, Orthopedics, and much more.

La xôlu an innovative multifunctional technological proposal that will allow you to:



Make co-payments

Make co-payments of bonuses and health services in the simplest way, directly with your digital account.



Send Money

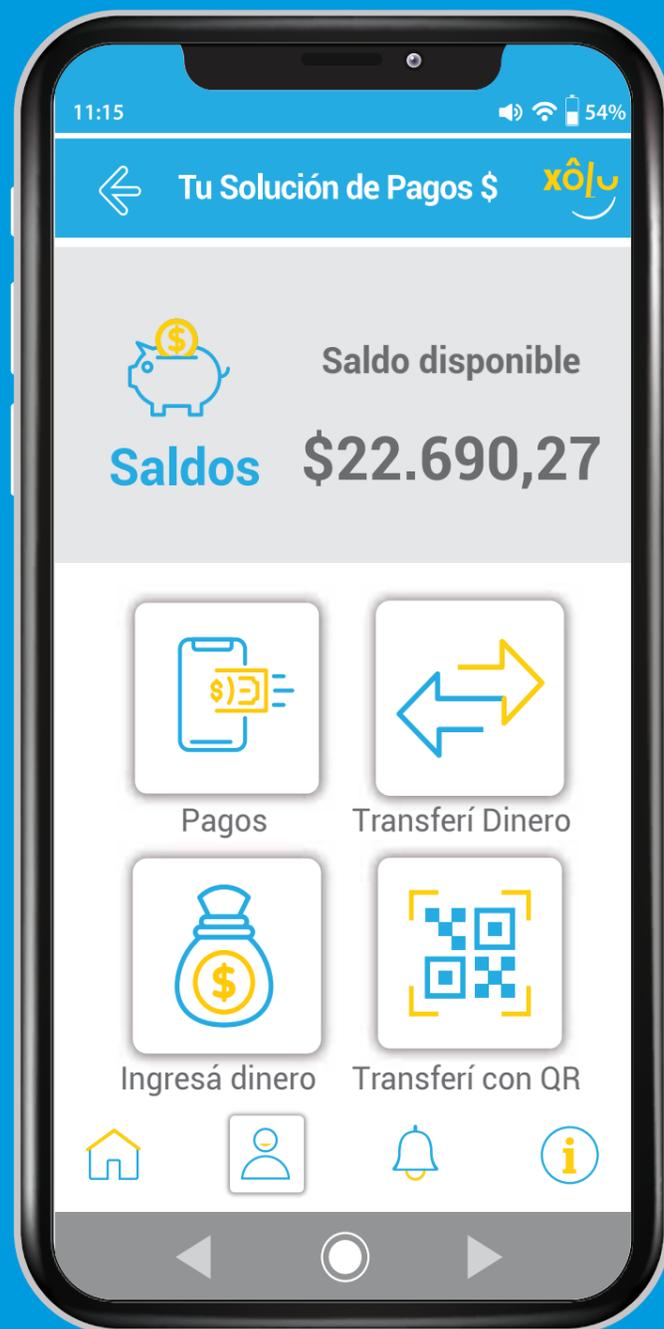
Easily send money to family and friends or to any bank account.



Save Money

You have the chance to benefit from a wide range of promotions and discounts to take better care of your money.

More benefits!



Contactless payments

You no longer need to touch cash, not even the cashier buttons. With la xôlu[®] you can manage your payments without having any cash contact, avoiding germs.



Guaranteed Health Insurance

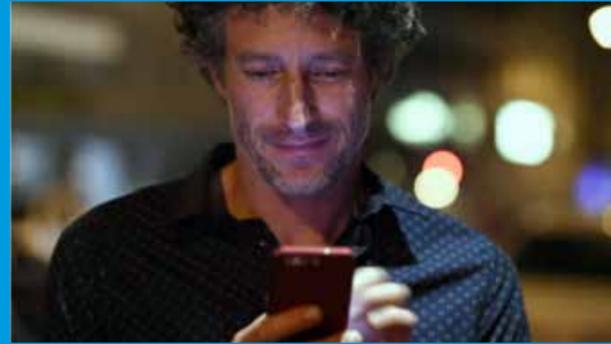
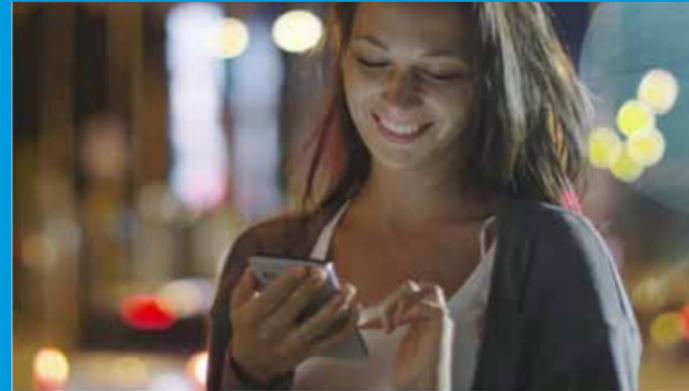
Our measures speed up and facilitate the monetary transactions of our users, within a framework of security and efficiency.



Open 24/7

You can make your transactions whenever you want. For la xôlu[®] there are no Saturdays, Sundays, or holidays.

Our Audiences



Spreading our message and building our tribe.

We are beginning with the minimum viable audience and growing from there.

A preliminary analysis will allow us to find tools to create recommendations that achieve a genuine relationship between the brand and its affiliates.

Demographic = Psychographic (The Tribe)

A tribe is a big family, it is about belonging, about seeing and being seen and feeling understood. People in a tribe are somehow connected.

We all belong to tribes (in many cases, multiple tribes). Building a tribe requires all the work we have already begun to go through. We are building our tribe.





Building our tribe.

Concepts approach

EMPATHY

Empathy is required in order to understand what people want to be in this tribe, we have to understand their worldviews, dreams, desires and also their worries and fears.

HUMILITY

Humility is needed because the tribe is not about you or us, it is about something much bigger than you or us.

In the tribe, IT IS ALL ABOUT THEM.

TRUST

For the tribe's members to feel supported by each other, trust is needed. There is also tension because tribes are defined as insiders, but there are also outsiders to the tribe.

People like us
do things
like these:

CONNECTION AND MEANING



- We drink mate.
- We like to ride motorcycles.
- We take naps.
- We eat barbecue on Sunday.
- We like to live quietly.
- We like to go on holiday to Buenos Aires.
- We like to live life to the fullest.
- We like to have predictability and to be calm.
- We like to do things at our own pace.
- We like our school, the church, our places, the social Health Insurance.
- We like the Virgen del Valle celebration.
- We help people even without knowing them.
- We listen to La Sole, Luciano Pereira, Chango Spasiuk, we like the music of our culture.

Marketing Persona

An approach for understanding who we are talking to
It's all about THEM.

Model people help focus decisions by bringing a real-world perspective to the conversation.

They also provide a quick and cost-effective way to test and prioritize those features throughout the development process.

They can also help:

- The parties involved and leaders evaluating new ideas for App features.
- Architects of information.
- Designers who create the overall look of the App.
- The system engineers/developers who decide which approaches to adopt based on user behavior.
- Copywriters who ensure App content is written with the right tone for the right audiences.

**Name:**

Marta Lagos / Teacher from Tucuman / Primary Holder of Health Insurance

Job:

A sixth-grade teacher in a public school in the downtown area

Demographic:

42 years old, Married, Mother of three children (5, 7 and 9 years old), Spouse: Juan Carlos / Police Officer

General interests:

She likes to take care of her garden but has a huge dog that gives her a lot of work and ruins her plants. She doesn't like cooking very much but does it for the family. On Sundays, when Juan Carlos makes barbecues, she feels relief.

Social situation

She earns 40,000 Argentine pesos a month. Together with her husband's salary, they are just right, neither too much nor too little. Her children are her priority. She is concerned about giving them a good education and good values. Her children go to a public school. All her friends at school have health benefits because they all work for the province.

Technology

She has a Samsung A51. She is acquainted with several applications. Actively uses the phone by managing different Apps that are used in the teaching environment. She also uses Home Banking to pay bills.

Interest

for the App One of her children has asthma, so she uses the Health Insurance a lot. On the other hand, her children are growing up, and they go to the doctor every year. Also, the school where she attends has the school insurance of the Health Insurance.

Quote:

"The App will be very useful for me to speed up times, save me from queues, take advantage of the benefits and download the delivery plans for the drugs my son needs."

**Name:**

Eduardo Robles / Public Officer / Primary Holder of Health Insurance

Job position: Neighbors attention at the Municipality of Tucuman

Demographic:

56 years old, Married, Father of four children (18, 23, 26 and 28 years old), One grandson, 3 years old, High school diploma. Spouse: Mariana / Housewife

General interests:

He plays soccer weekly with co-workers at work. He never misses a game of his favorite local team. Sundays at noon are sacred. He shares a barbecue with his whole family. He likes folklore and on weekends he goes to folk clubs.

Social situation

He earns 64,000 Argentine pesos a month. He works full time. His wife is a housewife, but she sells candies. It is not a regular income, but it helps to cover some expenses since they help their children. The youngest son lives with them. The other two are independent, but not very stable financially.

Technology

He has a Samsung A10s. Little contact with applications beyond the classic ones like Facebook and WhatsApp. For more complex things, he turns to his children.

Interest for the App He has diabetes, and he is insulin-dependent, and he has to make arrangements for drugs and some special treatments monthly.

Quote:

"They told me that it is an easy App, so I hope to be able to use it to solve Health Insurance procedures, to see if my papers have been approved without having to go to the branch office. I will be able to know which is the nearest drugstore to pick up the drugs and insulin needed for the treatment. My wife and son will be able to request authorizations from the biochemical practices app before going to the provider."

**Name:**

Helena Ramirez / Nurse / Primary Holder of the Health Insurance

Job position:

Nurse in First Aid Room

Demographic: 48 years old, Single, Lives with her 82-year-old mother, Tertiary Degree

General interests:

Beyond her interest in the health field, Helena likes to spend time cooking. She watches all the cooking shows and replicates her favorite dishes. She enjoys spending time with her nieces and nephews, for whom she prepares her best sweet recipes. She has two cats, to whom she loves and dedicates all her care.

Social situation

She earns 50,000 Argentine pesos a month. On top of that are the extra hours when she works on her days off. Her mother earns a minimum pension. Between the two, they manage to make it through each month.

Technology

She uses a Moto G3 Play. She's skillful with apps. She has downloaded and actively used the market App to gain discounts, the Provincial Bank App to manage her account and the classic App to watch movies and shows. Besides Facebook and Instagram.

Interest for the App

She has no underlying diseases but undergoes regular checkups: Gynecology, dentistry, endocrinology, etc. Her mother is affiliated with PAMI.

Quote:

"I'm interested in the App to speed up health insurance paperwork, avoid wasting time in queues, and being able to do payments seems pretty practical. What grabs my attention is that now I can get authorizations on my own".

**Name:**

Luis Benitez / Public Accountant in Tucuman / Primary Holder of Health Insurance

Job position:

Municipal Accountant

Demographic:

40 years old, Married, 1 daughter (4 years old), College Degree, Spouse: Patricia/ Hairdresser

General Interests:

Educated in the field of math, outside his work he enjoys spending time outdoors with his family and is a fan of films. Every week, they go to the theater to watch the latest films (before the pandemic). He has all the Premium On-Demand packs to watch all the movies and shows with zero trouble.

Social Situation

Earns 90,000 Argentine pesos a month. His wife's a hairdresser and owns her business. They're in a good economic situation.

Technology

He owns an iPhone 7. He's acquainted with the technology. He has Apps for all sorts of things, from entertainment to Apps for exercising.

Interest for the App

His youngest daughter has an ear disability, which means he requires the use of health insurance or goes to the doctor/daycare center very often.

Quote:

"I think this app can help me speed up some of my health insurance paperwork, so I can avoid wasting time coming and going with appointments and payments, and allow me to make the most of my free time".

**Name:**

Juan Mendoza / Engineering Student / Additional Insured

Job Position:

He works at a drugstore.

Demographic:

21 years old, Single, Lives with his 60 and 65 years old parents (His father is retired and his mother works in government administration), Student

General interests:

He studies system engineering at the NTU (National Technological University), likes doing sports, practices CrossFit every day, and loves to meet his friends on the weekends.

Social situation

He earns 20,000 Argentine pesos a month, is currently attending the third year of his studies, and he currently lives with his parents. He's part of the family health insurance plan and his father is the primary holder.

Technology

He has an LG s40. He's acquainted with the technology. He has Apps for all sorts of things, from entertainment to Apps for exercising.

Interest for the App

He has no underlying diseases and doesn't use his health coverage often, except to go to the dentist or for other ailments. His parents don't have any underlying diseases, but they must undergo regular checkups pretty often. They are not familiar with technology, which is why he helps them with Online paperwork.

Quote:

"I think the App is helpful to stay up to date and know the news to which my parents have no access, apart from directly knowing the paperwork state. Besides, I don't have to go to the health insurance company to know which providers have an arrangement with the health insurance".

**Name:**

Martin Ramirez / Retired/ Cleaning Staff

Job position:

Cleaning Staff

Demographic:

69 years old, widower, lives alone, father of three sons (25, 30, and 35 years old)

General interests:

He likes to take walks in the park in the afternoon.

Social situation

He earns 20,000 Argentine pesos a month, has the minimum pension. His sons live on their own and don't see him much. He lives in Trinidad (a small town at the south of Tucuman), where he has no access to an emergency health service, only gets primary attention (PHC). He does not have a good economic situation and barely gets through every month. He has difficulty travelling to the nearest city to do paperwork, etc. He does not own a vehicle. He doesn't have a computer, no internet access and no access to other technology. His neighbors help him with his online paperwork.

Technology

He doesn't own a cellphone.

Interest for the App

He has arthrosis, hypertension, cataracts, and is under a special plan with the health insurance company. He needs to go to the doctor and get drugs at least 5 times a month.

Quote:

"While I can't handle cellphones very well, with the help from neighbors I will be able to be authorized right from my house and avoid having to travel to the city all the time."

Our Brand

Understanding that our brand is a dynamic perception which can be guided and nurtured in the mind of our customers, we stopped trying to shape it in isolation in our internal meetings and, instead, we bring it to life through every action and interaction we do.



As good as any prepaid insurance and with expenses in accordance with my salary

To revalue the public employee

To maximize the value of money

Create challenges to improve health

Give benefits

The tribe of our brand



Only

Our Brand is

What?

That the only category

It is the only App

How?

this defining feature

Which helps me to keep track of my health and my money

Who?

For the customer

It is for people like me (and their families) who are public officials of the province

Where?

in market geography

In the province of...

Why?

who (needs state)

Because the province is quickly modernizing

When?

During (underlying tendency)

In these new times everything is digital and things are improving

Affiliates

Affiliates

Who are they?

Identity

Provincial public officials and their families

What they want?

Objectives

An organized, foreseeable and quiet life
It is for people like me (and their (needs state) Because the province is quickly

How do they belong?

Habits

We are simple people, and we like our life with family and friends.
We work to live and not live to work

Company

Company

Why we exist?

Purpose

To help health insurance companies, to providers and affiliates to have a fast and modern payment method, which provides greater control and maximizes the value of money for all parties involved.

What we offer?

Offer

A modern payment method which helps to have more control of the health and money of the affiliate

How we act?

Values

We're Good Ole Boys always ready to help

What promise are we making?

Features

It's a magical button on my phone (App) which allows me to keep track of my money and my (medical) payments

What it is

Experience

Makes me feel modern
Makes me feel I have an ally who looks after my health and my wallet
Makes me feel clean (since I no longer touch my bonuses or money)
Makes me feel like I can do everything with my phone
Now I'm faster

What do you feel

Benefits

Makes my money last longer because I always pay what's fair
Allows me to send money to family and friends
It helps me save cash, by taking advantage of promotions
It allows me to keep track of many health-related topics

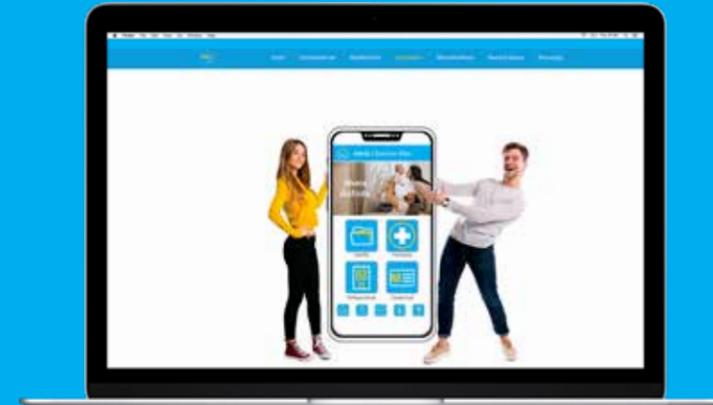
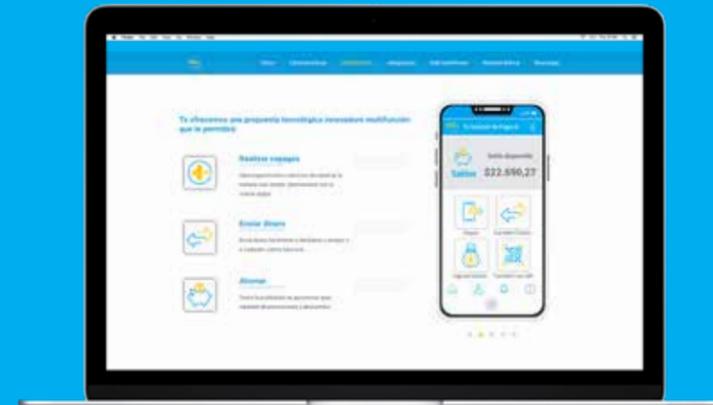
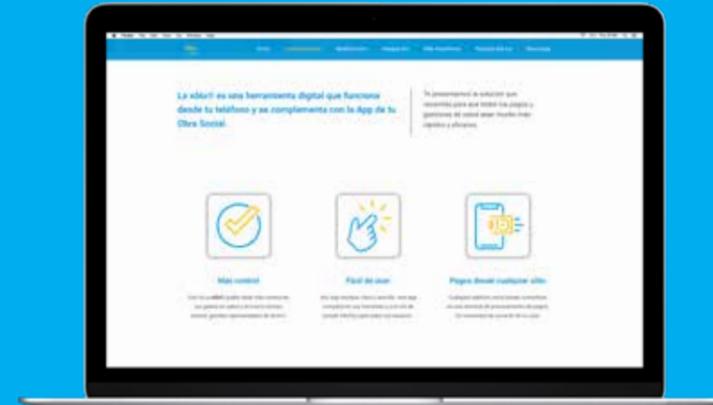
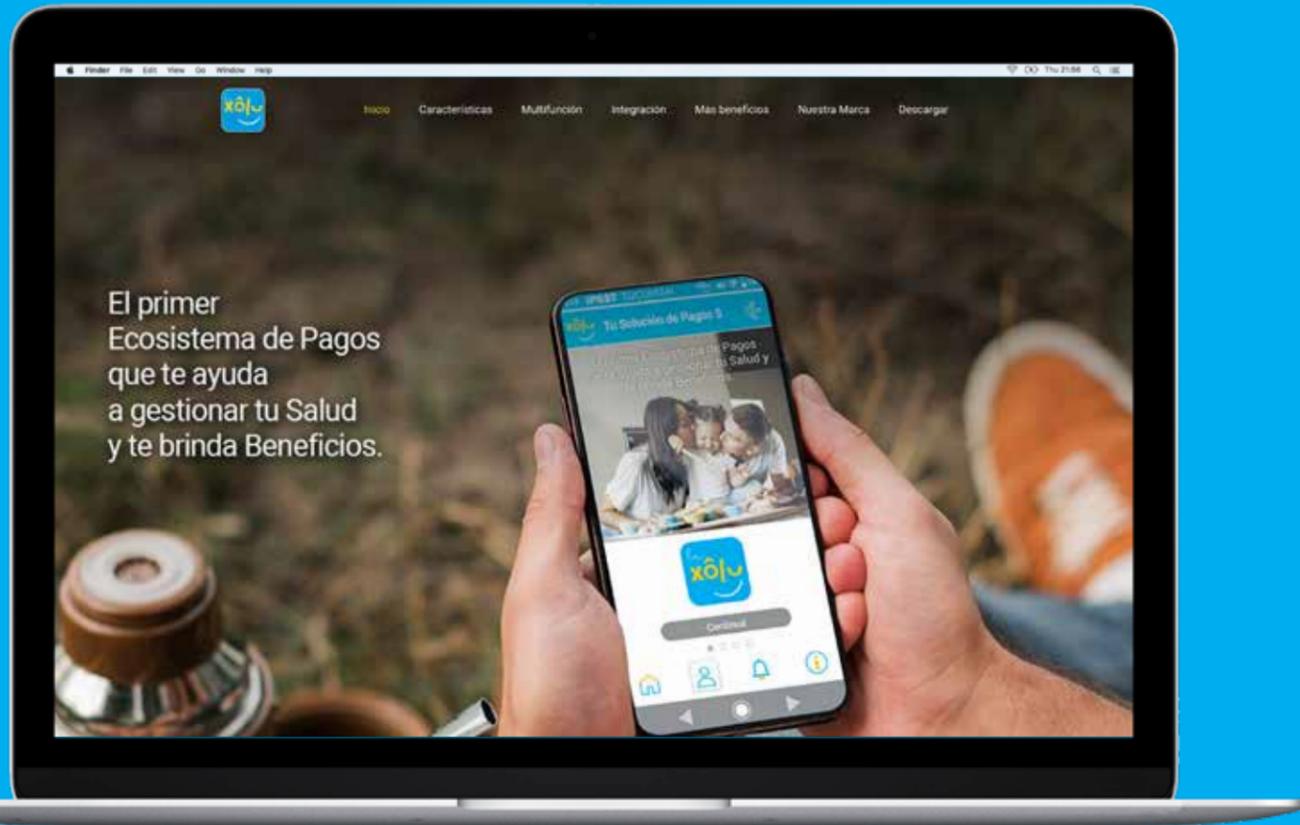
What does it do?

Identification

It's someone like me, simple without any trouble
A friend who helps me with my life

Who are you?

Website la xôlu



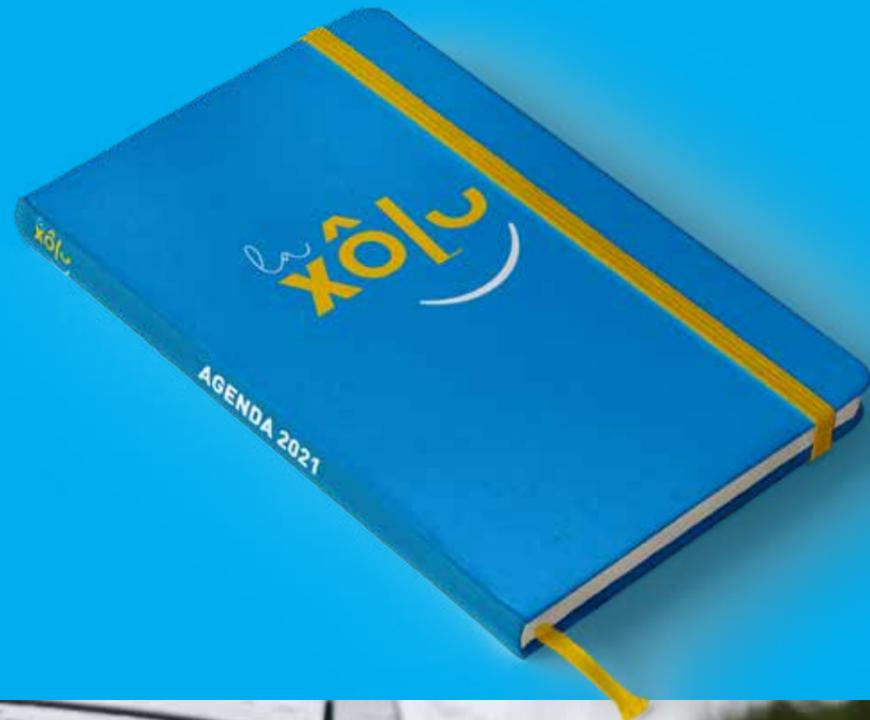
laxolu.com.ar



Offices and Stores



Merchandising



Signs



Aspirational Ads

Brand Ambassador
(Soledad Pastoruti)



BTL Social Media



Outdoor Ad

Ahora podés tener tu Obra Social en el Celular

PASO 1
Descargá la App de Mi Argentina


PASO 2
Completá tus datos o creá una cuenta y seguí los pasos que te indican en pantalla

PASO 3
Activá tu cuenta validándola a través de tu correo electrónico

PASO 4
Desde Mi Argentina descargá la App de tu Obra Social y empezá a disfrutar de todos los beneficios

¡Ahora podés hacer todo desde tu celular!

- ✓ Credenciales
- ✓ Cartilla de prestadores
- ✓ Detalle de consultas médicas
- ✓ Autorizaciones online
- ✓ Gestión de trámites
- ✓ y mucho más



Emotional work Our People



Building a tribe requires work.

Emotional work, no mechanical management or coordination. Leadership is necessary.

Time is necessary (trust and attention are earned by constantly delivering on promises).

Perhaps we could come up with the tribe of non-Olympic long-distance runners, as Nike did.

But it's highly unlikely. It's much more likely that we take advantage of the current tribes, and grow from there.

As brands like Apple, Lululemon, Harley Davidson, Fox News and thousands of other brands, small and big, have done it.

The impact of technology goes way beyond the Financial Market. The use of the smartphone enables access to financial inclusion.

There's a lot of room for digital customers: 90% of the population still uses cash on a daily basis.

These new habits or behaviors of using digital transactions were reinforced during the pandemic, given the need to use digital tools which allowed to keep doing everyday transactions so that users may interact without leaving their homes and reducing social contact.

