

Dexperien

Dexperien Customer Loyalty System

1 Introduction

1.1 General

The pace of change is accelerating in many industries worldwide. These market forces place pressure on providers to develop solutions that arrest customer churn and drive up profitable customer engagement and interactions, thereby contributing to the lifetime value of its customers. Many have recognized the need for customer loyalty and the opportunity to build a competitive advantage for its business in the future.

Our Dexperien Loyalty System seeks to address customer loyalty needs and assist clients in the development of their strategic customer management, engagement, reward and retention aspirations.

Our innovative products, services and commitment to building customer relationships provides clients with the expertise, systems and management tools to operate and execute powerful loyalty program schemes with the scalability to add innovative marketing initiatives as it evolves. With our guidance and support, our customers will be able to manage the loyalty program using a comprehensive range of 'state of the art' customer interaction, engagement and management tools, and deliver superior results from its loyalty campaigns.

We hope to become the technology & marketing solution partner for your Loyalty Program and with the mission & vision to bridge the gap of between "Information About The Customer" to "Marketing To The Customer".

Loyalty Program as a Competitive Advantage

Many enterprises wish to build customer loyalty and maintain their activities within their product portfolio. We believe that our customers can leverage on the loyalty program to achieve the following key values;

- a) To gain a **competitive advantage over competitors** by providing a channel for customers to accumulate points and experience the rewards that the program operator has lined up.
- b) **Reduce customer churn rate and improve customer value. Identify customer who are loyal** and develop program to reinforce their loyalty and encourage them to transact more you're your group of companies or more activities.
- c) **Deepen customer insights** by creating a holistic **Single Customer View** of customer's behavior across products and services.
- d) To identify the opportunities of **cross sell and up sell of products and services** within your product offering so as to create maximum stickiness to hold on to existing customer in time of competition.
- e) **Identify lapse customers and reactivate** them to restart their engagement with through interactive marketing initiatives.
- f) To serve as a **platform for better communication** with customers via mobile apps, email, sms, customer portal, and other interactive channels. And have more flexible marketing tools through different strategy for different group of subscribers.

1.2 Trends in Loyalty

In this age of Big Data, Social and Viral Marketing, Digital Communications, loyalty program success will hinge on knowing your customers by analyzing your customer data. This means knowing which types of promotions work—and which don't—for particular audience segments. It means knowing whether financial or emotional incentives are more likely to elicit a segment's loyalty and promoting the right kinds of behaviors. It also means:

- **Recognizing the need to identify**—and use—the right channels and data to really fine tune messaging and offers with the right calls-to-action.
- Learning to be selective about which technological advances are the right ones to tap for **optimal engagement and ROI from each segment**.
- Knowing whether or not points or other types of triggers will **add value to the customer experience** or if it will detract from it overall.

Loyalty marketers have the ability to provide better service and better communication to their customers than ever before. Being smart about how to measure ROI versus taking a cookie cutter approach when it comes to loyalty is really what will help impact the success of that measurement and their programs in the year ahead.



Source:
<http://loyalty360.org>

1.3 Common Challenges in Loyalty Marketing

- **Low funding and ineffective reward schemes** resulting in low perceived value and low participation
- **Poor communication from program** – lack of communication on point balance, redemption offers, promotional points, etc
- **Systems running on inflexible legacy system**– difficult to create various loyalty & targeted marketing campaigns
- **Customer Insights:-** Lack of knowledge about customer behavior and transaction patterns
 - Unable to engage customers based on their unique needs and preferences
 - Unable to transform customer data into insights for targeted marketing

1.4 Critical Success Factors

- **Compelling Value Proposition**

The key guiding principle at the foundation of our whole approach to loyalty card marketing is that the consumer always comes first. A successful loyalty program must offer compelling value in order to retain customer interest and engagement. Your loyalty program has to develop rewards propositions that are compelling and with reasonable ease to be attained. This is key to attracting customers, sustaining their interest, and driving **Behavior Shift**.

- **Deeper Customer Insights through Business Intelligence and Analytics**

Not every consumer can be expected or motivated by the same rewards. Customers come from diverse demographic backgrounds as well as have diverse transactional and social behavior. For that reason, no loyalty program can operate successfully without Customer Insights such as top 10 percentile customer's behavior, preferred redemption or communications channels, etc. It is imperative that customer's data is collected, transformed into insights thru business intelligence and analytics tools, and be converted into actionable marketing initiations.

- **Transforming Insights into Actionable Marketing Initiatives**

Marketeers need to act on the insights derived from analytics. They need to identify the target segments, decide what campaigns to run for each customer segments, and what channels do they use to communicate the offer, etc.

They need to deploy these offers via the customer's preferred channels and track the response of each campaigns against KPIs, in order to measure the success and failure of each campaign.

- **Robust, Scalable and Proven Technology Platform**

Employing the right technology platform is critical as it empowers marketers with the advanced customer management, analytics and communication tools to optimize customer engagement and loyalty. The platform must be able to comprehensively manage and support multiple-reward schemes, multiple customer segments, apply powerful data analytics, in a real-time and be multi-channel capable. The technology platform is the **Enabler** that empowers users with the means and tools to execute a comprehensive loyalty program.

- **Multi-Channel Communications Plan**

The reality of today's consumers is they have been constantly bombarded by marketing messages from new media emails, SMS, websites, social media platforms, mobile apps. These are in addition to the traditional media such as commercials, radio, newspapers, etc. The attention span of consumers is getting increasing short.

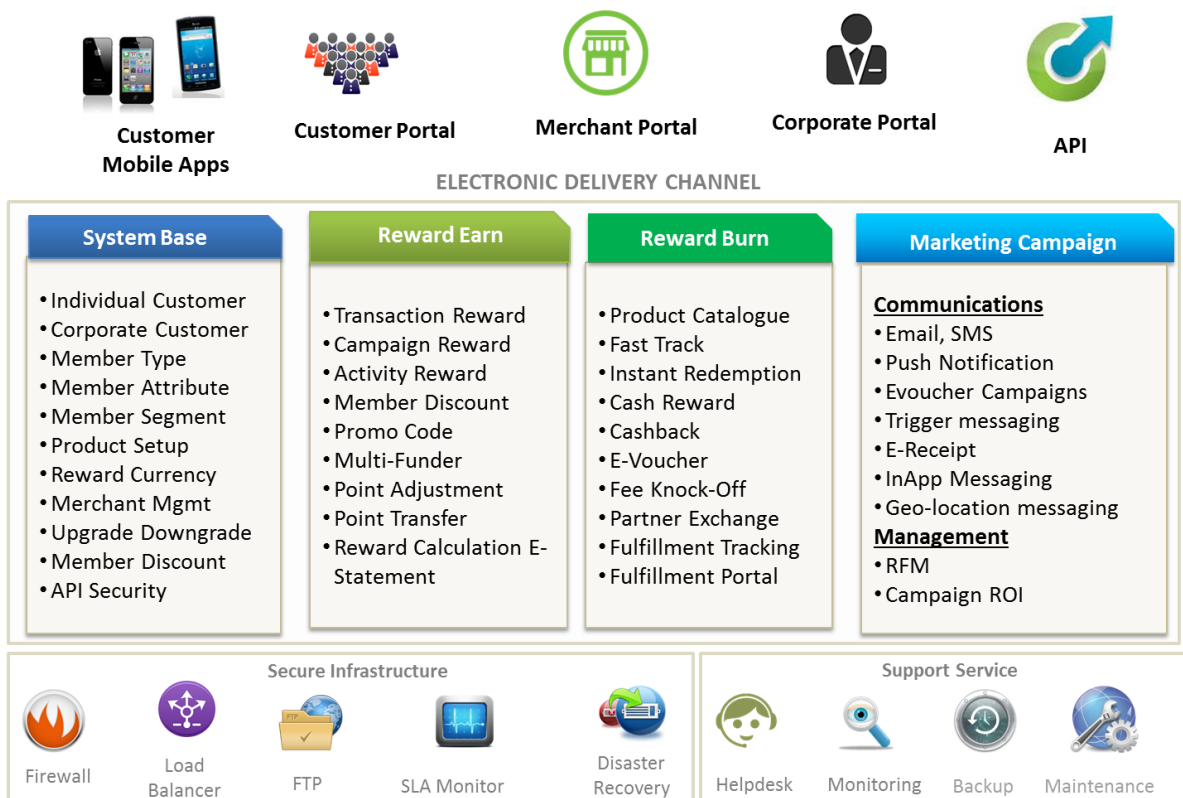
Any marketing communications plan must be inclusive and take into account the preferred channel of communication of its customers. Using a less preferred channel may result in loss of conversion and missed opportunities. For example, a customer who considers sms as intrusive may have selected email as the preferred channel of communications, but marketeers did not take this into consideration in their next campaign and sms the offer to the customer. This can irritate the customer into cutting off further engagement.

- **Commitment from Program Owner**

This is one of the most important consideration when deciding whether to launch a loyalty program. The program must have the support and blessings of the top management or it will not sustain. Too many times we have seen loyalty programs shutting down due to lack of commitment from top management, change of key personnel, changes in corporate direction.

2 Dexperien Loyalty System

2.1 Solution Framework



The Integrated Loyalty System will comprises of the below listed modules, namely:

Loyalty Program Management

1. Customer Management
2. System Base & Rules Configuration
 - a. Products/SKU
 - b. Attributes
 - c. Member Types
 - d. Promo Code
3. Point Currency Maintenance
4. Rewards Scheme Management
 - a. Transaction Reward
 - b. Campaign Reward
 - c. Activity Reward
5. Multi-Funder Configuration
6. Points Management – Adjustment, Transfer
7. E-Statement
8. Redemption Management
 - a. Fast Track
 - b. Instant Redemption
 - c. Cashback
 - d. E-Voucher
 - e. Fee KnockOff
9. Marketing Campaign

10. Customer Service Management
11. Merchant Management
12. Partner Point Exchange
13. Fulfillment Management
14. System Administration
 - a. User Access Administration
 - b. Audit Module
 - c. Master Data Management

Business Intelligence

1. Business Analytics
2. Operational Reports

Customer Portal

1. Registration
2. My Account
3. E-Statement
4. Redemption
5. Partner Point Exchange
6. Online Shopping
7. Content Management System

Mobile Application

1. My Account
2. Redemption History
3. Redemption Catalogue
4. Member Redemption
5. Merchant Promotions and Offers
6. E-Voucher

Merchant Portal

1. Self-Registration
2. My Merchant Account
3. Merchant Locations
4. Merchant Offers
5. E-Voucher
6. Approval Status History

Corporate Portal

1. My Corporate Account
2. My Cards – Information Maintenance
3. Transaction History
4. Reports

Fulfillment House Portal

1. My Profile
2. Redemption Tracking
3. Update Redemption Status
4. Billing Report

2.2 Loyalty Program Management

2.2.1 Customer Management

The Customer Management / Membership module basically allows members to be maintained and the Loyalty Program operator can personalise the member profile. The features include:

- **Membership Enrolment** – enrollment of customers/members into the system can be done from customer management module (back-end module) or from customer portal and this is out-of-box function
- **Integration with backend** – enrolment can also be performed by batch upload on daily basis where the customer file is processed by loyalty system and via integration with the Bank Middleware (via XML/SOAP/Web Services).
- **Points** – Can view member's total points earned as at latest transaction, total points redeemed and current point balance.
- **Transaction history** - Listing of online sales or redemption transaction for reference purposes.
- **Membership application and renewal** - Member is able to apply or renew membership online. Successful applicant will be given unique ID and password to login to the system.
- **Password and security** - Member can be emailed password when forgotten.
- **Membership profile** – Users can view and update own member detail from Customer Management module. Personal contact information & demographics information of members is also captured in this module.
- **Member Demographics** – demographics information like age group, profession, income group, interest are available fields in system to categorize and segment your members
- **Membership type** - This is user defined member types, group member into different type based on characteristic.
- **Membership status** - Display renewal message 3 months before expiry if card is due for renewal.

The system allows you to view a detailed list of your loyalty program members. These can be customers that have performed one or more orders, or have just registered as members to your online portal.

Membership module basically allows the administrator to manage the database of members. The features include:

- **Member search** - This function's search criteria allow you to locate members based on their id, email, phone, name, country, subscription date, the orders they have performed or the amount they have spent.
- **Member's group** – Members can be categorized into groups for marketing purposes defined by looking at sales transaction trend, interest, age group and etc.
- **Member's profile** – Get comprehensive information on member's profile, loyalty point accumulation, redemption and sales transaction data from one single place.

Loyalty / Individual Member / List Add

Individual Member List

Member Name Member Group

Member Code Member Type

IC No. Passport No.

Card Number Membership

Mobile Phone

20 Records per page

Name	Mobile Phone	NRIC	Passport No	Member since	Card Number	Status
Shamani	601128878004	840427055048		14/05/2015	323132xxxxxxxx3231	Active
Vinod Kumar	60123685850	852011055044		27/04/2015	450054xxxxxxxx7700	Active
nthoa_test010	12151515325	2152352352352		24/04/2015	xxxxxxxx5235	Active
Rashmi Kumar	60123915850	851310055115		23/04/2015	xxxx-xxxx-xxxx-8888	Active
nthoa_test009	1155451445445	1155451445445		22/04/2015	xxxx-xxxx-xxxx-4544	Active
JASHEN A/L KUMAR	60195234379	951050525713		11/01/2015	612348xxxxxxxx3023	Active
SELVANANTHAN	60142744099	950330055506		11/01/2015	612348xxxxxxxx3022	Active
SHAM SIVANESAN	60168781805	950802055506		11/01/2015	612348xxxxxxxx3021	Active
JONATHAN LIM AH POH	60124099145	950122025555		11/01/2015	612348xxxxxxxx3020	Active
MOHAMAD KHAI ABDULLAH	660192490010	951050205713		01/01/2018	612348xxxxxxxx3019	Active
RAMAN A/L KUMAR	60195234379	951040425713		11/01/2015	612348xxxxxxxx3018	Active
KUMARAN A/L MARIMITHI	60142744099	950330055506		11/01/2015	612348xxxxxxxx3017	Active

Member Listing Page

Edit Member

Member Code Last Updated By

Name Last Update On

Reference Number Billing Cycle

Profile Contact Membership Reward Redemption History Supplementary Transaction Programs Activity Service

Prefix Name

Personal

Date of Birth Nationality

Reference Type IC No.

Gender Marital Status

Race Religion

Other

Income Level Education Background

Job Title

Member Profile with Demographics

Edit Member

Member Code

1096957

Last Updated By

admin

Name *

Shamani

Last Update On

14/05/2015

Reference Number

Billing Cycle *

16

Profile

Contact

Membership

Reward

Redemption History

Supplementary

Transaction

Programs

Activity

Service

Points and Cash Back

Points Collected

1,000

Points History

CashBack Collected

.00

Cashback History

Points

Expiry Date

Balance Value

Expiry Date

1,000

14/05/2016

E-Statement

Month

5/2015

View

Member Point, Rebate & Redemption History

Edit Member Type

Name *

EKSEKUTIF-1

PCV code *

- Please Select -

Reference code *

Validity Period *

5 Year

Description

Eksekulif-1

Attributes

10 records per page

Select

Attribute Name

Attribute Value

No data available in table

Showing 0 to 0 of 0 entries

Remove

Add

Member Type Management

2.2.2 Rewards Points Management

Rewards Points Management module is where the administrator manages the loyalty program through the setting up of:-

- Reward programs
- Point Award structures
- Promotional campaign with point award mechanisms
- Assignment of products / elements that will effect point award
- Point Funding structure (fully funded by bank or Merchant Co-Funded)
- Point Management actions (e.g. point adjustment, transfer, etc)

The Key Features in this module include, but not limited to:-

- Multi-wallet reward schemes [point / rebate (cashback)]
- Flexible reward schemes based on period, location, product and member type
- Multiple reward schemes that can be stacked up. For example, there is base reward program and promotional programs will run concurrently on it – resulting in an add-on effect to the Points collection.
- Expiration of rewards can be set for different types of membership, products, etc.
- Rewards issuing is based on Operator-defined rule sets such as value level, SKU level or line item level
- Trigger-based Rewards can be set based on specific events such as a birthday
- Flexible reward issuing rates determined at individual issuer level
- Customers may receive rewards from multiple reward issuers in the same transaction
- Expiration of rewards can be set for different types of reward, membership, etc
- Rewards may be issued at value level as well as SKU or line item level
- Rewards may be triggered by an 'event' such as a birthday
- Rewards can be random, generic or targeted

The Rewards Points Management module also includes some utility modules for point maintenance:

- **Adjustment** - Adjustment of points allocated to a member (e.g. manual award, deduction of points, reward points to pacify customer complaints)
- **Transfer** – Points can be transferred to another member.
- **File Upload** – Manual upload of transaction file for points calculation.

Program Name * Weekly - Credit 2015 ;
 Program Code * WC2015001
 Start Date * 09/04/2015
 End Date 31/12/2015
 Member Type * PLATINUM-VISA
 Promo code Petrol Cashback
 Special Rules ☐
 Grace Period for Membership Expiry * 10 day
 Points Expiry in * NoExpiry
 Funded By * Simon Fund
 Calculation Frequency * Weekly
 Process Day * 1
 Time * 00 : 00 AM
 Active Active

Reward Tier

10 records per page

Select	From Amount	To Amount	Reward Type	Calculation
No data available in table				

Showing 0 to 0 of 0 entries

Products

10 records per page

Select	Product CategoryName	Product Name	SKU
No data available in table			

Transaction Rewards Scheme Management

Program Name * Daily Campaign
 Campaign Code * DC001
 Description Daily Campaign
 Start Date * 1/1/2015
 End Date 31/12/2015
 Member Type * PLATINUM-VISA-I
 Promotion Available for * ☒ Sun ☒ Mon ☒ Tue ☒ Web ☒ Thu ☒ Fri ☒ Sat
 Promo code * Petrol Cashback
 Reference Code
 Grace Period Member Expiry * 10 days
 Funded By * Simon Fund
 Points Expiry in * NoExpiry
 Campaign Points Quota * 100000
 Campaign Cashback Quota * 100000
 Member Points Quota * 1000
 Member Cashback Quota * 1000
 From Time * 01 : 00 AM
 End Time 02 : 00 AM
 Member Quota Type * Daily
 Member Level * Member
 Notification Email * lms@simon.com
 Calculation Frequency * Daily
 Time * 01 : 00 AM
 Active Active

Reward Tier

10 records per page

Select	From Amount	To Amount	Reward Type
<input type="checkbox"/>	50	200	0

Showing 1 to 1 of 1 entries

Campaign Products

10 records per page

Campaign Reward Scheme Management

Edit Activity Reward

Program Name *

Activity Reward Code *

Start Date *

End Date

Activity Type *

Grace for Membership Expiry *

Points Expiry *

Funded By *

Calculation Frequency *

Process Day *

Time *

Active

Member Type	Points per activity	Maximum per month	Lifetime Maximum
	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
1TEACHER	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
1TEACHER-MASTER-I	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
BASIC-SAVINGS	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
BASIC-DEBT	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Activity Reward Points Management

Add Points Transfer

From Member

Member Code *
 Name
 Card No.
 Point as At Transfer Date

Transfer To

Member Code *
 Name
 Card No.
 Points Available As At
 Points Transfer * Points
 Reason *
 Remarks

* Required Information

Reward Transfer module

Member Code

Name

Mobile Number

Identification No.

Passport No.

Reward Type

Points

Total Points Collected As At: 18/05/2015 = 0

Adjusted Points

Points Adjustment

Remarks

Points Summary

Points

Expiry Date

Reward Adjustment module

2.2.3 Redemption Management

The redemption module will be used by members to redeem their accumulated points in exchange to services or products offered by program operator.

The Redemption Management module allows administrator to manage the redemption eco-system. The features include:

- **Product Catalogue Setup** – Categorization of products for redemption. Administrator can configure
 - **Product Vendor**
 - **Product Details & Images** – these will be displayed in the Customer portal
 - **Redemption Scheme** – points, fast track (points + cash), fast track with installment (points + installment payment)
 - **Product Type** – e-voucher or physical product
- **Redemption List** - Tracking of redemption request, confirmation and adjustment.
- **Create Redemption** – Create redemption request from redemption module
- **Cancel Redemption** – Cancel redemption request (if status allows it)

Members can perform redemption from the Customer Portal:-

- Upon logging in to the Customer Portal and entering Redemption page, members can view the Redemption product catalogue. Member can look into details and description of item and points required for redemption.
- Members can select item and quantity to redeem in shopping cart approach.
- Users can opt for the different redemption approach (points, cash, installment)
- Upon confirmation of redemption, system will deduct the required points to perform the redemption and also interface with the Bank Payment Gateway if a card payment option was selected.

Redemption Product List					
<div> <div>Category</div> <div>- Show All -</div> </div> <div> <div>Product Type</div> <div>- Show All -</div> </div> <div> <div>Search by</div> <div>Code</div> </div> <div></div> <div> <div>Q</div> <div>Search</div> </div>					
<div> <div>20</div> <div>Records per page</div> </div>					
Code	Name	Category	Product Type	Start Date	End Date
BSN001	RM10 SSP Voucher	Cash Voucher	Cash Rewards	05/02/2015	18/02/2015
TVC001	Celcom RM50 Reload Coupon	Cash Voucher	–		
TVC006	McDonald's RM10 x 5 Voucher	Cash Voucher	–		
TVC002	Digi RM 50 Reload Coupon	Cash Voucher	–		
TVC008	Parkson RM50 Voucher	Cash Voucher	–		
TVC004	KFC/PizzaHut/Ayamas RM10x5 Cash Voucher	Cash Voucher	Physical Item	01/05/2015	31/05/2015
TVC007	Metrojaya RM50 Voucher	Cash Voucher	Cash Rewards	01/04/2015	31/05/2015
TVC011	Tesco RM 50 Voucher	Cash Voucher	–		
ABC1234	Subway	Cash Voucher	Instant redemption	01/02/2015	30/09/2015
TVC003	Haagen-Dazs RM 10 x 5 Voucher	Cash Voucher	Physical Item	01/04/2015	27/04/2015
TVC009	POPULAR RM50 Voucher	Cash Voucher	–		

Redemption Product List

Edit Redemption Product

Redemption Category *

Home & Living

Product Code *

201423

Start Date *

Description *

40" Full HD LCD TV, Dynamic contrast ratio of 50,000:1, 8-bit signal processing for smooth picture, 1080/24P signal input for film frames just like in theatres, 10W x 2, Bass Enhancer, OPC, USB input.

Sorting *

- Please Select -

Available

☒

Product type *

- Please Select -

Product Name *

Sharp AQUOS 40" Full HD LCD with USB

End Date *

Product Information

Product Image

Product Image

Choose File

No file chosen


Remove


Thumbnail

Choose File

No file chosen

Remove





Redemption Product Setup

Redemption Cart

Member

Card Number *

xxxx-xxxx-xxxx-1241

Member Name

VINCENT TAN - 1096783

IC No

780204-14-6053

Master Account Id

1

Master Account Name


test

Select user

Redeem Information

Total Points Balance	Total Points Redeem
2,173,421	1,222

Select Product



Name: MAS Aimiles 5000 Points

Redeem: MAS5000

Code:

Delivery Mode: Credit to account

Quantity

1

name

PartnerId

email

Remove

Add Member Redemption

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2.2.4 Merchant Management

The Merchant Management module manages the merchants for joining the loyalty management purposes. The merchant list can be updated in real time via this module to provide members with the most current merchant listings and the merchant program information.

The features include:

- **Merchant Maintenance** – Administrator is able to create unlimited number of merchants, categorize & manage profile and business rules for merchants.
- **Featured Merchants** – Featured merchants are promoted via the following options:
 1. Featured on homepage: place the current partner as a featured partner on your homepage.
 2. Featured on category page: place the current partner as a featured partner on the category pages it belongs.
 3. Best merchants: To tag the merchant as a best merchant.
 4. New joiners: To tag the merchant as a new merchant.
- **Merchant Promotion** - The system support promotion of offers by merchant.
- **Merchant Point Funding** - The system supports point allocation to participating merchants for joint-promotion activities.
- **Merchant Search** - User is able to find a merchant by title, description or the contents of a custom field.
- **Merchant Portal** – Merchants are able to access their own dedicated merchant site to update their profile, create new promotions / offers and create e-Voucher to boost their promotional campaigns.

With complete and correct partner information, your organization will eventually achieve a significant reduction in costs and an improvement of your business activities on account of the following factors:

- Merchants are promoted more quickly
- More efficiency in marketing planning
- Reduced costs for creating and maintaining merchant information
- More cost-effective promotional activities by the bank as point funding can also be allocated to participating merchants

Merchant Management



2.2.5 Partner Point Exchange

The Partner Point Exchange module allows program operators to perform point exchange with 3rd party loyalty program operators (e.g. Bcard, PLUSMiles, etc).

The features available in the Partner Point exchange are:

- Setup point exchange – conversion rate and validity
- Data file integration with 3rd party operator for point conversion (two-ways)
- Reconciliation Report to track conversion point activity
- Customers can perform point conversion request from Customer Portal

Add Partner Exchange Rate

Partner Exchange *	MAS Enrich ▼
Effective Date *	<input type="text"/>
Own Points *	<input type="text"/>
Partner Points *	<input type="text"/>
Cost to Partner *	<input type="text"/>
Cost to me *	<input type="text"/>
Expiry Date of Points Incoming (days) *	<input type="text"/>
Expiry Date of Points Outgoing (days) *	<input type="text"/>

2.2.6 Card Management

For Card-Based loyalty programs, members will be issued with a Card for the e-Wallet program. This card will function as an e-wallet as well as identification card for loyalty point collection.

When a member make use the cards at participating merchant locations:

1. The sales transaction will be recorded at the merchant POS system
2. Data will be sent back to the POS backend. Backend system will send batch data to Loyalty System
3. Loyalty System will calculate loyalty points based on the business rules.

The Card Management module includes

- Replacement Card for Card Lost/Stolen scenario
- Validation of card issued against Card Inventory

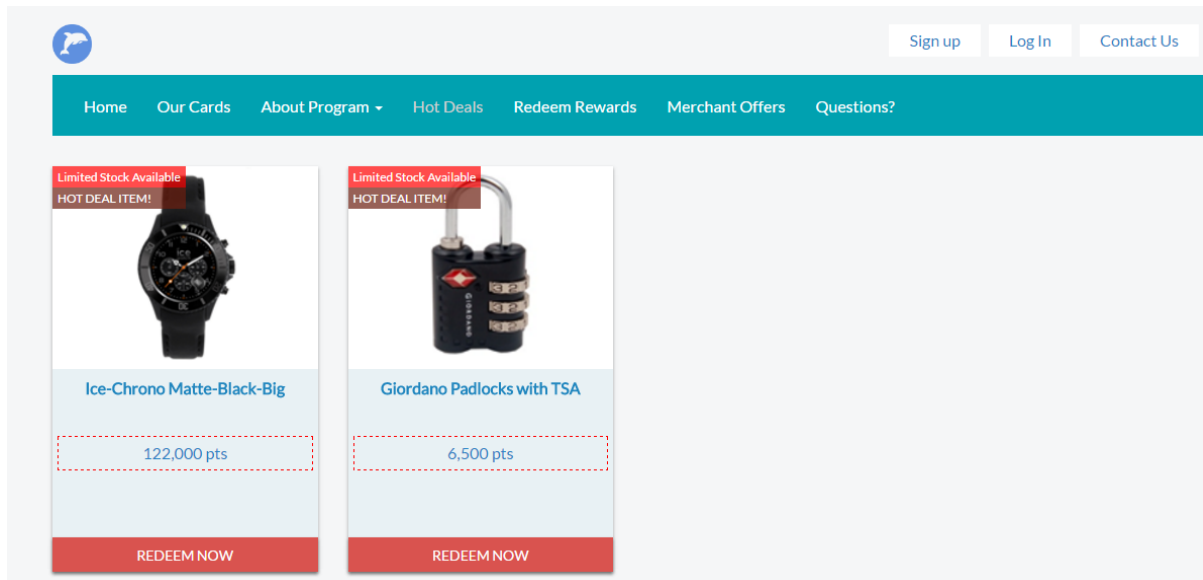
2.2.7 Redemption Fulfillment

The Redemption Fulfillment module allows redemption partners / logistics personnel to update the status of redemption fulfilment activity.

The features available in this module are:

- Users can view redemption request from member (Customer Portal) or staff (Redemption Management module)
- Users can update the status of redemption fulfilment (e.g. In Progress, In Delivery, Delivered)
- Fulfilment / Redemption merchants can update their profile & account information
- Fulfilment / Redemption merchants can submit Delivery Order (DO) and raise Purchase Order (PO) from this module. PO is raised to bank to facilitate payment upon delivery of redemption item
- Online tracking page to show the list of unfulfilled Redemption items and date that redemption order was made.

2.3 Customer Portal



Sample Customer Portal

2.3.1 Registration

The Loyalty System allows users to perform registration from the Customer Portal:

- **Self-Registration** – User can perform registration from the customer portal by providing relevant information.
- **Registration Business Rules** – System can be customized with business rules pertaining to self-registration (e.g. mandatory fields for registration and integration with backend for registration)
- **Integration with backend** – Customization/configuration to integrate with backend system to perform any validation rules (if required).

Member Self- Registration is implemented using double opt-in approach. Members will receive an activation e-mail which they need to click to confirm and activate their access. This will ensure client collects valid e-mail for future communications process.

A screenshot of a registration page. On the left, there's a sidebar with links: Login, First Time registration (highlighted), Forgot Password, and How To Sign Up. The main content area has a 'REGISTER NOW' header. Below the header, there's a form with the following fields: Verification Type (a dropdown menu with '-- Select Type --'), Reference No / ID (a text input field), Mobile Phone No. (a text input field), and a CAPTCHA image showing the text 'W4W3Wes9'. Below the CAPTCHA, there's a text input field for the security code, with a label 'For security, please enter the code displayed in the box.' and a 'Please enter a value' error message. At the bottom of the form is an 'OK' button.

Sample Registration Page

2.3.2 My Account

Members are able to view their Loyalty Account after logging in to the portal. Users are able to access the following information from the My Account Page:

- **Personal Information** – Personal Profile and demographics information (e.g. Name, Account Type, Age Group, Profession etc).
- **Contact Information** – Contact Information (address, phone, mobile, etc) and the contact preference. User can set the permission for contacting them via email / sms.
- **Reward Summary** – View the point / reward history and current balance.
- **Transaction history** - Listing of online redemption transactions performed for last 6 months.

2.3.3 Self-Service Password Reset

Members who forgot their password to access the portal can perform a self-service password reset. By activating this function, system will automatically reset their password and send the new password to their e-mails. With this feature, the client can save significant amount of helpdesk cost required to support this common issue.

2.3.4 E-Statement

The Loyalty Customer Portal allows customers to view the e-Statement for their transactions, rebate and point history. Users have the option to generate the statement on the web or have the e-Statement mailed to their preferred e-mail account. Web e-statements are printer friendly to be printed from web itself.

The E-Statement module allows users to view statements up to 6 months back.

Select Month/Year :
MAY
2014
View
Print

Member Code	Serial/Mfg Card Number	Settlement Period	This Month's Usage (RM)
1034648	329434571	May 2014	21.40

Transaction History

Settlement Date	Transaction Date	Usage Amount (RM)
10-May-2014	09-May-2014 23:02 PM	3.00
09-May-2014	09-May-2014 08:03 AM	2.40
09-May-2014	08-May-2014 21:58 PM	3.00
09-May-2014	08-May-2014 17:02 PM	1.00
08-May-2014	08-May-2014 07:51 AM	2.40
08-May-2014	07-May-2014 17:52 PM	1.00
08-May-2014	07-May-2014 21:47 PM	3.00
07-May-2014	06-May-2014 14:31 PM	1.10
06-May-2014	06-May-2014 13:36 PM	2.40
03-May-2014	02-May-2014 11:02 AM	1.10

1 2

Rebate History

No Record Found

Point History

Transaction Date	Points Collected	Remarks
08-May-2014 11:34 AM	55	Reward for month April 2014

Sample E-Statement Page

2.3.5 Redemption

Members are able to perform redemption from the customer portal. The features that are available in the Portal Redemption module are:-

- E-Catalogue of Redemption products
- Perform Redemption using
 - Point Only
 - Fast Track – Point + Cash
 - Instalment Plan – Point + Instalment
- Members can also opt for Cashback option; where loyalty points are converted to cash which is debited into their account
- Integrated with payment gateway to perform “cash” payment
- Tracking of redemption performed – user can check the status of the redemption item; e.g. whether it is being processed, in delivery, etc. Status updates from the Fulfilment House module will be updated to the customers in redemption tracking.

2.3.6 Partner Point Exchange

Members are able to trigger exchange of operator points to other affiliate/partner points. User needs to register this transaction into the portal and the point exchange will be triggered in the daily processing. The point exchange in portal allows customers to:-

- Point Exchange – exchange to authorised 3rd party partner loyalty points
- Point Exchange History – report of historical point exchange transactions.

2.3.7 Content Management System

The Customer Portal is powered by a robust content management system that allows site administrators to create dynamic content and also enable plug-ins with the following features:-

- News management – news can be updated in HTML with images and this is published to the portal immediately. Members can register for e-news function where the news is also e-mailed to member periodically.
- Events management – Configure events to be displayed on portal.
- Announcement management – key announcements can be published into the portal and this can be made available on homepage or RSS feeds
- Poll management – site administrator can maintain surveys/polls to get feedback from customer on preferences or view of current trends.
- Search Function – members can search for content inside the portal using keyword search and this goes across the whole portal
- Links to related website/portal – site links can be configured in system
- Dynamic Page content – Site administrator can create dynamic menus (e.g. About Us, Contact Us, Help, etc) and maintain the menu pages in the CMS

2.4 Mobile Application

The mobile application is designed for program operators to enable them to provide a comprehensive mobile experience for their members. It provides the next generation communication and messaging platform, on iOS and Android platform.

- My Account – provides member account details (profile, point balance, e-Statement)
- Redemption Catalogue – redemption catalogue on mobile with the latest pricing only for members
- Redemption Cart – perform redemption on mobile
- Merchants & Promotion – list of promotions and participating merchants of this program
- E-Voucher – E-Voucher program to entice users to participate in merchants' promotional offers.

2.5 Campaign Management

This module is to do planning, designing and executing marketing campaign that drives success for the marketing initiatives across every channel – online email and traditional.

- **Campaign Program** - This is for you to create marketing campaign detail.
- **Target Audience** - Send campaign detail to target member group. Tool is available for user to group member based on user defined criteria.
- **Scheduler** - Schedule campaign launching date and time.
- **Channel** - Select the right tool for your campaign – email or web or SMS.
- **Campaign Template** - User is able to upload sample campaign template in the form of html and text format. For example: newsletter and survey question.
- **Report** - Automated, built-in response tracking by utilizing existing BI infrastructure.

Key Features:

1. Sending the right messages to the right people by performing segmenting of member list and sending targeted campaigns only to the segmented list.
2. Provides a single interface for developing, optimizing, running, and evaluating all your customer interaction strategies. Scheduled campaigns and event-driven programmes are integrated easily to drive effective targeted interaction strategies for each customer.
3. Commonly used items such as segments, offers, and templates may be defined once and reused, to help ensure that best practices and business rules are applied consistently to all campaigns.
4. Automated, built-in response tracking provides you with the flexibility to measure the performance and effectiveness of your marketing efforts using real time detailed analysis including performance and profitability measurement that can be utilized in future campaigns to enhance results.

The screenshot displays the 'Edit Campaign' interface within the Campaign Management Module. At the top, there's a search bar labeled 'Campaign' and buttons for 'Cancel' and 'Submit'. The main form is titled 'Update' and contains several input fields: 'Campaign Code' (AllCH2), 'Campaign Name' (All Channel - Vincent, Siti, Felicia), 'Automation Type' (Scheduled), 'Delivery Mode' (All channel), and 'Recipient Type' (Individual). Below these, there's a 'Member' section listing three members with their contact details. A 'Choose' button is present. Further down, there's an 'Active' checkbox which is checked. At the bottom, there are tabs for 'Delivery', 'Schedule', 'API', 'Campaign Runs', and 'Campaign Cost'. The 'Delivery' tab is selected, showing options for 'SMS', 'Email', and 'PUSH'. The 'Send SMS' checkbox is checked, and the 'SMS Content' field contains the text 'This is to test on SMS Camapign'. To the right, there's an 'Available Fields' section with a list of fields: 'First Name', 'Last Name', and 'Id No'.

Screenshot of Campaign Management Module – Edit Campaign

2.6 Service Management

With our Service Management solution, your customer will enjoy timely and better informed responses, and not just from their usual account / relationship managers but from all points of interaction with your organisation.

The customer will experience a level of service of equally high standard whether he chooses to communicate with you in person, by phone or via internet. You, in turn, will be able to keep the customer better informed with relevant product information and company news as well as maximising the opportunities to develop your business relationship.

Our Service Management system is a flexible, integrated suite of business applications that supports many processes within your organisation. It can be deployed in a modular fashion to address any area of service level management.

The following are all the main features and functions for the Service Management module:

- **Multi-channel communication.** All users can access this using email, web and live chat.
- **Work with well-defined and easy-to-navigate 100% web architecture**

Administration is done entirely on the web with straightforward, easy-to-use screens, including web-based forms and pull down menus.

Edit Request

Card Number * :xxxx-xxxx-xxxx-2007

Name: HAREINDRAN RAJAGOPAL

IC No: 760928107003

Mobile No: 60122881515

Email: example@domain.com

Ticket Number: DY6533

Estimated Close Date: 02/05/2015

Date Created: 27/04/2015

Close Date:

Priority: High

Status: Open

Request type: Complaints

Title: Unable to redeem

Description: Not able to redeem

Attachment:

[Search knowledgebase](#) [Search history](#)

Resolution: provided assistance on how to redeem

- **Easier work process and fast access to information they need**
- **Quick solutions** - Get full access to the knowledge base and import the relevant solution right into service request. Generate new knowledge from resolved service requests in one easy step.
- **Work from email** - Receive email notifications and reminders, update service requests from email.

- **Automatically create Service Request from email.** Messages sent to your support account are processed and registered as service request, including auto-population of contact information, file attachments, and auto-notification of the right people.
- **Agents and customers can have email conversations automatically tracked in the correct service request.**
- Agents can close and update issues via email for quicker resolutions.
- Send automatic email alerts to instantly notify all users involved with an issue. Notifications can be sent to traditional email readers. Users can click a link in the email to go right to the details of the service request.
- **Send mass emails.** Schedule and distribute mass email campaigns such as maintenance schedule to your customer contacts.
 - **Manage multiple workflow** for different functions, products, groups and locations (such as Regular Enquiry & Premier Enquiry).
 - **Business rules and escalations.** Configurable business rules & escalations to support your organization's unique environment. Create rules based on customizable criteria to automatically assign and update service request, and notify the right users with the business rules wizard.
 - **Assignment teams.** Organize agents into teams for assignment purposes, such as "Complaint", "Enquiry", "Feedback", etc.
- **Facilitate service level agreements and monitor performance**
 - **Service levels** based on the complaint, enquiry or feedback type, or based on commercial customers, organization customers, or user
 - **Define resolution time and associated escalation rules** for each service level.
 - **Automatically generate due dates** and times for customers' service request, based on the resolution time and the organization's work schedule.
 - **Report on service level metrics**, including the percentage and number of service requests that met or exceeded the resolution time for a particular time period.
- **Comprehensive knowledge base**
 - **Build a support knowledge repository.** Create a knowledge base of solutions, questions and answers, and procedures. Make solutions from scratch or from resolved service requests.
 - **Separate technical and self-service solutions** for agent and customer access.
 - **Establish a knowledge approval process.** Managers can review, edit, and approve new solutions before they're added to the

3 Solution Benefits

The Loyalty system integrates with the existing backend systems to enable you to:

- Reward and/or track member purchases.
- Capture member transactions and details from all sales channels and across all participating outlet.
- Run multiple schemes across sales channels simultaneously.
- Use various loyalty technologies -loyalty cards with e-purse capabilities, online points, and vouchers.
- View ALL customer information at every point of contact e.g. POS and website
- Allocate points to each item
- Adjust points allocated to an item dependent on store location, sales channel etc.

The Loyalty system makes customer loyalty transactions simple and convenient, for both the customer and your organisation.

Manage loyalty accounts quickly and easily

The loyalty data can be administered at any point of contact with the member, e.g. POS and website, as all changes are entered directly into the central database. Administrator can also decide what level of loyalty functionality and rights is given to each POS unit.

Integrate loyalty with e-commerce website

The loyalty module integrates with the online shopping module and POS, which provides a complete loyalty system to help program operator optimise customer relationships across all sales channels.

Understand your customers with powerful, flexible data analysis

With integrated reporting and analysis functionality, you can use the system to 'slice and dice' data to suit requirements and access the valuable business information you need. This also includes recently, frequency, monitory (RFM) statistics which can be user defined to generate information on customer groups and identify sales patterns.