

Technology is changing



the way banks do business

Loyalty programs management solution

Requirements

Integrated solution that ...

- Support the implementation of existing Loyalty programs
- Enable development of new programs to reward clients in the use of other banking and non-banking products based on technology-enabled innovations, across all communication channels
- Enable easy integration with core banking, frontend and other 3rd party systems to exchange transactions and update accounts
- Support product bundling, complex relations between partners and clients (tiers, referrals, rewards and allowances sharing, etc.)
- Variety of different units and ways of earning and consuming rewards
- Enable business users to independently configure and customize every aspect of and loyalty programs with minimum need for additional IT development

Flexibility

Different ways of earning & consuming rewards:

Variety of earning rules:

- Based on transactions, events, period, volume, behavior, ...
- Different units (“currencies”)
- Different ways of counting rewards (amounts for cashback, points for consumption or referrals, ...)
- Variety of calculation models including a flat fee, per unit, volume, tiered, overage, and more ...

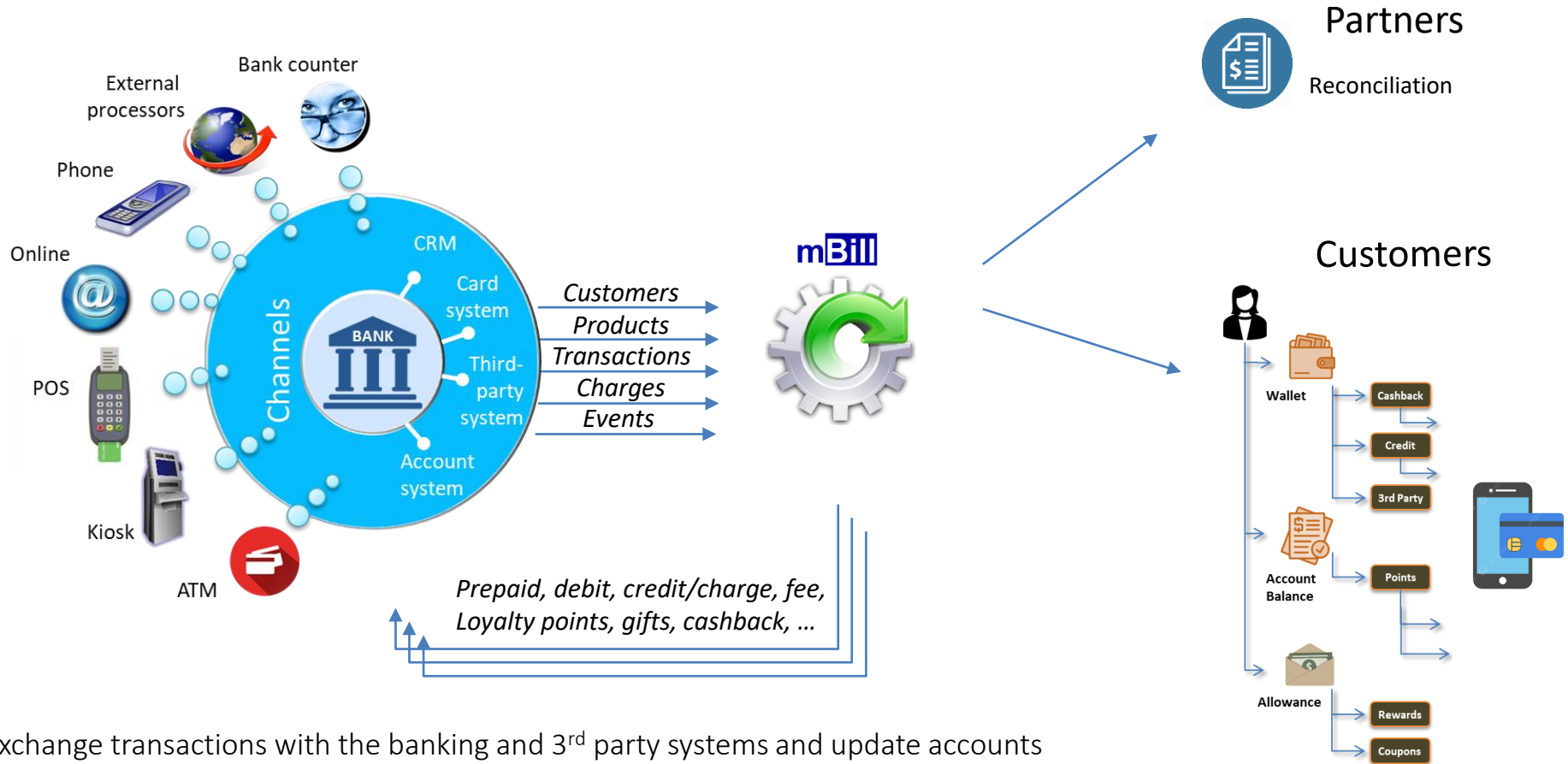
Rewards with immediate (one-off) redemption

- Cashback, direct credit
- 3rd party benefits (partners, merchants, insurances, etc.)
- Revenue and expense modifications

Rewards that need to be consumed within validity period

- Loyalty Points spent (on PoS, mBanking, 3rd party, etc.)
- Coupons and Vouchers
 - Free activations (bank or 3rd party products)
 - Free e-banking transactions
 - Other consumable benefits based on quantity
- Balance rewards (points for VIP lounges or gold status, etc.)

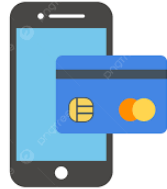
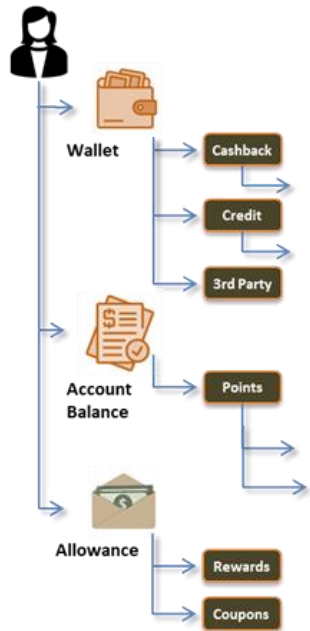
Integrated solution



Exchange transactions with the banking and 3rd party systems and update accounts

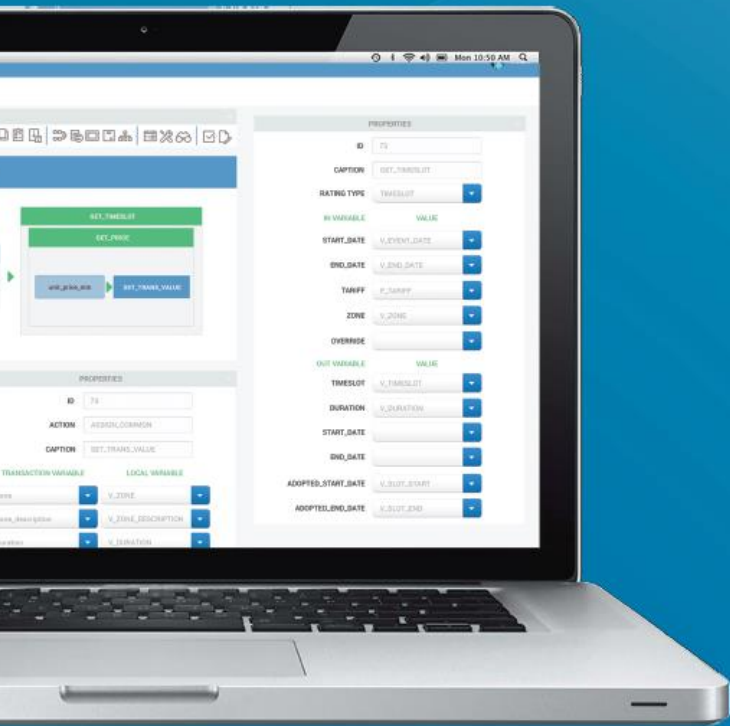
Integrated solution

- ✓ Include digital wallet features into any system and channel with set of documented **API's**:



Each earning or consumption of rewards is recorded and available to the client in e.g. mBanking application

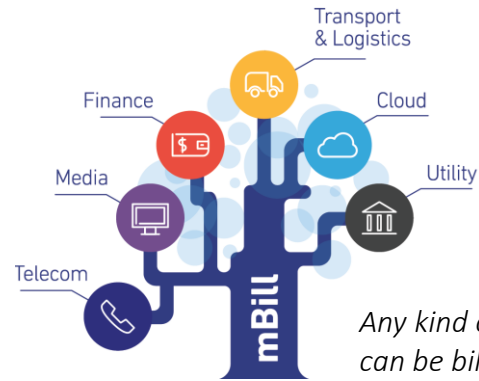
GET	/v1/my/loyalty/products	Returns user products.
Cashback		
POST	/v1/my/loyalty/program	Opt-in to program or opt-out from program.
GET	/v1/my/loyalty/prize-euro	Returns collected prize amount and reserved amount.
POST	/v1/my/loyalty/prize-euro	Reduces collected prize amount.
GET	/v1/my/loyalty/charge-periods	Returns charge periods.
Miles & More		
GET	/v1/my/loyalty/miles	Returns accumulated miles.
Airport lounges		
GET	/v1/my/loyalty/airports	Returns airports price list.
GET	/v1/my/loyalty/airports/entrance-type	Returns entrance types.
insurances		
GET	/v1/my/loyalty/insurances	Returns user insurance policies.
POST	/v1/my/loyalty/insurances/statements	Saves the statement in the bank's system
PUT	/v1/my/loyalty/insurances/statements	Updates the statement in the bank's system



mBill

Dynamic Pricing

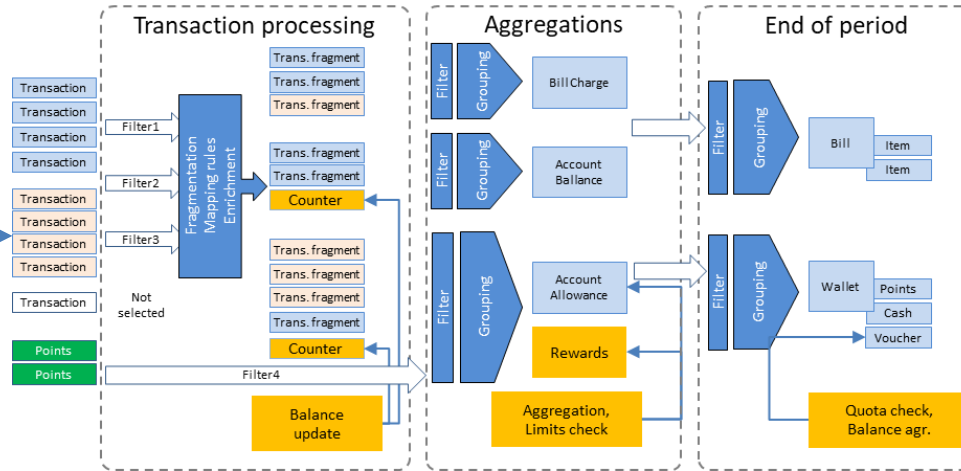
- ✓ Can charge variety of different services in different ways
- ✓ Support for managing complex client & partner relationships
- ✓ Easy to manage:
 - Visual Pricing Plans
 - Powerful Discount, Bonus and Loyalty schemes
 - Bundles and cross-product discount options



*Any kind of service
can be billed*

Highly Optimized Execution

Receives the transactions from multiple sources



End of Cycle

The result of the processing is transformed into invoices, reports, rewards (points, money, vouchers, ..)
Rewards are available for spending.

Real-time, Online

Each transaction immediately calculates counters and balances at the same time and updates the reward balance.

Rewards immediately available for spending

Monthly "recurring" plan

At the end of period aggregation logic is performed (counters are summarized) and update of the final balances is done.

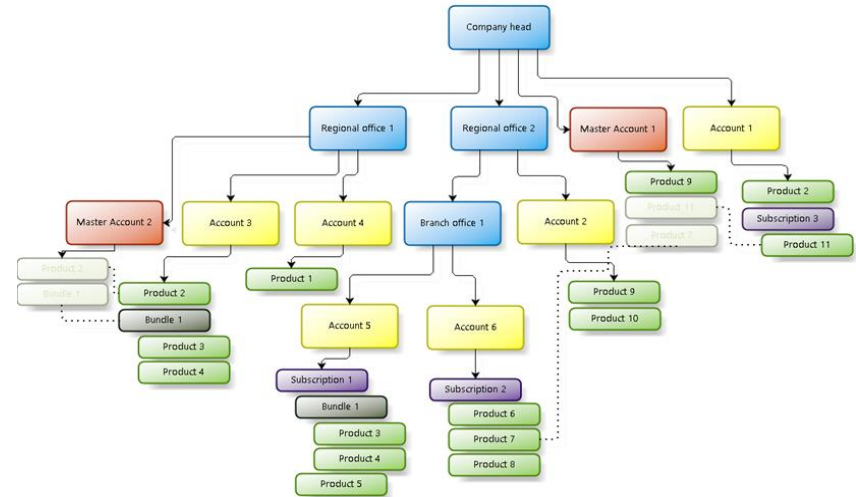
Rewards are available for spending

✓ Transactions, Fragments and Rewards can be transferred between Accounts in every stage of the process

Data Model Flexibility

✓ Integrates customer and service information

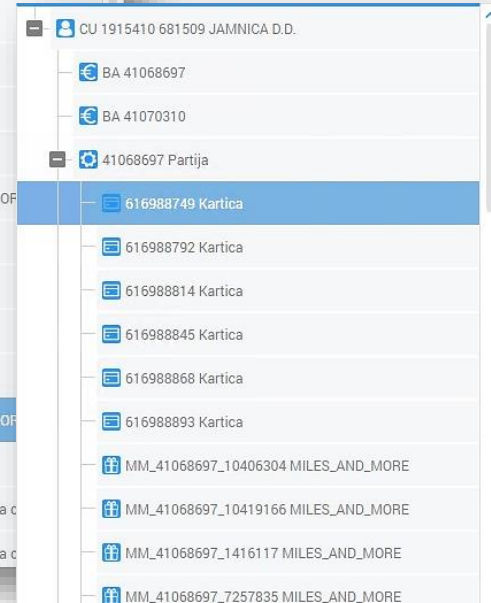
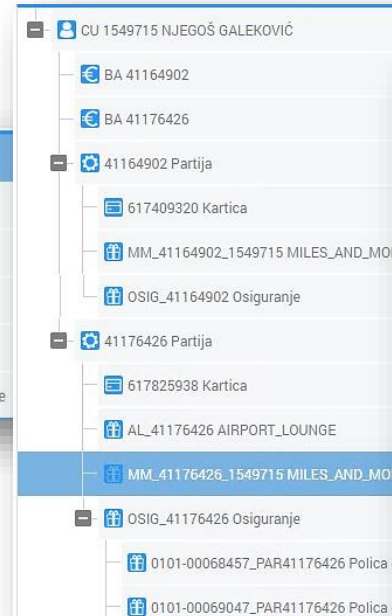
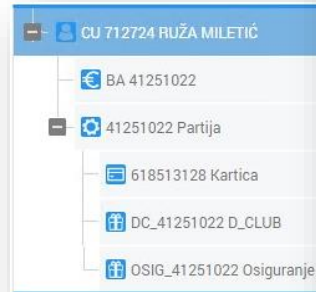
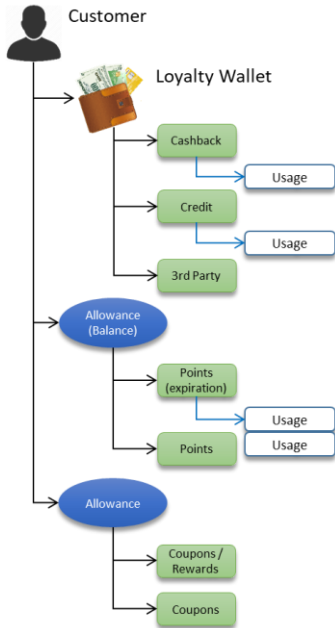
✓ Support for **multiple overlapping hierarchies**



Data Model Flexibility

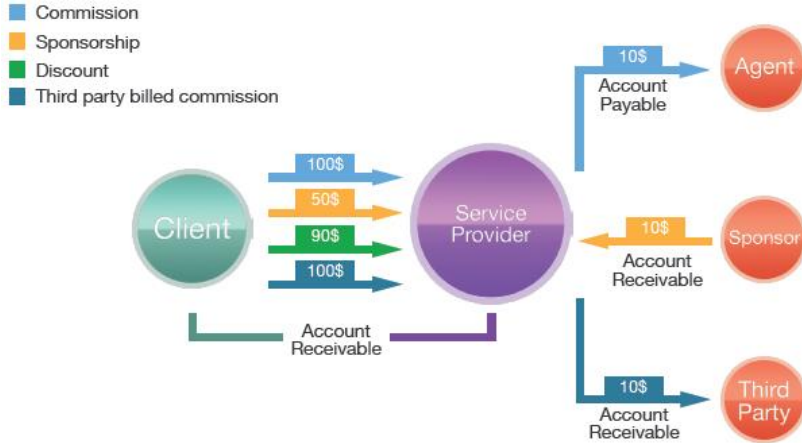
✓ Integrates customer and service information

✓ The most diverse hierarchical structures of different levels are available



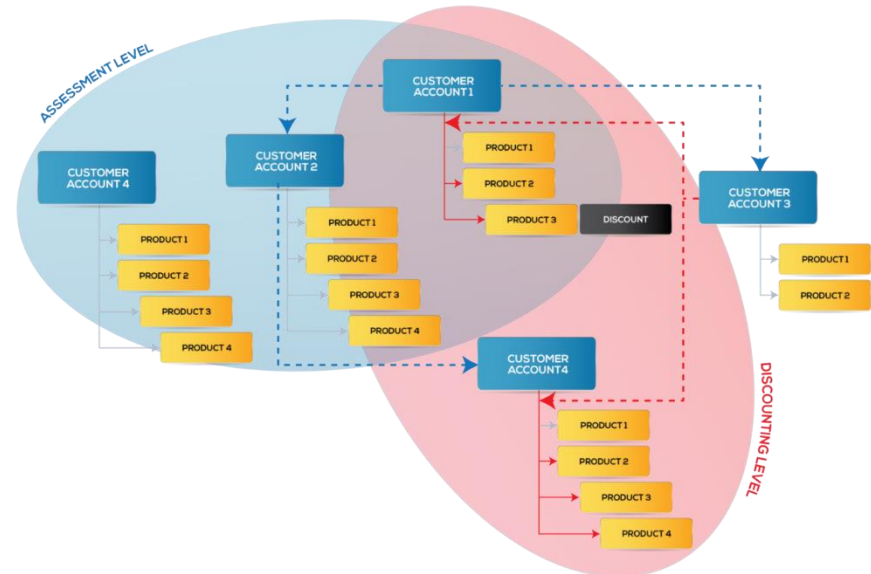
Relationship-based processing

- ✓ Modeling of the complex relations between customers and partners



- ✓ Multiple overlapping hierarchies (Clients can share rewards, Partners can share costs and profit, etc..)

- ✓ Cross Product Calculations



Where one set of products & events determine the bonuses and rewards for another set of products

Flexibility

- ✓ Easy administration of multiple wallets with separate earning rules, various currencies, counters, frequency, timed limits, expiration rules, etc. across customer and product hierarchy

The screenshot displays a user interface for managing loyalty programs. On the left, a hierarchical tree shows the structure of wallets under a customer hierarchy. The main area shows the configuration for a specific wallet, including a list of earning rules (Brojači) and a detailed view of one of those rules (Detalji brojača).

Customer Hierarchy:

- CU 712724 RUŽA M
- CU 1549715 NJEGOŠ GALEKOVIĆ
 - BA 41251022
 - 41251022 Partija
 - 6185131281
 - DC_4125102
 - OSIG_41251
 - BA 41164902
 - 41164902 Partija
 - 617409320 Kartica
 - MM_41164902_1549715 MILES_AND_MORE
 - OSIG_41164902 Osiguranje
 - BA 41176426
 - 41176426 Partija
 - 617825938 Kartica
 - AL_41176426 AIRPORT_LOUNGE
 - MM_41176426_1549715 MILES_AND_MORE
 - OSIG_41176426 Osiguranje
 - 0101-00068457_PAR41176426 Polica osiguranja
 - 0101-00069047_PAR41176426 Polica osiguranja
 - 0101-00070301_PAR41176426 Polica osiguranja
 - 21186109866_PAR41176426 Polica osiguranja

Općenito Kontakt Atributi Tablice **Programi** Identifikatori događaja Popusti Bilješke

Brojači

Bodovi	Naziv popusta	Povezani asset	Originalni asset	Ocekivani	Osiguranje	Ostvareni	
Bodovi	x	x	x	x	x	x	x
Bodovi	MILES_AND_MORE	MM_41176426_1549715	MM_41176426_1549715	0		0	0
Bodovi	AIRPORT_LOUNGE	MM_41176426_1549715	AL_41176426				
Bodovi	Osiguranja	MM_41176426_1549715	OSIG_41176426		0		

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Detalji brojača

VALID_FROM	VALID_TO	VALUE	DISCOUNTED_MNY	COUNTER_NAME	DISCOUNT_NAME	
x	x	x	x	x	x	
15.03.2024 0:00:00	15.04.2024 0:00:00	0		Ostvareni	MILES_AND_MORE	
15.02.2024 0:00:00	15.03.2024 0:00:00		1248	Ostvareni	MILES_AND_MORE	
15.01.2024 0:00:00	15.02.2024 0:00:00		1302	Ostvareni	MILES_AND_MORE	
15.12.2023 0:00:00	15.01.2024 0:00:00		2024	Ostvareni	MILES_AND_MORE	

Easy to Use Interface

The screenshot displays a software interface for managing loyalty components. On the left, a sidebar shows account details for 'CU 1915410 681509 JAMNICA D.D.' with various account numbers and a selected '616988749 Kartica'. The main menu includes 'Općenito', 'Kontakt', 'Atributi', 'Tablice', 'Programi', 'Identifikatori događaja' (highlighted), 'Popusti', 'Bilješke', and 'Brojači'. The 'Identifikatori događaja' section contains a table with columns: 'Detalji', 'TENANT_ID', 'ASSET_ID', 'EVENT_TYPE', 'EVENT_IDENTIFIER', 'PLAN_ID', 'VALID_FROM', 'VALID_TO', 'STATUS', 'CREATE_DATE', and 'CREAT'. Two rows are visible, both with 'PLAN_ID' values of 'Osnovna transakcija' and 'Airport Lounge ulasci'. Below this, the 'Planovi' section shows a table with columns: 'ASSET_ID', 'PLAN_TYPE', 'PLAN_ID', 'FIRST_ACTIVATION_DATE', 'LAST_ACTIVATION_DATE', 'ACTIVATION_COUNT', 'VALID_FROM', 'VALID_TO', and 'PRICE_PLAN'. Three rows are listed, with 'PLAN_ID' values of 2, 1, and 9. A red circle highlights the 'PLAN_ID' column in the 'Planovi' table. At the bottom, there are navigation icons and a '1/1' indicator.

ASSET_ID	PLAN_TYPE	PLAN_ID	FIRST_ACTIVATION_DATE	LAST_ACTIVATION_DATE	ACTIVATION_COUNT	VALID_FROM	VALID_TO	PRICE_PLAN
33806825	Rating	2				01.06.2020 00:00:00		mcaut1000050.LoungeUlasci
33806825	Rating	1				01.06.2020 00:00:00		mcaut1000042.Transakcija
33806825	Activation	9				01.06.2020 00:00:00		mcaut1000052.Aktivacija

- ✓ Configuration of loyalty components - what is counted and how (number, volume, formula, plan)
- ✓ Unlimited number of **different loyalty plans can be used for each service**

Visual loyalty plan builder

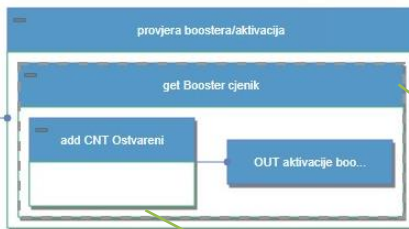
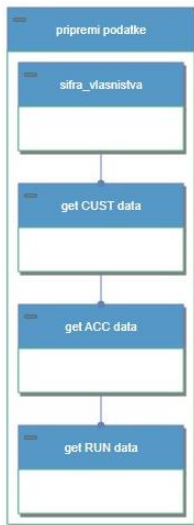
Rich set of configurable rules to fine-tune the product's business behavior based on context

- Ready to use rating components for tariff development (loops, splitters, pricing components, zoning and mapping tables, macros etc.)
- Any data processing scenario is solved through configuration
- Data-driven actions –any external systems can trigger or be triggered from rating engine

The screenshot displays the Automaton Editor interface. At the top, there's a navigation bar with 'MV', 'Processes', 'Admin', and 'Grid' menus, and a user profile 'Arun'. The main workspace is titled 'AUTOMATON EDITOR' and 'EDIT MODE'. It shows a visual workflow for 'PROCEDURE_OPTIMA_PLAN.RATING' with components: 'GET_ZONE', 'GET_FAVORITE', 'GET_TIMESLOT', 'GET_PRICE', 'unit_price_min', and 'SET_TRANS_VALUE'. Below the workflow, there are two 'PROPERTIES' panels. The bottom panel shows configuration for the 'SET_TRANS_VALUE' action, including ID (73), ACTION (ASSIGN_COMMON), CAPTION (SET_TRANS_VALUE), and transaction/variable mappings. The right panel shows configuration for the 'GET_TIMESLOT' rating type, including ID (73), CAPTION (GET_TIMESLOT), RATING TYPE (TIMESLOT), and various date and variable mappings.

Examples

Insurance Program Plan



Properties window for "get Booster cjenik" (ID 1000205). The window shows various configuration options for the event.

In variable	Value
DATUM_AKCIJE_DO	d_ref_date
DATUM_AKCIJE_OD	d_ref_date
PAKET	PAKET
PROGRAM	s_wildcard
TIP_KARTICE	TIP_KARTICE
TIP_OBRADE	s_tip_obrade
VLASNISTVO	n_sifra_vlasnistva

Out variable	Value
BILL_CODE	s_kod
IZNOS	n_iznos
JEDINICA_MJERE	s_jed_mjere
OPIS	s_status
PROGRAM	s_program

Properties window for "spend CNT Ostvareni" (ID 1000228). The window shows configuration options for the event.

In variable	Value
COUNTER_NAME	"Ostvareni"
DISCOUNT_NAME	PROGRAM
EVENT_DATE	d_on_date
VALUE	n_amount

Methods of reward earning and consumption (spending)

Defines transactions (events), parameters, attributes, calculations logic

Example

D Club Plan

Properties

ID 1000173

Caption: MCC black lista

Event date: UDR\$record_date

Domain: GLOBAL

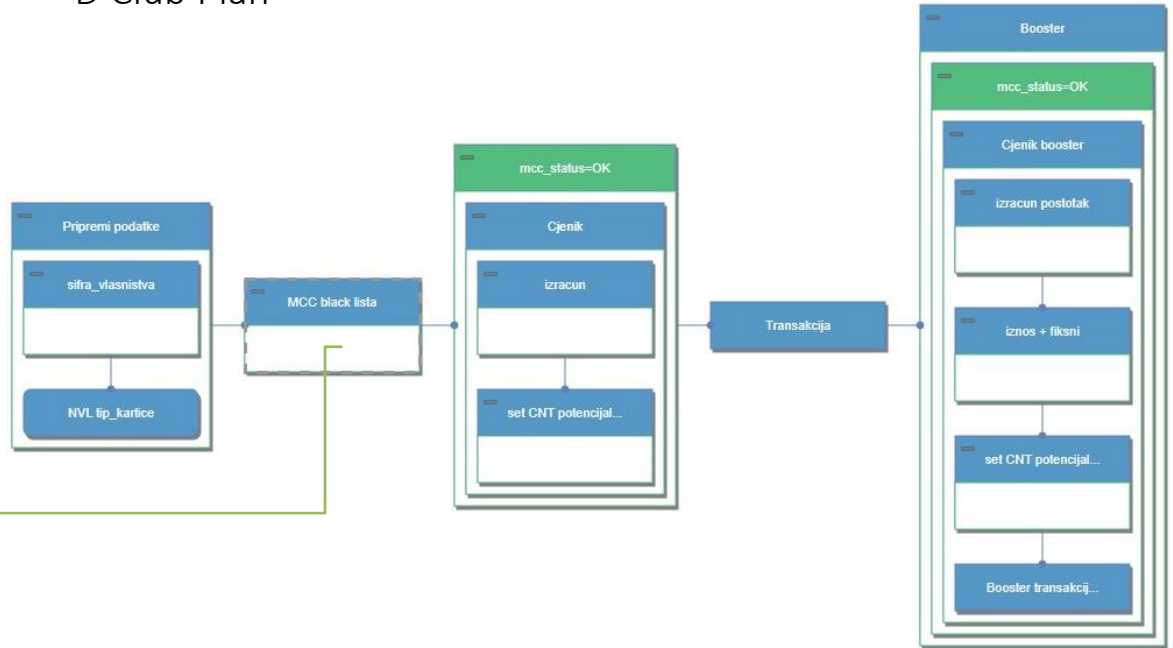
Return: FIRST

When no data found: OK

Rating type: MCC black lista

In variable	Value
MCC_KOD	UDR\$card_mcc
PAKET	PAKET
PROGRAM	s_program
TIP_KARTICE	s_tip_kartice
TRANS_CODE	UDR\$transaction_type
VLASNISTVO	n_sifra_vlasnistva

Out variable	Value
OPIS	s_opis_black_list
STATUS	s_mcc_status



Pricing maintenance

All parameters of the parametrization of thresholds and scoring logic, pricing, commissions, rewards, etc. are defined and preserved in one place

Odabir šifarnika: Cjenik
Verzija šifarnika: 01.01.2020
Prikaži sve:

ID	PROGRAM	TIP_KARTICE	VLASNIŠTVO	PAKET	SUDJELUJE	POSTOTAK	IZNOS	JEDINICA_MJERE	MIN_PROMET	CAP_IZNOS	BILL_CODE	TIK_ID	ORDER_PRIORITY	VRJEDI_OD	VRJEDI_DO
27468	AIRPORT_LOUNGE	DC Standardna blue - corporate			besplatan			Lounge				616814393		01.01.2000	
27469	AIRPORT_LOUNGE	DC Standardna blue - business			besplatan			Lounge				616814392		01.01.2000	
27471	ASSIST	DC Exclusive - business			Pomoć na cesti			Asistencija				616814394		01.01.2000	
27472	ASSIST	DC Exclusive - corporate			Pomoć na cesti			Asistencija				616814395		01.01.2000	
27473	ASSIST	DC Exclusive privatna	0		Pomoć na cesti			Asistencija				616814386		01.01.2000	
29861	D_CLUB	Mastercard Debit Gold	0		optiN			Euro							
29862	D_CLUB	Mastercard Debit Gold	0		optiN			Euro							
29863	D_CLUB	Mastercard Debit Gold	0		optiN			Euro						01.03.0024	06.03.2024
5000	MILES_AND_MORE	DC Croatia Airlines privatna	0	DA	XXXXXXXX			M&M milja	150		M0334	616814387	0	01.01.2000	
5001	MILES_AND_MORE	DC Croatia Airlines privatna	1		zavisna	XXXXXXXX		M&M milja	150		M0334	616814387	0	01.01.2000	
5002	MILES_AND_MORE	DC Junior	2		zavisna	XXXXXXXX		M&M milja	150		M0334	616814391	0	01.01.2000	
5003	MILES_AND_MORE	DC CTN - business		DA	XXXXXXXX			M&M milja	150		M0334	616814396	0	01.01.2000	
5004	MILES_AND_MORE	DC CTN - corporate		DA	XXXXXXXX			M&M milja	150		M0334	616814397	0	01.01.2000	
5005	D_CLUB	DC Exclusive - business		DA	XXXXXXXX			Euro	150			616814394		01.01.2000	

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Parameters that sales and marketing will change independently (loyalty scheme parameterization)

Data View & Edit Module - an interactive GRID for price plan parameters configuration

Monitoring & Reporting

- ✓ Standard and interactive (BI) reports/dashboard with data transfer in n-level deep drill-down reporting

The screenshot displays a BI dashboard for 'multi.com'. It features a 'Dnevni izvještaj' (Daily Report) section with a date filter set to 'TCC (Prijava smetnji)'. A red arrow points from this section to a pie chart. The pie chart is titled 'D_CLUB izvještaj ostvarenih nagradnih eura' and shows the distribution of earned reward points across various categories: OTVORENI_ZAHTEVI (blue), HT_PRAVLEN (green), HT_AJZEN (orange), HT_OBIO (red), ISPORUCENO (purple), and VIP_NOK (yellow). Below the pie chart is a search form for 'D_CLUB izvještaj ostvarenih nagradnih eura' with fields for 'Datum od', 'Datum do', and 'OIB', and a 'Pretraži' button. At the bottom, a table displays transaction data with columns for OIB, ime i prezime, PAR_ID, Iznos preostali, Iznos ostvareni, and Iznos potrošeno.

OIB	ime i prezime	PAR_ID	Iznos preostali	Iznos ostvareni	Iznos potrošeno
991040011001	Korisnik_104001001 Test	646410	68	258	190
993040011001	Korisnik_304001001 Test	3646410	38,1	53,5	15,4
991040011001	Korisnik_104001001 Test	636310	68	258	190
123410400100	Korisnik_10400100 Test	6363100	113,25	124,75	11,5
123410400100	Korisnik_10400100 Test	6464100	113,25	124,75	11,5
994040011001	Korisnik_404001001 Test	4646410	18	18	0
992040011001	Korisnik_204001001 Test	2646410	35,7	46,7	11

The system will keep track of every event & transaction-based reward where points are earned when a customer completes a transaction, activate service, shop at partners, etc.

Thank you!



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