

CLIENT CONFIDENTIAL



Client Loyalty Program

CLIENT GUIDE

Version 1.2

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Document History

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1 Loyalty Program

1.1 Overview

The *Premier Loyalty Program* platform allows users to programmatically design a reward program where specific qualifying rules and conditions can be applied to a cardholder's individual transactions.

Upon evaluation of transactions and processing of these "program rules," the platform will automatically apply monetary and/or non-monetary awards to an applicable cardholder's reward account. The platform will provide awards that can be used either:

- Toward a purchase;
- As a direct credit to the cardholder's account; or
- Via a monetary distribution to the cardholder.

The Loyalty platform will be the system of record for loyalty rewards data (i.e. store, track, and manage), including:

- Reward programs configuration data
- Reward programs business rules configuration
- Reward programs associations to cardholder
- Cardholder points data and points bank
- Long term historical reward data
- Long term cardholder category history storage (up to 15 months)

Note: the Skava-portion of the Loyalty Program platform does not include the following interfaces:

- Rewards Website Front End
- Customer Service Representative (CSR) Portal

Skava will provide a communications layer that allows authorized users of a rewards website or CSR portal to look up and view specific cardholder award data, including reward balances, program enrollment, category selection, account changes, etc.

No cardholder sensitive data will be stored on the Skava platform, including but not limited to, card number, Social Security number, Business Tax ID, etc. **Client's** systems will store and maintain all cardholder and transactional data.

1.2 Key Concepts

API – an Application Programming Interface (API) is *“a particular set of rules ('code') and specifications that software programs can follow to communicate with each other. It serves as an interface between different software programs and facilitates their interaction, similar to the way the user interface facilitates interaction between humans and computers.”* See <https://stackoverflow.com/questions/7440379/what-exactly-is-the-meaning-of-an-api>.

Account ID – account number associated with a cardholder’s credit card account.

Award – points, cash, and/or a statement credit earned based on the criteria written for a Program.

Capping – Program Admins can set a minimum and maximum number of points that a cardholder account may be awarded over a period of time.

Category – used as a qualifier to allow cardholders to earn a Program’s rewards or to exclude a cardholder from earning a Program’s rewards.

Data Feed – method by which **Client** and Skava exchange cardholder, transactional, and rewards data. Per <http://whatis.techtarget.com/definition/data-feed>, a data feed is *“an ongoing stream of structured data that provides users with updates of current information from one or more sources.”*

Decision Elements – attributes of a Program used to determine whether a transaction qualifies for a Program and/or its associated rewards.

Distribution Bucket – indicates the type of reward “currency” that can be earned by a cardholder for a Reward Program (i.e. cash, points, and/or statement credits).

Loyalty Program – Skava terminology that is synonymous with Reward Program or Program.

Loyalty Rules UI – the admin tools which allows Program Admins to create specific rules used to qualify transactions for rewards.

Program Admin - **Client** users who write and manage programs (i.e. enter the attributes and rules of **Client’s** Reward Programs into the Loyalty platform).

Program Admin Portal – the admin tool which allows **Client’s** Program Admins to create and manage Reward programs for all rewards strategies.

Category – section within the Portal for creating and configuring Categories associated with a Program.

Distribution Bucket – section within Portal used to create reward distribution types for Programs. *To be developed.*

Enrollment Lookup – section within the Portal used to view all Programs for which an Account Number is enrolled.

Program – section within the Portal used to create a Reward Program.

Programs Lookup – section within the Portal used to search for, clone/copy, edit or delete a previously created active or inactive Program.

Program ID – is an alphanumeric identifier for a Reward Program that must be unique. Also known as the Program Name (**Client**) and Loyalty Group Name (Skava).

Reward Program or Program – an accumulation of conditions that determine whether a cardholder transaction earns awards (i.e. points, cash, and/or statement credit).

Reward Program Rules – conditions within a Program used to determine the qualifying eligibility of an account transaction.

Rule Grouping – Program Admins can structure Program Rules into logical organization buckets (e.g. rules/conditions that focus on forfeiting could be created in a Loyalty Group called Forfeiting Rules).

Transaction – represents a credit card purchase or return. The Skava Loyalty platform uses **Client's** Programs to evaluate whether an individual card transaction qualifies for a reward, which could include points, cash, and/or a statement credit.

4 Loyalty Rules User Interface

4.1 Overview

The **Loyalty Rules** user interface (UI) allows users to write rules, known as **Loyalties**, against which cardholder transactions are evaluated to determine whether they are eligible to earn **Loyalty Program** rewards. Multiple **Loyalties** for the same **Program** should be grouped in a common **Loyalty Group** named for the **Program**.

Each **Loyalty** and **Loyalty Group** is assigned a priority, ranging from 9 (highest) to 0 (lowest). Cardholder transactions are evaluated against **active Loyalty Groups** and **Loyalties** in order of their respective priorities. **Inactive Loyalty Groups** and **Loyalties** are ignored by the Loyalty platform's rules engine.

4.2 Workflow

Here is the standard **Program** and **Loyalties** creation workflow:

- Create a **Program** in the **Program Admin Portal**
- Create a **Loyalty Group** for a new or existing **Program** in the **Loyalty Rules UI**
- Create one or more **Loyalties** within the **Loyalty Group**
- Create **Conditions** and **Actions** for each **Loyalty**
- Activate each **Loyalty** and the associated **Loyalty Group**

4.2.1 Enter the Loyalty Rules UI

After creating a **Program** in the **Program Admin Portal**, the system will automatically display the **Loyalty UI**. Additionally, selecting the “**Loyalty**” tab in the left-panel will navigate the user to the **Loyalty Rules UI**.

The screenshot displays the 'Loyalty Rules User Interface' (UI). On the left, a vertical sidebar contains navigation links: Home, Content, Media Bundles, Themes, Distributions, Users, Workflow, Recommendations, Marketing, Settings, and Loyalty. The 'Loyalty' link is highlighted with a yellow border. The main content area is titled 'Conversion Formula' and contains several input fields: 'System Number' (marked with a red asterisk), 'Agent Number', 'Principle Number', 'Client Number', and 'Product Type'. A 'Save and Continue' button is located below the 'Product Type' field. At the bottom of the page, there is a footer with links for 'Privacy Policy', 'Terms of Service', and 'About', and a small copyright notice: 'Powered by Skava. ©2008 Skava. All rights reserved.'

Within the **Loyalty Rules UI**, users can **View**, **Edit**, or **Delete** an existing **Loyalty Group** or **Create** a new one.

LOYALTY Loyalty Customer Account

Home / Master Catalog

Home Settings

Loyalty Group

Show 10 Per page Search:

S.No	Loyalty Group Name	Priority	Status	
21	SPEND06L	9	Active	View Delete
22	SPEND05R	9	Active	View Delete
23	CONCHECK	7	Active	View Delete
24	ASC07REW	9	Active	View Delete
25	mytest	9	Active	View Delete
26	ASC04REW	9	Active	View Delete
27	SPEND07R	9	Active	View Delete
28	SPEND02L	9	Active	View Delete
29	ASC24REW	9	Active	View Delete
30	ASC43REW	9	Active	View Delete

21 to 30 of 65 loyalty groups

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[Create Loyalty Group](#)

4.2.2 Create a Loyalty Group

Click the “**Create Loyalty Group**” button in the right panel to create a new **Loyalty Group**.

LOYALTY Loyalty Customer Account

Home / Master Catalog

Home Settings

Loyalty Group

Show 10 Per page Search:

S.No	Loyalty Group Name	Priority	Status	
------	--------------------	----------	--------	--

[Create Loyalty Group](#)

LOYALTY Loyalty

Home / Master Catalog / Create loyalty Group

< Back

General

Create Loyalty Group

Group Name

Date

2017/09/26 05:41:38 - 2017/09/26 05:41:38 ?

Status

In-Active

Priority

0

Save

The **Create Loyalty Group** fields include:

- **Group Name** – *Program ID*
- **Date** – active period for the Loyalty Group
- **Status** – *Active, In-Active*
- **Priority** – *9-0*

4.2.3 Create Loyalties

Click the “**Create Loyalty**” button in the right panel to create a new **Loyalty** (Rule) in the newly created **Loyalty Group**.

LOYALTY Loyalty Customer Account

Home / Master Catalog /

< Back

Summary

General

There are no loyalty created yet.

Create Loyalty

General	
Group Name	Date
	2017/10/02 05:41:00-2017/10/31 05:41:00
Status	Priority
Active	9

The screenshot shows the 'Create Loyalty' form in the LOYALTY system. The form is titled 'Create Loyalty' and is located under the 'Loyalty' menu. It includes the following fields:

- Name:** A text input field.
- Description:** A text input field with a placeholder 'Description of Loyalty(500 Characters)'.
- Additional Information (Optional):** A text input field with a placeholder 'Additional Information of Loyalty(500 Characters)'.
- Date:** A date range selector showing '2017/10/02 06:41:00 - 2017/10/31 06:41:00'.
- Status:** A dropdown menu with 'In-Active' selected.
- Event Type:** A dropdown menu with 'RewardProgramAssociationJobEvent' selected.
- Action Type:** A dropdown menu with 'Earn Rewards' selected.
- Priority:** A text input field with '0' entered.

A green 'Save' button is located at the bottom of the form.

The **Create Loyalty** fields include:

- **ID** – auto-assigned by the system
- **Name**
- **Description**
- **Additional Information (Optional)**
- **Date** - active period for the Loyalty (by default, it will equal the active period for the Loyalty Group)
- **Status** – *Active, In-Active*
- **Event Type**
 - **Batch Reward Update Feed** – used for enrolling/de-enrolling users from programs, directly adding/removing transactions, and canceling user redemptions
 - **Customer Association Feed** – used for updating cardholder information
 - **Monetary Feed Event** – used for evaluating transactions against exclusionary rules, updating user details and points award to cardholder
 - **New Account Feed** – used for creating new users and updating existing users
 - **Reward Program Association Job Event** – used for auto-enrolling new or existing cardholders in Programs

Product Note: Event Type list will change to only either show Monetary Feed or both Monetary Feed and Statement Cycle.

- **Statement Cycle** – used for updating use details, forfeiting users, approving transactions, and generating statement cycle transaction math
- **Unposted Monetary Transaction** – used for canceling transactions
- **Action Type** – *Earn Rewards*
- **Priority** – *9 through 0*

The screenshot shows a web application interface for a Loyalty program. The top navigation bar is dark blue with the word 'LOYALTY' in white. Below it, a breadcrumb trail reads 'Home / Master Catalog / ForfeitPointsImmediatelyRule'. A left sidebar contains a menu with options: '< Back', 'Summary', 'General', 'Conditions', and 'Actions'. The main content area is titled 'ForfeitPointsImmediatelyRule' and is divided into three sections: 'General', 'Conditions', and 'Actions'. Each section has an 'Edit' button in the top right corner.

General Section:

Name ForfeitPointsImmediatelyRule	Description ForfeitPointsImmediatelyRule
Additional Information	Date 2017/10/02 05:41:00-2017/10/31 05:41:00
Status Inactive	Event Type Statement Cycle
Action Type Earn Rewards	Priority 9

Conditions Section:

Conditions

There are no Conditions specified yet.

Stop Further Processing

Never

Actions Section:

Actions

There are no Actions created yet.

4.2.4 Create Loyalty Conditions

Users can create **Conditions** (program rules) within a **Loyalty** to qualify transactions for and/or disqualify transactions from earning rewards and to control whether the platform is to continue processing other **Loyalties**. To add **Conditions**:

- Click the **Edit** button for **Conditions** to add Loyalty conditions.
- Add one or more **Conditions**
- Click the **"Generate Condition"** button
- Choose a **"Stop Further Processing"** option (default is Never)
- Click the **"Save"** button to create the **Loyalty Condition**.

LOYALTY

Loyalty

[Home](#) / [Master Catalog](#) / [ForfeitPointsImmediatelyRule](#) / [Conditions](#)

[< Back](#)
[Summary](#)
[General](#)
[Conditions](#)
[Actions](#)

Edit Loyalty

Conditions (Optional)

☐ NOT
 ☐ AND
 ☐ OR

customEvent_event.zipCode = 94401

Stop Further Processing

☒ Never
☐ Always
☐ If Condition matches
☐ If stop condition matches

LOYALTY

Loyalty

[Home](#) / [Master Catalog](#) / [ForfeitPointsImmediatelyRule](#)

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[Summary](#)
[General](#)
[Conditions](#)
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ForfeitPointsImmediatelyRule

General

Edit

Name	ForfeitPointsImmediatelyRule	Description	ForfeitPointsImmediatelyRule
Additional Information		Date	2017/10/02 05:41:00-2017/10/31 05:41:00
Status	Inactive	Event Type	Statement Cycle
Action Type	Earn Rewards	Priority	9

Conditions

Edit

Conditions

customEvent_event.state = 'CA'

Stop Further Processing

If Condition Matches

Actions

Edit

There are no Actions created yet.

4.2.5 Create Loyalty Actions

Users can create **Actions** within a **Loyalty** to be performed if or when a **Condition** has or has not been met. To add **Actions**:

- Click the **Edit** button for **Actions** to add a **Loyalty Action**.
- Select an **Offer Type**
 - CreateUser
 - EnrollProgram
 - UnEnrollProgram
 - UpdateUser
 - CategoryChange
 - CreateTransaction
 - CancelTransaction
 - CancelRedemption
 - ForfeitPointsAfterXDays
 - ForfeitPointsImmediately
 - NoReward
 - AddPoints
 - ReducePoints
 - ApprovePoints
 - AddProgramPoints
 - CreateBonusPoints
 - CycleEndTransactions
 - ApproveUserTransaction
- Enter an **"Action Name"**
- Choose whether to **"Update User If Present"** – Yes, No
- Click the **"Create Action"** button to create the **Action**
- Click the **"Save"** button to save the **Loyalty Condition**.

Product Note: Will request that the team change "Offer Type" to "Action Type."

The screenshot shows the 'Edit Loyalty' interface. On the left is a sidebar with navigation links: Home, Master Catalog, ForfeitPointsImmediatelyRule, Actions, Summary, General, Conditions, and Actions. The main content area is titled 'Edit Loyalty'. It contains a form with the following fields: 'Event Type' (set to 'CreateUser'), 'Statement Cycle', 'Offer Type' (set to 'CreateUser'), and 'Action Name'. Below these is a section for 'Update User If Present' with a dropdown set to 'Yes' and a 'Create Action' button. At the bottom, there is a 'Save' button and a table with two columns: 'ForfeitPointsImmediatelyRule' and 'ForfeitPointsImmediately'.

4.2.6 Activate Loyalties and Loyalty Group

Once the **Conditions** and **Actions** have been set for a **Loyalty**, change the **Status** for **Loyalties** and **Loyalty Groups** to **“Active”**. Transactions will only be evaluated against **Active Loyalty Groups** and **Loyalties**. Inactive **Loyalty Groups** and **Loyalties** are ignored.

ForfeitPointsImmediatelyRule

General [Edit]

Name	Description
ForfeitPointsImmediatelyRule	ForfeitPointsImmediatelyRule
Additional Information	Date
	2017/10/02 05:41:00-2017/10/31 05:41:00
Status	Event Type
Active	Statement Cycle
Action Type	Priority
Earn Rewards	9

Conditions [Edit]

Conditions

customEvent_Event.state = 'CA'

Stop Further Processing

If Condition Matches

Actions [Edit]

ForfeitPointsImmediatelyRule ForfeitPointsImmediately

Product Note: Changing to Active may not mean automatically “active” in production without approval. This change is TBD during the SYF phase.

LOYALTY [Loyalty] Customer Account

Home / Master Catalog /

< Back

Summary

General

Show 10 Per page Search:

S.No	Loyalty Name	Priority	Status	
1	ForfeitPointsImmediatelyRule	9	Active	[View] [Delete]

1 to 1 of 1 loyalty [Previous] 1 [Next]

General [Edit]

Group Name	Date
	2017/10/02 05:41:00-2017/10/31 05:41:00
Status	Priority
Active	9

[Create Loyalty]

The newly created **Loyalty Group** will appear in the list on the home page of the **Loyalty Rules UI**.

LOYALTY

Loyalty

Customer Account

Home / Master Catalog

Home

Settings

Loyalty Group

Show 10 Per page

Search:

S.No	Loyalty Group Name	Priority	Status	
1		9	Active	View Delete
2	test3	0	Inactive	View Delete
3	Test	9	Active	View Delete
4	spend n get	0	Inactive	View Delete
5	test-mp	0	Inactive	View Delete
6	ASC13REW	9	Active	View Delete
7	ASC09REW	9	Active	View Delete
8	ASC27REW	9	Active	View Delete
9	SPEND04L	9	Active	View Delete
10	ASC12REW	9	Active	View Delete

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[Create Loyalty Group](#)