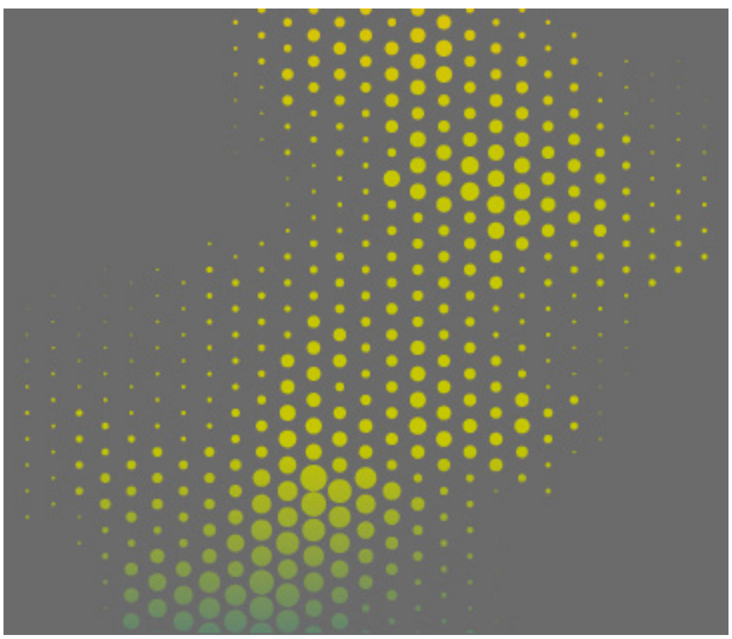
CLIENT CONFIDENTIAL



Client Loyalty Program

CLIENT GUIDE

Version 1.2

October 25, 2017

Important Confidentiality Notice

Document History

Ver.	Approved (dd/mm/yyyy)	Document Changes	Drafted By	Approved/Reviewed By
1.0	27/09/2017	Initial document	Pamela L. Kelly	Marvin Pyles
1.1	05/10/2017	Changes after client review of version 1.0 draft.	Marvin Pyles	
1.2	25/10/17	Final draft with updated screenshots	Pamela L. Kelly	Marvin Pyles

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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.

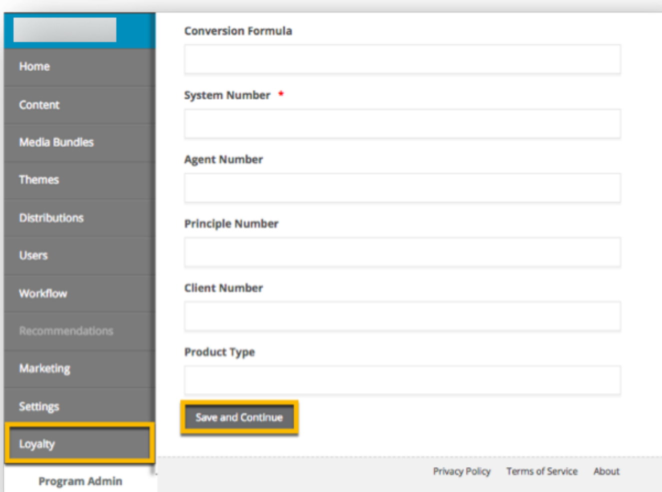
4.2 Workflow

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

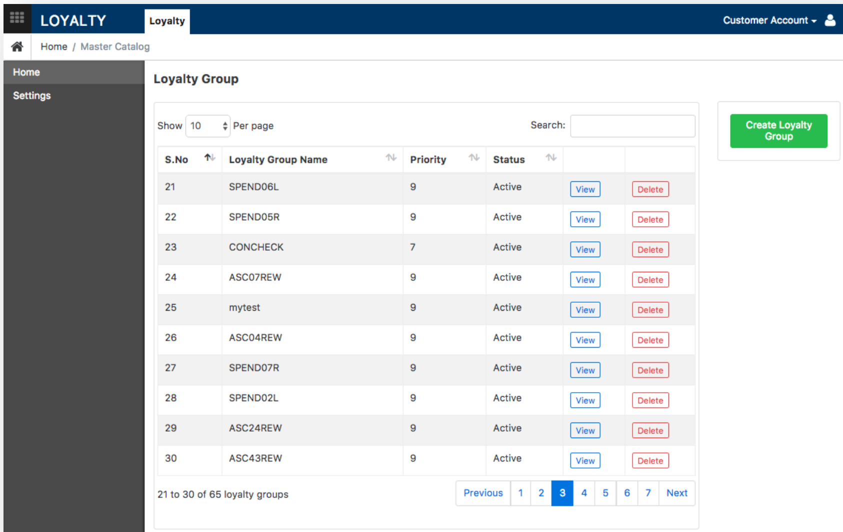
- Create a **Program** in the **Program Admin Portal**
- Create a **Loyalty Group** for a new or existing **Program** in the **Loyalty Rules UI**
- Create one or more **Loyalties** within the **Loyalty Group**
- Create **Conditions** and **Actions** for each **Loyalty**
- Activate each **Loyalty** and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

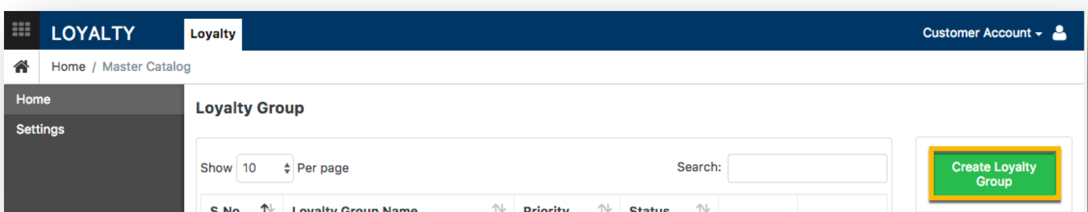


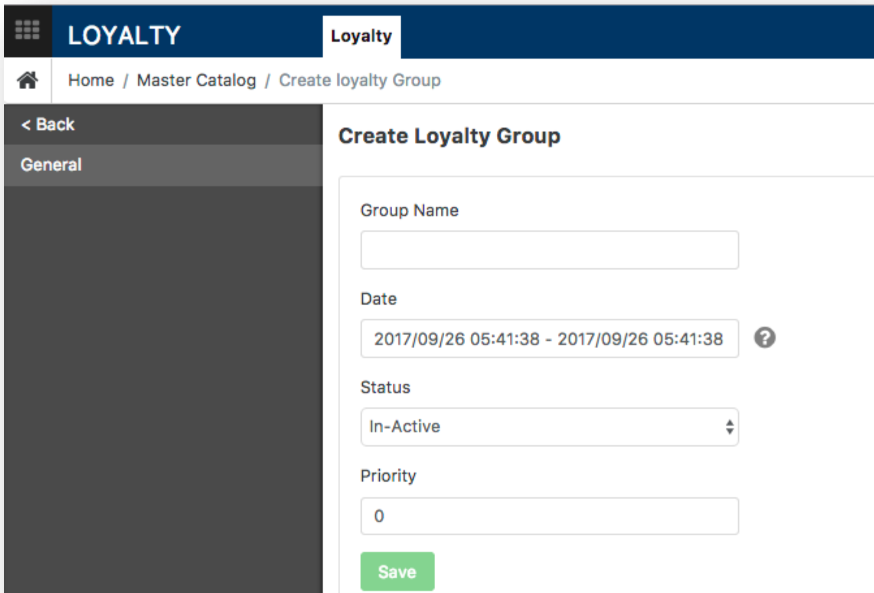
Within the **Loyalty Rules UI**, users can **View**, **Edit,** or **Delete** an existing **Loyalty Group** or **Create** a new one.



4.2.2 Create a Loyalty Group

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



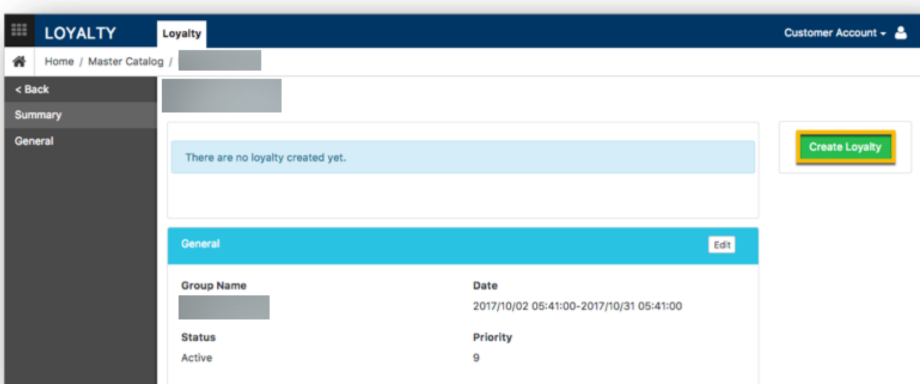


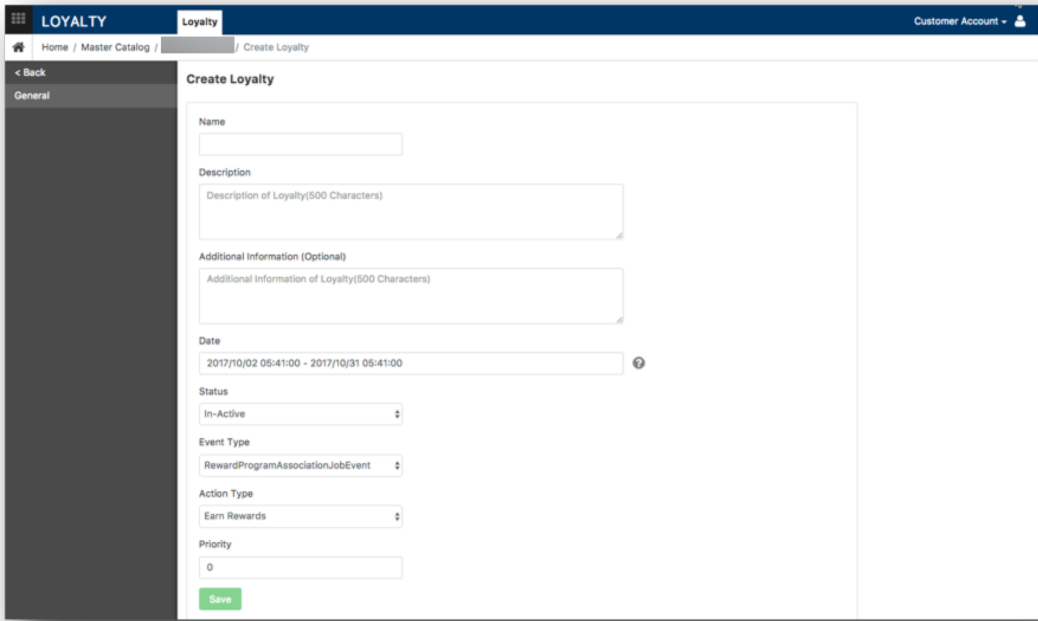
The **Create Loyalty Group** fields include:

- **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**.





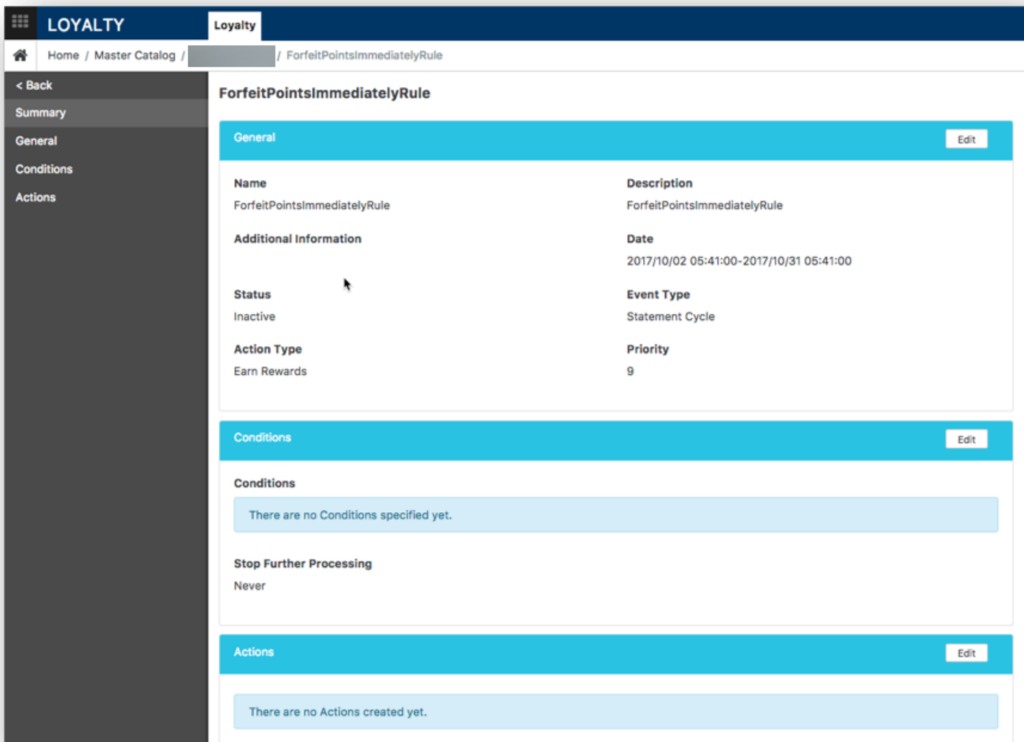
The **Create Loyalty** fields include:

- **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

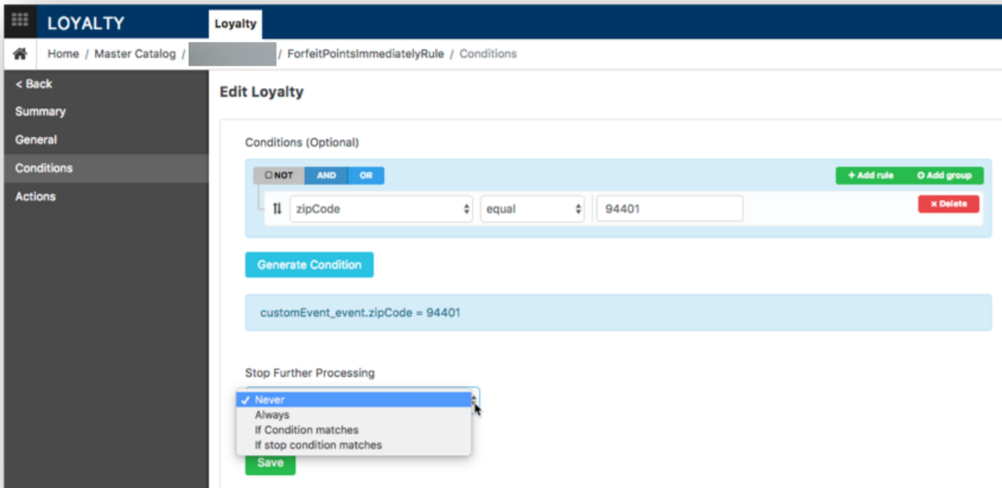
- **Action Type** – *Earn Rewards*
- **Priority** – *9 through 0*

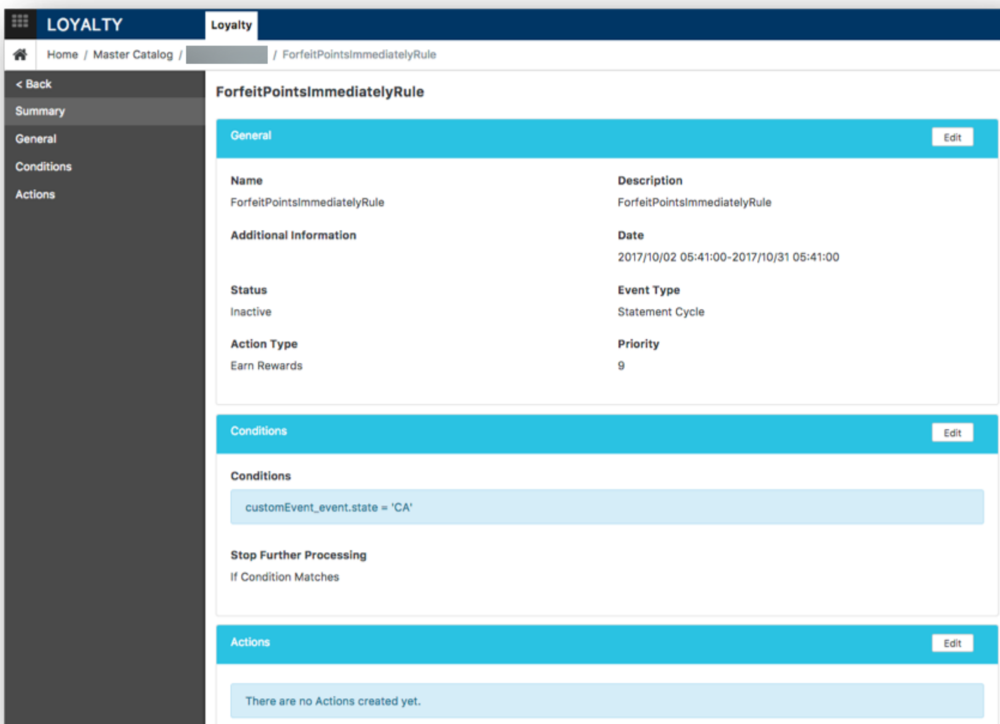


4.2.4 Create Loyalty Conditions

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
+ Add rule
Add group
zipCode
equal
94401
x Delete
Generate Condition
customEvent_event.zipCode = 94401
Stop Further Processing
Never
Always
If Condition matches
If stop condition matches
Save

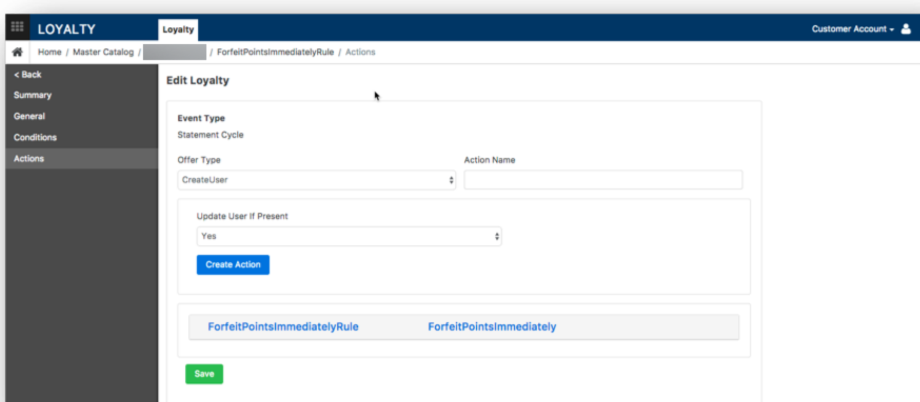

LOYALTY
Loyalty
Home / Master Catalog / / ForfeitPointsImmediatelyRule
< Back
Summary
General
Conditions
Actions
ForfeitPointsImmediatelyRule
General
Edit
Name
ForfeitPointsImmediatelyRule
Description
ForfeitPointsImmediatelyRule
Additional Information
Date
2017/10/02 05:41:00-2017/10/31 05:41:00
Status
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**:

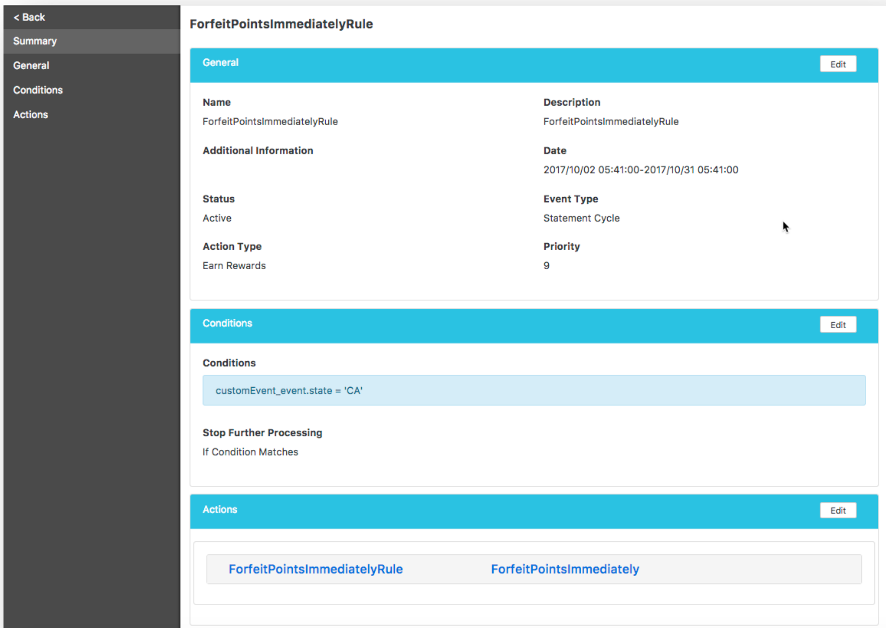
- Click the **Edit** button for **Actions** to add a **Loyalty Action**.
- Select an **Offer Type**
    - CreateUser
    - EnrollProgram
    - UnEnrollProgram
    - UpdateUser
    - CategoryChange
    - CreateTransaction
    - CancelTransaction
    - CancelRedemption
    - ForfeitPointsAfterXDays
    - 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."

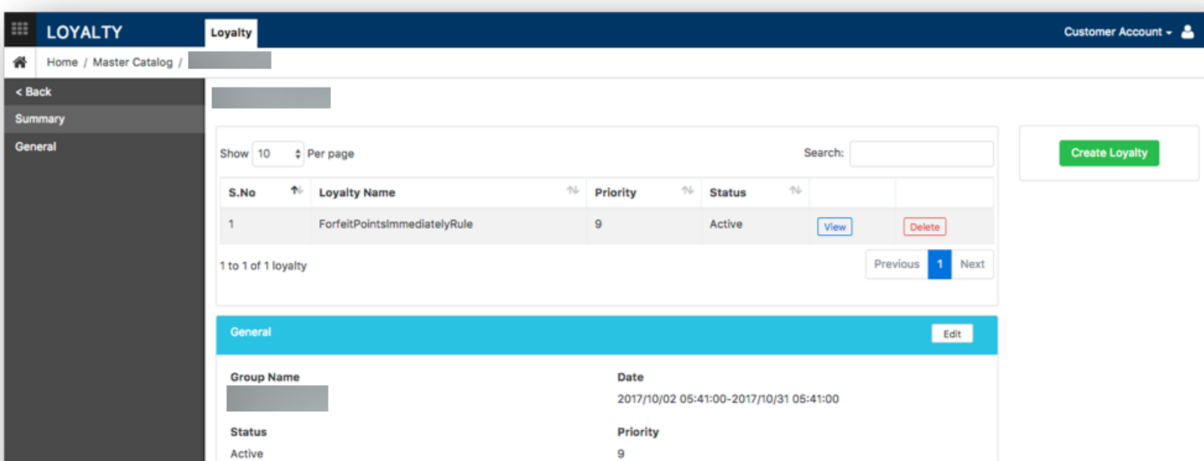


4.2.6 Activate Loyalties and Loyalty Group

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.



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



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