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CREDIT CARD REWARDS, REDEMPTION AND CAMPAIGN MANAGEMENT PLATFORM

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1 Program Vision, Objectives and Expected Outcomes

1.1 Program Vision

The proposed Credit Card Rewards System is envisioned as a comprehensive, scalable and configurable platform to manage the complete lifecycle of credit card rewards, loyalty points, milestone campaigns, merchant-funded loyalty points and redemption programs for the Bank.

The platform will enable the Bank to move beyond a traditional points-based loyalty model and establish a modern credit card engagement ecosystem that rewards customer behaviour, increases card usage, improves portfolio profitability and enhances customer retention.

The Credit Card Rewards System will support regular point accrual, campaign-based rewards, milestone-based benefits, merchant-funded rewarding, redemption management, reversal handling, customer communication, reconciliation, audit controls and MIS reporting through a centralized and secure platform.

The solution will be designed to support multiple card variants, customer segments, merchant categories, transaction types and campaign structures. It will provide the Bank with the flexibility to configure reward rules, manage campaigns, control reward costs, monitor performance and deliver differentiated experiences to customers.

The overall vision is to create a rewards platform that acts as a strategic business enabler for the Bank's credit card portfolio by encouraging activation, spend growth, digital engagement, customer loyalty and merchant partnerships.

1.2 Understanding of the Bank's Business Objectives

The Bank's credit card business requires a rewards ecosystem that can support both standard loyalty operations and advanced campaign-driven engagement. The proposed system is expected to help the Bank achieve the following business objectives:

Business Objective	Description
Increase Credit Card Activation	Encourage newly issued cardholders to activate and start using their credit cards through welcome benefits, first-spend rewards and activation campaigns.
Increase Card Usage Frequency	Drive regular usage of credit cards across online, offline, domestic and international transactions.
Increase Spend Per Active Card	Encourage higher customer spends through milestone campaigns, accelerated rewards and category-based offers.
Improve Customer Retention	Strengthen customer loyalty by offering meaningful rewards, personalized benefits and ongoing engagement programs.
Promote Premium Card Variants	Provide differentiated reward structures for Classic, Gold, Platinum, Signature, Corporate and other premium card variants.
Drive Merchant Partnerships	Enable merchant-funded reward programs where brands and merchants can participate in funding customer rewards.
Improve Reward Cost Efficiency	Allow the Bank to control reward liabilities through configurable rules, caps, expiry, exclusions and merchant-funded models.
Enhance Digital Engagement	Encourage customers to access digital channels for reward tracking, redemption, campaign participation and offer discovery.
Improve Customer Experience	Provide a transparent, secure and convenient reward journey from point earning to redemption and support.
Enable Data-Driven Campaigns	Allow the Bank to launch targeted campaigns based on customer behaviour, transaction patterns, MCC, merchant, card variant and spend milestones.

1.3 Strategic Purpose of the Credit Card Rewards System

The Credit Card Rewards System will serve as a central platform for managing all reward-related activities associated with the Bank's credit card portfolio.

The strategic purpose of the system is to provide the Bank with:

Centralized Reward Engine
A configurable reward engine to calculate, post, reverse, expire and adjust reward points based on rules defined by the Bank.

Reliable Loyalty Ledger
A complete ledger to maintain reward point balances, transaction history, accruals, redemptions, reversals, expiries, manual adjustments and audit trails.

Flexible Campaign Platform
A campaign engine to support spend-based, milestone-based, MCC-based, merchant-based, card-variant-based and time-bound campaigns.

Merchant-Funded Reward Framework
A framework to onboard merchants, configure merchant-funded campaigns, track eligible transactions, post rewards and generate settlement reports.

Redemption and Fulfilment Platform
A redemption ecosystem to allow customers to burn reward points for gift vouchers, statement credit, cashback, merchandise, travel, subscriptions or partner rewards.

Governance and Control Framework
A role-based administration system with maker-checker controls, approval workflows, audit logs, exception handling and reporting.

Reporting and Reconciliation System
A robust MIS and reconciliation layer to support business reporting, financial tracking, reward liability management, merchant billing and operational control.

1.4 Proposed Credit Card Rewards Program Framework

The proposed framework will cover the full lifecycle of credit card rewards.

Program Area	Scope
Customer & Card Mapping	Mapping customer ID, card number/token, card variant, account status and eligibility parameters.
Transaction Ingestion	Receiving transaction data from the Bank's card system, switch, transaction database or file/API feeds.
Eligibility Validation	Validating transaction type, card status, customer status, MCC, merchant, amount, date, reversal status and campaign eligibility.
Point Calculation	Calculating base points, bonus points, accelerated points, milestone points and merchant-funded points.
Point Posting	Posting eligible points to the customer's loyalty account with complete transaction reference.
Loyalty Ledger	Maintaining a complete reward ledger with credit, debit, expiry, reversal and adjustment entries.

Campaign Management	Configuring campaigns based on amount, frequency, merchant, MCC, time period, card variant and customer segment.
Redemption Management	Enabling customers to redeem points through approved redemption channels and fulfilment partners.
Reversal & Refund Handling	Reversing points for refunds, chargebacks, cancelled transactions and invalid transactions.
Merchant Settlement	Calculating merchant-funded reward liability and generating merchant-wise billing and reports.
Customer Communication	Triggering SMS, email, push notifications and other communication for reward events.
Reporting & MIS	Providing operational, business, financial and audit reports to the Bank.
Governance & Controls	Supporting maker-checker, role-based access, audit logs, fraud controls and approval workflows.

1.5 Key Outcomes Expected from the Program

The proposed Credit Card Rewards System is expected to deliver measurable outcomes for the Bank across business, operational and customer experience areas.

Business Outcomes

Area	Expected Outcome
Card Activation	Improved first transaction and card activation rates.
Spend Growth	Increased spends across targeted categories and merchants.
Portfolio Engagement	Higher number of active cardholders and repeat users.
Campaign Performance	Better performance visibility and campaign-level ROI tracking.
Merchant Revenue	Additional revenue opportunities through merchant-funded programs.
Cost Optimization	Better control over reward costs through caps, exclusions and funded campaigns.

Customer Outcomes

Area	Expected Outcome
Reward Transparency	Customers can clearly view earned, available, redeemed, expired and reversed points.
Better Redemption Choice	Wider redemption options through gift cards, vouchers, statement credit, cashback and partner benefits.
Faster Reward Experience	Timely posting of eligible points and communication of benefits.
Personalized Engagement	Relevant campaigns based on customer profile, card variant and spending behaviour.
Improved Satisfaction	Better loyalty experience leading to stronger customer retention.

Operational Outcomes

Area	Expected Outcome
Reduced Manual Effort	Automated point calculation, posting, reversal and reporting.
Improved Auditability	Complete transaction-level audit trail for all reward activities.
Better Control	Maker-checker, approval workflows and role-based access.
Reconciliation Efficiency	Structured reports for point liability, redemption, merchant billing and financial settlement.
Scalability	Ability to support increasing transaction volume, card base and campaign complexity.

1.6 Guiding Principles of the Solution

The Credit Card Rewards System will be designed based on the following guiding principles:

Configurability

The Bank should be able to configure reward rules, card variant rules, campaign rules, redemption rules, expiry rules, capping rules and exclusions without requiring major code changes.

Scalability

The system should support growth in card base, transaction volume, reward calculations, redemption volume and campaign complexity.

Security

The platform should follow secure design principles including encryption, access control, API security, audit logging and data protection.

Accuracy

Reward calculation, posting, reversal, expiry and redemption should be rule-driven, traceable and reconcilable.

Flexibility

The platform should support multiple reward models including regular points, accelerated points, milestone rewards, merchant-funded rewards, partner rewards and manual adjustments.

Auditability

Every reward transaction should have a clear audit trail including source transaction, rule applied, points calculated, user action, approval status and timestamp.

Customer Experience

The customer journey should be simple, transparent and engaging across earning, tracking, redeeming and resolving reward-related queries.

Operational Control

The Bank should have administrative visibility and control over campaigns, points, approvals, reports, merchant-funded programs and exception handling.

1.7 High-Level Solution Positioning

The proposed Credit Card Rewards System is positioned as an enterprise-grade rewards and engagement platform for the Bank's credit card portfolio.

It will combine the following capabilities into one integrated platform:

Capability	Purpose
Reward Engine	To calculate and post credit card reward points.
Loyalty Ledger	To maintain point balance and transaction history.
Campaign Engine	To run targeted reward campaigns.
Milestone Engine	To reward customers on achieving spend or activity milestones.
Merchant-Funded Engine	To support merchant-sponsored rewards and settlements.
Redemption Engine	To allow customers to burn points across approved options.
Communication Engine	To notify customers about points, rewards, campaigns and redemptions.
Admin Portal	To configure, approve and monitor rewards and campaigns.
MIS & Analytics	To track program performance and reward liability.
Security & Audit Layer	To ensure governance, compliance and traceability.

1.8 Program Success Metrics

The success of the Credit Card Rewards System may be measured through the following key metrics:

Metric Category	Indicative Metrics
Activation Metrics	First transaction rate, activation campaign success rate, welcome reward utilization.
Usage Metrics	Monthly active cardholders, transactions per active card, spend per active card.
Campaign Metrics	Campaign participation, milestone achievement rate, cost per rewarded customer.

Redemption Metrics	Point burn rate, redemption frequency, redemption category preference.
Financial Metrics	Reward liability, reward cost, merchant-funded contribution, campaign ROI.
Customer Metrics	Repeat usage, reward engagement, complaint volume, customer satisfaction.
Operational Metrics	Posting accuracy, reversal accuracy, reconciliation completion, SLA adherence.

1.9 SUMMARY

The proposed Credit Card Rewards System will provide the Bank with a comprehensive platform to manage credit card rewards, customer engagement and campaign-led growth.

By implementing a centralized and configurable rewards platform, the Bank will be able to improve card activation, increase spends, strengthen customer loyalty, enable merchant-funded programs, manage reward liability and deliver a superior customer experience.

The system will serve as a long-term foundation for the Bank's credit card loyalty strategy and will support both current business needs and future expansion into advanced engagement, personalization and partner-driven reward models.

2. Scope of Services

2.1 Scope Overview

The scope of services covers the design, implementation, configuration, integration, operation and support of a comprehensive Credit Card Rewards System for the Bank's credit card portfolio.

The proposed system will enable the Bank to manage reward point accrual, campaign-based rewarding, milestone benefits, merchant-funded rewards, redemption, fulfilment, reversals, refunds, reconciliation, reporting and operational governance through a centralized platform.

The solution will support multiple credit card variants, customer segments, transaction types, merchant categories, campaign rules and redemption models. It will be designed to provide the Bank with flexibility, control, auditability and scalability for managing both regular loyalty operations and advanced credit card engagement programs.

2.2 Broad Scope of Services

Scope Area	Description
Reward Point Management	Configuration and management of reward point earning, posting, reversal, expiry, adjustment and redemption rules.
Credit Card Transaction Processing	Processing of credit card transaction data received from the Bank for reward eligibility, calculation and posting.
Loyalty Ledger Management	Maintenance of customer-wise point balances, accruals, redemptions, reversals, expiries and manual adjustments.
Campaign Management	Creation and management of spend-based, milestone-based, MCC-based, merchant-based, card variant-based and time-bound campaigns.
Merchant-Funded Rewards	Support for merchant-sponsored rewards, merchant mapping, eligible transaction tracking, merchant reporting and settlement.
Redemption Management	Enablement of reward point burn across approved redemption options such as gift vouchers, statement credit, cashback, merchandise, travel and partner rewards.

Fulfilment Management	Integration and coordination with fulfilment partners for delivery of vouchers, coupons, gift cards, cashback or other reward benefits.
Communication Management	Triggering of customer communications through SMS, email, push notifications or other approved communication channels.
Admin and Operations Portal	Role-based administration for Bank and Cheggout users to configure, approve, monitor and manage the rewards program.
Reporting and MIS	Generation of operational, business, financial, reconciliation, campaign, merchant and audit reports.
Security and Governance	Role-based access, maker-checker controls, audit trails, fraud checks, transaction validation and secure integrations.
Support and Service Management	Ongoing application support, issue resolution, operational support, monitoring, reporting and service management.

2.3 Functional Scope Summary

Functional Module	Key Capabilities
Reward Engine	Rule-based point calculation, regular accrual, accelerated accrual, campaign-based rewards and milestone rewards.
Rule Engine	Configurable rules based on card variant, transaction amount, MCC, merchant, MID, customer segment, transaction count, date and campaign period.
Loyalty Ledger	Complete point accounting with credit, debit, reversal, expiry, adjustment and redemption entries.
Campaign Engine	Spend campaigns, activation campaigns, category campaigns, merchant campaigns, milestone campaigns and festival campaigns.
Redemption Engine	Point burn, redemption validation, OTP-based authentication, fulfilment triggering and redemption history.
Merchant-Funded Engine	Merchant onboarding, merchant offer configuration, transaction qualification, merchant billing and settlement reports.

Communication Engine	Reward earned alerts, redemption alerts, expiry alerts, campaign alerts and failed transaction alerts.
Admin Portal	User management, role management, maker-checker, campaign setup, rule configuration, reports and operational dashboards.
MIS and Analytics	Program dashboards, point liability reports, campaign performance, merchant reports and reconciliation reports.

2.4 Detailed Scope Coverage

The system will support reward point accrual for eligible credit card transactions based on reward rules configured by the Bank.

Scope Item	Coverage
Regular Point Posting	Standard point earning based on transaction amount and card variant.
Accelerated Point Posting	Higher reward points for selected categories, merchants, campaigns or card variants.
Card Variant-Based Accrual	Differentiated reward rules for Classic, Gold, Platinum, Signature, Corporate or any other Bank-defined card variant.
MCC-Based Accrual	Reward configuration based on Merchant Category Code such as dining, travel, grocery, fuel, education, utility or insurance.
Merchant-Based Accrual	Reward rules based on merchant name, MID, TID or merchant group.
Campaign-Based Accrual	Additional points based on campaign participation or eligibility.
Milestone-Based Accrual	Bonus points based on achievement of spend, transaction count or time-bound milestones.
Exclusion Rules	Exclusion of specific MCCs, transaction types, merchants, reversals, EMI transactions, fuel, rent, wallet load or any Bank-defined exclusion.
Capping Rules	Daily, monthly, campaign-level, customer-level or card-level reward caps.

2.4.2 Transaction Processing

The system will process credit card transaction data received from the Bank to determine reward eligibility and calculate points.

Process Step	Description
Transaction Receipt	Receive transaction data through API, Readable Database Scan, file upload, batch feed or agreed integration mechanism.
Data Validation	Validate mandatory fields such as customer ID, card reference, transaction ID, amount, MCC, merchant name, MID, transaction date and status.
Duplicate Check	Validate transaction reference to avoid duplicate point posting.
Eligibility Check	Check card status, transaction type, customer eligibility, MCC, merchant and campaign rules.
Rule Application	Apply standard, accelerated, campaign or merchant-funded reward rules.
Point Calculation	Calculate eligible points based on configured reward logic.
Ledger Posting	Post reward points to the customer loyalty ledger.
Notification Trigger	Trigger customer communication where applicable.
Exception Handling	Capture failed, rejected, duplicate or exception transactions for review. Including Manual review.

2.4.3 Point Reversal, Refund and Adjustment

The system will support reversal and adjustment of points based on transaction reversals, refunds, chargebacks or operational corrections.

Scenario	Scope Treatment
Full Refund	Reverse the full points posted against the original transaction.
Partial Refund	Reverse proportionate points based on refunded amount.
Chargeback	Reverse or hold points based on Bank-defined chargeback treatment.
Transaction Cancellation	Reverse points if transaction is cancelled or marked ineligible.

Manual Adjustment	Allow authorized users to credit or debit points with maker-checker approval.
Negative Balance	Maintain negative balance where points have already been redeemed before reversal.
Reinstatement	Allow reinstatement of points in approved exceptional cases.
Audit Trail	Maintain complete audit record for all reversals and adjustments.

2.4.4 Campaign and Milestone Rewarding

The system will support configuration and execution of credit card campaigns to drive usage, activation, spend and customer engagement.

Campaign Type	Example
First Spend Campaign	Earn bonus points on first credit card transaction.
Spend-Based Campaign	Spend ₹25,000 in a month and earn bonus points.
Transaction Count Campaign	Complete 10 transactions and earn reward points.
MCC-Based Campaign	Earn additional points on dining, travel or grocery spends.
Merchant-Based Campaign	Earn bonus rewards at selected merchants.
Time-Bound Campaign	Weekend, festival, monthly or quarterly campaigns.
Card Variant Campaign	Premium cardholders earn higher rewards.
Customer Segment Campaign	Campaigns targeted to new, dormant, high-spend or selected customer groups.
Milestone Campaign	Reward customer on achieving defined spend or transaction milestone.
Fulfilment Reward Campaign	Trigger voucher, coupon, cashback or partner reward instead of points.

2.4.5 Merchant-Funded Rewards

The system will support merchant-funded reward programs where participating merchants fund customer rewards either fully or partially.

Scope Item	Description
Merchant Onboarding	Create and manage merchant profiles for reward campaigns.
Merchant Mapping	Map merchant name, MID, TID, MCC, brand name and merchant group.
Offer Configuration	Configure merchant-funded reward offers based on transaction amount, category, date and customer segment.
Eligible Transaction Tracking	Identify eligible merchant transactions from Bank-provided transaction data.
Reward Posting	Post merchant-funded points, cashback or vouchers based on configured rules.
Merchant Billing	Generate merchant-wise reward liability and billing reports.
Reversal Handling	Reverse merchant-funded rewards for refunds, cancellations and chargebacks.
Settlement Reports	Provide reports for merchant-funded reward settlement and reconciliation.

2.4.6 Redemption and Fulfilment

The system will support redemption of reward points through Bank-approved redemption options.

Redemption Type	Scope Coverage
Gift Voucher Redemption	Customer can redeem points for digital gift vouchers.
Statement Credit	Customer can convert points into statement credit, subject to Bank approval.
Cashback	Customer can redeem points as cashback, subject to Bank rules.
Merchandise	Customer can redeem points for selected products.
Travel Benefits	Points can be used for flight, hotel or travel-related benefits where enabled.
Subscription Benefits	Points can be redeemed for OTT, lifestyle or subscription benefits where available.

Partner Rewards	Points can be redeemed through approved partner integrations.
Partial Payment	Customer may use points plus cash/payment instrument where enabled.
Redemption Cancellation	Redemption cancellation and refund handling based on fulfilment partner rules.

2.5 Channel Scope

Channel	Scope
Bank Credit Card Portal	Integration for points balance, reward history, campaign visibility and redemption access.
Mobile Banking / Card App	Integration for customer-facing reward journeys and notifications.
Internet Banking	Optional integration for reward balance, history and redemption redirection.
Cheggout Rewards Portal / PWA	Customer-facing reward and redemption interface, where applicable.
Admin Portal	Bank and Cheggout operations interface for configuration, approval and monitoring.
API Layer	Secure APIs for transaction posting, balance enquiry, redemption, campaign status and partner fulfilment.
Batch / File Interface	Support for transaction files, customer files, reversal files and reconciliation files where required.

2.6 Integration Scope

Integration Area	Description
Transaction Feed Integration	Integration with Bank's card transaction source for transaction data processing.
Customer Master Integration	Integration for customer identification, status and eligibility.
Card Variant Integration	Integration for card product, variant, status and customer mapping.
Redemption Partner APIs	Integration with gift card, voucher, cashback, merchandise, travel or other fulfilment partners.

CRM Integration	Integration with Bank CRM or complaint management system for service visibility and customer support.
Communication Gateway Integration	Integration with SMS, email, push notification or Bank-approved communication systems.
Merchant / POS Integration	Integration with online or offline merchant systems where required for redemption or reward validation.
Reporting Integration	Data export or reporting integration for Bank MIS, finance, reconciliation or analytics teams.

2.7 Operational Scope

Operational Area	Scope
Program Configuration	Configure reward rules, campaign rules, card variant rules, redemption rules and caps.
Campaign Operations	Create, manage, monitor and close campaigns based on Bank approvals.
Reward Posting Operations	Monitor point posting, failed transactions, exceptions and retry processing.
Redemption Operations	Monitor redemption transactions, fulfilment status, customer issues and partner responses.
Merchant Operations	Manage merchant offers, merchant-funded reports and settlement support.
Reconciliation	Support transaction, point, redemption, merchant and financial reconciliation.
Customer Support Enablement	Provide support data, transaction trails and reward history for customer issue resolution.
MIS Generation	Provide scheduled and on-demand reports as agreed with the Bank.
Review Meetings	Participate in periodic operational, business and performance review meetings.

2.8 Governance Scope

Governance Area	Scope
Role-Based Access	Define access based on user role, department and responsibility.
Maker-Checker	Approval workflow for campaigns, reward rules, manual adjustments and critical configurations.
Audit Logs	Maintain logs for user actions, configuration changes, point postings, reversals and approvals.
Exception Approval	Manage exception-based postings, reversals and adjustments through approval workflow.
Bank User Assignment	Enable Bank-defined users to access modules based on assigned roles.
Cheggout User Assignment	Enable Cheggout operations users with restricted access based on assigned responsibilities.
Control Reports	Generate reports for approvals, exceptions, failed postings, manual adjustments and audit review.

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2.9 In-Scope and Out-of-Scope Summary

Category	In Scope	Out of Scope / Subject to Separate Agreement
Reward Engine	Rule-based point calculation and posting	Major custom loyalty product development beyond agreed requirements
Transaction Processing	Processing Bank-provided transaction data	Direct ownership of Bank's card transaction systems
Redemption	Approved redemption options and fulfilment integrations	Fulfilment items not commercially agreed or unavailable through partners
Campaigns	Configurable credit card reward campaigns	Campaigns requiring unrelated third-party systems without integration scope
Merchant Funding	Merchant-funded reward configuration and reporting	Merchant commercial closure unless specifically assigned to Cheggout

Communication	Trigger-based communication support	SMS, email, push cost unless included in commercial terms
Customer Support	Support data and operational assistance	Bank's customer care operations unless separately agreed
Infrastructure	Hosting as per agreed deployment model	Bank-side infrastructure procurement unless separately agreed
Compliance	Application-level security and audit controls	Regulatory certification owned by Bank unless separately agreed
POS / Offline Redemption	Supported where partner integration is available	Custom POS certification or hardware procurement unless separately scoped

2.10 Bank Responsibilities

Responsibility	Description
Business Requirement Approval	Confirm reward rules, campaign rules, redemption rules and commercial policies.
Data Availability	Provide transaction data, customer data, card variant data, reversal data and required files/APIs.
Integration Support	Provide technical contacts, API specifications, test data, UAT environment and access approvals.
Campaign Approval	Approve campaigns, offers, communication templates and customer-facing content.
Customer Communication Approval	Approve SMS, email, push and other customer communication templates.
Regulatory and Internal Compliance	Provide Bank-side approvals, legal review and compliance clearance.
Customer Support Handling	Handle customer-facing support unless separately agreed.
Payment and Settlement	Settle invoices, reward costs, redemption costs and other charges as per agreed commercial terms.

2.11 Cheggout Responsibilities

Responsibility	Description
Solution Design	Design the Credit Card Rewards System based on approved requirements.
Platform Configuration	Configure reward rules, campaign rules, redemption rules and user roles.
Integration Development	Develop and support agreed integrations with Bank systems and fulfilment partners.
Reward Processing	Process eligible transactions and post points as per approved rules.
Campaign Management Support	Support campaign setup, monitoring and reporting.
Redemption Management	Enable redemption and coordinate with fulfilment partners.
Reporting	Provide agreed MIS, reconciliation and operational reports.
Security Controls	Implement application-level security, access control and audit logging.
Testing Support	Support SIT, UAT, issue fixing and production readiness.
Training	Provide training to Bank users for applicable modules.
Production Support	Provide post go-live support as per agreed SLA.

2.12 Assumptions and Dependencies

Area	Assumption / Dependency
Transaction Data	Bank will provide accurate and complete transaction data with unique transaction references.
Customer Identification	Bank will provide a unique customer/card reference for mapping loyalty accounts.
Card Variant Data	Bank will provide card product and variant information required for reward rules.
Reversal Data	Bank will provide refund, reversal, chargeback and cancellation data for point reversal.
Communication Gateways	Bank will provide access to SMS, email or push gateways if Bank channels are to be used.

Partner Fulfilment	Redemption fulfilment is subject to availability and commercial agreement with fulfilment partners.
Merchant Mapping	Merchant name, MCC, MID and TID mapping accuracy is dependent on the data provided by Bank/payment network/acquirer.
Rule Approval	Reward rules and campaigns will be configured only after Bank approval.
UAT Support	Bank will provide timely UAT feedback and sign-off.
Commercial Approval	All commercial models including point value, redemption pricing and transaction fees will be finalized through mutually agreed terms.

2.13 Scope Summary

The proposed scope provides the Bank with a complete Credit Card Rewards System covering reward accrual, campaign management, merchant-funded rewards, redemption, fulfilment, communication, reporting, governance and support.

The solution is designed to provide a scalable foundation for the Bank's credit card loyalty program while allowing future expansion into advanced personalization, partner-funded campaigns, premium card benefits, digital engagement journeys and deeper customer analytics.

3. Credit Card Reward Management Framework

3.1 Framework Overview

The Credit Card Reward Management Framework defines how reward points are earned, calculated, posted, reversed, expired, adjusted and managed across the Bank's credit card portfolio.

The framework is designed to support both standard reward point accrual and advanced reward constructs such as accelerated rewards, milestone rewards, merchant-funded rewards, campaign-based rewards and card variant-specific benefits.

The system will allow the Bank to configure reward rules based on transaction amount, card variant, customer segment, MCC, merchant, MID, transaction count, spend milestone, campaign period, reward caps, exclusions and other business parameters approved by the Bank.

The objective of this framework is to ensure that every eligible credit card transaction is processed accurately, reward points are calculated as per approved rules, customer balances

are updated correctly, and complete auditability is maintained throughout the reward lifecycle.

3.2 Reward Point Lifecycle

The reward point lifecycle represents the complete journey of reward points from accrual to redemption, reversal or expiry.

Lifecycle Stage	Description
Transaction Received	Credit card transaction data is received from the Bank through API, file, batch feed or agreed integration method.
Eligibility Validation	The system validates whether the transaction is eligible for reward processing based on approved rules.
Point Calculation	Reward points are calculated based on applicable base rules, card variant rules, campaign rules or merchant-funded rules.
Point Posting	Eligible points are posted to the customer's loyalty account.
Available Balance Update	Customer's available reward point balance is updated after successful posting.
Redemption	Customer may redeem available points through approved redemption channels.
Reversal	Points may be reversed in case of refund, cancellation, chargeback, transaction reversal or error correction.
Expiry	Unused points may expire based on Bank-defined expiry rules.
Adjustment	Authorized manual adjustment may be performed with proper approval and audit trail.
Closure Treatment	Point balance is handled as per Bank-defined policy during card or account closure.

3.3 Reward Point Statuses

The system will support multiple point statuses to ensure accurate tracking, control and reporting.

Point Status	Meaning	Usage

Pending	Points calculated but not yet available for redemption.	Used where Bank wants to wait for settlement, reversal period or campaign confirmation.
Earned	Points confirmed and credited to customer account.	Used for successfully posted reward points.
Available	Points that can be redeemed by the customer.	Used for active and redeemable balances.
Redeemed	Points consumed by the customer for reward redemption.	Used for burn transactions.
Reversed	Points debited due to refund, reversal, chargeback or cancellation.	Used for transaction-linked reversals.
Expired	Points expired as per Bank-defined validity rules.	Used for unredeemed points after validity period.
Adjusted	Points manually credited or debited through approved operational workflow.	Used for exception handling and correction.
Blocked / On Hold	Points temporarily restricted from redemption.	Used for disputes, fraud checks or pending validation.

3.4 Point Types Supported

The system will support multiple point types to enable the Bank to run flexible reward constructs.

Point Type	Description	Example
Base Points	Standard points earned on eligible card spends.	1 point for every ₹100 spent.
Accelerated Points	Higher points for selected categories or campaigns.	5X points on dining spends.
Bonus Points	Additional points awarded for specific promotional events.	500 bonus points on first spend.
Milestone Points	Points awarded upon achieving spend or transaction milestones.	Spend ₹50,000 in a month and earn 1,000 points.

Merchant-Funded Points	Points funded fully or partially by a participating merchant.	Extra points on selected merchant transactions.
Card Variant Points	Points based on card product or variant.	Platinum card earns higher points than Classic card.
Campaign Points	Points awarded under specific campaign rules.	Festival offer points.
Manual Adjustment Points	Points credited or debited manually through approved workflow.	Customer service correction.
Partner Points	Points awarded through partner or external program integration.	Points from a co-branded partner campaign.

3.5 Regular Point Accrual

Regular point accrual refers to standard reward points earned by cardholders for eligible credit card transactions.

Configuration Parameter	**Description**
Card Variant	Reward earning rule may vary by card type or variant.
Spend Amount	Points may be calculated based on transaction value.
Earning Ratio	Bank-defined earn rate such as 1 point per ₹100 spent.
Minimum Transaction Value	Minimum eligible transaction amount for reward earning.
Maximum Reward Cap	Maximum points allowed per transaction, month or billing cycle.
Eligible MCCs	Merchant category codes eligible for regular reward earning.
Excluded MCCs	MCCs excluded from reward earning.
Transaction Type	Domestic, international, online, offline, contactless, EMI or other transaction types.
Posting Frequency	Real-time, near real-time, daily batch or settlement-based posting.

Illustrative Regular Accrual Flow

Step	Activity
1	Bank provides eligible credit card transaction data.
2	System validates transaction reference, card status and customer eligibility.
3	System applies card variant and reward rule.
4	Points are calculated based on the approved earn ratio.
5	Points are posted to the customer's loyalty ledger.
6	Customer balance is updated and communication may be triggered.

3.6 Card Variant-Based Rewarding

The system will support differentiated reward structures across multiple credit card variants.

Card Variant	Indicative Reward Treatment
Classic Card	Standard earn rate and basic reward catalogue access.
Gold Card	Higher earn rate or selected category benefits.
Platinum Card	Premium earning rate with additional campaign eligibility.
Signature Card	Accelerated rewards, milestone benefits and premium redemption options.
Corporate Card	Business spend rewards, employee-level tracking and corporate reporting.
Co-Branded Card	Partner-specific reward rules and campaign benefits.
Bank-Defined Variant	Any additional card type or product variant defined by the Bank.

Card variant-based rewarding enables the Bank to differentiate product positioning, encourage upgrades and provide premium customers with enhanced value.

3.7 MCC-Based Rewarding

The system will support reward rules based on Merchant Category Codes.

MCC Category	Reward Use Case

Dining	Accelerated points on restaurants and food merchants.
Travel	Bonus points on flights, hotels and travel agencies.
Grocery	Category-specific spend rewards.
Fuel	Reward inclusion, exclusion or capped benefit based on Bank policy.
Utility	Reward eligibility or exclusion based on Bank rules.
Education	Special campaigns for education-related spends.
Insurance	Reward configuration based on Bank-approved eligibility.
Rent / Wallet Load	Exclusion or capped reward as per Bank policy.
E-Commerce	Online shopping reward campaigns.
Healthcare	Healthcare category rewards or special campaigns.

The Bank will have the flexibility to include, exclude, cap or accelerate rewards for specific MCCs based on business strategy and reward cost controls.

3.8 Merchant Name, MID and TID-Based Rewarding

In addition to MCC-based logic, the system will support merchant-specific rewarding based on merchant name, Merchant ID, Terminal ID or merchant group.

Mapping Parameter	Purpose
Merchant Name	Identify reward eligibility based on merchant descriptor.
MID	Identify specific merchant establishments.
TID	Identify specific terminal-level transactions.
MCC	Validate merchant category.
Acquirer ID	Support acquirer-specific merchant mapping where available.
Brand Name	Group multiple merchant outlets under one brand.
Merchant Group	Support reward rules across a group of related merchants.

This capability is important for merchant-funded campaigns, brand partnerships, offline campaigns, POS-linked offers and selective merchant reward programs.

3.9 Bonus and Accelerated Point Accrual

The system will support bonus and accelerated point accrual to encourage selected customer behaviours.

Accrual Type	Description	Example
Category Accelerator	Higher points for selected MCC categories.	5X points on dining.
Merchant Accelerator	Higher points for selected merchants.	10X points on selected online merchants.
Card Variant Accelerator	Higher rewards for premium cards.	Signature cardholders earn 3X points.
Campaign Accelerator	Temporary reward boost during campaign period.	Festival 2X rewards.
Customer Segment Accelerator	Rewards for selected customer groups.	Dormant customers earn bonus points on reactivation.
Time-Based Accelerator	Higher points for specific days or time windows.	Weekend spends earn extra points.

The system will allow accelerators to be configured with caps, validity periods, exclusions and customer eligibility conditions.

3.10 Milestone-Based Rewarding

Milestone-based rewarding enables the Bank to reward customers for achieving predefined spend or transaction targets.

Milestone Type	Description	Example
Spend Milestone	Reward based on cumulative spend.	Spend ₹50,000 in 30 days and earn 1,000 points.
Transaction Count Milestone	Reward based on number of transactions.	Complete 10 transactions and earn 500 points.

Category Milestone	Reward based on spend in selected MCC category.	Spend ₹10,000 on travel and earn bonus points.
Merchant Milestone	Reward based on spend at selected merchants.	Spend ₹5,000 at partner merchant and earn voucher.
Activation Milestone	Reward based on first transaction or first eligible usage.	First transaction reward after card activation.
Time-Bound Milestone	Reward achievement within a defined period.	Spend within first 45 days of card issuance.

Milestone rewards may be fulfilled as direct reward points, gift vouchers, cashback, statement credit, coupons or partner-funded benefits based on the campaign configuration.

3.11 Merchant-Funded Point Posting

The system will support merchant-funded point posting where rewards are funded by merchants or brands participating in Bank-approved reward campaigns.

Process Area	**Description**
Merchant Setup	Merchant profile and offer construct are configured in the system.
Merchant Mapping	Merchant name, MCC, MID, TID and brand mapping are configured.
Campaign Configuration	Reward offer, eligibility, validity period, budget and cap are configured.
Transaction Identification	Eligible transactions are identified from Bank-provided transaction data.
Reward Calculation	Points or benefits are calculated as per merchant-funded rules.
Point Posting	Merchant-funded points are posted to customer accounts.
Merchant Billing	Merchant liability is calculated for invoicing or settlement.
Reversal Handling	Points are reversed in case of refund, cancellation or chargeback.
Reporting	Merchant-wise reports are generated for validation and settlement.

Merchant-funded programs help the Bank reduce reward cost while offering higher perceived value to customers.

3.12 Point Expiry Rules

The system will support Bank-defined point expiry rules.

Expiry Rule Type	Description
Fixed Validity Expiry	Points expire after a fixed validity period from earning date.
Financial Year Expiry	Points expire at the end of a Bank-defined financial year cycle.
Card Variant-Based Expiry	Different expiry periods for different card variants.
Campaign Point Expiry	Campaign points may have shorter validity.
Merchant-Funded Point Expiry	Merchant-funded points may expire based on offer terms.
No Expiry	Certain point types or card variants may be configured with no expiry.
Expiry Reinstatement	Expired points may be reinstated through approved exception workflow.

Expiry processing will be supported through scheduled jobs, reports, customer communication and audit logs.

3.13 Point Reversal Rules

Point reversal rules will be applied for refunds, cancellations, transaction reversals, chargebacks and other invalid transactions.

Reversal Scenario	Treatment
Full Refund	Full reward points posted for the original transaction are reversed.
Partial Refund	Points are reversed proportionately based on refunded amount.
Chargeback	Points may be blocked, reversed or adjusted based on Bank policy.
Failed Transaction	No points are posted or points are reversed if already posted.
Duplicate Posting	Duplicate points are reversed through exception handling.

Merchant-Funded Reversal	Merchant-funded points are reversed and adjusted in merchant billing reports.
Campaign Reversal	Campaign points are reversed if eligibility is invalidated.
Negative Balance	Negative balance is allowed where points are already redeemed before reversal.

3.14 Negative Point Balance Handling

Negative point balance may arise when a customer redeems points and the original earning transaction is later refunded, reversed or charged back.

Scenario	Handling Approach
Points Redeemed Before Refund	Customer balance may become negative after reversal.
Future Accrual Adjustment	Future earned points may be adjusted against the negative balance.
Statement Adjustment	Bank may decide to recover value through statement adjustment where applicable.
Write-Off	Bank may approve write-off based on defined threshold and policy.
Manual Review	High-value negative balances may be flagged for operations review.
Fraud Review	Suspicious negative balances may be routed for fraud review.

The final treatment of negative point balances will be configured based on the Bank's approved policy.

3.15 Account Closure Point Handling

The system will support point balance handling during card closure, account closure or customer relationship closure.

Balance Type	Possible Treatment
Positive Point Balance	Allow redemption before closure, transfer to another eligible card, expire or forfeit as per Bank policy.
Negative Point Balance	Recover from future accruals, statement adjustment, customer billing or write-off as per Bank policy.

Pending Points	Cancel, hold or convert based on transaction and closure status.
Campaign Points	Treat based on campaign terms and closure date.
Merchant-Funded Points	Treat based on merchant campaign terms and settlement status.
Disputed Points	Hold until dispute resolution.

The system will generate reports for account closure cases requiring point balance review or operational approval.

3.16 Manual Point Adjustment

The system will allow authorized manual point adjustments for approved business and operational scenarios.

Adjustment Type	Example
Goodwill Credit	Points credited as service recovery.
Correction Credit	Points credited due to missed accrual.
Correction Debit	Points debited due to excess posting.
Campaign Exception	Points credited to eligible customers missed during campaign processing.
Expiry Reinstatement	Expired points reinstated based on approval.
Fraud Debit	Points debited due to confirmed misuse.

All manual adjustments will be controlled through role-based access, maker-checker approval, reason codes, supporting remarks and audit trail.

3.17 Reward Capping and Exclusion Controls

The system will provide configurable controls to manage reward cost and program governance.

Control Type	Description
Per Transaction Cap	Maximum points allowed for a single transaction.
Daily Cap	Maximum points a customer can earn in a day.

Monthly Cap	Maximum points a customer can earn in a month.
Campaign Cap	Maximum points allowed under a campaign.
Customer Cap	Maximum benefit per customer.
Card Variant Cap	Cap based on card product or variant.
Merchant Cap	Cap on merchant-funded rewards.
Budget Cap	Stop or pause rewards once campaign budget is exhausted.
MCC Exclusion	Exclude specific MCCs from rewards.
Transaction Type Exclusion	Exclude EMI, fuel, rent, wallet load, cash withdrawal or any Bank-defined transaction type.

3.18 Reward Rule Configuration Parameters

The reward rule configuration module will support the following indicative parameters.

Parameter	**Description**
Rule Name	Name of the reward rule.
Rule Type	Regular, campaign, milestone, merchant-funded or manual.
Card Variant	Applicable card product or variant.
Customer Segment	Applicable customer group or segment.
Transaction Type	Domestic, international, online, offline, EMI or other type.
Minimum Amount	Minimum transaction value for eligibility.
Maximum Amount	Maximum transaction value or calculation threshold.
MCC	Applicable merchant category codes.
Merchant Name	Applicable merchant descriptor.
MID / TID	Merchant or terminal identification.
Start Date	Rule start date.
End Date	Rule end date.
Earn Ratio	Points per amount or multiplier.
Reward Cap	Maximum reward allowed.

Budget	Campaign or merchant-funded budget.
Exclusion Criteria	Excluded MCCs, merchants, transaction types or customers.
Posting Type	Real-time, batch, settlement-based or approval-based.
Approval Status	Draft, pending approval, approved, active, paused or closed.

3.19 Auditability of Reward Management

Every reward transaction processed by the system will maintain complete auditability.

Audit Element	Description
Source Transaction Reference	Original transaction ID or Bank-provided reference number.
Customer Reference	Unique customer or card reference.
Rule Applied	Reward rule or campaign used for calculation.
Calculation Logic	Points calculated and basis of calculation.
Posting Timestamp	Date and time of point posting.
User Action	User details for manual changes or approvals.
Approval Trail	Maker-checker approval trail where applicable.
Reversal Linkage	Mapping between original transaction and reversal transaction.
Remarks and Reason Codes	Reason for adjustment, reversal or exception.
System Logs	Technical and operational logs for traceability.

3.20 Reward Management Summary

The Credit Card Reward Management Framework will enable the Bank to manage reward points with accuracy, flexibility and control.

The framework supports regular reward accrual, campaign rewards, milestone rewards, merchant-funded rewards, reversals, expiry, manual adjustments and account closure handling through a centralized and auditable system.

By implementing this framework, the Bank will be able to create a structured and scalable credit card loyalty program while maintaining strong operational governance, financial control and customer transparency.

4. Loyalty Ledger and Point Accounting

4.1 Ledger Overview

The Loyalty Ledger is the central record-keeping system for all reward point transactions associated with the Bank's credit card customers. It maintains a complete and auditable account of points earned, redeemed, reversed, expired, adjusted, blocked and reinstated.

The ledger will operate as the single source of truth for customer reward point balances and will support all reward-related financial, operational, reconciliation and customer service activities.

Every point movement in the system will be recorded as a ledger entry with clear reference to the source transaction, reward rule, campaign, card variant, customer reference, transaction date, posting date, user action and approval status wherever applicable.

The objective of the Loyalty Ledger is to ensure accuracy, transparency, traceability and financial control across the entire credit card rewards program.

4.2 Loyalty Account Structure

Each eligible credit card customer will be mapped to a loyalty account. The loyalty account will maintain point balance and transaction history at customer level, card level or account level based on the Bank's preferred operating model.

Ledger Element	Description
Customer Reference	Unique customer identifier provided by the Bank.
Card Reference	Masked card number, tokenized card reference or Bank-approved card identifier.
Card Variant	Card product or variant such as Classic, Gold, Platinum, Signature, Corporate or any Bank-defined card type.
Loyalty Account ID	Unique identifier generated for the customer's reward account.
Available Balance	Points available for redemption.
Pending Balance	Points calculated but not yet available for redemption.
Redeemed Points	Points already consumed by the customer.
Expired Points	Points expired as per Bank-defined validity rules.
Reversed Points	Points reversed due to refund, chargeback, cancellation or correction.

Adjusted Points	Points manually credited or debited through approved workflow.
Negative Balance	Debit balance arising due to reversal after prior redemption.
Account Status	Active, inactive, blocked, closed, suspended or any Bank-defined status.

4.3 Ledger Operating Model

The ledger may be maintained using one of the following models based on the Bank's credit card program design.

Model	Description	Suitable Use Case
Customer-Level Ledger	Points are maintained at customer level across all cards.	Customers having multiple cards under one customer relationship.
Card-Level Ledger	Points are maintained separately for each credit card.	Different card products with independent reward rules.
Account-Level Ledger	Points are maintained at credit card account level.	Primary and add-on card consolidation.
Corporate-Level Ledger	Points are maintained at corporate account or employee card level.	Corporate credit card programs.
Hybrid Ledger	Points are calculated at card level but consolidated at customer level.	Banks requiring both product-level tracking and customer-level redemption.

The final ledger model will be configured based on the Bank's approved business and operational requirements.

4.4 Ledger Entry Types

The system will maintain different ledger entry types to track each point movement accurately.

Entry Type	Dr /Cr	Description
Regular Accrual	Credit	Points earned from eligible credit card transactions.
Accelerated Accrual	Credit	Additional points earned through category, merchant or card variant accelerators.
Campaign Reward	Credit	Points awarded through Bank-approved campaigns.

Milestone Reward	Credit	Points awarded on achievement of spend or transaction milestones.
Merchant-Funded Reward	Credit	Points funded by merchant or brand partner.
Manual Credit	Credit	Points added manually through approved workflow.
Redemption	Debit	Points consumed by the customer for redemption.
Refund Reversal	Debit	Points reversed due to full or partial refund.
Chargeback Reversal	Debit	Points reversed due to chargeback or dispute outcome.
Expiry	Debit	Points expired based on validity rules.
Manual Debit	Debit	Points debited manually through approved workflow.
Reinstatement	Credit	Previously expired or reversed points reinstated with approval.
Blocking / Hold	Neutral / Control	Points temporarily restricted from redemption.
Release from Hold	Neutral / Control	Blocked points released for customer use.

4.5 Point Balance Components

The loyalty account will maintain multiple balance components to provide clarity and control.

Balance Component	**Description**
Opening Balance	Balance available at the beginning of a reporting period.
Points Earned	Total points credited during the period.

Bonus Points Earned	Campaign, milestone or accelerated points earned during the period.
Points Redeemed	Points consumed during the period.
Points Reversed	Points debited due to refund, cancellation or chargeback.
Points Expired	Points expired during the period.
Points Adjusted	Manual credits or debits processed during the period.
Points Blocked	Points temporarily held and not available for redemption.
Closing Balance	Final balance after all credits, debits, reversals and adjustments.
Available Balance	Balance available for redemption.
Pending Balance	Balance awaiting confirmation or release.

4.6 Point Credit Accounting

Point credit accounting covers all scenarios where points are added to the customer's loyalty account.

Credit Scenario	**Accounting Treatment**
Eligible Purchase Transaction	Credit points based on regular reward rule.
Category Accelerator	Credit additional points based on MCC or category rule.
Merchant Accelerator	Credit additional points based on merchant name, MID or merchant group.
Card Variant Benefit	Credit additional points based on premium card variant.
Campaign Bonus	Credit campaign points after eligibility validation.
Milestone Achievement	Credit milestone points after spend or transaction count target is achieved.
Merchant-Funded Reward	Credit points under merchant-funded campaign and tag against merchant liability.
Manual Credit	Credit points after maker-checker approval and reason code capture.

Reinstatement	Credit points previously expired or reversed, subject to approval.

Each credit entry will include transaction reference, rule reference, points credited, posting date, point validity and accounting classification.

4.7 Point Debit Accounting

Point debit accounting covers all scenarios where points are deducted from the customer's loyalty account.

Debit Scenario	Accounting Treatment
Redemption	Debit points based on redemption value and selected reward.
Full Refund	Debit all points originally credited against the transaction.
Partial Refund	Debit proportionate points based on refunded amount.
Chargeback	Debit or block points based on Bank-defined chargeback policy.
Transaction Reversal	Debit points if the transaction is reversed or cancelled.
Point Expiry	Debit unredeemed points after validity period.
Manual Debit	Debit points after approved operational correction.
Fraud Recovery	Debit points in case of confirmed misuse or fraudulent earning.
Duplicate Correction	Debit excess points posted due to duplicate processing.

Each debit entry will be linked to the original credit entry wherever applicable for traceability and reconciliation.

4.8 Point Validity and Expiry Accounting

The system will support point validity management and expiry accounting based on Bank-defined rules.

Expiry Parameter	Description
Earning Date	Date on which points are earned or posted.

Validity Period	Number of days, months or years for which points remain valid.
Expiry Date	Date on which points become invalid if not redeemed.
Point Type	Different point types may have different validity periods.
Card Variant	Premium cards may have different expiry rules.
Campaign Validity	Campaign points may carry separate expiry terms.
Expiry Notification	Customer may be notified before expiry.
Expiry Posting	Expiry transaction is posted as a debit entry.
Expiry Report	Expired points are reported for customer service, finance and audit.
Reinstatement	Expired points may be reinstated through approved workflow.

The expiry accounting process will ensure that expired points are removed from available balance and reflected in ledger, MIS and liability reports.

4.9 Pending and Available Point Accounting

The system may support pending and available point statuses based on the Bank's policy.

Status	Description	Example Use Case
Pending Points	Points calculated but not available for redemption.	Transactions awaiting settlement confirmation.
Available Points	Points confirmed and available for redemption.	Successfully posted and validated points.
Blocked Points	Points temporarily restricted.	Dispute, fraud review or chargeback hold.
Released Points	Points moved from pending or blocked to available.	Settlement confirmed or dispute cleared.

Pending points help the Bank control risk where refunds, chargebacks or transaction failures may occur after initial transaction capture.

4.10 Reward Liability Tracking

The ledger will support reward liability tracking to help the Bank estimate, monitor and control its financial obligation against unredeemed reward points.

Liability Component	Description
Outstanding Points	Total unredeemed points in customer accounts.
Point Value	Bank-defined monetary value of each point.
Gross Liability	Total outstanding points multiplied by point value.
Expired Points	Points no longer considered active liability.
Redeemed Points	Points consumed and converted into fulfilment cost.
Merchant-Funded Points	Points funded by merchant and tracked separately.
Bank-Funded Points	Points funded by Bank and tracked as Bank liability.
Campaign Liability	Liability arising from campaign-based rewards.
Accrual Liability Report	Report showing outstanding point liability by period, card variant and customer segment.

Illustrative Liability Calculation

Particular	Example
Outstanding Points	1,00,000 points
Point Value	₹0.25 per point
Gross Liability	₹25,000
Expired Points	10,000 points
Net Active Points	90,000 points
Net Active Liability	₹22,500

The actual point value and liability treatment will be based on the Bank's approved commercial and accounting policy.

4.11 Redemption Accounting

Redemption accounting records the conversion of reward points into customer benefits.

Redemption Type	Accounting Treatment
Gift Voucher	Points debited and voucher fulfilment cost recorded.
Statement Credit	Points debited and equivalent statement credit processed as per Bank policy.
Cashback	Points debited and cashback instruction generated.
Merchandise	Points debited and fulfilment order created.
Travel Redemption	Points debited and travel booking fulfilment recorded.
Coupon Redemption	Points debited and coupon issued to customer.
Partner Redemption	Points debited and partner fulfilment reference captured.
Points + Pay	Points debited and balance payment captured through approved payment mode.

Each redemption transaction will generate a redemption reference number and will be linked to customer, card, ledger entry, fulfilment partner and status.

4.12 Reconciliation Framework

Each eligible credit card customer will be mapped to a loyalty account. The loyalty account will maintain point balance and transaction history at customer level, card level or account level based on the Bank's preferred operating model.

The ledger may be maintained using one of the following models based on the Bank's credit card program design.

Reconciliation Type	Description
Transaction-to-Point Reconciliation	Matching eligible credit card transactions with point postings.
Point Ledger Reconciliation	Matching opening balance, credits, debits and closing balance.
Redemption Reconciliation	Matching point debits with fulfilment partner redemptions.
Reversal Reconciliation	Matching refunds and chargebacks with point reversals.

Merchant-Funded Reconciliation	Matching merchant-funded transactions with merchant billing.
Campaign Reconciliation	Matching campaign eligibility with points awarded.
Finance Reconciliation	Matching reward cost, redemption cost and payable amounts.
Exception Reconciliation	Identifying failed, duplicate, unmatched or pending records.

4.13 Ledger Reports

The system will generate ledger-related reports for Bank business, operations, finance, audit and customer support teams.

Report Name	Purpose
Customer Point Statement	Shows customer-wise earned, redeemed, expired and available points.
Daily Accrual Report	Shows daily points posted by transaction and card variant.
Daily Redemption Report	Shows points redeemed by customer and reward type.
Expiry Report	Shows points expired during a period and upcoming expiry.
Reversal Report	Shows points reversed due to refunds, chargebacks and cancellations.
Adjustment Report	Shows manual credits and debits with approval trail.
Negative Balance Report	Shows customers with negative point balances.
Liability Report	Shows outstanding point liability and point value.
Campaign Ledger Report	Shows points posted under specific campaigns.
Merchant-Funded Ledger Report	Shows merchant-funded points and settlement values.
Exception Report	Shows failed, duplicate, rejected or pending ledger entries

4.14 Ledger Audit Trail

Every ledger transaction will maintain a complete audit trail.

Audit Field	Description
Ledger Transaction ID	Unique ledger entry reference.
Source Transaction ID	Bank-provided original transaction reference.
Customer Reference	Customer identifier linked to the reward account.
Card Reference	Masked or tokenized card reference.
Entry Type	Accrual, redemption, reversal, expiry or adjustment.
Debit / Credit Indicator	Indicates whether entry adds or deducts points.
Points	Number of points credited or debited.
Rule ID	Reward rule or campaign rule applied.
Campaign ID	Campaign reference wherever applicable.
Merchant ID	Merchant reference for merchant-funded or merchant-specific rewards.
Reason Code	Reason for reversal, adjustment or exception.
Maker ID	User initiating manual or configuration action.
Checker ID	User approving action wherever applicable.
Timestamp	Date and time of action.
Status	Posted, pending, rejected, reversed, expired or adjusted.
Remarks	Operational remarks or supporting comments.

4.15 Accounting Treatment for Special Scenarios

The system will support accounting treatment for special scenarios that commonly arise in credit card rewards programs.

Scenario	Treatment
Add-on Card Transactions	Points may be posted to primary cardholder or add-on card account based on Bank rule.
Multiple Cards for Same Customer	Points may be consolidated or maintained separately as per Bank policy.

Card Upgrade	Existing points may be carried forward to new card variant.
Card Downgrade	Points may continue or be governed by revised card variant rules.
Card Replacement	Points remain linked to customer/account and not lost due to card replacement.
Dormant Card	Point earning or redemption may be restricted based on Bank policy.
Blocked Card	Point earning and redemption may be suspended.
Closed Card	Balance treatment will follow Bank-defined account closure policy.
Deceased Customer	Points handled as per Bank policy and applicable internal process.
Fraudulent Transaction	Points may be blocked, reversed or debited after investigation.

4.16 Maker-Checker Controls for Ledger Activities

Ledger-affecting actions will be controlled through maker-checker workflows.

Activity	Maker	Checker / Approver
Manual Point Credit	Authorized operations user	Bank-authorized checker
Manual Point Debit	Authorized operations user	Bank-authorized checker
Expiry Reinstatement	Authorized operations user	Bank-authorized checker
Negative Balance Write-off	Bank operations user	Bank-authorized approver
Campaign Point Exception	Campaign operations user	Bank campaign approver
Bulk Adjustment Upload	Authorized maker	Bank checker / approver
Rule Change Affecting Ledger	Configuration maker	Bank checker / approver

All maker-checker activities will be logged with user ID, timestamp, reason code, approval status and remarks.

4.17 Data Retention and Ledger History

The system will retain ledger history as per the Bank's data retention and audit requirements.

Data Area	Retention Approach
Ledger Transactions	Retained for audit and reporting as per agreed policy.
Customer Point Statements	Available for customer service and reporting.
Reversal Linkages	Retained for transaction traceability.
Redemption Records	Retained with fulfilment and partner references.
Manual Adjustments	Retained with maker-checker and reason codes.
Campaign Ledger Records	Retained for campaign performance and audit.
Merchant-FundedLedger Records	Retained for settlement and merchant billing.
Archived Records	Archived as per agreed retention period and access policy.

4.18 Point Accounting Summary

The Loyalty Ledger and Point Accounting framework will provide the Bank with a transparent, controlled and auditable mechanism to manage credit card reward points.

It will ensure that every point credited, debited, redeemed, reversed, expired or adjusted is recorded with complete traceability. The framework will support customer service, financial reconciliation, reward liability management, merchant settlement, campaign reporting and audit requirements.

By implementing a structured loyalty ledger, the Bank will be able to maintain confidence in reward balances, reduce operational errors, support regulatory and internal audit needs, and provide customers with a clear and reliable rewards experience.

5. Transaction Processing and Reward Calculation

5.1 Transaction Processing Overview

The Transaction Processing and Reward Calculation module is responsible for receiving credit card transaction data from the Bank, validating eligibility, applying approved reward rules, calculating reward points and posting the results into the Loyalty Ledger.

This module forms the operational core of the Credit Card Rewards System. It ensures that reward points are calculated accurately for eligible transactions and that reversals, refunds, chargebacks, duplicate transactions, delayed transactions and exceptions are handled in a controlled and auditable manner.

The system will support both real-time and batch-based transaction processing depending on the Bank's integration model, transaction source systems and operational requirements.

5.2 Transaction Data Sources

The system will process credit card transaction data received from Bank-approved sources.

Source System / Channel	Description
Card Management System	Primary source for credit card transactions, card status, customer mapping and transaction status.
Card Switch / Network Feed	Transaction data from card networks or switch systems where applicable.
Core Banking / Customer Master	Customer status, account linkage and customer profile data where required.
Transaction Database	Read-only access or periodic extract from the Bank's transaction database, if approved.
File-Based Feed	Daily, hourly or scheduled files shared by the Bank for transaction processing.

API-Based Feed	Real-time or near real-time API-based transaction posting from the Bank's systems.
Reversal / Refund Feed	Separate transaction feed for refunds, reversals, cancellations and chargebacks.
Campaign Eligibility Feed	Customer or transaction eligibility files for specific campaigns, if required.

5.3 Transaction Data Fields

The transaction feed should contain the necessary data elements required for reward eligibility validation, calculation and reconciliation.

Data Field	**Purpose**
Transaction Reference Number	Unique identifier for de-duplication and reconciliation.
Customer ID / Customer Reference	Mapping transaction to the customer loyalty account.
Card Reference / Token	Mapping transaction to the card account without exposing sensitive card data.
Card Variant	Applying card variant-specific reward rules.
Transaction Amount	Calculating reward points based on spend value.
Transaction Currency	Identifying domestic or international transactions.
Transaction Date and Time	Applying time-bound, monthly or campaign period rules.
Posting / Settlement Date	Supporting settlement-based point posting where applicable.
MCC	Applying category-based eligibility and reward rules.
Merchant Name	Applying merchant-specific rules and reporting.
MID	Merchant-specific campaign mapping and validation.
TID	Terminal-level merchant mapping where required.
Transaction Type	Retail, online, offline, EMI, fuel, rent, wallet load or other transaction type.
Transaction Status	Successful, reversed, refunded, cancelled, failed or disputed.

Authorization Code	Transaction validation and traceability.
Network / Scheme	Visa, Mastercard, RuPay or other network identification.
Channel	POS, e-commerce, contactless, recurring payment or other channel.

The final mandatory and optional fields will be mutually agreed during the integration design stage.

5.4 Transaction Processing Flow

The system will process each transaction through a structured validation and reward calculation flow.

Step	Activity	Output
1	Receive transaction data from Bank system	Transaction record captured
2	Validate mandatory fields	Valid or rejected record
3	Check transaction uniqueness	Duplicate or new transaction status
4	Map customer and card	Loyalty account identified
5	Validate customer and card eligibility	Eligible or ineligible status
6	Validate transaction type, MCC and merchant	Reward eligibility determined
7	Apply regular reward rules	Base points calculated
8	Apply campaign and milestone rules	Bonus points calculated
9	Apply merchant-funded rules	Merchant-funded points calculated
10	Apply caps and exclusions	Final eligible points derived
11	Post points to ledger	Ledger entry created
12	Trigger communication where applicable	Customer notification initiated
13	Generate processing logs and reports	Audit and MIS records created

5.5 Transaction Eligibility Validation

The system will validate each transaction against Bank-defined eligibility rules before calculating reward points.

Validation Area	Description
Customer Eligibility	Customer must be active and eligible for rewards.
Card Status	Card must be active and eligible for point earning.
Card Variant Eligibility	Card product must be eligible under the applicable reward rule.
Transaction Status	Transaction must be successful and not failed, reversed or cancelled.
Transaction Amount	Transaction amount must meet minimum and maximum configured thresholds.
MCC Eligibility	MCC must be included or not excluded under reward rules.
Merchant Eligibility	Merchant must be eligible for merchant-specific or merchant-funded campaigns.
Transaction Type	Transaction type must be eligible under Bank policy.
Campaign Eligibility	Transaction must fall within campaign date, time, customer and spend criteria.
Duplicate Check	Transaction reference must not have been processed earlier.
Fraud / Risk Check	Transaction must not be flagged under configured fraud or exception rules.

5.6 Reward Calculation Logic

Reward calculation will be performed based on approved rules configured in the system.

Calculation Component	Description
Base Reward Calculation	Standard points based on transaction value and earn ratio.

Card Variant Multiplier	Additional multiplier based on card type or product variant.
MCC Multiplier	Additional multiplier for selected merchant categories.
Merchant Multiplier	Additional reward for selected merchants or merchant groups.
Campaign Bonus	Additional fixed or variable reward under approved campaigns.
Milestone Bonus	Reward triggered once a defined spend or transaction count is achieved.
Merchant-Funded Reward	Reward funded by merchant, mapped separately for settlement.
Caps and Limits	Application of per-transaction, daily, monthly, campaign or customer-level caps.
Exclusion Rules	Removal of ineligible transactions, categories or merchants from reward calculation.
Rounding Rules	Reward points rounded up, down or nearest based on Bank-approved policy.

5.7 Regular Point Posting

Regular point posting refers to the standard reward points earned on eligible credit card transactions.

Parameter	**Indicative Configuration**
Earn Ratio	1 point per ₹100, or any Bank-defined ratio.
Minimum Transaction Amount	Configurable based on Bank policy.
Eligible Card Variants	Selected or all credit card variants.
Eligible Transaction Types	Retail, e-commerce, POS, domestic or international transactions.
Excluded Transactions	Fuel, rent, wallet load, cash withdrawal, fee payment or any Bank-defined exclusion.
Posting Frequency	Real-time, near real-time, daily batch or settlement-based.
Point Status	Pending or available based on Bank policy.

Ledger Entry Type	Regular accrual credit entry.

Regular Posting Example

Particular	**Example**
Transaction Amount	₹10,000
Earn Ratio	1 point per ₹100
Base Points	100 points
Applicable Cap	No cap
Final Points Posted	100 points

5.8 Accelerated Point Posting

Accelerated point posting allows the Bank to award additional points for selected categories, merchants, card variants or campaigns.

Accelerator Type	**Example**
Category Accelerator	5X points on dining transactions.
Merchant Accelerator	10X points on selected merchant spends.
Card Variant Accelerator	Premium cardholders earn 3X points.
Time-Based Accelerator	Weekend spends earn additional points.
Campaign Accelerator	Festival campaign with 2X points.
Segment Accelerator	Dormant users earn additional points on reactivation.

Accelerated Posting Example

Particular	**Example**
Transaction Amount	₹5,000

Base Earn Ratio	1 point per ₹100
Base Points	50 points
Accelerator	5X on dining
Final Points Posted	250 points

5.9 Campaign-Based Point Posting

Campaign-based point posting will be triggered when a transaction qualifies under an active campaign.

Campaign Parameter	Description
Campaign ID	Unique campaign reference.
Campaign Period	Start and end date of campaign.
Eligible Customers	All customers or specific customer segments.
Eligible Card Variants	Selected card types or product variants.
Eligible Transactions	Spend amount, transaction type, MCC, merchant or channel.
Reward Type	Points, cashback, voucher, coupon or partner benefit.
Reward Value	Fixed, percentage-based, multiplier-based or milestone-based.
Campaign Cap	Customer-level, campaign-level or budget-level cap.
Posting Type	Instant, batch, milestone completion or approval-based.

5.10 Milestone Reward Calculation

Milestone reward calculation will evaluate cumulative customer behaviour over a defined period.

Milestone Rule	Description
Spend Milestone	Total spend achieved within defined period.
Transaction Count Milestone	Number of eligible transactions completed.

MCC Milestone	Spend achieved in specific category.
Merchant Milestone	Spend achieved at specific merchant.
Activation Milestone	First eligible transaction after card activation.
Time-Bound Milestone	Achievement within fixed duration from campaign start or card issuance.

Milestone Calculation Example

Particular	**Example**
Campaign Rule	Spend ₹50,000 in 30 days
Customer Spend	₹52,000
Eligibility	Achieved
Reward	1,000 points
Posting Type	Direct point posting

5.11 Merchant-Funded Point Calculation

Merchant-funded point calculation will identify transactions eligible under merchant-sponsored programs.

Parameter	**Description**
Merchant Name / MID	Merchant identification for offer eligibility.
MCC	Category validation for the merchant transaction.
Offer Period	Campaign start and end date.
Minimum Spend	Minimum transaction value required.
Reward Funding	Merchant-funded, Bank-funded or shared funding.
Reward Type	Points, cashback, voucher or coupon.
Merchant Cap	Maximum liability allowed for merchant.
Settlement Tagging	Points tagged to merchant for billing and reconciliation.

Merchant-Funded Example

Particular	Example
Merchant Campaign	5% reward at selected merchant
Transaction Amount	₹2,000
Reward Value	₹100 equivalent
Point Value	₹0.25
Points Posted	400 points
Funding Source	Merchant-funded

5.12 Refund and Reversal Processing

The system will process refunds, reversals and cancellations against the original transaction.

Reversal Type	**Treatment**
Full Refund	Reverse complete points posted for original transaction.
Partial Refund	Reverse proportionate points based on refunded amount.
Same-Day Reversal	Cancel or reverse reward entry based on posting status.
Delayed Refund	Reverse points even if original points were already posted.
Campaign Reversal	Reverse campaign points if eligibility is invalidated.
Merchant-Funded Reversal	Reverse points and adjust merchant liability report.
Redemption Before Reversal	Create negative balance if points have already been redeemed.
Failed Reversal	Route to exception queue for operational review.

Partial Refund Example

Particular	**Example**
Original Transaction	₹10,000
Points Posted	100 points

Refund Amount	₹4,000
Points to Reverse	40 points
Remaining Eligible Points	60 points

5.13 Chargeback Handling

Chargeback handling will follow Bank-defined business rules.

Chargeback Stage	Point Treatment
Chargeback Raised	Points may be blocked or kept under observation.
Provisional Credit	Points may remain pending or blocked.
Chargeback Accepted	Points reversed.
Chargeback Declined	Points retained or released.
Dispute Resolved in Customer Favour	Points may be posted or reinstated.
Dispute Resolved Against Customer	Points reversed or negative balance created.

Chargeback rules will be finalized based on the Bank's credit card operations policy.

5.14 Duplicate Transaction Control

The system will prevent duplicate point posting through unique transaction reference validation.

Control	Description
Unique Transaction Reference	Each transaction must carry a unique reference number.
Duplicate Check	System checks whether the transaction was processed earlier.

Duplicate Rejection	Duplicate transaction is rejected from point posting.
Duplicate Report	Duplicate records are captured in exception reports.
Manual Review	Authorized users may review duplicate cases if required.

15.5 Failed Posting and Retry Mechanism

The system will maintain controls for failed transaction processing and point posting.

Failure Scenario	**System Treatment**
Missing Mandatory Field	Record rejected and listed in exception report.
Customer Not Found	Record parked for review or reprocessing.
Card Variant Missing	Record parked until card mapping is available.
Rule Not Found	Record routed to exception queue.
Ledger Posting Failure	Retry mechanism triggered.
Partner API Failure	Reward fulfilment retried or queued.
Duplicate Transaction	Record rejected as duplicate.
Technical Failure	Retry as per system retry policy.

5.16 Exception Handling

The system will maintain an exception queue for transactions requiring review.

Exception Type	**Description**
Missing Customer Mapping	Transaction cannot be mapped to a customer account.
Missing Card Variant	Card type or product data not available.
Invalid MCC	MCC not available or not mapped correctly.
Merchant Mapping Failure	Merchant campaign transaction cannot be identified.
Duplicate Reference	Transaction reference already processed.
Rule Conflict	More than one reward rule applies incorrectly.

Reversal Mismatch	Reversal transaction not linked to original transaction.
Negative Balance Trigger	Reversal creates negative point balance.
Campaign Budget Exhausted	Campaign cap reached before posting.

Exceptions will be visible to authorized users and may be corrected, reprocessed or rejected based on approved operational procedures.

5.17 Processing Modes

The system will support multiple transaction processing modes.

Processing Mode	**Description**
Real-Time Processing	Transaction data is processed through API immediately or near real time.
Near Real-Time Processing	Transactions are processed at frequent intervals, such as every few minutes.
Batch Processing	Transactions are processed through scheduled file or database feeds.
Settlement-Based Processing	Points are posted after transaction settlement confirmation.
Approval-Based Processing	Points are posted after operational or Bank approval.
Campaign Batch Processing	Campaign and milestone rewards are calculated periodically.

The final processing mode will depend on the Bank's transaction data availability and integration design.

5.18 Transaction Processing Reports

The system will generate reports to monitor transaction processing and reward calculation.

Report Name	**Purpose**

Daily Transaction Processing Report	Shows total transactions received, processed, rejected and pending.
Point Posting Report	Shows points posted by customer, card variant, MCC and transaction type.
Failed Transaction Report	Shows transactions failed due to validation or processing errors.
Duplicate Transaction Report	Shows duplicate transaction records rejected by the system.
Exception Report	Shows records requiring operational review.
Reversal Processing Report	Shows refunds, reversals and chargebacks processed.
Campaign Posting Report	Shows campaign-based points posted.
Merchant-Funded Posting Report	Shows merchant-funded points and merchant liability.
Processing Summary Report	Provides overall processing status for a selected period.

5.19 Controls in Transaction Processing

The transaction processing module will include operational, business and audit controls.

Control Area	**Description**
Data Validation	Mandatory field and format validation.
De-Duplication	Unique transaction reference validation.
Rule Validation	Ensures only approved active rules are applied.
Cap Validation	Checks transaction, customer, campaign and budget caps.
Reversal Linkage	Maps reversal to original transaction.
Audit Trail	Maintains full processing history.
Access Control	Restricts manual intervention to authorized users.
Maker-Checker	Required for manual posting or adjustment.
Exception Monitoring	Tracks failed and pending cases.

Reconciliation	Enables transaction-to-point matching.

5.20 Transaction Processing Summary

The Transaction Processing and Reward Calculation module will ensure that credit card reward points are calculated and posted accurately based on Bank-approved rules.

The module will support regular accrual, accelerated rewards, campaign rewards, milestone rewards, merchant-funded rewards, reversals, refunds, chargebacks, duplicate checks, exception handling and reconciliation.

By implementing a structured transaction processing framework, the Bank will gain greater control over reward accuracy, operational efficiency, customer transparency and reward cost governance.

6. Campaign and Milestone Rewarding Engine

6.1 Campaign and Milestone Engine Overview

The Campaign and Milestone Rewarding Engine will enable the Bank to configure, launch, manage, monitor and evaluate credit card reward campaigns across customer segments, card variants, transaction categories, merchants and time periods.

The engine will support both simple and complex campaign constructs including spend-based campaigns, transaction count-based campaigns, MCC-based campaigns, merchant-based campaigns, card variant-based campaigns, activation campaigns, time-bound campaigns and milestone-based rewards.

The objective of this module is to help the Bank drive specific business outcomes such as card activation, first transaction, higher spends, repeat usage, premium card engagement, merchant partnership growth and customer retention.

The Campaign and Milestone Rewarding Engine will be fully integrated with the Reward Engine, Loyalty Ledger, Communication Engine, Merchant-Funded Reward Framework, Redemption Platform and MIS module to ensure seamless reward calculation, posting, fulfilment, communication and reporting.

6.2 Campaign Engine Scope

Scope Area	Description
Campaign Creation	Create reward campaigns based on Bank-defined business objectives.
Campaign Configuration	Configure eligibility, reward rules, budget, caps, exclusions and validity period.
Campaign Approval	Support maker-checker workflow for campaign approval before activation.
Customer Targeting	Define eligible customers based on card variant, segment, geography, spend behaviour or Bank-provided list.
Transaction Qualification	Identify eligible transactions based on amount, MCC, merchant, MID, date, time and transaction type.
Reward Calculation	Calculate points, cashback, vouchers, coupons or other benefits based on campaign rules.
Reward Posting	Post eligible campaign rewards directly to customer loyalty accounts.
Fulfilment Triggering	Trigger fulfilment partner APIs for voucher, coupon, gift card or other reward benefits.
Communication	Trigger customer communication for campaign enrollment, achievement, reward posting and expiry.
Monitoring	Track campaign performance, budget utilization, reward liability and customer participation.
Reporting	Generate campaign-wise MIS, customer reports, merchant reports and reconciliation reports.

6.3 Campaign Types Supported

Campaign Type	Description	Example
Activation Campaign	Rewards customers for activating or using a newly issued credit card.	Complete first transaction and earn 500 points.
First Spend Campaign	Rewards the first successful eligible credit card transaction.	Make your first spend within 30 days and get a voucher.
Spend-Based Campaign	Rewards customers for achieving a defined spend amount.	Spend ₹25,000 in a month and earn 1,000 points.
Transaction Count Campaign	Rewards customers for completing a specific number of transactions.	Complete 10 transactions and earn bonus points.
MCC-Based Campaign	Rewards spends under selected merchant categories.	Earn 5X points on dining and travel.
Merchant-Based Campaign	Rewards transactions at selected merchants or brands.	Earn extra rewards on selected partner merchants.
MID / TID-Based Campaign	Rewards transactions at specific merchant outlets or terminals.	Earn rewards at selected offline stores.
Card Variant Campaign	Rewards specific card products or premium cardholders.	Platinum cardholders earn 2X points.
Customer Segment Campaign	Rewards selected customer groups.	Dormant users get bonus points on reactivation.
Time-Bound Campaign	Rewards transactions during a defined period.	Weekend spend campaign or festival campaign.
Milestone Campaign	Rewards customers on achieving cumulative targets.	Spend ₹50,000 in 45 days and unlock reward.
Merchant-Funded Campaign	Rewards funded fully or partially by participating merchants.	Partner brand funds cashback or reward points.
Recurring Campaign	Campaign repeated daily, weekly, monthly or quarterly.	Monthly spend milestone campaign.
Limited Budget Campaign	Campaign stops or pauses when budget is exhausted.	First 10,000 eligible customers get rewards.

6.4 Campaign Configuration Parameters

The system will support comprehensive campaign configuration through the Admin Portal.

Configuration Parameter	Description
Campaign Name	Business name of the campaign.
Campaign ID	Unique system-generated or Bank-defined campaign reference.
Campaign Type	Spend, milestone, merchant, MCC, activation, card variant or other campaign type.
Campaign Objective	Activation, spend growth, retention, merchant promotion or reactivation.
Start Date and Time	Campaign start date and time.
End Date and Time	Campaign end date and time.
Eligible Card Variants	Card products eligible for the campaign.
Eligible Customers	All customers, selected segment or Bank-provided customer list.
Transaction Type	Domestic, international, online, offline, contactless, EMI or Bank-defined transaction type.
Minimum Transaction Amount	Minimum transaction value required for eligibility.
Maximum Transaction Amount	Maximum eligible transaction amount where applicable.
MCC Inclusion	Merchant categories included in the campaign.
MCC Exclusion	Merchant categories excluded from the campaign.
Merchant Name	Eligible merchant or brand names.
MID / TID	Eligible merchant or terminal identifiers.
Reward Type	Points, cashback, statement credit, voucher, coupon, gift card or partner benefit.
Reward Value	Fixed value, percentage value, multiplier value or slab-based value.

Reward Cap	Maximum reward allowed per transaction, customer or campaign.
Campaign Budget	Total budget allocated for the campaign.
Customer Cap	Maximum reward per customer.
Frequency Cap	Limit on number of times a customer can earn under the campaign.
Posting Type	Instant, batch, milestone-based, approval-based or settlement-based.
Communication Template	SMS, email, push or other customer communication template.
Approval Status	Draft, pending approval, approved, active, paused, closed or rejected.

6.5 Spend-Based Campaigns

Spend-based campaigns reward customers for achieving a defined spend amount either in a single transaction or cumulatively over a campaign period.

Campaign Model	Description	Example
Single Transaction Spend	Reward based on one qualifying transaction.	Spend ₹5,000 in a single transaction and earn 250 points.
Cumulative Spend	Reward based on total spend during campaign period.	Spend ₹50,000 in a month and earn 1,000 points.
Slab-Based Spend	Reward increases as customer crosses higher slabs.	Spend ₹25,000 / ₹50,000 / ₹1,00,000 and earn increasing rewards.
Category Spend	Reward based on spend in selected MCC categories.	Spend ₹10,000 on travel and earn bonus points.
Merchant Spend	Reward based on spend at selected merchants.	Spend ₹5,000 at partner merchant and earn voucher.
Premium Card Spend	Reward based on spend by selected card variants.	Signature cardholders earn rewards on higher spend slabs.

Illustrative Spend Campaign

Parameter	Example
Campaign Name	Monthly Credit Card Spend Booster
Eligible Customers	All active credit cardholders
Campaign Period	1st to 30th of the month
Spend Requirement	Cumulative spend of ₹50,000
Reward	1,000 bonus points
Posting Type	Batch posting after campaign closure
Cap	One reward per customer

6.6 Transaction Count-Based Campaigns

Transaction count campaigns reward customers for completing a specified number of eligible transactions.

Campaign Model	Description	Example
Fixed Count Campaign	Reward after completing defined transaction count.	Complete 10 transactions and earn 500 points.
Minimum Value Count	Only transactions above minimum amount count.	Complete 5 transactions of ₹1,000 or more.
Category Count	Count transactions under specific MCCs.	Complete 5 dining transactions.
Merchant Count	Count transactions at selected merchants.	Complete 3 transactions at selected partner merchants.
Recurring Usage Campaign	Reward repeated monthly usage.	Complete 10 transactions every month and earn bonus.

Illustrative Transaction Count Campaign

Parameter	Example
Campaign Name	10 Transaction Challenge

Eligible Transactions	Minimum ₹500 per transaction
Required Count	10 transactions
Campaign Period	30 days
Reward	500 reward points
Posting Type	On milestone achievement
Frequency Cap	Once per customer

6.7 MCC-Based Campaigns

MCC-based campaigns reward customers for spending in selected merchant categories.

MCC Campaign Area	Use Case
Dining	Promote restaurant and food-related spends.
Travel	Promote flight, hotel and travel-related spends.
Grocery	Promote daily-use credit card spends.
Fuel	Provide capped or selective reward benefits.
Electronics	Promote high-ticket retail spends.
Healthcare	Promote healthcare-related usage.
Education	Promote education fee payments where approved.
Insurance	Promote policy payment spends where approved.
E-Commerce	Promote online shopping usage.
Entertainment	Promote movie, OTT and event-related spends.

The system will allow the Bank to define inclusion and exclusion lists for MCC-based campaigns and apply specific reward rates, caps and campaign periods.

6.8 Merchant Name, MID and TID-Based Campaigns

Merchant-based campaigns will enable the Bank to run targeted campaigns with specific merchants, brands, merchant groups or offline outlets.

Campaign Basis	Description
Merchant Name	Campaign eligibility based on merchant descriptor.
Brand Name	Multiple merchant outlets grouped under a common brand.
MID	Campaign eligibility based on specific Merchant ID.
TID	Campaign eligibility based on terminal-level transaction identifier.
MCC + MID	Combined validation for category and merchant.
Acquirer Mapping	Merchant identification based on acquirer-provided data.
Offline Store Mapping	Mapping of specific retail outlets for offline POS campaigns.
Online Merchant Mapping	Mapping of e-commerce merchants for online campaigns.

Merchant-based campaigns can be used for Bank-funded, merchant-funded or jointly funded reward programs.

6.9 Card Variant-Based Campaigns

The system will allow the Bank to launch campaigns specific to selected card variants.

Card Variant Campaign Type	Example
Classic Card Campaign	Encourage activation and basic usage.
Gold Card Campaign	Drive monthly transaction frequency.
Platinum Card Campaign	Reward higher spends and selected categories.
Signature / Premium Card Campaign	Offer accelerated rewards and premium benefits.
Corporate Card Campaign	Reward business spends or employee-level usage.
Co-Branded Card Campaign	Reward partner-specific transactions.
New Card Variant Launch Campaign	Drive adoption of newly launched card products.

Card variant campaigns help the Bank differentiate product benefits and promote card upgrades.

6.10 Customer Segment-Based Campaigns

The campaign engine will support targeting based on customer segments provided by the Bank or derived through approved campaign logic.

Segment Type	Campaign Use Case
New Cardholders	Activation and first spend campaigns.
Dormant Customers	Reactivation campaigns to encourage usage.
High-Spend Customers	Retention and premium engagement campaigns.
Low-Spend Customers	Spend uplift campaigns.
Premium Customers	Exclusive rewards and higher-value benefits.
Corporate Customers	Business usage and employee spend campaigns.
Geography-Based Customers	Region-specific merchant offers.
Bank-Defined Segment	Any customer list or segment provided by the Bank.

Customer segment campaigns will be governed by Bank-approved eligibility data and data privacy requirements.

6.11 Time-Bound and Event-Based Campaigns

The system will support campaigns linked to specific time windows, events, festivals or business periods.

Campaign Type	Description
Weekend Campaign	Rewards transactions completed during weekends.
Festival Campaign	Rewards transactions during festivals or seasonal periods.
Birthday / Anniversary Campaign	Rewards eligible customers during personal milestones where data is available.
Billing Cycle Campaign	Rewards transactions within specific billing cycles.
Month-End Campaign	Encourages spends during selected month-end periods.

New Year / Financial Year Campaign	Supports annual or quarterly business campaigns.
Flash Campaign	Short-duration campaign for selected customers or merchants.

6.12 Milestone Rewarding Framework

Milestone rewarding enables customers to unlock rewards after achieving predefined spend, transaction or behavioural targets.

Milestone Type	Description	Example
Spend Milestone	Cumulative spend target over a defined period.	Spend ₹50,000 in 30 days.
Transaction Count Milestone	Required number of eligible transactions.	Complete 10 transactions.
Category Milestone	Spend target in selected MCC category.	Spend ₹15,000 on travel.
Merchant Milestone	Spend target at selected merchant or brand.	Spend ₹5,000 at partner merchant.
Activation Milestone	Initial customer behaviour after card issuance.	First transaction within 30 days.
Step-Up Milestone	Multiple achievement levels in one campaign.	Spend ₹25K, ₹50K and ₹1L to unlock increasing rewards.
Recurring Milestone	Repeat achievement across periods.	Monthly spend target reward.

6.13 Milestone Processing Logic

The system will evaluate milestone achievement based on configured campaign rules and eligible transaction data.

Step	Activity
1	Campaign and milestone rule is configured and approved.
2	Eligible customer base is mapped.
3	Eligible transactions are captured during campaign period.
4	System calculates cumulative spend or transaction count.
5	System checks milestone achievement condition.
6	Applicable reward is calculated.
7	Reward is posted as points or triggered through fulfilment partner.
8	Customer communication is generated.
9	Campaign report and ledger entries are updated.

6.14 Direct Point Posting for Milestones

Milestone rewards may be fulfilled through direct point posting without involving external fulfilment partners.

Use Case	Description
Spend Achievement	Customer achieves spend target and earns reward points.
Transaction Count Achievement	Customer completes required number of transactions and earns points.
Category Milestone	Customer reaches category spend target and earns bonus points.
Premium Card Milestone	Premium cardholder qualifies for additional points.
Retention Campaign	Customer receives points for sustained usage.

Direct point posting will create credit entries in the Loyalty Ledger and will be traceable to the campaign and milestone ID.

6.15 Fulfilment-Based Milestone Rewards

Milestone rewards may also be fulfilled through external or internal fulfilment partners.

Reward Type	Fulfilment Method
Gift Voucher	Trigger gift card or voucher API.
Coupon	Issue coupon code through coupon partner or Cheggout inventory.
Cashback	Generate cashback instruction subject to Bank approval.
Statement Credit	Generate statement credit instruction subject to Bank process.
Subscription Benefit	Trigger partner benefit issuance.
Travel Voucher	Trigger travel benefit or coupon fulfilment.
Merchant Benefit	Trigger merchant-funded benefit issuance.

Each fulfilment reward will carry a unique fulfilment reference and will be tracked for status, delivery, failure and customer support.

6.16 Campaign Budget and Cap Controls

The campaign engine will include budget and cap controls to manage reward cost.

Control Type	Description
Total Campaign Budget	Maximum reward budget allocated for campaign.
Daily Budget Cap	Maximum rewards allowed per day.
Customer-Level Cap	Maximum reward per customer.
Transaction-Level Cap	Maximum reward for a single transaction.
Card Variant Cap	Cap by card product or variant.
Merchant Cap	Cap for merchant-funded campaigns.
MCC Cap	Cap by merchant category.
Reward Count Cap	Maximum number of rewards to be issued.
First-Come-First-Served Cap	Rewards issued to first eligible customers until budget is exhausted.

Auto Pause	Campaign may pause automatically when budget cap is reached.

6.17 Campaign Exclusion Controls

The Bank will be able to define exclusion rules for each campaign.

Exclusion Type	Description
Customer Exclusion	Exclude selected customers or customer groups.
Card Variant Exclusion	Exclude specific card products.
MCC Exclusion	Exclude selected merchant categories.
Merchant Exclusion	Exclude selected merchants or brands.
Transaction Type Exclusion	Exclude EMI, fuel, rent, wallet load, cash withdrawal or any Bank-defined transaction type.
Reversal Exclusion	Exclude reversed, refunded or disputed transactions.
Duplicate Transaction Exclusion	Exclude duplicate transaction records.
Campaign Conflict Exclusion	Prevent same transaction from earning under conflicting campaigns.
Budget Exhausted Exclusion	Stop reward issuance after campaign budget is exhausted.

6.18 Campaign Priority and Conflict Handling

Where multiple campaigns are active, the system will support campaign priority and conflict handling.

Conflict Scenario	Handling Approach
Same Transaction Eligible for Multiple Campaigns	Apply Bank-defined priority rule.
Base Points + Campaign Points	Allow both where configured.

Multiple Bonus Campaigns	Apply highest reward, first eligible reward or cumulative reward based on configuration.
Merchant-Funded + Bank-Funded Reward	Allow split funding or priority-based reward.
Campaign Budget Exhausted	Move to next eligible campaign or reject campaign reward based on rule.
Customer Cap Reached	Stop additional rewards for the customer.
Card Variant Rule Conflict	Apply card variant priority defined by Bank.

Campaign conflict handling will be configurable and auditable.

6.19 Campaign Approval Workflow

The campaign engine will support maker-checker approval before campaign activation.

Stage	**Description**
Draft	Campaign is created by authorized maker.
Review	Campaign parameters are reviewed internally.
Submitted for Approval	Campaign submitted to Bank checker or approver.
Approved	Campaign approved for activation.
Active	Campaign is live and processing transactions.
Paused	Campaign temporarily stopped.
Modified	Campaign changes submitted for approval.
Closed	Campaign completed or manually closed.
Rejected	Campaign rejected by approver.

All campaign changes will be logged with user ID, timestamp, old value, new value and approval remarks.

6.20 Campaign Communication Framework

The system will support customer communication for campaign-related events.

Communication Event	Example Message Purpose
Campaign Launch	Inform eligible customers about campaign offer.
Enrollment Confirmation	Confirm campaign participation where enrollment is required.
Progress Update	Inform customer about spend or transaction progress.
Milestone Achieved	Notify customer that milestone has been achieved.
Reward Posted	Inform customer that points or rewards have been credited.
Reward Fulfilled	Inform customer that voucher or benefit has been issued.
Campaign Ending Reminder	Remind customer before campaign closure.
Campaign Expiry	Inform customer about reward or offer expiry.

Communication templates will be approved by the Bank before use.

6.21 Campaign Reports and MIS

The system will generate campaign-wise reports for business, operations, finance and audit teams.

Report Name	Purpose
Campaign Summary Report	Overall campaign configuration and performance.
Customer Participation Report	List of participating and eligible customers.
Milestone Achievement Report	Customers who achieved campaign milestones.
Reward Posting Report	Points, cashback or vouchers issued under campaign.
Campaign Budget Utilization Report	Budget consumed, remaining and projected liability.
Campaign ROI Report	Spend generated versus reward cost.
Merchant Campaign Report	Merchant-funded campaign performance and liability.
Exception Report	Failed, duplicate, rejected or pending campaign records.

Reversal Report	Rewards reversed due to refunds or chargebacks.
Communication Report	SMS, email, push or other communication delivery status.

6.22 Campaign Audit Trail

Every campaign action and reward event will maintain audit trail.

Audit Element	Description
Campaign ID	Unique campaign reference.
Campaign Version	Version number for configuration changes.
Maker ID	User who created or modified campaign.
Checker ID	User who approved campaign.
Approval Timestamp	Date and time of approval.
Rule Details	Reward rules configured under campaign.
Customer Eligibility	Customer segment or customer list applied.
Transaction Reference	Transactions qualifying under campaign.
Reward Posting Reference	Ledger entry linked to campaign reward.
Fulfilment Reference	Voucher, coupon or partner reference where applicable.
Budget Usage	Campaign budget consumed.
Change Log	History of campaign changes.

6.23 Campaign and Milestone Summary

The Campaign and Milestone Rewarding Engine will provide the Bank with the flexibility to design and execute targeted reward programs for credit card customers.

The engine will support activation campaigns, spend campaigns, transaction count campaigns, category campaigns, merchant-funded campaigns, card variant campaigns, milestone rewards and fulfilment-linked rewards.

Through configurable rules, budget controls, maker-checker approvals, customer communication, reporting and audit trails, the Bank will be able to run controlled, measurable and scalable credit card campaigns aligned with its business objectives.

7. Merchant-Funded Rewards Framework

7.1 Merchant-Funded Rewards Overview

The Merchant-Funded Rewards Framework will enable the Bank to run reward campaigns where participating merchants, brands or partners fund the customer benefit either fully or partially.

This framework allows the Bank to offer higher customer value without carrying the entire reward cost. It also creates a structured model for merchant partnerships, targeted offers, category promotions, brand-funded rewards and customer engagement campaigns through the Bank's credit card portfolio.

The system will support configuration, tracking, reward posting, reporting, reversal handling, merchant billing and settlement support for merchant-funded reward programs.

Merchant-funded rewards may be issued in the form of reward points, cashback, gift vouchers, coupons, instant discounts, statement credits or partner benefits based on the approved campaign structure.

7.2 Objectives of Merchant-Funded Rewards

Objective	Description
Reduce Bank Reward Cost	Shift part or full reward funding to merchants or brands.
Increase Card Spend	Encourage customers to spend more on Bank credit cards at selected merchants.
Improve Customer Value	Provide higher rewards, discounts or benefits to cardholders.

Strengthen Merchant Partnerships	Enable structured participation from merchants and brands.
Drive Category Growth	Promote spends in categories such as dining, travel, grocery, electronics, healthcare and lifestyle.
Support Targeted Campaigns	Run campaigns for selected card variants, customer segments, geographies or merchant groups.
Improve Campaign ROI	Link reward cost to measurable transaction outcomes.
Enable Settlement Transparency	Provide merchant-wise reports for validation, invoicing and reconciliation.

7.3 Merchant-Funded Reward Models

The system will support multiple merchant-funded reward models.

Reward Model	Description	Example
Fully Merchant-Funded Points	Merchant funds the full reward value issued to customers.	Earn 5X points at selected merchant, funded by merchant.
Partially Merchant-Funded Points	Reward cost is shared between Bank and merchant.	Bank funds base points, merchant funds bonus points.
Merchant-Funded Cashback	Merchant funds cashback issued to eligible customers.	Get 5% cashback on selected merchant spends.
Merchant-Funded Voucher	Merchant provides voucher or coupon as customer reward.	Spend ₹5,000 and get ₹500 voucher.
Merchant Discount + Bank Points	Merchant provides discount while Bank provides points.	10% merchant discount plus Bank reward points.
Brand-Sponsored Campaign	Brand funds rewards for promoting category or product.	Electronics brand funds rewards on card spends.
Category-Funded Campaign	Multiple merchants participate under one category offer.	Dining week campaign across selected restaurants.
Offline POS Campaign	Merchant-funded reward for offline transactions.	Earn rewards at selected retail outlets.

Online Merchant Campaign	Merchant-funded reward for e-commerce transactions.	Bonus points on selected online brands.

7.4 Merchant Onboarding Scope

Merchant onboarding will include the creation, configuration and management of merchant profiles required for merchant-funded campaigns.

Onboarding Element	**Description**
Merchant Name	Legal or business name of the merchant.
Brand Name	Customer-facing brand name.
Merchant Category	Business category such as dining, travel, retail, grocery or electronics.
MCC	Merchant Category Code for transaction identification.
MID	Merchant ID for identifying eligible transactions.
TID	Terminal ID for outlet-level or terminal-level mapping.
Acquirer Details	Acquirer or payment partner information where applicable.
Merchant Location	City, state, region or outlet details where required.
Funding Model	Fully funded, partially funded or jointly funded structure.
Commercial Terms	Reward value, settlement logic, billing cycle and agreed commercials.
Campaign Validity	Offer start date, end date and applicable campaign period.
Contact Details	Merchant business, finance and operations contact details.
Approval Status	Draft, pending approval, approved, active, suspended or closed.

7.5 Merchant Mapping Framework

Accurate merchant mapping is essential for identifying eligible transactions under merchant-funded campaigns.

Mapping Parameter	Purpose
Merchant Name	Used for descriptor-based transaction identification.
Brand Name	Used to group multiple merchant descriptors under one brand.
MID	Used for precise merchant-level transaction matching.
TID	Used for terminal-level or outlet-level reward eligibility.
MCC	Used to validate merchant category.
Acquirer ID	Used to identify merchant through acquiring bank or payment partner.
Outlet ID	Used for store-level campaigns.
City / Region	Used for geography-specific merchant campaigns.
Online Merchant Identifier	Used for e-commerce merchant identification.
Merchant Group ID	Used for campaigns across multiple related merchants.

Merchant mapping may be maintained through the Admin Portal and periodically validated with Bank, network, acquirer or merchant-provided data.

7.6 Merchant Offer Configuration

Merchant-funded campaigns will be configured through defined offer parameters.

Offer Parameter	Description
Offer Name	Name of the merchant-funded offer.
Offer ID	Unique offer reference.
Merchant ID	Merchant or brand linked to the offer.
Campaign ID	Campaign under which the offer is running.
Offer Type	Points, cashback, voucher, coupon, discount or partner benefit.
Funding Source	Merchant-funded, Bank-funded or shared funding.

Reward Value	Fixed value, percentage value, multiplier or slab-based benefit.
Minimum Transaction Amount	Minimum spend required for reward eligibility.
Maximum Reward Cap	Maximum reward allowed per customer or transaction.
Eligible Card Variants	Card products eligible for the offer.
Eligible Customers	All customers or selected Bank-defined segments.
Eligible Channels	Online, offline, POS, e-commerce or selected channels.
Offer Start Date	Start date and time of offer.
Offer End Date	End date and time of offer.
Budget Cap	Merchant-funded budget limit.
Frequency Cap	Number of times a customer can earn the benefit.
Reversal Rule	Treatment for refunds, chargebacks and cancellations.
Settlement Rule	Basis for merchant billing and reconciliation.

7.7 Eligible Transaction Identification

The system will identify eligible merchant-funded transactions from the Bank-provided credit card transaction data.

Validation Area	Description
Transaction Success Status	Only successful transactions are considered for rewards.
Transaction Date	Transaction must fall within offer validity period.
Card Eligibility	Customer card variant must be eligible for the offer.
Customer Eligibility	Customer must be part of the eligible customer base.
Merchant Match	Merchant name, MID, TID, MCC or brand mapping should match offer configuration.
Minimum Spend	Transaction must meet minimum spend requirement.

Channel Eligibility	Transaction must occur through eligible channel, such as POS or online.
Frequency Check	Customer should not exceed defined earning frequency.
Cap Check	Offer, customer, merchant and budget caps must be validated.
Exclusion Check	Excluded transactions, MCCs or merchant records must be filtered.

7.8 Merchant-Funded Point Posting

Merchant-funded points will be posted to the customer loyalty account after eligibility validation.

Step	Activity
1	Merchant-funded offer is configured and approved.
2	Eligible merchant mapping is activated.
3	Bank transaction data is received by the system.
4	Transaction is matched against merchant-funded campaign rules.
5	Reward value is calculated based on offer logic.
6	Merchant-funded points are posted to the customer ledger.
7	Ledger entry is tagged with merchant ID, campaign ID and funding source.
8	Customer communication is triggered where applicable.
9	Merchant liability is updated for billing and reporting.

7.9 Merchant-Funded Cashback, Voucher and Coupon Rewards

In addition to points, the framework will support other reward formats.

Reward Format	Description
Cashback	Cashback instruction generated based on merchant-funded offer rules.
Statement Credit	Statement credit file or API trigger generated as per Bank process.
Gift Voucher	Voucher issued through Cheggout or approved fulfilment partner.
Merchant Coupon	Merchant coupon code issued to eligible customer.
Discount Benefit	Merchant-funded discount benefit tracked for reporting.
Subscription Benefit	Partner-funded subscription or service benefit issued to customer.
Lifestyle Benefit	Travel, dining, entertainment or other lifestyle benefit issued as campaign reward.

Each non-point reward will be tracked using fulfilment reference, merchant reference, campaign ID and customer reference.

7.10 Merchant Billing and Settlement

The system will generate merchant-wise billing and settlement reports for merchant-funded campaigns.

Billing Component	Description
Merchant Name	Merchant or brand liable for funding.
Campaign ID	Campaign under which rewards were issued.
Offer ID	Specific merchant offer reference.
Eligible Transactions	Number and value of eligible customer transactions.
Reward Issued	Points, cashback, vouchers or benefit value issued.
Reversal Adjustments	Refunds, chargebacks or cancelled rewards adjusted.
Net Reward Liability	Final merchant-funded amount payable.

Taxes	Applicable GST or tax treatment as per agreed commercials.
Invoice Amount	Amount to be billed to merchant.
Settlement Period	Daily, weekly, fortnightly, monthly or campaign closure-based.
Supporting Report	Transaction-level report supporting invoice or settlement.

7.11 Merchant Reports

The system will provide reports to support merchant validation, billing and campaign performance tracking.

Report Name	Purpose
Merchant Campaign Summary Report	Shows merchant campaign performance and reward liability.
Merchant Transaction Report	Lists eligible transactions matched to merchant campaign.
Merchant Reward Posting Report	Shows points, cashback, vouchers or benefits issued.
Merchant Reversal Report	Shows refunds, chargebacks and reversals.
Merchant Billing Report	Shows merchant payable amount for a settlement period.
Merchant Budget Utilization Report	Shows budget used and remaining balance.
Merchant Customer Participation Report	Shows number of unique customers participating.
Merchant Outlet Report	Shows outlet-wise or MID/TID-wise transaction performance.
Merchant Exception Report	Shows unmatched, rejected or disputed records.

7.12 Refund, Reversal and Clawback Handling

Merchant-funded rewards will be reversed or adjusted for refund, cancellation or chargeback scenarios.

Scenario	Treatment
Full Refund	Full merchant-funded reward is reversed.
Partial Refund	Proportionate reward is reversed based on refunded amount.
Chargeback	Reward may be blocked, reversed or adjusted based on Bank policy.
Cancelled Transaction	Reward is cancelled or reversed.
Reward Already Redeemed	Customer balance may go negative or Bank-defined recovery process may apply.
Merchant Billing Completed	Reversal is adjusted in the next billing cycle.
Campaign Closed	Adjustment is captured in post-campaign reconciliation.
Disputed Transaction	Reward may be held until dispute resolution.

7.13 Merchant-Funded Campaign Governance

Merchant-funded campaigns will follow governance controls to ensure proper approval, tracking and auditability.

Governance Area	Control
Merchant Approval	Merchant must be approved before campaign activation.
Offer Approval	Offer terms must be approved by Bank before launch.
Budget Control	Merchant budget and reward cap must be configured.
Maker-Checker	Campaign setup and changes must follow approval workflow.
Audit Trail	All merchant configuration and campaign changes will be logged.
Settlement Approval	Merchant billing reports may be reviewed before invoicing.
Exception Management	Disputed or unmatched merchant transactions will be tracked.

Reversal Governance	Refund and chargeback adjustments will be reflected in reports.
Access Control	Merchant data and reports will be accessible only to authorized users.

7.14 Merchant-Funded Campaign Examples

Campaign Type	Example Structure
Dining Merchant Campaign	Spend ₹2,000 at selected restaurants and earn 500 bonus points funded by merchant.
E-Commerce Merchant Campaign	Earn 5X points on selected online merchant transactions.
Electronics Brand Campaign	Spend ₹25,000 on selected electronics brand and get ₹1,000 voucher.
Travel Partner Campaign	Book through selected travel partner and earn additional reward points.
Grocery Category Campaign	Earn bonus points at selected supermarket chains.
Offline Retail Campaign	Swipe Bank credit card at selected retail outlets and earn cashback.
Premium Card Merchant Campaign	Signature cardholders receive higher merchant-funded benefit.
Limited Period Festival Campaign	Merchant funds reward during festive sale period.

7.15 Funding Source Tagging

Every merchant-funded reward transaction will be tagged with its funding source for accurate reporting and reconciliation.

Funding Tag	Description
Bank-Funded	Reward cost borne by the Bank.
Merchant-Funded	Reward cost borne by merchant or brand.
Shared Funding	Reward cost shared between Bank and merchant.
Partner-Funded	Reward funded by external partner or program sponsor.

Cheggout-Funded	Reward funded by Cheggout where commercially agreed.
Promotional Funding	Reward funded under limited-time promotional arrangement.

Funding source tagging will help in liability management, campaign reporting, merchant billing and finance reconciliation.

7.16 Merchant-Funded Rewards Summary

The Merchant-Funded Rewards Framework will enable the Bank to create a sustainable and scalable rewards ecosystem by combining credit card spend growth with merchant participation.

Through merchant onboarding, offer configuration, transaction identification, reward posting, reversal handling, merchant billing and settlement reporting, the Bank can deliver higher customer value while optimizing reward costs.

This framework will also help the Bank build a partner-driven credit card engagement model, increase customer usage at selected merchants, improve campaign ROI and create new commercial opportunities through merchant-funded programs.

8. Redemption and Fulfilment Framework

8.1 Redemption and Fulfilment Overview

The Redemption and Fulfilment Framework will enable credit card customers to redeem accumulated reward points across Bank-approved redemption options in a secure, transparent and controlled manner.

The framework will support the complete redemption lifecycle including point balance validation, redemption rule validation, customer authentication, point debit, fulfilment initiation, partner confirmation, order tracking, cancellation handling, refund processing, customer communication and reconciliation.

The redemption ecosystem may include gift vouchers, coupons, statement credit, cashback, merchandise, travel, subscriptions, merchant offers, lifestyle benefits and other reward options approved by the Bank.

The objective of this framework is to provide customers with meaningful and convenient point burn options while enabling the Bank to control reward liability, redemption cost, fraud risk and fulfilment quality.

8.2 Redemption Scope

Scope Area	Description
Point Balance Validation	Validate available reward point balance before redemption.
Redemption Rule Validation	Apply minimum balance, maximum limit, card variant, customer eligibility and reward-specific rules.
Customer Authentication	Authenticate customer using OTP, Bank-approved authentication or secure session validation.
Point Debit	Debit points from the customer loyalty ledger after successful redemption validation.
Fulfilment Trigger	Trigger voucher, cashback, statement credit, merchandise, travel or partner fulfilment process.
Redemption Confirmation	Generate confirmation reference and update customer redemption history.
Customer Communication	Send redemption confirmation, voucher details, order status or failure notifications.
Cancellation Handling	Support cancellation or refund where permitted by the redemption category and partner rules.
Partner Reconciliation	Reconcile redemption requests, partner confirmations, failures and fulfilment cost.
MIS and Reporting	Generate redemption, fulfilment, liability and reconciliation reports.

8.3 Redemption Options

The system will support multiple redemption options based on Bank-approved commercial and operational models.

Redemption Option	Description
Gift Vouchers	Customers can redeem points for digital gift vouchers from approved brands.
Merchant Coupons	Customers can redeem points for merchant discount coupons or offer codes.
Statement Credit	Customers can convert reward points into credit against their credit card statement, subject to Bank approval.
Cashback	Customers can redeem points as cashback where enabled by the Bank.
Merchandise	Customers can redeem points for selected physical products.
Travel Benefits	Customers can redeem points for flight, hotel, bus, travel vouchers or related benefits.
Subscription Benefits	Customers can redeem points for OTT, digital services, lifestyle memberships or partner subscriptions.
Lifestyle Benefits	Customers can redeem points for dining, entertainment, wellness or other lifestyle offers.
Partner Rewards	Customers can redeem points through approved third-party partner integrations.
Points + Pay	Customers can use points along with Bank-approved payment instruments for partial redemption.

8.4 Redemption Channels

The redemption experience may be enabled across multiple Bank-approved customer channels.

Channel	Scope
Credit Card Portal	Customers can view points, browse rewards and initiate redemption through the Bank's card portal.

Mobile Banking / Card App	Customers can access reward balance, catalogue and redemption journeys inside the Bank's mobile app.
Internet Banking	Customers can access reward information or redemption redirection through internet banking.
Cheggout Rewards Portal / PWA	Customers may access a dedicated rewards interface hosted or enabled by Cheggout, where applicable.
API-Based Redemption	Bank channels can call Cheggout APIs for balance enquiry, catalogue display and redemption initiation.
Customer Care Assisted Redemption	Bank-authorized customer support users may support redemption requests where enabled.
Partner / Merchant Redemption	Customers may redeem benefits directly at approved online or offline partner locations where integration is available.

8.5 Redemption Rule Configuration

The system will support configurable redemption rules to control eligibility, limits, point burn and customer experience.

Rule Parameter	**Description**
Minimum Points Required	Minimum point balance required to initiate redemption.
Maximum Points Per Redemption	Maximum points that can be redeemed in a single transaction.
Daily Redemption Limit	Maximum number or value of redemptions allowed per day.
Monthly Redemption Limit	Maximum number or value of redemptions allowed per month.
Card Variant Eligibility	Redemption options may vary by credit card variant.
Customer Segment Eligibility	Specific redemption options may be available only to selected customer segments.
Reward Category Eligibility	Certain categories may be enabled or disabled by the Bank.
Point Value	Bank-defined conversion value of points for redemption.

Points + Pay Ratio	Ratio or minimum contribution when using points plus payment.
Expiry Treatment	Points nearing expiry may be prioritized during redemption where configured.
OTP Requirement	OTP or authentication requirement before redemption confirmation.
Cooling Period	Restriction period after point earning, card issuance or customer onboarding where applicable.
Fraud Check	Rule-based validation before allowing redemption.

8.6 Point Burn Models

The system will support multiple point burn models based on Bank policy and commercial agreement.

Burn Model	Description	Example
Fixed Point Burn	Fixed number of points required for a reward.	1,000 points for a ₹250 voucher.
Monetary Conversion Burn	Points converted based on Bank-defined point value.	1 point = ₹0.25.
Category-Based Burn	Point value or redemption ratio varies by category.	Better value on vouchers, different value for cashback.
Card Variant-Based Burn	Premium cardholders may receive better redemption value.	Signature card gets enhanced burn ratio.
Promotional Burn	Special redemption value during limited campaigns.	Redeem points at higher value during festival campaign.
Points + Pay Burn	Customer uses points plus Bank-approved payment mode.	70% points and 30% card payment.
Full Points Redemption	Entire reward value paid through points.	Customer redeems voucher fully using points.

8.7 Gift Voucher Redemption

Gift voucher redemption will allow customers to convert reward points into digital vouchers from approved brands and categories.

Process Step	Description
Catalogue Display	Customer views approved gift voucher catalogue.
Voucher Selection	Customer selects brand, denomination and quantity.
Balance Validation	System validates available point balance.
Rule Validation	System validates redemption limits and eligibility.
Authentication	Customer completes OTP or approved authentication.
Point Debit	Points are debited from the loyalty ledger.
Voucher Issuance	Voucher code is issued through Cheggout inventory or partner API.
Customer Delivery	Voucher details are delivered through approved communication channel.
Redemption History	Voucher redemption is recorded in customer history.
Reconciliation	Voucher issued is reconciled with partner and finance reports.

8.8 Statement Credit and Cashback Redemption

The system may support redemption of reward points into statement credit or cashback, subject to Bank approval and integration.

Redemption Type	Treatment
Statement Credit	Points are debited and a statement credit instruction is generated for Bank processing.
Cashback	Points are debited and cashback instruction is generated through approved Bank process.
Minimum Threshold	Bank may define minimum points or minimum value required.
Conversion Value	Point value is applied as per Bank policy.
Processing Fee	Bank may define applicable processing charges where required.
Posting Timeline	Credit or cashback posting timeline will follow Bank process.

Customer Communication	Customer is notified once request is initiated and/or completed.
Reversal Handling	Failed or rejected credits may result in point reinstatement.

8.9 Merchandise Redemption

Merchandise redemption will support redemption of reward points for physical products where enabled.

Scope Item	Description
Product Catalogue	Approved products displayed with point value and availability.
Inventory Status	Product availability validated before redemption confirmation.
Shipping Details	Customer address captured or validated as per Bank-approved journey.
Point Debit	Points debited after successful validation and authentication.
Order Creation	Fulfilment order generated with partner or supplier.
Order Tracking	Order status tracked and updated.
Delivery Confirmation	Delivery confirmation captured where available.
Cancellation / Return	Handled as per product and partner policy.
Customer Support	Queries supported through order reference and fulfilment status.

8.10 Travel and Lifestyle Redemption

The system may support travel and lifestyle redemption options based on approved partner integrations.

Category	Scope
Flight Benefits	Points may be redeemed for flight vouchers or booking benefits where enabled.
Hotel Benefits	Points may be redeemed for hotel vouchers or stay benefits.
Bus / Travel Vouchers	Points may be redeemed for travel-related partner vouchers.
Dining Benefits	Points may be used for dining vouchers or restaurant offers.
Entertainment Benefits	Points may be redeemed for movie, event or entertainment vouchers.
Wellness Benefits	Points may be redeemed for health, wellness or lifestyle offers.
Subscription Benefits	OTT, music, learning, productivity or lifestyle subscription benefits.

Travel and lifestyle redemptions will be subject to partner availability, commercial terms, cancellation policies and Bank-approved customer journeys.

8.11 Online Partner Redemption

Online partner redemption will allow customers to redeem points through integrated partner platforms or Cheggout-enabled redemption journeys.

Integration Model	Description
API-Based Redemption	Partner API is called to issue benefit after point debit.
Voucher-Based Redemption	Voucher code is issued and customer redeems on partner platform.
Deep Link Redemption	Customer is redirected to partner journey with applicable reward context.
Coupon Code Redemption	Customer receives coupon code for partner checkout.
Points + Pay Integration	Customer uses points and payment together, where partner supports it.
Redemption Status Callback	Partner provides status update through callback or reconciliation file.

8.12 Offline / POS Redemption

The system may support offline or POS-based redemption where merchant, acquirer or POS integrations are available.

Redemption Model	Description
OTP-Based Offline Redemption	Customer authenticates redemption using OTP at merchant location.
POS-Based Redemption	Redemption validated through POS or e-POS integration.
QR-Based Redemption	Customer scans or presents QR for reward validation.
Merchant Code Redemption	Customer shares coupon or code with merchant.
Single Swipe Redemption	Where available, customer uses card transaction and reward validation together.
Merchant Settlement	Offline redemption records are reconciled with merchant settlement reports.

Offline redemption will depend on merchant readiness, POS capabilities, acquirer integration and Bank approval.

8.13 Redemption Authentication and Security

All redemption journeys will follow Bank-approved authentication and security controls.

Control	Description
OTP Authentication	OTP validation before completing redemption where required.
Session Validation	Ensure redemption request originates from authenticated customer session.
Device / Channel Validation	Validate approved channel or device context where applicable.
Velocity Checks	Limit frequent or suspicious redemption attempts.
Balance Locking	Temporarily lock points during redemption processing to prevent double usage.

Duplicate Prevention	Prevent duplicate redemption for the same request.
Fraud Screening	Flag suspicious redemption patterns.
Secure API Calls	All partner and Bank API interactions secured through approved authentication.
Audit Trail	Maintain complete audit for redemption request, approval, fulfilment and delivery.

8.14 Redemption Lifecycle Statuses

Each redemption transaction will be tracked through defined statuses.

Status	**Description**
Initiated	Customer has started redemption request.
Validated	Balance and redemption rules validated successfully.
Authentication Pending	Awaiting OTP or Bank-approved authentication.
Points Debited	Points successfully debited from customer ledger.
Fulfilment Pending	Fulfilment request sent or queued.
Fulfilled	Voucher, cashback, statement credit or reward issued successfully.
Failed	Redemption failed due to technical, validation or partner issue.
Cancelled	Redemption cancelled before fulfilment or as per applicable policy.
Refunded	Points or value returned after cancellation or failure.
Reinstated	Points reinstated due to failed or cancelled fulfilment.
Disputed	Customer or Bank has raised dispute on redemption.
Closed	Redemption transaction completed and reconciled.

8.15 Cancellation and Refund Handling

Cancellation and refund handling will depend on reward category and fulfilment partner rules.

Scenario	Treatment
Redemption Failed Before Point Debit	No point debit; request marked failed.
Redemption Failed After Point Debit	Points reinstated automatically or through exception process.
Voucher Issued Successfully	Cancellation may not be allowed unless partner supports it.
Merchandise Order Cancelled	Points reinstated or alternate fulfilment provided as per policy.
Cashback / Statement Credit Failed	Points reinstated if credit could not be processed.
Duplicate Redemption	Duplicate request reversed or blocked after validation.
Customer Dispute	Redemption marked disputed and routed for support review.
Partner Fulfilment Failure	Reattempt fulfilment or reinstate points based on agreed process.

8.16 Fulfilment Partner Integration

The system will integrate with approved fulfilment partners for issuing rewards.

Partner Type	Integration Scope
Gift Card Partner	Voucher catalogue, denomination, availability, issuance and status.
Coupon Partner	Coupon generation, allocation and status tracking.
Cashback Processor	Cashback or payout instruction where enabled.
Statement Credit Processor	Statement credit instruction to Bank system where enabled.

Merchandise Supplier	Order creation, shipment tracking and delivery status.
Travel Partner	Travel voucher or booking benefit fulfilment.
Subscription Partner	Activation code or subscription benefit issuance.
Merchant Partner	Merchant offer validation and settlement reporting.

8.17 Fulfilment Failure Handling

The system will support structured handling of fulfilment failures.

Failure Type	**Treatment**
Partner API Timeout	Retry based on configured retry policy.
Partner API Failure	Mark fulfilment pending or failed and route to exception queue.
Voucher Stock Unavailable	Prevent redemption or offer alternate denomination/category.
Invalid Customer Data	Route to customer correction or support workflow.
Payment Failure in Points + Pay	Revert or hold redemption until payment status confirmation.
Partial Fulfilment	Track fulfilled and pending components separately.
Delayed Fulfilment	Notify customer and operations team.
Permanent Failure	Reinstate points or initiate alternate fulfilment based on policy.

8.18 Redemption Reports

The system will generate redemption and fulfilment reports for Bank business, operations, finance, reconciliation and customer support teams.

Report Name	Purpose
Daily Redemption Report	Shows daily redemption transactions by category and channel.
Customer Redemption Statement	Shows customer-wise redemption history.
Reward Category Report	Shows redemption by voucher, cashback, merchandise, travel or other category.
Partner Fulfilment Report	Shows partner-wise fulfilment requests and status.
Failed Redemption Report	Shows failed or pending redemption cases.
Point Burn Report	Shows points consumed during a period.
Redemption Liability Report	Shows financial value of redeemed points.
Points + Pay Report	Shows redemptions involving partial payment.
Cancellation and Refund Report	Shows cancelled, refunded and reinstated redemptions.
Dispute Report	Shows customer disputes related to redemption.
Reconciliation Report	Matches point debits with fulfilment confirmations and partner billing.

8.19 Redemption Governance

The redemption framework will include operational and control mechanisms.

Governance Area	Control
Catalogue Approval	Bank-approved reward catalogue and categories.
Rule Approval	Redemption limits and rules approved by Bank.
Partner Approval	Fulfilment partners approved as per Bank process.
Maker-Checker	Critical catalogue, rule and partner changes approved through workflow.
Access Control	Only authorized users can configure redemption parameters.

Fraud Controls	Velocity checks, duplicate prevention and suspicious pattern monitoring.
Audit Logs	All redemption and fulfilment activities logged.
Reconciliation	Redemption and fulfilment records reconciled periodically.
Exception Management	Failed and disputed redemptions tracked to closure.

8.20 Redemption and Fulfilment Summary

The Redemption and Fulfilment Framework will provide customers with a secure and convenient mechanism to burn credit card reward points across approved reward options.

The framework will support gift vouchers, coupons, statement credit, cashback, merchandise, travel, subscriptions, partner rewards, online redemption, offline redemption and points plus pay models.

Through configurable redemption rules, secure authentication, fulfilment integration, cancellation handling, reconciliation, reports and governance controls, the Bank will be able to deliver a reliable reward redemption experience while maintaining operational and financial control.

9. Customer Experience and Digital Channels

9.1 Customer Experience Overview

he Customer Experience and Digital Channels framework defines how credit card customers will access, view, understand, earn, redeem and track their reward points through the Bank-approved digital channels.

The Credit Card Rewards System should not operate only as a backend point calculation engine. It should also provide a clear, engaging and transparent customer-facing experience where the cardholder can understand the value of rewards, discover active campaigns, track milestone progress, redeem points and receive timely communication.

The proposed customer experience will be designed to support the complete customer journey across reward discovery, point earning, balance visibility, campaign participation, milestone tracking, redemption, fulfilment tracking, support and customer communication.

The digital experience may be enabled through the Bank's existing credit card portal, mobile banking application, internet banking, card application, Cheggout Rewards PWA, API-based integration or any other channel approved by the Bank.

9.2 Customer Journey Principles

The customer journey will be designed based on the following principles:

Principle	Description
Simplicity	Customers should be able to understand reward balance, earning rules and redemption options easily.
Transparency	Customers should clearly see earned, available, pending, redeemed, expired and reversed points.
Trust	Every point entry should be traceable to a transaction, campaign or reward action.
Personalization	Customers should see relevant campaigns, offers and redemption options based on eligibility.
Convenience	Customers should be able to redeem points with minimum friction through approved digital channels.
Security	Redemption and sensitive actions should follow Bank-approved authentication and security controls.
Engagement	Campaigns, milestones and merchant offers should encourage repeat usage and higher spends.
Consistency	Experience should remain consistent across mobile, web, portal and integrated Bank channels.
Accessibility	Content, navigation and communication should be designed for easy customer understanding.

9.3 Customer-Facing Channel Options

The solution can support one or more customer-facing channels based on the Bank's preferred implementation model.

Channel	Description	Key Use Cases
Bank Credit Card Portal	Integration with the Bank's existing credit card customer portal.	View balance, reward history, redemption, campaign display.
Bank Mobile Banking App	Rewards journey embedded or linked within the Bank's mobile application.	Points view, campaign participation, push notifications, redemption.
Bank Internet Banking	Rewards information or redirection available through internet banking.	Balance enquiry, statement-linked reward summary, redemption access.
Bank Card App	Dedicated card application integration, if applicable.	Card-specific rewards, campaigns, redemption and alerts.
Cheggout Rewards PWA	Dedicated responsive customer interface for rewards and redemption.	Quick deployment, catalogue, campaign pages, points and redemption.
API-Based Channel Integration	Bank channels consume Cheggout APIs and render customer journeys natively.	Native app experience controlled by Bank UI.
Deep Link-Based Access	Customer is redirected from Bank channel to approved rewards journey.	Campaign landing pages, redemption catalogue, offer details.
Customer Care Assisted Channel	Bank support users assist customers using admin or support view.	Point queries, redemption status, complaints and dispute handling.

9.4 Customer Home / Rewards Dashboard

The Rewards Dashboard will provide a consolidated view of the customer's reward position and available actions.

Dashboard Component	Description

Total Points Balance	Displays total accumulated reward points.
Available Points	Shows points available for redemption.
Pending Points	Shows points earned but not yet available.
Points Expiring Soon	Shows points nearing expiry with expiry date.
Redeemed Points	Shows total points redeemed during selected period.
Latest Earn Activity	Shows recent point earning transactions.
Latest Redemption Activity	Shows recent point burn transactions.
Active Campaigns	Shows campaigns available to the customer.
Milestone Progress	Shows progress against spend or transaction milestones.
Recommended Rewards	Displays redemption options relevant to the customer.
Merchant Offers	Shows eligible merchant-funded offers.
Quick Actions	Redeem points, view statement, explore campaigns, contact support.

9.5 Customer Point Balance View

The customer should be able to clearly understand the breakup of reward points.

Balance Type	**Customer Display Purpose**
Available Points	Points that can be redeemed immediately.
Pending Points	Points earned but awaiting confirmation or release.
Blocked Points	Points temporarily restricted due to dispute, review or hold.
Expiring Points	Points that will expire within a defined period.
Redeemed Points	Points already used for rewards.
Reversed Points	Points deducted due to refund, reversal or chargeback.
Adjusted Points	Points credited or debited through approved correction.
Lifetime Earned Points	Total points earned over customer lifecycle, where enabled.

Monthly Earned Points	Points earned during the current month or billing cycle.

Indicative Customer Display

Field	Example Display
Available Points	12,450
Pending Points	850
Points Expiring in 30 Days	1,200
Redeemed This Month	2,000
Last Updated	10 June 2026, 10:30 AM

9.6 Earn History

The Earn History section will show customer-wise point earning records with transaction-level details.

Earn History Field	Description
Transaction Date	Date of the credit card transaction.
Posting Date	Date on which points were posted.
Merchant Name	Merchant descriptor or merchant name.
Transaction Amount	Amount of the credit card transaction.
Card Reference	Masked or tokenized card reference.
Reward Type	Regular, accelerated, campaign, milestone or merchant-funded.
Points Earned	Number of points credited.
Point Status	Pending, available, reversed or expired.
Campaign Name	Campaign under which points were earned, if applicable.
Expiry Date	Expiry date of earned points, where applicable.
Reference Number	Transaction or ledger reference for support and audit.

9.7 Burn / Redemption History

The Redemption History section will show all point burn transactions and fulfilment status.

Redemption History Field	Description
Redemption Date	Date on which redemption was initiated.
Redemption Reference	Unique redemption transaction ID.
Reward Category	Gift voucher, cashback, statement credit, merchandise, travel or partner reward.
Reward Name	Specific voucher, product, benefit or redemption item selected.
Points Redeemed	Number of points debited.
Monetary Value	Equivalent value based on Bank-defined point value.
Fulfilment Status	Pending, fulfilled, failed, cancelled, refunded or disputed.
Voucher / Coupon Details	Voucher code or benefit details where applicable.
Partner Reference	Partner fulfilment reference, where applicable.
Support Action	Raise issue, view details or contact support.

9.8 Campaign Discovery Experience

The customer should be able to view active campaigns relevant to their card, profile and eligibility.

Campaign Display Element	Description
Campaign Name	Customer-friendly campaign title.
Campaign Description	Clear explanation of the offer.
Eligibility	Who can participate in the campaign.
Reward Benefit	Points, cashback, voucher or other benefit available.
Validity	Campaign start and end date.
Progress	Customer progress against campaign target.
Terms and Conditions	Applicable exclusions, caps and conditions.
CTA	Participate, view details, redeem, shop now or track progress.

Status	Active, achieved, expired, coming soon or not eligible.

Campaign Display Examples

Campaign Type	**Customer-Facing Message**
First Spend	Make your first transaction and earn 500 bonus points.
Monthly Spend	Spend ₹50,000 this month and earn 1,000 bonus points.
Dining Campaign	Earn 5X points on dining spends this weekend.
Merchant Campaign	Shop at selected merchants and earn extra rewards.
Milestone Campaign	You have completed 70% of your monthly spend milestone.

9.9 Milestone Progress Experience

Milestone tracking should be shown clearly to increase customer engagement and repeat usage.

Milestone Component	**Description**
Target	Spend or transaction target defined under campaign.
Current Progress	Customer's eligible spend or transaction count achieved so far.
Remaining Requirement	Additional spend or transactions required to unlock reward.
Reward Value	Points, cashback, voucher or benefit to be unlocked.
Validity Period	Last date to complete the milestone.
Progress Bar	Visual representation of achievement percentage.
Achievement Status	Not started, in progress, achieved, rewarded or expired.
Communication Trigger	Reminder when customer is close to achievement.

Indicative Milestone Display

Field	**Example**
Campaign	Monthly Spend Booster
Target	Spend ₹50,000

Current Eligible Spend	₹36,500
Remaining Spend	₹13,500
Reward on Completion	1,000 bonus points
Campaign Ends On	30 June 2026
Progress	73% completed

9.10 Reward Catalogue Experience

The Reward Catalogue will allow customers to browse and select redemption options.

Catalogue Component	Description
Category Listing	Gift cards, vouchers, cashback, statement credit, travel, merchandise, subscriptions and lifestyle rewards.
Search	Search reward items by brand, category or value.
Filters	Filter by point value, category, popularity, expiry, brand or availability.
Sorting	Sort by recommended, low-to-high points, high-to-low points or newest.
Reward Detail Page	Displays description, point requirement, validity, terms and redemption process.
Availability Status	Shows available, out of stock, limited availability or coming soon.
Points Required	Number of points needed for redemption.
Points + Pay Option	Allows partial redemption using points plus payment, where enabled.
Redemption CTA	Redeem now, add to cart, view details or continue.

9.11 Redemption Journey

The redemption journey should be secure, simple and transparent.

Step	Customer Action	System Action
1	Customer selects reward item.	System validates availability and eligibility.
2	Customer reviews reward details.	System displays points required and terms.
3	Customer confirms redemption.	System checks point balance and redemption rules.
4	Customer completes authentication.	OTP or Bank-approved authentication is validated.
5	Customer submits request.	Points are debited from loyalty ledger.
6	Reward is fulfilled.	Voucher, cashback, statement credit or partner reward is issued.
7	Customer receives confirmation.	Communication is sent through approved channel.
8	Customer tracks status.	Redemption status is updated in history.

9.12 Customer Notifications

The system will support customer notifications across key reward events.

Notification Event	Description
Points Earned	Notify customer when points are credited.
Points Pending	Notify customer when points are calculated but pending.
Points Reversed	Notify customer when points are reversed due to refund or chargeback, where applicable.
Points Expiring Soon	Remind customer before points expire.
Campaign Launched	Inform customer about eligible campaigns.

Milestone Progress	Notify customer when close to achieving milestone.
Milestone Achieved	Notify customer when milestone reward is unlocked.
Redemption Initiated	Confirm redemption request.
Redemption Fulfilled	Share voucher, benefit or fulfilment confirmation.
Redemption Failed	Notify customer of failure and next steps.
Support Ticket Update	Update customer on complaint or query status, where integrated.

9.13 Communication Channels

Customer communication may be delivered through Bank-approved communication channels.

Channel	Usage
SMS	OTP, reward alerts, campaign reminders and redemption confirmations.
Email	Reward statements, campaign details, redemption details and customer service updates.
Push Notification	In-app reward alerts, campaign nudges and milestone reminders.
WhatsApp	Optional channel for reward alerts, vouchers or campaign reminders, subject to Bank approval.
In-App Message	Personalized messages within Bank app or rewards portal.
Statement Message	Reward summary or campaign communication through card statement, where supported.

All customer communication templates will be subject to Bank approval before use.

9.14 Customer Support Journey

The customer support journey will enable customers and support teams to resolve reward-related queries efficiently.

Query Type	Support Requirement

Missing Points	Customer can raise query with transaction details.
Points Reversed	Support team can view linked refund or reversal records.
Points Expired	Support can view expiry rules and expiry date.
Redemption Failed	Support can view redemption and fulfilment status.
Voucher Not Received	Support can view voucher issuance and delivery details.
Invalid Voucher	Support can check partner fulfilment reference and status.
Campaign Reward Not Received	Support can validate campaign eligibility and milestone progress.
Negative Balance	Support can view reversal and redemption history.
Account Closure Case	Support can view point balance and closure treatment.

9.15 Customer Support View

The system may provide a Bank-authorized support view for customer service teams.

Support View Component	**Description**
Customer Search	Search by customer ID, mobile number, card reference or complaint reference, based on Bank approval.
Point Balance View	View available, pending, redeemed, expired and reversed points.
Transaction History	View reward-linked transaction history.
Campaign Eligibility	Check customer eligibility under campaigns.
Milestone Progress	View customer progress and achievement status.
Redemption Status	Check reward fulfilment and delivery status.
Ledger Trail	View point credit and debit records.
Exception Status	View pending exceptions or failed postings.
Remarks and Notes	Capture support remarks where enabled.
Escalation Trigger	Route unresolved issues to operations team.

Access to customer support view will be controlled through role-based access, masking and audit logs.

9.16 Customer Dispute and Complaint Handling

The system will support structured complaint handling for reward-related disputes.

Complaint Type	Handling Approach
Missing Accrual	Validate transaction eligibility and point posting status.
Incorrect Points	Compare applied rule against expected calculation.
Campaign Non-Credit	Validate campaign eligibility, spend and milestone status.
Redemption Failure	Check point debit and fulfilment partner response.
Voucher Issue	Validate voucher generation, delivery and usage status.
Expiry Dispute	Check expiry rule and expiry communication history.
Reversal Dispute	Check refund, chargeback or reversal linkage.
Fraud Complaint	Route to Bank-approved fraud review process.

Complaint handling may be integrated with the Bank's CRM or complaint management system wherever required.

9.17 Personalization and Recommendation Layer

The customer experience may support personalization based on Bank-approved data and campaign eligibility.

Personalization Area	Description
Card Variant-Based Personalization	Show rewards and campaigns applicable to the customer's card variant.
Spend Behaviour-Based Personalization	Show campaigns relevant to customer spending pattern.
MCC Preference	Highlight offers in categories where customer is more active.

Redemption Preference	Recommend reward categories based on previous redemptions.
Location-Based Offers	Show eligible offers based on customer geography where data is available and approved.
Lifecycle-Based Campaigns	Show activation, retention, reactivation or upgrade campaigns.
Expiry-Based Nudges	Prompt customer to redeem points before expiry.
Milestone Nudges	Encourage customer to complete campaign milestone.

Personalization will be implemented subject to data availability, Bank approval and applicable privacy requirements.

9.18 Customer Data Privacy and Masking

Customer-facing and support-facing journeys will follow data protection and masking principles.

Data Area	**Treatment**
Card Number	Masked or tokenized card reference only.
Customer ID	Displayed only where approved for Bank users.
Mobile Number	Masked in support views where required.
Email ID	Masked in support views where required.
Transaction Reference	Displayed in full or masked based on Bank policy.
Voucher Code	Visible to customer and authorized support users only.
Personal Data	Access controlled based on role and approval.
Support Logs	Captured with user ID, timestamp and action trail.

9.19 Accessibility and Language Support

The customer interface may support accessibility and language requirements based on the Bank's digital standards.

Capability	**Description**

Responsive Design	Interface usable across desktop, mobile and tablet.
Clear Navigation	Simple journeys for viewing points and redeeming rewards.
Readable Content	Customer-friendly reward descriptions and terms.
Error Messages	Clear and actionable validation messages.
Multi-Language Support	Regional language support where required and commercially agreed.
Accessibility Guidelines	Support for Bank-defined accessibility standards where applicable.
Assisted Support	Customer care-assisted journeys for customers needing help.

9.20 Customer Experience Reports

The system will generate customer experience-related reports to monitor engagement and journey performance.

Report Name	**Purpose**
Customer Login / Access Report	Tracks customers accessing rewards interface.
Points Balance View Report	Shows frequency of customer balance enquiries.
Campaign View Report	Tracks campaign discovery and engagement.
Milestone Progress Report	Tracks milestone participation and completion.
Catalogue View Report	Tracks reward catalogue browsing behaviour.
Redemption Funnel Report	Tracks redemption initiation, success, failure and drop-offs.
Notification Report	Tracks communication triggers and delivery status.
Customer Support Report	Tracks reward-related complaints and resolution status.
Customer Engagement Report	Tracks active customers, repeat users and reward engagement.

9.21 Customer Experience Summary

The Customer Experience and Digital Channels framework will convert the Credit Card Rewards System from a backend reward accounting platform into a visible, engaging and useful customer experience.

The framework will allow customers to view points, understand earning history, discover campaigns, track milestones, redeem rewards, receive communications and raise support queries through Bank-approved digital channels.

By enabling transparent reward visibility, personalized campaigns, secure redemption, milestone tracking and structured customer support, the Bank will be able to improve customer engagement, trust, satisfaction and long-term credit card usage.

10. Admin Portal and Role-Based Management

10.1 Admin Portal Overview

The Admin Portal will serve as the operational and governance interface for managing the Credit Card Rewards System. It will enable authorized Bank users and Cheggout operations users to configure, monitor, approve, manage and audit reward-related activities based on defined roles and access privileges.

The Admin Portal will support reward rule configuration, campaign setup, merchant-funded offer management, redemption configuration, manual point adjustments, user management, reports, audit logs, exception handling and operational dashboards.

The portal will be designed with role-based access controls, maker-checker workflows, approval mechanisms and audit trails to ensure that critical business configurations are governed, traceable and secure.

The objective of the Admin Portal is to give the Bank centralized control over the rewards program while allowing Cheggout operations teams to support day-to-day execution within approved boundaries.

10.2 Admin Portal Scope

Scope Area	Description
User Management	Create, manage, activate, deactivate and assign roles to authorized users.
Role-Based Access Control	Provide module-wise and action-wise access based on user roles.
Reward Rule Configuration	Configure regular, accelerated, card variant, MCC, merchant and campaign reward rules.

Campaign Management	Create, submit, approve, activate, pause, modify and close campaigns.
Milestone Configuration	Configure spend, transaction count, MCC, merchant and time-bound milestones.
Merchant-Funded Offer Management	Configure merchant-funded campaigns, merchant mappings, funding rules and settlement parameters.
Redemption Configuration	Manage redemption categories, limits, point burn rules, partner options and customer eligibility.
Manual Point Adjustment	Process manual point credits, debits, reinstatements and corrections through approval workflow.
Exception Management	Review failed, duplicate, unmatched or rejected transaction records.
Reports and MIS	Access operational, financial, campaign, merchant, redemption and reconciliation reports.
Audit Logs	View user actions, configuration changes, approval history and transaction-level audit records.
Dashboard and Monitoring	Monitor reward processing, campaigns, redemptions, exceptions, liabilities and system health.

10.3 User Categories

The Admin Portal will support different user categories based on operational responsibility and access requirements.

User Category	**Description**
Bank Business User	Bank users responsible for reward program strategy, campaign approval and business review.
Bank Operations User	Bank users responsible for operational review, exceptions, manual approvals and reconciliation.
Bank Finance User	Bank users responsible for reward liability, merchant settlement, invoices and financial reports.

Bank Audit User	Bank users responsible for viewing audit logs, approval trails and control reports.
Bank Customer Support User	Bank users responsible for viewing customer reward history and support information.
Bank Super Admin	Bank-authorized user responsible for managing Bank-side users and access permissions.
Cheggout Operations User	Cheggout users responsible for campaign setup, reward operations, merchant configuration and support.
Cheggout Technical Support User	Cheggout users responsible for technical monitoring, issue investigation and system support.
Cheggout Super Admin	Cheggout-authorized user responsible for platform administration within agreed access boundaries.

10.4 Role-Based Access Control

Role-Based Access Control will ensure that each user can access only the modules and actions relevant to their responsibilities.

Role	**Indicative Access**
Super Admin	User management, role assignment, configuration access and administrative controls.
Campaign Maker	Create and modify campaign drafts.
Campaign Checker	Review and approve campaign configurations.
Reward Rule Maker	Configure reward rules and submit for approval.
Reward Rule Checker	Approve reward rule configuration and changes.
Merchant Maker	Configure merchant details, merchant mapping and funded offer setup.
Merchant Checker	Approve merchant and funded offer configuration.
Redemption Maker	Configure redemption categories, limits and partner options.
Redemption Checker	Approve redemption configuration changes.
Operations User	Monitor transactions, exceptions, postings, reversals and redemptions.
Finance User	View liability, merchant settlement, redemption cost and invoice reports.

Customer Support User	View customer reward details, redemption status and support data.
Audit User	View audit logs, approval trail and control reports.
Read-Only User	View dashboards and reports without edit access.

Access will be configurable at module level, function level and action level.

10.5 Module-Wise Access Matrix

Module	Bank Business	Bank Ops	Bank Finance	Bank Audit	Bank Support	Cheggout Ops
Dashboard	View	View	View	View	View	View
Reward Rule Configuration	Approve	View	View	View	No Access	Create / Modify
Campaign Management	Approve	View	View	View	View	Create / Modify
Merchant Management	Approve	View	View	View	No Access	Create / Modify
Redemption Configuration	Approve	View	View	View	No Access	Create / Modify
Manual Point Adjustment	Approve	Create / Review	View	View	Request / View	Create / Review
Exception Management	View	Manage	View	View	View	Manage
Customer Reward View	View	View	No Access / Limited	View	View	Limited View
Reports	View	View	View	View	Limited View	View
Audit Logs	View	View	View	View	No Access	View
User Management	Admin Only	No Access	No Access	No Access	No Access	Admin Only

The final access matrix will be defined jointly with the Bank during implementation.

10.6 Maker-Checker Workflow

The Admin Portal will support maker-checker workflows for all critical business and operational actions.

Activity	Maker	Checker / Approver
Reward Rule Creation	Authorized Maker	Bank Checker
Reward Rule Modification	Authorized Maker	Bank Checker
Campaign Creation	Campaign Maker	Campaign Checker
Campaign Modification	Campaign Maker	Campaign Checker
Merchant-Funded Offer Setup	Merchant Maker	Merchant Checker / Bank Approver
Redemption Rule Change	Redemption Maker	Redemption Checker
Manual Point Credit	Operations Maker	Bank Checker
Manual Point Debit	Operations Maker	Bank Checker
Point Reinstatement	Operations Maker	Bank Checker
Bulk Adjustment Upload	Authorized Maker	Bank Checker
Campaign Closure	Campaign Maker	Bank Approver
Budget Change	Campaign Maker	Bank Approver
User Role Change	Super Admin	Authorized Admin / Checker

Maker-checker controls will ensure that no critical configuration or ledger-affecting activity is activated without proper authorization.

10.7 Campaign Management Module

The Campaign Management module will enable authorized users to configure and manage credit card campaigns.

Capability	Description

Campaign Creation	Create new campaigns using approved campaign types.
Campaign Drafting	Save campaign configuration as draft before approval.
Campaign Rule Setup	Configure spend, transaction count, MCC, merchant, card variant and customer eligibility rules.
Campaign Budget Setup	Define total budget, customer caps, frequency caps and reward limits.
Campaign Schedule	Define campaign start date, end date and active processing period.
Customer Targeting	Upload or select eligible customer segments.
Communication Template Mapping	Attach approved SMS, email or push templates.
Approval Workflow	Submit campaign for checker approval.
Campaign Activation	Activate campaign after approval.
Campaign Pause / Resume	Temporarily pause and resume campaign.
Campaign Closure	Close campaign after completion or budget exhaustion.
Campaign Versioning	Maintain configuration history for changes.
Campaign Dashboard	View performance, budget usage and reward issuance.

10.8 Reward Rule Configuration Module

The Reward Rule Configuration module will allow authorized users to define rules for point earning and reward calculation.

Configuration Area	**Description**
Rule Name and ID	Unique reward rule identification.
Rule Type	Regular, accelerated, campaign, merchant-funded or milestone.
Card Variant	Select applicable credit card variants.
Customer Segment	Define eligible customer segment or all customers.
Transaction Type	Define eligible transaction types.

MCC Inclusion / Exclusion	Select eligible or excluded MCCs.
Merchant Inclusion / Exclusion	Configure merchant-specific rules.
MID / TID Mapping	Configure merchant and terminal level eligibility.
Earn Ratio	Define points per transaction amount or multiplier.
Minimum Transaction Amount	Define minimum spend required for point earning.
Point Cap	Define maximum points per transaction, customer or period.
Validity Period	Define rule start and end dates.
Posting Status	Define whether points are pending or available.
Approval Status	Draft, submitted, approved, rejected, active or inactive.

10.9 Merchant Management Module

The Merchant Management module will support merchant-funded campaigns and merchant-specific reward rules.

Capability	**Description**
Merchant Profile Creation	Create merchant or brand profile.
Merchant Category Mapping	Assign category and MCC details.
MID / TID Management	Maintain merchant ID and terminal ID mapping.
Brand Grouping	Group multiple MIDs or outlets under one brand.
Offer Configuration	Configure merchant-funded offer details.
Funding Source Mapping	Tag Bank-funded, merchant-funded or shared-funded models.
Merchant Budget	Configure merchant budget and cap.
Merchant Settlement Terms	Capture billing and settlement logic.
Merchant Status	Active, inactive, suspended or closed.
Merchant Reports	Generate merchant transaction, reward and settlement reports.

10.10 Redemption Configuration Module

The Redemption Configuration module will allow authorized users to manage customer redemption rules and reward catalogue controls.

Capability	Description
Redemption Category Setup	Configure gift vouchers, cashback, statement credit, merchandise, travel and other categories.
Point Burn Ratio	Define point-to-value conversion rules.
Minimum Redemption Limit	Define minimum points required for redemption.
Maximum Redemption Limit	Define maximum points allowed per redemption.
Card Variant Eligibility	Enable specific redemption options for specific card variants.
Customer Segment Eligibility	Enable redemption based on customer segment.
Partner Mapping	Map fulfilment partners and reward categories.
Catalogue Status	Enable, disable or pause catalogue items.
Points + Pay Configuration	Configure partial redemption model where applicable.
Redemption Authentication	Configure OTP or Bank-approved authentication requirement.
Redemption Approval	Submit critical configuration changes for approval.

10.11 Manual Point Adjustment Module

The Manual Point Adjustment module will support controlled credit and debit of customer reward points.

Adjustment Type	Description
Manual Credit	Credit points to customer account for approved reason.
Manual Debit	Debit points due to correction, excess posting or fraud.
Expiry Reinstatement	Reinstate expired points with approval.
Campaign Exception Credit	Credit missed campaign reward after validation.

Goodwill Credit	Credit points as service recovery or business exception.
Bulk Adjustment	Upload approved file for bulk point adjustment.
Negative Balance Correction	Adjust negative balance based on approved policy.

Mandatory Controls for Manual Adjustment

Control	Description
Reason Code	Mandatory reason for adjustment.
Supporting Remarks	Operational notes or approval reference.
Maker-Checker Approval	Approval required before ledger impact.
Customer Reference	Customer or card identifier required.
Adjustment Amount	Number of points to credit or debit.
Audit Trail	Complete user, timestamp and approval history.
Report Availability	Adjustment visible in MIS and audit reports.

10.12 Exception Management Module

The Exception Management module will help operations teams review and resolve failed, rejected or pending records.

Exception Type	Description
Missing Customer Mapping	Transaction could not be mapped to loyalty account.
Missing Card Variant	Card variant data unavailable.
Duplicate Transaction	Transaction reference already processed.
Invalid MCC	MCC missing or not recognized.

Merchant Mapping Failure	Merchant-funded campaign mapping failed.
Rule Not Found	No active reward rule available for transaction.
Reversal Mismatch	Reversal received without matching original transaction.
Partner API Failure	Fulfilment partner did not respond or returned error.
Campaign Budget Exhausted	Reward not posted due to campaign cap.
Manual Review Required	Transaction flagged for operational review.

Authorized users may review, correct, retry, reject or escalate exceptions based on role permissions.

10.13 Bank User Assignment

The Admin Portal will support Bank user assignment based on department and functional responsibility.

Bank Function	**Indicative Access**
Credit Card Business Team	Campaign view, campaign approval, performance dashboards.
Product Team	Reward rule approval, card variant reward configuration, campaign review.
Operations Team	Exception handling, reconciliation, manual adjustment review.
Finance Team	Liability reports, merchant settlement, redemption cost reports.
Customer Support Team	Customer reward history, redemption status and support view.
Compliance / Risk Team	Audit logs, fraud reports, access logs and control reports.
IT Team	Integration monitoring, technical reports and system status.
Audit Team	Read-only access to audit trail, approvals and historical records.

10.14 Cheggout User Assignment

Cheggout users will be assigned restricted roles to support implementation and operations.

Cheggout Function	Indicative Access
Program Manager	Overall dashboard, reports and program governance view.
Operations Team	Campaign setup, exception management, merchant setup and operational reports.
Merchant Team	Merchant profile, offer setup and merchant reports.
Support Team	Customer issue investigation and redemption support data.
Technical Team	Technical logs, integration monitoring and issue diagnosis.
Finance / Reconciliation Team	Merchant-funded reports, redemption reports and settlement support.
Admin Team	Restricted platform administration as per agreed governance model.

Cheggout access will be limited to agreed operational responsibilities and will follow Bank-approved access control policy.

10.15 Dashboards

The Admin Portal will provide dashboards for real-time or periodic visibility.

Dashboard	Description
Program Dashboard	Overall points earned, redeemed, expired, reversed and outstanding liability.
Transaction Processing Dashboard	Transactions received, processed, failed, duplicate and pending.
Campaign Dashboard	Campaign performance, participation, budget usage and reward issuance.
Merchant Dashboard	Merchant-funded campaign performance and liability.
Redemption Dashboard	Redemption volume, status, category and fulfilment performance.
Exception Dashboard	Open, resolved, pending and escalated exceptions.
Liability Dashboard	Outstanding points and estimated monetary liability.
Support Dashboard	Customer complaints, pending issues and resolution status.
System Dashboard	Integration health, processing status and job monitoring.

10.16 Reports Access

Report access will be role-based and controlled.

Report Category	Users
Transaction Reports	Operations, business, audit and Cheggout operations users.
Point Ledger Reports	Operations, finance, audit and customer support users.
Redemption Reports	Business, operations, finance and support users.
Campaign Reports	Business, product, operations and finance users.
Merchant Reports	Merchant team, finance, business and authorized Bank users.
Liability Reports	Finance, business and audit users.
Exception Reports	Operations and technical support users.
Audit Reports	Audit, compliance and authorized admin users.

10.17 Audit Logs and Activity Tracking

The system will maintain audit logs for all administrative and operational actions.

Audit Log Area	Description
Login / Logout Logs	User access and session activity.
Role Change Logs	Changes to user roles and permissions.
Campaign Configuration Logs	Creation, modification, approval and closure of campaigns.
Reward Rule Logs	Creation and changes to reward rules.
Merchant Configuration Logs	Merchant profile and offer changes.
Redemption Configuration Logs	Changes to redemption rules and catalogue settings.
Manual Adjustment Logs	Point credit, debit and reinstatement activity.
Approval Logs	Maker-checker approval trail.
Report Access Logs	Access to sensitive reports where required.
Data Export Logs	Export of reports or customer data where enabled.

Audit logs will include user ID, timestamp, module, action, old value, new value, approval status and remarks wherever applicable.

10.18 Admin Portal Security Controls

The Admin Portal will follow security controls suitable for enterprise banking environments.

Security Control	Description
Role-Based Access	Users access only authorized modules and actions.
Strong Authentication	Login based on approved authentication mechanism.
Session Timeout	Automatic logout after inactivity.
Password Policy	Password rules where local authentication is used.
MFA Support	Multi-factor authentication where required.
IP Restriction	Access restriction by Bank-approved network or IP range where applicable.
Data Masking	Masking of customer, card and sensitive information.
Maker-Checker Control	Approval workflow for critical actions.
Audit Trail	Full traceability of administrative actions.
Secure APIs	All portal APIs secured through approved authentication and encryption.

10.19 Admin Portal Summary

The Admin Portal and Role-Based Management framework will provide the Bank with centralized control, visibility and governance over the Credit Card Rewards System.

It will support user management, reward rule configuration, campaign management, merchant-funded offer management, redemption configuration, manual adjustments, exception handling, dashboards, reports and audit logs.

Through role-based access, maker-checker workflows, approval controls and audit trails, the portal will ensure that the rewards program is operated in a secure, controlled and transparent manner.

11. Integration Framework

11.1 Integration and Deployment Framework Overview

The Credit Card Rewards System will be deployed within the Bank's infrastructure as per the Bank's technology, security and compliance requirements. The core rewards platform, including transaction processing, reward rule engine, campaign engine, loyalty ledger, point accounting, admin portal, reporting, audit logs and customer reward data, will operate inside the Bank's controlled environment.

The system will integrate with the Bank's internal credit card systems, transaction sources, customer master, card master, CRM, communication channels, reporting systems and other approved internal applications through secure APIs, file interfaces or database-level integrations as agreed during the solution design phase.

Only the redemption catalogue and external fulfilment services, such as gift card issuance, voucher delivery, coupon fulfilment, travel benefits, subscriptions or other approved partner rewards, will be connected outside the Bank environment through secure API integrations. These external integrations will be limited to the minimum required data necessary for fulfilment and will be governed by Bank-approved security, masking, encryption, authentication and audit controls.

The integration framework is designed to ensure that all sensitive reward processing, customer data, card-related data, point calculation, ledger management and campaign processing remain within the Bank infrastructure, while external API connectivity is used only for approved catalogue and fulfilment-related services.

11.2 Deployment Boundary

Component	Deployment Location	Remarks
Reward Rule Engine	Inside Bank Infrastructure	Calculates regular, bonus, campaign and milestone points.
Loyalty Ledger	Inside Bank Infrastructure	Maintains customer-wise point balances and transaction history.
Campaign Engine	Inside Bank Infrastructure	Manages spend, MCC, merchant, card variant and milestone campaigns.

Merchant-Funded Reward Engine	Inside Bank Infrastructure	Tracks eligible merchant-funded transactions and reward posting.
Admin Portal	Inside Bank Infrastructure	Used by Bank and authorized Cheggout users as per access policy.
Customer Reward Data	Inside Bank Infrastructure	Customer point balances, history and reward transactions remain within Bank infrastructure.
Transaction Processing Module	Inside Bank Infrastructure	Processes Bank credit card transactions, refunds, reversals and chargebacks.
MIS and Reporting Module	Inside Bank Infrastructure	Generates Bank reports, reconciliation and audit data.
Audit Logs	Inside Bank Infrastructure	Maintains logs of user actions, configurations and reward transactions.
Communication Trigger Module	Inside Bank Infrastructure	Triggers Bank SMS, email and push systems where integrated.
Redemption Catalogue	External / API-Based	Catalogue data may be fetched from Cheggout or approved fulfilment partners.
Gift Card / Voucher Fulfilment	External / API-Based	External API used only for reward fulfilment.
Travel / Subscription / Partner Benefits	External / API-Based	Subject to Bank approval and partner API availability.

11.3 Integration Scope Summary

Integration Area	**Deployment / Connectivity Model**	**Purpose**
Credit Card Transaction Feed	Internal Bank Integration	Receive transaction, refund, reversal and chargeback data for reward processing.
Customer Master Integration	Internal Bank Integration	Map customer identifiers, customer status and campaign eligibility.
Card Master / Card Variant Integration	Internal Bank Integration	Identify card product, card variant, card status and customer-card relationship.

Reward Balance API	Internal Bank API	Provide available, pending, redeemed, expired and reversed point balances to Bank channels.
Reward History API	Internal Bank API	Provide earn, burn, reversal, expiry and adjustment history.
Campaign API	Internal Bank API	Provide eligible campaigns, milestone progress and campaign status.
Admin Portal Access	Bank-Controlled Access	Enable Bank and authorized Cheggout users to manage operations based on roles.
Communication Gateway Integration	Internal Bank / Approved Gateway	Trigger SMS, email, push and OTP communication through Bank-approved channels.
CRM / Complaint System Integration	Internal Bank Integration	Provide reward data and status information to Bank support teams.
Redemption Catalogue API	External API	Fetch approved catalogue, brand, denomination and redemption option details.
Fulfilment Partner API	External API	Issue gift cards, vouchers, coupons, subscriptions or other approved rewards.
Redemption Status Callback	External to Internal Secure API	Receive fulfilment confirmation, failure or status update.
MIS / Data Export	Internal Bank Integration	Share reports with Bank business, operations, finance and audit teams.

11.4 Internal Bank Infrastructure Deployment Model

The proposed deployment model ensures that the core Credit Card Rewards System operates within the Bank's infrastructure.

Layer	Description
Presentation Layer	Admin portal, Bank channel APIs and customer reward APIs hosted within Bank environment.
Application Layer	Reward engine, campaign engine, ledger engine, redemption orchestration and reporting services.

Integration Layer	APIs, file processors, database connectors, webhooks and secure gateway services.
Data Layer	Reward ledger, campaign data, customer reward data, transaction references, audit logs and reports.
Security Layer	Authentication, authorization, encryption, masking, access control and audit logging.
External Connectivity Layer	Controlled API gateway connectivity only for catalogue and fulfilment partners.

All internal components will follow the Bank's deployment standards, infrastructure policy, security guidelines, network access rules, monitoring requirements and compliance processes.

11.5 Bank System Integration

The Credit Card Rewards System may integrate with the following Bank systems based on the approved implementation scope.

Bank System	**Integration Requirement**
Card Management System	Card details, card status, card variant, customer-card mapping and transaction references.
Card Transaction System	Credit card purchase, reversal, refund, chargeback and settlement data.
Customer Master System	Customer ID, customer status, segment, mobile number, email and eligibility data.
Credit Card Portal	Reward balance, history, campaign and redemption display.
Mobile Banking / Card App	Customer-facing reward journey and campaign discovery.
Internet Banking	Reward information display or redirection to reward journey.
CRM / Complaint Management	Reward history, redemption status and support information for customer service.
SMS Gateway	Customer communication, OTP and reward alerts.
Email Gateway	Reward statements, campaign communication and redemption confirmations.
Push Notification System	In-app alerts, milestone nudges and campaign reminders.

Finance / GL System	Reward liability, redemption cost and settlement data where required.
Data Warehouse / BI System	MIS, analytics and reporting exports.

11.6 Integration Models Supported

The solution will support multiple integration models depending on the Bank's technical and operational requirements.

Integration Model	Description	Suitable Use Case
Real-Time API	Bank system calls APIs hosted within Bank infrastructure for immediate transaction or customer journey processing.	Balance enquiry, redemption, campaign status and instant reward posting.
Near Real-Time API	Data is pushed at frequent intervals through APIs.	Near real-time transaction reward processing.
Batch File Processing	Bank shares scheduled files for processing within Bank environment.	Daily transaction processing, customer master update and reversal processing.
SFTP-Based File Exchange	Secure file transfer between approved Bank locations and application processing layer.	Transaction files, reconciliation files and MIS exports.
Webhook / Callback	Fulfilment partners send status updates to the Bank-hosted reward system.	Redemption status, fulfilment status and partner confirmations.
Database View / Read-Only Access	Rewards engine reads data from Bank-approved database view.	Controlled transaction processing within Bank infrastructure.
Deep Link Integration	Customer is redirected from Bank channel to approved reward journey.	Campaign landing pages, reward catalogue and redemption journeys.
Embedded WebView / PWA	Reward journey embedded inside Bank app or accessed through approved Bank channel.	Customer-facing reward and redemption experience.

11.7 Credit Card Transaction Feed Integration

Transaction feed integration is one of the most critical integrations for reward processing.

Data Category	Indicative Fields
Transaction Identification	Transaction reference number, authorization code, posting reference and settlement reference.
Customer Identification	Customer ID, customer reference, masked card reference or tokenized card ID.
Card Details	Card variant, card product, primary/add-on flag and card status.
Transaction Details	Amount, currency, transaction date/time, posting date and settlement date.
Merchant Details	Merchant name, MCC, MID, TID, acquirer ID and merchant location.
Channel Details	POS, e-commerce, contactless, recurring, domestic or international.
Transaction Type	Purchase, refund, reversal, chargeback, EMI, fee, cash withdrawal or other type.
Status Details	Successful, settled, reversed, refunded, cancelled, failed or disputed.
Campaign Reference	Campaign ID or offer ID where provided by Bank.
Additional Fields	Any Bank-specific fields required for reward eligibility or reconciliation.

The transaction feed may be processed in real-time, near real-time or batch mode based on agreed integration design.

11.8 Customer Master Integration

Customer master integration will enable the rewards system to map transactions to customer loyalty accounts and apply customer-specific eligibility rules.

Data Field	Purpose
Customer ID	Unique customer identifier for loyalty account mapping.
Customer Name	Customer display and support reference where permitted.

Mobile Number	Communication and OTP where approved.
Email ID	Email communication where approved.
Customer Segment	Campaign targeting and eligibility.
Customer Status	Active, inactive, blocked, closed or other Bank-defined status.
KYC / Relationship Status	Eligibility treatment where required by Bank.
Preferred Language	Communication personalization where available.
Geography	Region or city-based campaign eligibility where approved.
Relationship Date	Lifecycle campaign eligibility, such as onboarding period.

Sensitive customer information will be handled as per Bank-approved data security and privacy policies.

11.9 Card Master and Card Variant Integration

Card master and card variant information is required to apply card-specific reward rules.

Data Field	**Purpose**
Card Reference	Masked or tokenized card identifier.
Customer ID	Customer-card relationship mapping.
Card Product	Product type or card program.
Card Variant	Classic, Gold, Platinum, Signature, Corporate or Bank-defined variant.
Primary / Add-On Indicator	Determines point consolidation logic.
Card Status	Active, blocked, closed, suspended or replaced.
Card Issuance Date	Activation and onboarding campaign eligibility.
Card Upgrade / Downgrade Status	Card variant rule change handling.
Card Closure Date	Account closure and point balance treatment.
Billing Cycle	Campaign and statement-based reward calculation where required.

11.10 Reward Balance API

The Reward Balance API will enable Bank channels to display customer reward balances.

API Function	Description
Fetch Available Points	Returns points available for redemption.
Fetch Pending Points	Returns points calculated but not yet available.
Fetch Expiring Points	Returns points nearing expiry.
Fetch Redeemed Points	Returns points consumed during a period.
Fetch Reversed Points	Returns points reversed due to refund or chargeback.
Fetch Point Summary	Returns complete customer reward summary.
Fetch Last Updated Time	Returns timestamp of latest balance update.

Indicative Response Data

Field	Description
Customer Reference	Customer ID or tokenized customer reference.
Available Points	Points available for redemption.
Pending Points	Points awaiting release.
Expiring Points	Points due for expiry in configured period.
Redeemed Points	Points redeemed during selected period.
Total Balance	Total active points.
Last Updated	Balance update timestamp.

11.11 Reward History API

The Reward History API will provide detailed customer-wise earn and burn records to Bank channels.

History Type	Description
Earn History	Points earned from transactions, campaigns and milestones.

Burn History	Points redeemed through catalogue or partner redemptions.
Expiry History	Points expired based on validity rules.
Reversal History	Points reversed due to refund, chargeback or cancellation.
Adjustment History	Manual credits or debits processed with approval.
Campaign History	Rewards earned under specific campaigns.

Reward history may be filtered by date range, transaction type, card reference, reward type and status.

11.12 Campaign and Milestone API

The Campaign and Milestone API will allow Bank channels to display customer-specific campaign eligibility and progress.

API Function	Description
Fetch Eligible Campaigns	Returns campaigns applicable to the customer.
Fetch Campaign Details	Returns campaign rules, reward, validity and terms.
Fetch Milestone Progress	Returns current progress against campaign target.
Fetch Achievement Status	Returns whether milestone is achieved, pending or expired.
Fetch Reward Status	Returns whether campaign reward is posted, pending or fulfilled.
Register Campaign Participation	Enables opt-in where campaign enrollment is required.

11.13 Redemption Catalogue API

The Redemption Catalogue API will fetch approved external catalogue information from Cheggout or approved fulfilment partners.

API Function	Description
Fetch Categories	Returns redemption categories such as vouchers, cashback, merchandise and travel.
Fetch Catalogue Items	Returns available rewards under selected category.

Fetch Item Details	Returns reward description, points required, validity and terms.
Check Availability	Validates inventory or partner availability.
Fetch Denominations	Returns available voucher or reward denominations.
Fetch Eligible Items	Returns rewards eligible for customer/card variant.

Catalogue information will be consumed through secure API connectivity. Customer-sensitive, card-sensitive and transaction-sensitive data will not be shared externally unless strictly required for fulfilment and approved by the Bank.

11.14 Redemption API

The Redemption API will enable secure reward redemption through Bank-approved channels.

API Function	Description
Validate Redemption	Validates balance, eligibility, limits and reward availability.
Initiate Redemption	Creates redemption request and locks points if required.
Authenticate Redemption	Supports OTP or Bank-approved authentication validation.
Confirm Redemption	Debits points in the Bank-hosted loyalty ledger and triggers fulfilment.
Fetch Redemption Status	Returns fulfilment and transaction status.
Cancel Redemption	Cancels redemption where allowed by policy.
Reinstate Points	Reinstates points in case of failed fulfilment.

Point debit, ledger update and customer reward balance update will happen inside the Bank infrastructure. External API calls will be used only for catalogue validation and fulfilment execution.

11.15 External Catalogue and Fulfilment Integration Boundary

External integrations will be limited to catalogue and fulfilment use cases.

External Integration	Data Shared	Purpose
Gift Card Catalogue API	Brand, category, denomination and availability data	Display available redemption options.
Voucher Issuance API	Minimal customer/reference data required for fulfilment	Issue digital voucher or gift card.
Coupon Fulfilment API	Coupon request reference and campaign/reward details	Generate or allocate coupon code.
Subscription Partner API	Customer/reward reference as required and approved	Activate subscription benefit.
Travel / Lifestyle Partner API	Booking or voucher request data as approved	Issue travel or lifestyle benefit.
Fulfilment Status API	Redemption reference and status	Update fulfilment status inside Bank-hosted system.

No unnecessary customer, card or transaction data will be shared with external partners. Data shared externally will be minimized, masked, encrypted and restricted to fulfilment requirements approved by the Bank.

11.16 Communication Gateway Integration

The system will support customer communication through Bank-approved channels.

Communication Channel	Integration Scope
SMS Gateway	OTP, reward alerts, campaign reminders and redemption confirmations.
Email Gateway	Reward statements, campaign details and fulfilment communication.
Push Notification Gateway	In-app alerts, milestone nudges and reward confirmations.
WhatsApp Gateway	Optional communication channel subject to Bank approval.
In-App Messaging	Campaign and reward messages inside Bank app or reward interface.

The Bank may choose to use its own communication gateways or Cheggout-enabled communication services based on commercial and technical agreement.

11.17 CRM and Complaint Management Integration

CRM integration will enable Bank support teams to view reward-related information and manage customer complaints efficiently.

CRM Use Case	Description
Missing Points Query	Support team can view transaction and point posting status.
Redemption Query	Support team can view redemption and fulfilment status.
Campaign Query	Support team can validate campaign eligibility and milestone progress.
Expiry Query	Support team can view point expiry and communication history.
Reversal Query	Support team can view refund, chargeback and reversal linkage.
Complaint Ticket Update	Reward system may provide status updates to CRM where integrated.
Escalation Tracking	Open reward-related complaints may be tracked and escalated.

11.18 Fulfilment Partner API Integration

The system will integrate with approved fulfilment partners only for reward delivery.

Partner Type	Integration Requirement
Gift Card Partner	Catalogue, denomination, inventory, voucher issuance and status.
Coupon Partner	Coupon allocation, validation and expiry status.
Cashback Partner	Cashback processing instruction and status, where enabled.
Statement Credit System	Credit instruction to Bank system where applicable.
Merchandise Partner	Order creation, inventory, shipping and delivery status.
Travel Partner	Travel voucher or booking benefit issuance.
Subscription Partner	Subscription code or activation benefit issuance.
Merchant Partner	Merchant offer validation and settlement data where applicable.

11.19 Merchant and POS Integration

Merchant and POS integrations may be enabled for selected merchant-funded campaigns and offline redemption models.

Integration Type	Description
Merchant Offer API	Merchant validates customer eligibility or reward offer.
Merchant Redemption API	Customer redeems coupon, voucher or points at merchant location.
POS Integration	POS or e-POS validates reward redemption.
QR-Based Redemption	Customer scans or presents QR for validation.
OTP-Based Redemption	Customer authorizes offline redemption through OTP.
Merchant Settlement File	Merchant shares redemption or transaction settlement file.
MID / TID Mapping File	Merchant or acquirer provides merchant and terminal mapping data.

Offline integration will depend on merchant readiness, POS capability, acquirer support and Bank approval.

11.20 Reporting and MIS Data Integration

The system will provide reports and data exports to support Bank's business, operations, finance and audit teams.

Report / Data Feed	Description
Daily Transaction Processing Report	Transactions received, processed, rejected and pending.
Point Posting Report	Customer-wise and transaction-wise point posting.

Redemption Report	Points redeemed and fulfilment status.
Liability Report	Outstanding point liability and point value.
Merchant Settlement Report	Merchant-funded reward liability and billing data.
Campaign Performance Report	Campaign participation, rewards issued and budget utilization.
Reconciliation Report	Transaction, ledger and redemption reconciliation.
Exception Report	Failed, duplicate and unmatched records.
Audit Report	User actions, approvals and configuration changes.

Reports may be made available through Admin Portal, scheduled email, SFTP export or API-based data integration.

11.21 File-Based Integration

The system will support file-based exchange where API integration is not preferred or not immediately available.

File Type	Purpose
Transaction File	Credit card transaction records for reward processing.
Reversal File	Refund, reversal and chargeback records.
Customer Master File	Customer status and eligibility data.
Card Master File	Card variant and card status data.
Campaign Eligibility File	Eligible customer list for targeted campaigns.
Merchant Mapping File	Merchant name, MID, TID and MCC mapping.
Redemption Status File	Fulfilment and redemption status records.
Reconciliation File	Bank and Cheggout reconciliation records.
MIS Export File	Scheduled business and operational reports.

File formats, frequency, naming convention, encryption and transfer process will be defined during integration design.

11.22 API Security Framework

All API integrations will follow secure design and Bank-approved security requirements.

Security Control	Description
HTTPS / TLS	All API communication secured through encrypted channels.
API Authentication	API key, OAuth, JWT, mutual TLS or Bank-approved authentication method.
IP Whitelisting	API access restricted to approved Bank, Cheggout and partner IPs.
Request Signing	Payload signing to ensure integrity and authenticity where required.
Encryption	Sensitive data encrypted in transit and at rest.
Tokenization	Card and customer identifiers tokenized or masked where possible.
Rate Limiting	Protection against excessive API calls.
Replay Protection	Timestamp, nonce or signature-based replay attack prevention.
Audit Logging	All API requests and responses logged as per agreed policy.
Error Handling	Standardized error codes without exposing sensitive information.

11.23 Data Security and Masking in Integration

The integration design will follow data minimization and masking principles.

Data Element	Treatment
Card Number	Full PAN will not be stored unless specifically required and approved; masked/tokenized reference preferred.
Customer ID	Used only for loyalty mapping and authorized processing.
Mobile Number	Used for communication/OTP only where approved.

Email ID	Used for customer communication where approved.
Transaction Details	Used only for reward calculation, reconciliation and support.
Voucher Codes	Accessible only to customer and authorized users.
Reports	Sensitive fields masked based on report user role.
Logs	Sensitive request/response data masked in logs wherever applicable.
External Fulfilment Data	Limited to minimum information required for approved fulfilment.

11.24 Integration Monitoring and Error Handling

The system will include monitoring and error handling for integrations.

Monitoring Area	Description
API Availability	Monitor uptime and response status of APIs.
File Receipt Status	Track expected file arrival and processing status.
Processing Failures	Track failed transaction, reward and redemption processing.
Partner API Failures	Track fulfilment partner failures and timeouts.
Retry Queue	Maintain records for retryable failures.
Exception Queue	Route unresolved failures for operational review.
Alerts	Trigger alerts for repeated failures or SLA breaches.
Reconciliation Gaps	Identify mismatches between Bank and Cheggout records.
Dashboard	Display integration health and processing status.

11.25 Integration Testing

Integration testing will be performed before production go-live.

Testing Area	Description
API Connectivity Testing	Validate connectivity, authentication and request/response handling.
File Format Testing	Validate file structure, mandatory fields and encryption.

Transaction Processing Testing	Validate reward processing for sample transaction scenarios.
Reversal Testing	Validate refund, reversal and chargeback processing.
Redemption Testing	Validate point debit and fulfilment flow.
Campaign Testing	Validate campaign eligibility, milestone and reward posting.
Error Scenario Testing	Validate error codes, failed records and retry handling.
Security Testing	Validate API security, access control and masking.
Performance Testing	Validate expected transaction and API processing load.
UAT Support	Support Bank users during user acceptance testing.

11.26 Integration Customization and Change Treatment

Any integration customization required for Bank systems, fulfilment partners, communication channels, CRM, POS, reporting, API format changes, file format changes or additional workflow requirements will be assessed as technical effort.

Standard integrations agreed during the initial scope will be delivered as part of the implementation plan. However, API changes, custom integration logic, additional data mapping, additional partner integration, new fulfilment partner onboarding, POS-specific customization or Bank-side interface changes requiring development effort beyond the planned scope will be treated as additional technical effort.

Where such effort exceeds the capacity of the dedicated support and operations team, it will be considered as a change request and handled under the commercial model defined in the Commercial Framework section.

11.27 Dedicated Support and Operations Dependency

The operating model for this deployment will include dedicated technical support, operations support and customer support capacity to support the Bank's Credit Card Rewards System.

Support Area	**Indicative Coverage**
Technical Support	Application monitoring, issue investigation, integration support, bug fixing and production support.

Operations Support	Campaign operations, exception handling, reconciliation support, report generation and merchant-funded reward operations.
Customer Support	Reward-related customer query support, redemption issue support and coordination with Bank support teams.
Change Support	Minor configuration and operational changes within agreed team capacity.
Additional Development Effort	Larger changes, API customization and new integration work beyond team capacity to be treated separately.

The detailed team structure, monthly support cost, change request cost and additional effort commercials will be defined under the Commercial Framework section.

11.28 Integration Dependencies

Dependency	Description
Bank Infrastructure Availability	Bank to provide required server, database, network, security and access environment for deployment.
Bank API / File Specifications	Bank to provide technical specifications for integration.
Test Environment Access	Bank to provide test environment, credentials and sample data.
Customer and Card Mapping	Bank to provide unique customer and card references.
Transaction Reference Uniqueness	Bank to provide unique transaction identifiers for de-duplication.
Merchant Mapping Data	Bank, acquirer or merchant to provide MID, TID, MCC and merchant mapping data.
Communication Gateway Access	Bank to provide SMS, email or push integration details if Bank channels are used.
CRM Integration Support	Bank to provide CRM APIs or process for complaint integration where required.
Fulfilment Partner Credentials	Partner credentials and commercial approvals required before integration.

External API Whitelisting	Bank to approve and enable external API connectivity only for catalogue and fulfilment services.
Security Approval	Bank security team to approve integration architecture and data exchange.
UAT Sign-Off	Bank to provide timely test feedback and sign-off.

11.29 Integration Framework Summary

The Integration Framework will provide a secure, flexible and scalable foundation for connecting the Credit Card Rewards System with the Bank's credit card systems, customer channels, communication platforms, CRM, fulfilment partners, merchants and reporting systems.

The core rewards platform will be deployed inside the Bank infrastructure. Transaction processing, point calculation, loyalty ledger, campaign management, admin portal, reporting, audit logs and customer reward data will remain within the Bank-controlled environment.

External connectivity will be limited to catalogue and fulfilment-related services through secure APIs approved by the Bank. Through this architecture, the Bank will be able to operate a reliable credit card rewards ecosystem while maintaining strong control over customer data, reward processing, security, governance and compliance.

12. Communication and Notification Framework

12.1 Communication Framework Overview

The Communication and Notification Framework will enable timely, relevant and controlled communication to credit card customers for reward-related events, campaign participation, milestone progress, redemption status, point expiry and customer support updates.

The framework will support communication through Bank-approved channels such as SMS, email, push notification, in-app messages and other approved digital communication channels. The system will primarily generate communication triggers and templates based on reward events, while the final delivery may happen through the Bank's communication gateways or any other approved delivery mechanism.

The objective of this framework is to improve customer awareness, increase campaign participation, reduce reward-related queries, encourage point redemption and build transparency in the Bank's credit card rewards program.

All communication templates, frequency, language, trigger rules and customer eligibility rules will be subject to Bank approval.

12.2 Communication Scope

Scope Area	Description
Reward Earned Communication	Notify customers when reward points are earned or posted.
Reward Pending Communication	Notify customers where points are calculated but pending confirmation or release.
Reward Reversal Communication	Notify customers where points are reversed due to refund, chargeback or cancellation, where enabled by Bank.
Point Expiry Communication	Notify customers about points due for expiry.
Campaign Communication	Inform customers about active, upcoming or eligible campaigns.
Milestone Progress Communication	Notify customers about progress towards spend or transaction milestones.
Milestone Achievement Communication	Notify customers once a milestone is achieved.
Redemption Communication	Notify customers about redemption initiation, success, failure, cancellation or refund.
Voucher / Coupon Delivery Communication	Deliver voucher codes, coupon codes or benefit details where applicable.
Customer Support Communication	Notify customers about complaint registration, status update and resolution, where integrated.

Operational Communication	Send service alerts, maintenance alerts or reward program-related updates where approved.

12.3 Communication Channels

The framework may support the following communication channels based on Bank-approved integration.

Channel	Usage
SMS	OTP, reward earned alerts, campaign reminders, milestone alerts and redemption confirmations.
Email	Reward statements, campaign details, redemption details, voucher delivery and customer support communication.
Push Notification	In-app alerts for reward earned, campaigns, milestone progress, point expiry and redemption status.
In-App Message	Personalized reward and campaign messages inside Bank app, card app or rewards journey.
WhatsApp	Optional communication channel for campaign reminders, voucher delivery and reward updates, subject to Bank approval.
Statement Message	Reward summary, expiry alerts or campaign information in credit card statements, where supported.
Customer Portal Notification	Notification cards or alerts inside the rewards dashboard or customer portal.

12.4 Communication Trigger Events

The system will support trigger-based communication for different reward events.

Trigger Event	Communication Purpose
Points Posted	Inform customer that points have been credited.

Points Pending	Inform customer that points are under pending status.
Points Reversed	Inform customer that points have been reversed.
Points Expiring Soon	Encourage customer to redeem points before expiry.
Campaign Launched	Inform eligible customers about new campaigns.
Campaign Enrollment	Confirm customer participation where opt-in is required.
Milestone Progress	Notify customer about progress towards campaign target.
Milestone Achieved	Inform customer that reward has been unlocked.
Reward Posted	Inform customer that campaign or milestone reward has been credited.
Redemption Initiated	Confirm that redemption request has been initiated.
Redemption Successful	Confirm successful redemption and provide reference.
Voucher Issued	Deliver voucher or coupon details.
Redemption Failed	Inform customer about failed redemption and next steps.
Redemption Refunded	Inform customer that points have been reinstated or refund processed.
Support Ticket Raised	Confirm reward-related complaint registration, where integrated.
Support Ticket Resolved	Inform customer about complaint closure, where integrated.

12.5 Reward Earned Communication

Reward earned communication will inform customers when points are credited to their loyalty account.

Communication Element	**Description**

Customer Name	Customer name or salutation, where approved.
Points Earned	Number of points credited.
Transaction Reference	Masked or partial transaction reference, where approved.
Merchant Name	Merchant name or transaction category, where applicable.
Point Type	Regular, campaign, milestone, merchant-funded or bonus points.
Available Balance	Updated point balance, where approved for display.
Redemption CTA	Link or instruction to view/redeem points.
Terms Note	Short disclaimer where required.

Indicative Template

Channel	Sample Message
SMS / Push	Dear Customer, you have earned {Points} reward points on your credit card transaction. Your available balance is {Balance} points. Visit the rewards section to view details.
Email	You have earned {Points} reward points. These points have been added to your credit card rewards account. You can view your point statement and redemption options through the Bank's approved rewards channel.

12.6 Point Expiry Communication

Point expiry communication will help reduce customer dissatisfaction and improve point burn.

Expiry Communication Type	Description

Advance Expiry Alert	Sent before points expire, such as 30 days, 15 days or 7 days before expiry.
Monthly Expiry Summary	Sent as a periodic reminder of points expiring during the month.
Final Expiry Reminder	Sent close to expiry date, where approved.
Expiry Completed Alert	Inform customer after points have expired, where enabled by Bank.
Redemption Nudge	Encourage redemption against available catalogue options.

Indicative Template

Channel	Sample Message
SMS / Push	Dear Customer, {Points} reward points in your credit card rewards account are expiring on {ExpiryDate}. Redeem them through the rewards section before expiry.
Email	Your reward points are expiring soon. You have {Points} points expiring on {ExpiryDate}. Please redeem them through the Bank's approved rewards channel before the expiry date.

12.7 Campaign Communication

Campaign communication will be used to inform eligible customers about active campaigns and encourage participation.

Campaign Communication Stage	**Description**
Campaign Launch	Inform eligible customers about the offer.
Campaign Reminder	Remind customers during campaign period.
Progress Update	Inform customers about achievement progress.
Near Achievement Nudge	Notify customers when they are close to the target.
Campaign Closure Reminder	Inform customers before campaign ends.
Campaign Achievement	Inform customers once campaign goal is achieved.
Reward Credit	Inform customers once campaign reward is posted.

Indicative Template

Campaign Type	Sample Message
Spend Campaign	Spend ₹{TargetAmount} using your credit card by {EndDate} and earn {Reward}. Terms apply.
Milestone Progress	You have completed {Progress}% of your credit card rewards milestone. Spend ₹{RemainingAmount} more by {EndDate} to unlock {Reward}.
First Spend Campaign	Make your first credit card transaction by {EndDate} and earn {Reward}. Terms apply.

12.8 Milestone Communication

Milestone communication will improve customer engagement by showing progress and encouraging completion.

Milestone Event	Communication Purpose
Milestone Assigned	Inform customer about target and reward.
Progress Reached	Inform customer about progress percentage.
Near Completion	Encourage customer when close to achievement.
Milestone Achieved	Confirm achievement and reward eligibility.
Reward Posted	Confirm points, voucher or benefit issuance.
Milestone Expired	Inform customer where milestone period has ended, if enabled.

Indicative Milestone Message

Channel	Sample Message
SMS / Push	You are close to unlocking your credit card reward. Spend ₹{RemainingAmount} more by {EndDate} to earn {Reward}.
Email	Your milestone progress: You have spent ₹{CurrentSpend} out of ₹{TargetSpend}. Complete the milestone by {EndDate} to earn {Reward}.

12.9 Redemption Communication

Redemption communication will provide confirmation and status visibility to customers.

Redemption Event	Communication Purpose
Redemption Initiated	Confirm request initiation.
OTP / Authentication	Send authentication message where applicable.
Redemption Successful	Confirm successful point debit and reward selection.
Voucher Issued	Deliver voucher or coupon details.
Fulfilment Pending	Inform customer that fulfilment is in progress.
Fulfilment Failed	Inform customer about failure and next steps.
Points Reinstated	Inform customer that points have been returned.
Redemption Cancelled	Confirm cancellation where applicable.
Redemption Disputed	Confirm dispute or complaint registration.

Indicative Template

Channel	Sample Message
SMS / Push	Your redemption request for {RewardName} has been successfully processed. {Points} points have been redeemed. Reference: {ReferenceNo}.
Email	Your redemption request has been completed. Reward: {RewardName}. Points redeemed: {Points}. Reference number: {ReferenceNo}. Please refer to the terms of the reward for usage and validity.

12.10 Voucher and Coupon Delivery Communication

Where the customer redeems points for vouchers, coupons or digital benefits, the system may trigger delivery communication.

Delivery Element	Description
Voucher Brand	Brand or merchant name.
Voucher Value	Denomination or benefit value.
Voucher Code	Code issued to the customer.
PIN	PIN or secret code where applicable.
Validity	Voucher expiry date.
Redemption Instructions	Steps to redeem voucher.
Terms and Conditions	Applicable usage terms.
Support Reference	Reference number for queries.

Voucher and coupon delivery communication will be secured and delivered only through Bank-approved channels.

12.11 Communication Template Management

The system will support template-based communication management.

Template Parameter	Description
Template Name	Name of the communication template.
Template ID	Unique template reference.
Channel	SMS, email, push, WhatsApp or in-app.
Event Type	Reward earned, expiry, campaign, milestone, redemption or support.
Language	English or Bank-approved language.
Variable Fields	Customer name, points, amount, date, reward, reference number and other placeholders.
Approval Status	Draft, submitted, approved, active, paused or retired.
Validity	Template start date and end date, where applicable.
Version Number	Version tracking for template changes.

Compliance Text	Disclaimer or regulatory text where required.

All templates will be approved by the Bank before activation

12.12 Template Variables and Personalization

The communication framework will support approved variables for personalization.

Variable	Example Usage
{CustomerName}	Customer name or salutation.
{Points}	Points earned, redeemed or expiring.
{Balance}	Available point balance.
{RewardName}	Voucher, cashback, campaign or reward name.
{CampaignName}	Campaign title.
{TargetAmount}	Spend target for campaign.
{CurrentSpend}	Customer's current eligible spend.
{RemainingAmount}	Spend remaining to achieve milestone.
{EndDate}	Campaign end date.
{ExpiryDate}	Point or voucher expiry date.
{ReferenceNo}	Transaction, redemption or complaint reference.
{Link}	Approved deep link or rewards section link.

Personalization will be subject to data availability, customer consent, Bank policy and applicable communication regulations.

12.13 Communication Approval Workflow

Communication templates and campaign messages will follow an approval workflow.

Stage	Description

Draft	Template created by authorized maker.
Review	Template reviewed internally.
Submitted for Approval	Template submitted to Bank checker or approver.
Approved	Template approved for use.
Active	Template available for triggering.
Paused	Template temporarily disabled.
Modified	Changes submitted for approval.
Retired	Template removed from active use.
Rejected	Template rejected with remarks.

All template changes will be logged with maker, checker, timestamp, version and approval remarks.

12.14 Communication Frequency and Controls

The system will support communication frequency controls to avoid excessive customer messaging.

Control	**Description**
Customer-Level Frequency Cap	Limit number of messages sent to a customer within a defined period.
Campaign-Level Frequency Cap	Limit number of campaign reminders.
Channel-Level Cap	Control frequency separately for SMS, email, push or WhatsApp.
Quiet Hours	Restrict communication during Bank-defined hours.
Consent Check	Send communication based on customer consent and Bank policy.
DND Handling	Respect applicable DND or opt-out requirements where required.
Duplicate Suppression	Prevent duplicate messages for the same event.

Priority Rules	Prioritize critical communication over promotional communication.
Retry Control	Retry failed messages based on approved policy.

12.15 Communication Delivery and Logs

The system will maintain logs of communication events and delivery status wherever delivery status is available.

Log Field	Description
Communication ID	Unique communication reference.
Customer Reference	Customer identifier or masked reference.
Channel	SMS, email, push, WhatsApp or in-app.
Event Type	Reward, campaign, redemption, expiry or support.
Template ID	Template used for communication.
Trigger Timestamp	Date and time communication was triggered.
Delivery Timestamp	Date and time communication was delivered, where available.
Delivery Status	Sent, delivered, failed, pending or rejected.
Failure Reason	Reason for failure, where available.
Reference Number	Related reward, campaign, redemption or complaint reference.

12.16 Communication Integration with Bank Channels

The communication framework may integrate with Bank-owned communication channels.

Bank Channel	Integration Approach
SMS Gateway	API or file-based trigger to Bank SMS gateway.
Email Gateway	SMTP, API or Bank-approved email system integration.
Push Notification System	API integration with Bank mobile app notification system.
In-App Messaging	API-based message display inside Bank app or card portal.
CRM System	Communication history shared for customer support visibility.
Statement System	Reward summary or campaign text included in card statements where supported.

Where Bank communication infrastructure is used, delivery responsibility, costs and delivery reports will be governed by Bank systems and agreed operating procedures.

12.17 Communication Use Cases by Journey

Customer Journey	Communication Use Case
Card Activation	Welcome reward, first spend campaign and activation reminder.
Regular Spend	Points earned and balance update.
Campaign Participation	Campaign launch, reminder, progress and achievement.
Milestone Reward	Progress update, achievement and reward posting.
Merchant Offer	Merchant-funded offer communication and benefit confirmation.
Point Expiry	Expiry alert and redemption nudge.
Redemption	Initiation, success, fulfilment, failure and refund.
Support	Complaint registration, status update and closure.
Account Closure	Point balance treatment communication where approved.

12.18 Communication Reports

The system will generate reports for communication tracking and campaign analysis.

Report Name	Purpose
Communication Trigger Report	Shows communications triggered by event and channel.
SMS Delivery Report	Shows SMS status where delivery data is available.
Email Delivery Report	Shows email sent, failed and bounced status where available.
Push Notification Report	Shows push notification trigger and delivery status.
Campaign Communication Report	Shows campaign messages sent and customer reach.
Expiry Reminder Report	Shows customers notified about expiring points.
Redemption Communication Report	Shows redemption-related communication triggers.
Failed Communication Report	Shows failed or rejected communication events.
Customer Communication History	Shows customer-wise communication history for support.
Template Usage Report	Shows usage count by template and channel.

12.19 Communication Governance

The communication framework will follow governance controls to ensure proper approval and usage.

Governance Area	Control
Template Approval	All templates approved by Bank before activation.
Campaign Message Approval	Campaign communications approved as part of campaign setup.
Access Control	Only authorized users can create or modify templates.
Maker-Checker	Template changes routed through approval workflow.
Audit Logs	All template and communication configuration changes logged.
Consent Compliance	Communication subject to customer consent and Bank policy.
Frequency Control	Customer communication controlled through caps and rules.
Content Versioning	Template versions maintained for audit and reference.
Sensitive Data Control	Customer and reward data masked where required.

12.20 Communication Framework Summary

The Communication and Notification Framework will ensure that customers receive timely and relevant updates throughout the credit card rewards journey.

The framework will support reward earned alerts, point expiry reminders, campaign communication, milestone progress updates, redemption confirmations, voucher delivery and customer support notifications through Bank-approved channels.

Through template management, approval workflows, personalization, delivery tracking, communication reports and governance controls, the Bank will be able to improve customer engagement while maintaining control over customer communication quality, frequency and compliance.

13. MIS, Reports and Analytics

13.1 MIS, Reports and Analytics Overview

The MIS, Reports and Analytics framework will provide the Bank with complete visibility into the performance, operations, financial impact and customer engagement of the Credit Card Rewards System.

The framework will support business reports, operational reports, financial reports, campaign reports, merchant-funded reward reports, redemption reports, reconciliation reports, audit reports and customer-level reward reports.

The reporting layer will help the Bank monitor reward point accrual, point burn, outstanding liability, customer participation, campaign performance, merchant-funded contributions, failed transactions, redemptions, reversals, expiries, support issues and operational exceptions.

The objective of this framework is to provide accurate, timely and actionable information to Bank business teams, product teams, operations teams, finance teams, audit teams, compliance teams and customer support teams.

13.2 Reporting Scope

Report Area	Description

Reward Point Reports	Reports covering points earned, redeemed, reversed, expired, adjusted and available.
Transaction Processing Reports	Reports covering transactions received, processed, rejected, failed, duplicate and pending.
Customer Reports	Customer-level reward balance, activity, participation and redemption history.
Card Variant Reports	Reports by card product, card variant and customer segment.
Campaign Reports	Campaign-wise participation, milestone achievement, reward posting and budget utilization.
Merchant-Funded Reports	Merchant-wise eligible transactions, rewards issued, reversals and settlement liability.
Redemption Reports	Reports covering point burn, reward category, fulfilment status and partner reconciliation.
Liability Reports	Outstanding points, point value, estimated liability and ageing.
Reconciliation Reports	Transaction-to-point, point-to-redemption, merchant and finance reconciliation reports.
Exception Reports	Failed, unmatched, duplicate, pending and manually corrected records.
Audit Reports	User actions, maker-checker approvals, configuration changes and manual adjustments.
Support Reports	Customer complaints, missing points cases, redemption issues and resolution status.

13.3 Report Access by User Group

Reports will be accessible based on user roles and access rights defined in the Admin Portal.

User Group	Indicative Report Access

Credit Card Business Team	Program performance, campaign performance, customer engagement, card variant reports.
Product Team	Reward rules, card variant usage, campaign participation and customer behaviour reports.
Operations Team	Transaction processing, exception, reversal, redemption and reconciliation reports.
Finance Team	Reward liability, redemption cost, merchant settlement, invoices and ageing reports.
Customer Support Team	Customer point statement, redemption status, complaint and support history reports.
Audit Team	Audit logs, maker-checker approvals, manual adjustments and configuration change reports.
Compliance / Risk Team	Fraud alerts, exception reports, access logs and control reports.
Cheggout Operations Team	Operational reports required for program execution and support.
Cheggout Technical Team	Processing, integration, failure, retry and system monitoring reports.

Access to reports containing customer-sensitive data will be controlled through role-based access, masking and Bank-approved data access policies.

13.4 Program Dashboard

The Program Dashboard will provide a consolidated high-level view of the Credit Card Rewards System.

Dashboard Metric	Description
Total Customers Enrolled	Number of credit card customers mapped to the rewards program.
Active Reward Customers	Customers earning or redeeming points during the selected period.
Total Points Earned	Total points credited during the selected period.
Total Points Redeemed	Total points burned during the selected period.
Total Points Expired	Points expired during the selected period.
Total Points Reversed	Points reversed due to refunds, chargebacks or cancellations.

Outstanding Points	Total active points available in customer accounts.
Reward Liability	Estimated monetary value of outstanding points.
Campaigns Active	Number of active campaigns.
Redemption Success Rate	Percentage of successful redemptions.
Exception Count	Pending operational exceptions requiring action.

13.5 Reward Point Reports

Reward point reports will provide complete visibility into point movement across the system.

Report Name	Description
Daily Point Accrual Report	Points earned by customers on a daily basis.
Monthly Point Accrual Report	Month-wise points earned across the portfolio.
Point Redemption Report	Points redeemed by customers during a selected period.
Point Expiry Report	Points expired during a selected period.
Upcoming Expiry Report	Points due to expire in upcoming period.
Point Reversal Report	Points reversed due to refund, reversal, chargeback or cancellation.
Manual Adjustment Report	Points credited or debited manually with approval details.
Point Balance Report	Customer-wise available, pending, redeemed and expired point balance.
Negative Balance Report	Customers with negative point balance.
Point Reinstatement Report	Expired or reversed points reinstated through approved process.

13.6 Transaction Processing Reports

Transaction processing reports will help the Bank track reward processing accuracy and operational exceptions.

Report Name	Description
Transaction Receipt Report	Total transactions received from Bank source systems.
Transaction Processing Summary	Processed, rejected, failed, duplicate and pending transaction count.
Eligible Transaction Report	Transactions found eligible for reward processing.
Ineligible Transaction Report	Transactions rejected due to rule exclusions or eligibility failure.
Duplicate Transaction Report	Transactions rejected due to duplicate transaction reference.
Failed Transaction Report	Transactions failed due to missing data, rule error or system issue.
Pending Transaction Report	Transactions pending due to validation or processing dependency.
Transaction-to-Point Report	Mapping of transaction records to points posted.
Reversal Processing Report	Refunds, reversals and chargebacks processed for point debit.
Exception Queue Report	Records pending operational review.

13.7 Customer-Level Reports

Customer-level reports will support customer service, business analysis and customer engagement tracking.

Report Name	Description
Customer Point Statement	Customer-wise opening balance, earned, redeemed, expired, reversed and closing balance.
Customer Earn History	Transaction-wise points earned by customer.
Customer Burn History	Redemption history of the customer.
Customer Campaign Participation Report	Campaigns for which customer was eligible or participated.
Customer Milestone Progress Report	Customer progress against spend or transaction milestones.
Customer Expiry Report	Points expiring for a specific customer.

Customer Reversal Report	Points reversed for customer due to transaction reversals.
Customer Support View Report	Reward data required for customer service and issue resolution.
Dormant Reward Customer Report	Customers with points but no redemption or recent activity.
High-Value Customer Reward Report	High-value customers by points earned, redeemed or balance.

13.8 Card Variant and Portfolio Reports

Card variant reports will help the Bank compare reward performance across different credit card products.

Report Name	**Description**
Card Variant Accrual Report	Points earned by card variant.
Card Variant Redemption Report	Points redeemed by card variant.
Card Variant Liability Report	Outstanding point liability by card variant.
Card Variant Campaign Report	Campaign participation by card product.
Premium Card Engagement Report	Engagement and reward usage of premium cardholders.
Classic / Entry-Level Card Usage Report	Reward engagement of entry-level card customers.
Corporate Card Reward Report	Corporate card reward usage and point activity.
Co-Branded Card Reward Report	Partner-specific reward activity.
Card Upgrade Impact Report	Reward performance after card upgrade or downgrade.

13.9 Campaign Reports

Campaign reports will provide visibility into the performance and ROI of reward campaigns.

Report Name	**Description**

Campaign Summary Report	Campaign configuration, duration, eligibility and reward rules.
Campaign Participation Report	Customers eligible and customers participating in campaign.
Campaign Achievement Report	Customers who achieved campaign conditions.
Campaign Reward Posting Report	Points, vouchers, cashback or rewards issued under campaign.
Campaign Budget Utilization Report	Budget allocated, consumed and remaining.
Campaign ROI Report	Spend generated versus reward cost.
Campaign Funnel Report	Eligible customers, participants, achievers and rewarded customers.
Campaign Reversal Report	Campaign rewards reversed due to refund or chargeback.
Campaign Exception Report	Failed or pending campaign reward records.
Campaign Communication Report	Customer communication sent for campaign.

13.10 Milestone Reports

Milestone reports will help the Bank track spend and behaviour-based reward campaigns.

Report Name	**Description**
Milestone Configuration Report	Details of configured milestone campaigns.
Milestone Progress Report	Customer-wise progress towards milestone.
Milestone Achievement Report	Customers who achieved the target.
Milestone Drop-Off Report	Customers who came close but did not achieve milestone.
Milestone Reward Report	Rewards issued upon milestone completion.
Milestone Pending Report	Customers whose milestone status is pending confirmation.
Milestone Expiry Report	Milestones expired without achievement.

Milestone ROI Report	Incremental spend generated through milestone campaign.

13.11 Merchant-Funded Reports

Merchant-funded reports will support merchant billing, settlement and campaign performance analysis.

Report Name	Description
Merchant Campaign Summary Report	Merchant-funded campaign details and performance.
Merchant Eligible Transaction Report	Transactions eligible under merchant-funded offers.
Merchant Reward Posting Report	Points, cashback, vouchers or coupons issued under merchant-funded campaigns.
Merchant Liability Report	Amount payable by merchant for rewards issued.
Merchant Reversal Report	Refunds and chargebacks reducing merchant liability.
Merchant Settlement Report	Net settlement amount after rewards and reversals.
Merchant Budget Utilization Report	Merchant budget consumed and remaining.
Merchant Outlet Report	MID, TID or outlet-wise performance.
Merchant Exception Report	Unmatched or disputed merchant transactions.
Merchant Invoice Support Report	Transaction-level report supporting merchant billing.

13.12 Redemption and Fulfilment Reports

Redemption reports will provide visibility into point burn and fulfilment performance.

Report Name	Description

Daily Redemption Report	Daily redemption transactions by customer and category.
Monthly Redemption Report	Month-wise point burn and reward category usage.
Redemption Category Report	Redemption split by gift cards, cashback, vouchers, merchandise, travel and subscriptions.
Redemption Status Report	Fulfilled, pending, failed, cancelled and refunded redemptions.
Partner Fulfilment Report	Partner-wise fulfilment status and issue tracking.
Failed Redemption Report	Failed redemption records requiring action.
Voucher Issuance Report	Voucher codes issued, delivered and pending.
Points + Pay Report	Redemptions involving partial points and payment.
Redemption Cancellation Report	Cancelled redemption and reinstated points.
Redemption Reconciliation Report	Point debit matched with fulfilment status and partner billing.

13.13 Reward Liability Reports

Reward liability reports will support finance and accounting review.

Report Name	**Description**
Outstanding Liability Report	Total outstanding points and estimated monetary liability.
Liability by Card Variant	Outstanding liability split by card product.
Liability by Point Type	Liability split by regular, campaign, merchant-funded and bonus points.
Liability Ageing Report	Outstanding points by earning period and ageing bucket.
Expiry Impact Report	Points expected to expire and liability reduction.
Redemption Cost Report	Cost incurred for points redeemed.
Merchant-Funded Liability Report	Merchant-funded points and payable amounts.
Bank-Funded Liability Report	Bank-funded reward obligation.

Campaign Liability Report	Liability arising from active and completed campaigns.
Liability Movement Report	Opening liability, additions, redemptions, expiries, reversals and closing liability.

13.14 Reconciliation Reports

Reconciliation reports will help the Bank verify accuracy across transactions, ledger, redemption and finance records.

Reconciliation Report	Purpose
Transaction-to-Ledger Reconciliation	Match eligible transactions with points posted.
Ledger Balance Reconciliation	Match opening balance, credits, debits and closing balance.
Redemption Reconciliation	Match points debited with reward fulfilment.
Reversal Reconciliation	Match refund/chargeback records with point reversals.
Campaign Reconciliation	Match campaign eligibility with reward postings.
Merchant-Funded Reconciliation	Match merchant-funded rewards with merchant liability.
Partner Reconciliation	Match fulfilment partner records with system records.
Finance Reconciliation	Match reward liability, redemption cost and settlement amounts.
Exception Reconciliation	Identify missing, unmatched, failed or duplicate records.

13.15 Exception and Error Reports

Exception reports will help operations teams identify and resolve issues.

Report Name	Description

Missing Customer Mapping Report	Transactions not mapped to customer loyalty account.
Missing Card Variant Report	Transactions where card variant data is unavailable.
Invalid MCC Report	Transactions with missing or invalid MCC.
Merchant Mapping Failure Report	Merchant-funded transactions not matched to merchant configuration.
Duplicate Transaction Report	Duplicate transactions rejected by the system.
Rule Conflict Report	Transactions where multiple conflicting rules apply.
Failed Posting Report	Transactions where point posting failed.
Failed Reversal Report	Reversal records not processed successfully.
Failed Fulfilment Report	Redemption records failed at partner fulfilment stage.
Pending Approval Report	Manual adjustments, campaigns or configurations pending approval.

13.16 Audit and Control Reports

Audit and control reports will support internal audit, compliance and governance reviews.

Report Name	Description
User Access Report	Users with access to admin portal and modules.
Role Change Report	Changes to user roles and permissions.
Login Activity Report	User login and session activity.
Campaign Approval Report	Maker-checker trail for campaign approvals.
Reward Rule Change Report	Changes to reward rules and approvals.
Manual Adjustment Audit Report	Manual point credits and debits with approval trail.
Merchant Configuration Audit Report	Merchant setup and offer configuration changes.
Redemption Configuration Audit Report	Redemption rule and catalogue configuration changes.
Data Export Report	Reports or data exported by users.

Exception Closure Report	Exceptions closed, reopened or escalated.

13.17 Customer Support Reports

Customer support reports will help the Bank track reward-related queries and resolution performance.

Report Name	Description
Missing Points Complaint Report	Customer complaints related to missing points.
Incorrect Points Complaint Report	Complaints related to incorrect point calculation.
Redemption Complaint Report	Complaints related to failed or delayed redemption.
Voucher Issue Report	Complaints related to voucher delivery or usage.
Campaign Reward Complaint Report	Complaints related to campaign rewards not received.
Expiry Dispute Report	Complaints related to expired points.
Reversal Dispute Report	Complaints related to reversed points.
Complaint Ageing Report	Open complaints by age bucket.
Complaint Resolution Report	Resolved complaints and turnaround time.
Repeat Complaint Report	Customers with repeated reward-related issues.

13.18 Analytics and Business Insights

The analytics layer will help the Bank identify trends, customer behaviour and program performance.

Insight Area	Description
Earn Behaviour	Analyse how customers earn points by card variant, MCC, merchant and segment.
Burn Behaviour	Analyse redemption patterns by reward category and customer segment.
Campaign Effectiveness	Analyse which campaigns drive spend, activation and engagement.
Merchant Performance	Analyse merchant-funded campaign performance and customer response.

Dormant Customer Identification	Identify customers with low card usage or low reward engagement.
High-Value Customer Identification	Identify high-spend and high-engagement customers.
Expiry Sensitivity	Identify customers likely to redeem before point expiry.
Reward Cost Optimization	Analyse reward cost versus spend generated.
Card Variant Performance	Compare reward engagement across card products.
Customer Retention Indicators	Identify correlation between rewards engagement and card usage.

13.19 Report Delivery Options

Reports may be delivered through multiple Bank-approved channels.

Delivery Method	Description
Admin Portal Download	Authorized users download reports from Admin Portal.
Scheduled Email	Reports sent to approved Bank users through email.
SFTP Export	Reports placed in approved secure file location.
API-Based Export	Bank systems fetch reports through APIs.
Dashboard View	Reports displayed as charts, summaries and tables.
Data Warehouse Feed	Data shared with Bank BI or data warehouse system.
On-Demand Report	Reports generated manually by authorized users.
Scheduled Batch Report	Reports generated automatically at fixed intervals.

13.20 Report Frequency

Frequency	Applicable Reports
Real-Time / Near Real-Time	Dashboards, integration status, transaction processing status.

Daily	Transaction processing, point posting, redemption, exceptions.
Weekly	Campaign progress, merchant-funded activity, support issues.
Monthly	Liability, reconciliation, campaign performance, card variant reports.
Quarterly	Business review, portfolio performance, merchant performance.
Annual	Program summary, customer engagement trends and audit support reports.
On-Demand	Customer statements, support reports, audit extracts and exception reports.

13.21 Report Data Controls

The reporting framework will follow data control principles.

Control	Description
Role-Based Report Access	Reports visible only to authorized users.
Field-Level Masking	Sensitive fields masked based on role.
Download Control	Report download restricted by permission.
Data Export Logging	All exports logged with user ID and timestamp.
Maker-Checker for Critical Reports	Sensitive reports may require approval before export where required.
Retention Policy	Reports retained as per Bank-approved retention policy.
Version Control	Scheduled reports stored with generation timestamp and version.
Data Accuracy Checks	Reports generated from controlled ledger and transaction records.
Reconciliation Flags	Reports identify mismatches and exceptions.

13.22 Indicative Dashboard Views

The following dashboards may be configured for the Bank.

Dashboard	Key Metrics

Executive Dashboard	Total points earned, redeemed, outstanding liability, campaign performance, active customers.
Operations Dashboard	Transactions processed, failed records, exceptions, reversals and pending cases.
Finance Dashboard	Liability, redemption cost, merchant receivables, settlement and ageing.
Campaign Dashboard	Campaign participation, achievement, budget usage and ROI.
Merchant Dashboard	Merchant transactions, reward issuance, settlement and budget usage.
Redemption Dashboard	Redemption category, success rate, failures, pending fulfilment and partner performance.
Customer Support Dashboard	Complaints, TAT, missing points cases and redemption issues.
Audit Dashboard	User activities, approvals, manual adjustments and configuration changes.

13.23 MIS, Reports and Analytics Summary

The MIS, Reports and Analytics framework will provide the Bank with complete visibility and control over the Credit Card Rewards System.

It will support business monitoring, operational control, financial reconciliation, reward liability management, campaign evaluation, merchant-funded settlement, customer support, audit and compliance requirements.

Through dashboards, scheduled reports, customer statements, reconciliation reports and analytics, the Bank will be able to manage the rewards program transparently, measure performance and make data-driven decisions for future credit card engagement strategies.

14. Security, Fraud and Audit Controls

14.1 Security, Fraud and Audit Control Overview

The Security, Fraud and Audit Control framework will ensure that the Credit Card Rewards System is operated in a secure, controlled and auditable manner within the Bank's infrastructure.

Since the core rewards platform will be deployed inside the Bank's controlled environment, the system will follow the Bank's security policies, infrastructure standards, access control guidelines, application security requirements, data protection rules and audit requirements.

The framework will cover application security, data security, API security, role-based access control, maker-checker controls, fraud prevention, transaction validation, redemption risk controls, audit logs, exception monitoring and regulatory support.

The objective is to ensure that reward point calculation, ledger posting, redemption, fulfilment, campaign configuration, merchant-funded rewards, manual adjustments and administrative actions are protected against misuse, unauthorized access, manipulation, fraud and operational errors.

14.2 Security Scope

Security Area	Description
Application Security	Secure design, coding, access control, validation and error handling within the rewards platform.
Infrastructure Security	Deployment within Bank infrastructure as per Bank-approved server, network and hosting standards.
API Security	Secure communication between Bank systems, rewards platform and approved external fulfilment partners.
Data Security	Protection of customer, card, transaction, point, redemption and reporting data.
Access Control	Role-based access for Bank users, Cheggout users and support users.
Maker-Checker Control	Approval workflow for critical configurations and ledger-impacting actions.
Audit Logging	Logging of user actions, system actions, API events, configuration changes and point adjustments.
Fraud Controls	Rules and monitoring to detect duplicate, suspicious, abnormal or unauthorized reward activities.
Redemption Controls	Validation and protection against unauthorized or excessive point burn.

Exception Monitoring	Identification and review of failed, suspicious, unmatched or high-risk transactions.
Data Masking	Masking of sensitive customer, card and transaction information.
Compliance Support	Support for Bank audit, security review, VAPT and operational compliance processes.

14.3 Deployment Security

The Credit Card Rewards System will be deployed within the Bank's infrastructure and will follow the Bank's deployment, network and access policies.

Control	Description
Bank-Controlled Hosting	Core application, database, ledger and reports will remain within Bank infrastructure.
Controlled Network Access	Access to the application will be restricted through Bank-approved network rules.
Firewall Rules	Application access will be governed by Bank-defined firewall and port policies.
Internal APIs	Bank system integrations will operate within the Bank-controlled environment.
External API Restriction	External connectivity will be limited to catalogue and fulfilment partner APIs approved by the Bank.
IP Whitelisting	External fulfilment API access will be restricted to approved IP addresses.
Secure Gateway	External API communication will be routed through Bank-approved gateway/security layer where required.
Environment Segregation	Development, test, UAT and production environments will be logically separated.
Production Access Control	Production access will be restricted to authorized users only.

14.4 Application Security Controls

The application will include security controls to protect business logic, user access and transaction processing.

Control	Description
Secure Authentication	Users will access the system through Bank-approved authentication mechanism.
Authorization	Access to modules and actions will be restricted based on assigned roles.
Session Management	Sessions will follow timeout, expiry and invalidation rules.
Input Validation	User inputs, files, API payloads and configuration fields will be validated.
Output Encoding	Outputs will be encoded to reduce risk of injection and cross-site scripting.
Error Handling	Error messages will be controlled and will not expose sensitive system information.
Secure File Upload	File uploads will be validated for format, structure and authorized source.
Password Policy	Where local authentication is used, password policy will follow Bank standards.
MFA Support	Multi-factor authentication may be enabled based on Bank requirement.
Secure Configuration	Application configuration will be protected from unauthorized modification.

14.5 Role-Based Access Control

Access to the Admin Portal, reports, customer support views and operational functions will be controlled through role-based access control.

Access Area	Control
Module Access	Users can access only assigned modules.
Function Access	Create, edit, approve, view, export and delete rights can be controlled separately.
Report Access	Reports will be available only to authorized roles.
Customer Data Access	Customer-level data will be masked and restricted based on role.
Configuration Access	Reward rules, campaigns, merchant offers and redemption rules require authorized access.
Manual Adjustment Access	Point credit/debit actions restricted to authorized users.
Audit View Access	Audit logs visible only to Bank-authorized audit or admin users.
Cheggout User Access	Cheggout users will have restricted access based on approved operational responsibility.
Access Review	User access may be reviewed periodically as per Bank policy.

14.6 Maker-Checker Controls

Maker-checker controls will be enforced for critical activities that can impact customer points, reward liability, campaign costs, merchant settlement or customer experience.

Activity	Maker-Checker Requirement
Reward Rule Creation	Maker creates rule; Bank checker approves before activation.
Reward Rule Modification	Changes require approval before becoming active.
Campaign Creation	Campaign setup requires Bank approval.
Campaign Budget Change	Budget change requires approval.
Merchant-Funded Offer Setup	Merchant offer requires Bank approval before activation.
Redemption Rule Change	Changes to point burn rules or redemption limits require approval.
Manual Point Credit	Requires maker-checker approval.
Manual Point Debit	Requires maker-checker approval.
Bulk Adjustment Upload	Requires approval before ledger posting.

Expiry Reinstatement	Requires approval before points are restored.
Negative Balance Write-Off	Requires Bank approval.
User Role Change	Role changes require authorized admin control.

14.7 Data Security and Privacy Controls

The system will apply data security principles for customer, card, transaction and reward data.

Data Area	Control
Customer Data	Stored and processed only for reward program requirements.
Card Data	Full card number will not be stored unless specifically approved; tokenized or masked reference preferred.
Transaction Data	Used only for reward calculation, reconciliation, reporting and support.
Reward Ledger Data	Protected as financial and operational record.
Redemption Data	Access restricted to customer, Bank-authorized users and approved fulfilment process.
Voucher Codes	Visible only to customer and authorized support users where required.
Reports	Sensitive fields masked based on user role.
Logs	Sensitive fields masked or excluded from logs wherever possible.
External Sharing	Limited to minimum required data for catalogue and fulfilment services.
Retention	Data retained as per Bank-approved retention policy.

14.8 Encryption and Data Protection

The platform will support encryption and data protection controls.

Control	Description

Encryption in Transit	Data exchanged through APIs will use secure encrypted communication.
Encryption at Rest	Sensitive data may be encrypted at storage layer as per Bank policy.
Key Management	Keys and secrets will be managed as per Bank-approved process.
Secret Management	API keys, credentials and tokens will be stored securely.
Masking	Sensitive customer and card fields will be masked in UI, reports and logs.
Tokenization	Card and customer references may be tokenized wherever applicable.
Secure Backups	Backups will follow Bank-approved encryption and storage policies.
Controlled Exports	Report exports will be controlled and logged.

14.9 API Security Controls

API communication between Bank systems, internal application services and approved fulfilment partners will be secured.

API Control	Description
HTTPS / TLS	All API traffic will use encrypted transport.
Authentication	APIs will use Bank-approved authentication such as API key, OAuth, JWT, mutual TLS or request signing.
Authorization	API access restricted by client, system and function.
IP Whitelisting	API calls allowed only from approved IP addresses.
Request Signing	Payload signing may be used to ensure integrity and authenticity.
Timestamp Validation	Timestamp or nonce may be used to reduce replay risks.
Rate Limiting	API rate limits may be applied to protect system stability.
Input Validation	API payloads validated before processing.
Error Code Standardization	API errors returned using controlled error codes.

API Audit Logs	API requests and responses logged as per agreed policy, with sensitive data masking.

14.10 Fraud Control Framework

The fraud control framework will help detect and prevent abnormal reward earning, reward misuse, duplicate posting and unauthorized redemption.

Fraud Area	Control
Duplicate Transaction Fraud	Duplicate transaction reference validation.
Reward Abuse	Detection of abnormal reward earning patterns.
Campaign Abuse	Monitoring repeated attempts to exploit campaign rules.
Merchant Abuse	Monitoring unusual merchant transactions or abnormal concentration.
MCC Misuse	Detection of transactions under high-risk or excluded MCCs.
Redemption Fraud	Monitoring excessive, frequent or suspicious point burn.
Account Takeover Risk	Additional validation for high-value redemption.
Manual Adjustment Misuse	Maker-checker and audit logs for manual point changes.
Negative Balance Risk	Tracking customers with recurring negative point balances.
Fulfilment Abuse	Monitoring repeated voucher failures, disputes or reissues.

14.11 Transaction Fraud and Validation Controls

Transaction processing will include validation controls to reduce reward leakage.

Control	Description
Unique Transaction Reference	Prevents multiple point postings for the same transaction.
Transaction Status Check	Rewards only successful and eligible transactions.
Refund and Reversal Linkage	Maps reversal to original transaction.
MCC Eligibility Check	Ensures excluded MCCs do not earn points.
Merchant Eligibility Check	Validates merchant name, MID, TID or merchant group.
Card Status Check	Ensures inactive, blocked or closed cards are not rewarded.
Customer Status Check	Ensures only eligible customers earn rewards.
Campaign Period Check	Ensures transaction falls within campaign period.
Amount Threshold Check	Validates minimum and maximum spend rules.
Cap and Budget Check	Ensures reward does not exceed approved limits.
Suspicious Pattern Flag	Flags abnormal earning or reversal patterns.

14.12 Redemption Fraud Controls

Redemption fraud controls will protect point burn and fulfilment activities.

Control	Description
Available Balance Validation	Ensures sufficient points before redemption.
OTP / Authentication	Redemption requires Bank-approved authentication where configured.
Velocity Check	Limits frequent redemptions in short time.
Daily / Monthly Cap	Limits redemption volume or value by customer.
High-Value Redemption Review	High-value redemption may require additional validation.
Duplicate Redemption Prevention	Prevents repeated fulfilment for same request.
Point Locking	Temporarily locks points during redemption processing.
Device / Session Validation	Validates authenticated session or approved channel.

Fulfilment Status Check	Ensures reward issued only once per successful request.
Failed Redemption Review	Failed or repeated attempts are logged and monitored.

14.13 Merchant-Funded Fraud Controls

Merchant-funded programs will include additional controls due to merchant settlement and funding implications.

Control	Description
Merchant Mapping Validation	Merchant name, MID, TID and MCC mapping validated before campaign activation.
Offer Period Validation	Rewards issued only during approved offer period.
Merchant Budget Cap	Rewards stop or pause when merchant budget is exhausted.
Transaction Authenticity	Only Bank-provided transaction data used for eligibility.
Refund Adjustment	Merchant liability adjusted for refunds and chargebacks.
Outlet-Level Monitoring	Outlet-wise abnormal activity can be monitored where MID/TID data is available.
Merchant Settlement Review	Merchant-funded reports available for validation before billing.
Campaign Exception Report	Unmatched or suspicious merchant transactions tracked separately.

14.14 Audit Trail Framework

Every critical action in the system will be logged for traceability.

Audit Area	Details Captured
User Login	User ID, timestamp, IP/device details where available.
User Role Change	Old role, new role, maker, checker and timestamp.
Reward Rule Change	Rule ID, old value, new value, maker, checker and approval status.
Campaign Change	Campaign ID, configuration change, approval trail and version.
Merchant Offer Change	Merchant ID, offer ID, change details and approval trail.

Manual Point Adjustment	Customer reference, points, reason code, maker, checker and timestamp.
Redemption Configuration Change	Point burn rule, category, limit, approval and timestamp.
Transaction Processing	Transaction reference, rule applied, points calculated and status.
Reversal Processing	Original transaction, reversal reference, points reversed and status.
Report Export	User, report name, export timestamp and data scope.

14.15 Audit Log Fields

Audit logs will include structured fields for investigation and review.

Field	Description
Audit Log ID	Unique audit event identifier.
User ID	User performing the action.
User Role	Role assigned to the user.
Module	Module where action was performed.
Action Type	Create, update, approve, reject, delete, export, login or view.
Record ID	Rule ID, campaign ID, customer ID, transaction ID or report ID.
Old Value	Previous value before change, where applicable.
New Value	Updated value after change, where applicable.
Maker ID	User who initiated the action.
Checker ID	User who approved the action.
Timestamp	Date and time of action.
IP / Source	Source IP or system identifier where available.
Remarks	Reason, comments or approval remarks.
Status	Success, failed, pending, approved or rejected.

14.16 Exception Monitoring Controls

The system will monitor operational exceptions and route them for review.

Exception Type	Control
Failed Transaction Processing	Captured in exception queue for review.
Duplicate Transaction	Rejected and logged.
Missing Customer Mapping	Parked for correction or reprocessing.
Missing Card Variant	Parked until data is available.
Invalid MCC	Flagged for mapping review.
Reversal Mismatch	Routed for operational investigation.
Campaign Rule Conflict	Routed for configuration review.
Merchant Mapping Failure	Routed for merchant operations review.
Fulfilment Failure	Routed for retry or support handling.
Suspicious Activity	Flagged for Bank review where applicable.

14.17 Security Testing and Review

The system will support Bank-required security testing and review before production deployment.

Testing / Review Area	Description
Application Security Testing	Security testing of application functionality and access controls.
VAPT	Vulnerability Assessment and Penetration Testing as per Bank requirement.
API Security Testing	Testing authentication, authorization, input validation and error handling.
Access Control Testing	Validation of role-based access and maker-checker workflows.
Data Masking Review	Review of sensitive field masking in UI, reports and logs.
Configuration Review	Review of secure application and deployment configuration.
Integration Security Review	Review of internal and external API integrations.
UAT Security Checks	Validation of security controls during UAT.

Remediation Support	Support for closure of identified security observations.

14.18 Compliance Support

The platform will support Bank compliance and internal audit requirements.

Compliance Area	Support Provided
Internal Audit	Audit logs, reports, approval trails and transaction traceability.
Information Security Review	Documentation and evidence for security controls.
Risk Review	Reports on exceptions, fraud controls and high-risk activities.
Operations Audit	SOPs, maker-checker logs and reconciliation reports.
Financial Audit	Point liability, redemption cost and settlement reports.
Data Privacy Review	Data minimization, masking and access control evidence.
Vendor / Partner Review	Fulfilment partner integration and external API control details.
DR / BCP Review	Backup, recovery and business continuity evidence where applicable.

14.19 Security Incident Handling

The system will support incident identification, logging and escalation based on agreed procedures.

Incident Type	Indicative Handling
Unauthorized Access Attempt	Logged and alerted based on severity.
Repeated Login Failure	User or session may be locked as per policy.
Suspicious Redemption	Flagged for review or blocked based on rule.
Abnormal Point Posting	Routed to exception and investigation queue.
Data Export Risk	Report export logged and reviewed where required.
API Abuse	Rate limiting, blocking or alerting based on API rules.

Fulfilment Partner Failure	Escalated to operations and partner support teams.
Potential Fraud Case	Routed to Bank-approved fraud review process.

14.20 Security, Fraud and Audit Controls Summary

The Security, Fraud and Audit Control framework will ensure that the Credit Card Rewards System is secure, controlled and auditable across all major processes.

The system will support secure deployment inside the Bank infrastructure, role-based access, maker-checker governance, API security, data masking, fraud controls, redemption controls, merchant-funded reward controls, audit logs, exception monitoring and compliance support.

Through these controls, the Bank will be able to protect customer data, prevent reward misuse, reduce operational risk, maintain reward accuracy and support internal audit, information security and regulatory review requirements.

15. Backup, Business Continuity and Disaster Recovery

15.1 Backup, Business Continuity and Disaster Recovery Overview

The Backup, Business Continuity and Disaster Recovery framework will ensure that the Credit Card Rewards System remains resilient, recoverable and operationally dependable for the Bank.

Since the core rewards platform will be deployed within the Bank's infrastructure, backup, disaster recovery, network continuity, infrastructure resilience and data retention will be aligned with the Bank's infrastructure, security and IT operations policies.

The framework will cover application backup, database backup, ledger data protection, configuration backup, audit log retention, recovery procedures, DR readiness, failover support, restoration validation and business continuity procedures.

The objective is to ensure that reward processing, loyalty ledger, campaign operations, redemption tracking, MIS reporting and administrative functions can be restored and continued in the event of infrastructure failure, application failure, data corruption, cyber incident, disaster event or planned downtime.

15.2 Continuity Scope

Area	Scope
Application Availability	Ensure the Credit Card Rewards System is available as per agreed service levels.
Data Protection	Protect loyalty ledger, transaction data, reward balances, campaign data and audit logs.
Backup Management	Support backup of application, database, configuration and reports as per Bank policy.
Disaster Recovery	Support DR deployment, replication and recovery as per Bank-approved design.
Business Continuity	Define continuity procedures for critical reward operations.
Restoration Support	Support restoration validation and post-recovery verification.
Incident Recovery	Support recovery actions during application, database, integration or fulfilment incidents.
DR Drill Support	Participate in Bank-led DR drills and recovery validation activities.
Monitoring	Monitor application jobs, transaction processing, integrations and scheduled tasks.
Documentation	Maintain backup, recovery and continuity process documentation.

15.3 Deployment Resilience

The system will be designed to support resilient deployment within the Bank's infrastructure.

Component	Resilience Consideration
Application Services	Deployed in Bank-approved server or container environment with restart and monitoring capability.
Database	Protected through Bank-approved database backup and replication policy.
Loyalty Ledger	Maintained as a critical data store with backup, audit and recovery controls.
File Processing Services	Configured to support retry, reprocessing and exception handling.
API Services	Designed with controlled error handling, retry logic and monitoring.

Admin Portal	Available to authorized users through Bank-controlled network and access policies.
Reports Module	Reports generated and stored as per Bank retention and access policy.
External Fulfilment APIs	External dependency monitored and exceptions handled through retry and fulfilment status tracking.

15.4 Backup Policy

The backup process will follow the Bank's approved backup policy and infrastructure standards.

Backup Area	Description
Application Backup	Backup of application code, deployed packages and configuration files.
Database Backup	Backup of loyalty ledger, reward transactions, campaign data, redemption data and configuration tables.
Configuration Backup	Backup of reward rules, campaign rules, merchant mappings, redemption rules and user role configuration.
Audit Log Backup	Backup of audit logs, approval history, user actions and configuration changes.
Report Backup	Backup or retention of scheduled MIS, reconciliation reports and financial reports.
File Backup	Backup of transaction files, reversal files, reconciliation files and processed input/output files where applicable.
Integration Configuration Backup	Backup of API endpoints, keys, certificates and connection configuration as per Bank security policy.

15.5 Indicative Backup Frequency

The final backup frequency will be aligned with the Bank's infrastructure and data protection policies.

Backup Type	Indicative Frequency	Remarks
Database Full Backup	Daily / As per Bank policy	Covers complete rewards database.
Database Incremental Backup	Periodic / As per Bank policy	Covers changes since last backup.
Transaction Log Backup	Frequent intervals / As per Bank policy	Supports point-in-time recovery where enabled.
Application Backup	On every release / Change	Maintains deployed application version.
Configuration Backup	Daily / On configuration change	Important for reward rules and campaign settings.
Audit Log Backup	Daily / As per Bank policy	Required for audit and investigation.
Report Backup	Daily / Monthly based on report type	Retained as per Bank retention policy.
File Archive	Daily / As per feed frequency	Retains transaction, reversal and reconciliation files.

15.6 Data Retention Framework

The system will support data retention requirements as defined by the Bank.

Data Category	Retention Purpose
Loyalty Ledger	Customer point balance, transaction history and audit traceability.
Reward Transactions	Accrual, redemption, reversal, expiry and adjustment tracking.
Campaign Data	Campaign configuration, eligibility, participation and performance tracking.
Merchant-Funded Data	Merchant reward liability, settlement and billing support.
Redemption Records	Fulfilment, customer support and reconciliation.
Audit Logs	Internal audit, security review and compliance evidence.
User Activity Logs	Access review and operational control.
Reports	Business, finance, reconciliation and audit reference.

Exception Records	Operational investigation and issue closure.
Integration Logs	API, file processing and partner fulfilment traceability.

The retention period, archival process and deletion policy will be finalized based on Bank policy and applicable regulatory/internal audit requirements.

15.7 Disaster Recovery Setup

The Disaster Recovery setup will be aligned with the Bank's infrastructure strategy.

DR Component	Description
Primary Environment	Production deployment within Bank infrastructure.
DR Environment	Disaster recovery environment provisioned as per Bank's DR policy.
Data Replication	Database and critical data replication as per Bank-approved mechanism.
Application Replication	Application packages and configuration replicated to DR environment.
External API Configuration	Catalogue and fulfilment API configuration available in DR where required.
Network Configuration	DR network connectivity configured by Bank infrastructure team.
Access Control	DR access restricted to authorized users and support teams.
Failover Procedure	Defined procedure to switch operations from primary to DR.
Failback Procedure	Defined procedure to restore operations back to primary environment.

15.8 RPO and RTO

Recovery Point Objective and Recovery Time Objective will be finalized with the Bank based on business criticality and infrastructure capability.

Parameter	Description
RPO	Maximum acceptable data loss window in case of disaster or failure.
RTO	Maximum acceptable time to restore service after disruption.
Critical Services	Reward ledger, transaction processing, admin portal, redemption status and reporting.
Non-Critical Services	Historical reports, archived records and non-urgent analytics.
Dependency	Final RPO/RTO depends on Bank infrastructure, database replication, backup frequency and DR design.

Indicative Criticality Classification

Service	Criticality
Loyalty Ledger	High
Reward Point Posting	High
Redemption Point Debit	High
Admin Portal	Medium to High
Campaign Processing	Medium to High
MIS Reports	Medium
Historical Analytics	Low to Medium
External Catalogue Display	Medium
Fulfilment Partner API	External Dependency

15.9 Business Continuity Plan

The Business Continuity Plan will define how critical reward operations continue during disruptions.

BCP Area	Continuity Approach
Transaction Processing Delay	Transactions may be queued and processed after system restoration.
Reward Posting Delay	Points may be posted after recovery with original transaction reference.
Redemption Interruption	Redemption may be temporarily paused or queued based on incident severity.
Campaign Processing Delay	Campaign calculations may be resumed after recovery using transaction history.
External Fulfilment Failure	Redemption requests may be retried or marked pending until partner service recovers.
Reporting Delay	Reports may be regenerated after system recovery.
Customer Communication	Delay communication may be triggered once processing is completed.
Support Handling	Customer support teams may use latest available reports or restored data after recovery.

15.10 Incident Recovery Process

The system will follow a structured incident recovery process.

Step	Activity
1	Incident identified through monitoring, user report or system alert.
2	Incident classified based on severity and impact.
3	Technical support team investigates affected component.
4	Bank IT and Cheggout support teams coordinate based on ownership.
5	Temporary workaround applied where feasible.
6	Data impact and transaction impact assessed.
7	Application, database, file or integration recovery performed.
8	Pending transactions, reversals or redemptions reprocessed if required.
9	Reports and reconciliation generated to validate recovery.

10	Incident closure note and root cause summary prepared.

15.11 Recovery of Transaction Processing

Transaction processing recovery will ensure that no eligible transaction is lost due to system downtime.

Scenario	Recovery Approach
Transaction Feed Not Received	File/API receipt monitored and reprocessed when received.
File Processing Failure	Failed file is corrected and reprocessed.
Partial Processing Failure	Processed and unprocessed records identified using processing logs.
Duplicate Risk During Reprocessing	Unique transaction reference used to prevent duplicate point posting.
Reward Rule Failure	Transactions routed to exception queue for correction and reprocessing.
Database Interruption	Processing resumed after database restoration.
Delayed Transaction Posting	Points posted after recovery with original transaction reference and timestamp.

15.12 Recovery of Redemption and Fulfilment

Redemption recovery will ensure proper treatment of point debit and reward fulfilment during failures.

Scenario	Recovery Approach
Failure Before Point Debit	Redemption marked failed; no customer point impact.
Failure After Point Debit Before Fulfilment	Redemption marked pending; fulfilment retried or points reinstated.
Partner API Timeout	Request checked against partner status before retry to avoid duplicate fulfilment.
Voucher Issuance Failure	Points reinstated or alternate fulfilment initiated as per policy.
Fulfilment Status Not Received	Status checked through API, callback or reconciliation.

Duplicate Fulfilment Risk	Redemption reference used to prevent duplicate reward issuance.
Customer Complaint After Failure	Support team reviews redemption status and ledger trail.

15.13 DR Drill Support

Cheggout will support Bank-led DR drill activities for the Credit Card Rewards System.

DR Drill Activity	Support Scope
DR Planning	Provide application-level inputs for DR plan.
Pre-Drill Checklist	Validate application services, configuration and dependencies.
DR Environment Validation	Support validation of application deployment in DR environment.
Data Verification	Validate replicated or restored data.
Application Startup	Support application startup and service verification.
API Validation	Validate internal and external APIs in DR mode.
Transaction Test	Support sample transaction and reward processing test.
Redemption Test	Support sample redemption and fulfilment flow test where feasible.
Report Validation	Validate report generation in DR environment.
Drill Closure	Provide observations, issues and closure inputs.

15.14 Backup Restoration Testing

Backup restoration testing will help validate that backups are usable and recovery procedures are effective.

Test Area	Description
Database Restore Test	Validate restoration of rewards database backup.
Ledger Data Verification	Validate customer point balances after restore.
Configuration Restore	Validate reward rules, campaigns, merchant mappings and user roles.

File Archive Restore	Validate restoration of transaction and reconciliation files.
Report Restore	Validate availability of historical reports.
Audit Log Restore	Validate audit trail continuity.
Application Restore	Validate application deployment from backup or release package.
User Access Validation	Validate role-based access after restoration.

15.15 Monitoring and Alerts

Monitoring will be configured to identify application, database, integration and processing issues.

Monitoring Area	Description
Application Availability	Monitor whether application services are running.
API Health	Monitor API response status and error rates.
Transaction Processing Jobs	Monitor scheduled processing success/failure.
File Receipt	Monitor expected file arrival and missing files.
Database Health	Monitor connectivity and performance based on Bank tools.
External Fulfilment APIs	Monitor partner API failures and timeouts.
Redemption Failures	Monitor failed or pending redemption cases.
Exception Queue	Monitor ageing of unresolved exceptions.
Report Generation	Monitor scheduled report generation.
Disk / Storage Usage	Monitor storage availability where applicable.

15.16 Roles and Responsibilities

Backup, DR and BCP responsibilities will be shared between the Bank and Cheggout based on deployment ownership.

Area	Bank Responsibility	Cheggout Responsibility
Infrastructure Provisioning	Provide primary and DR infrastructure.	Provide application requirements and deployment support.
Backup Infrastructure	Provide backup tools, storage and policy.	Support application and database backup configuration inputs.
Database Backup	Manage backup as per Bank policy.	Support validation of rewards data and application restoration.
DR Environment	Provision and secure DR environment.	Deploy/configure application and support DR testing.
Network and Firewall	Configure network, firewall and access.	Provide connectivity requirements.
Application Recovery	Provide infrastructure access and approvals.	Support application restoration and service validation.
Transaction Reprocessing	Provide source files/data if required.	Reprocess transactions and validate reward postings.
DR Drill	Plan and govern DR drill.	Participate and support application-level testing.
Incident Management	Coordinate Bank-side incident process.	Support technical diagnosis and resolution.

15.17 Continuity Reports

The system may provide reports and logs to support continuity and recovery validation.

Report / Log	Purpose
Processing Status Report	Shows transaction processing before and after disruption.
Failed Job Report	Shows jobs failed during incident period.
Reprocessing Report	Shows transactions reprocessed after recovery.
Redemption Recovery Report	Shows redemption records retried, fulfilled, failed or reinstated.
Exception Ageing Report	Shows unresolved exceptions after recovery.
Data Validation Report	Supports validation of restored data.

Audit Continuity Report	Shows continuity of audit logs after recovery.
DR Drill Observation Report	Captures drill findings and closure points.

15.18 Backup, BCP and DR Summary

The Backup, Business Continuity and Disaster Recovery framework will ensure that the Credit Card Rewards System can be protected, restored and continued in line with the Bank's infrastructure and security policies.

By maintaining backups of application, database, configuration, ledger, reports, audit logs and files, and by supporting DR setup, restoration testing, DR drills, monitoring and incident recovery, the Bank will be able to reduce operational risk and ensure continuity of critical reward operations.

The framework will support reliable reward processing, customer point integrity, redemption tracking, reporting continuity and audit readiness even during planned or unplanned disruptions.

16. Operating Model and SOPs

16.1 Operating Model Overview

The Operating Model defines how the Credit Card Rewards System will be managed after implementation, including day-to-day operations, reward processing, campaign execution, reconciliation, customer support coordination, exception handling, merchant-funded reward operations and governance.

Since the core rewards platform will be deployed within the Bank's infrastructure, the operating model will be designed to work closely with the Bank's credit card business team, operations team, IT team, finance team, customer support team and compliance/audit teams.

Cheggout will provide dedicated technical support, operations support and customer support resources as part of the maintenance and managed services model. These resources will support the Bank in operating the platform, monitoring transactions, managing campaigns, resolving exceptions, supporting redemption fulfilment, generating reports and coordinating issue resolution.

The objective of the operating model is to ensure that the rewards program runs in a controlled, timely, transparent and auditable manner.

16.2 Operating Model Scope

Operating Area	Scope
Reward Operations	Monitoring reward point posting, reversals, expiries, adjustments and exceptions.
Campaign Operations	Configuring, monitoring and reporting on credit card campaigns and milestone rewards.
Merchant-Funded Operations	Managing merchant-funded offers, merchant mapping, reward posting, reversal and settlement reports.
Redemption Operations	Monitoring catalogue redemption, fulfilment status, failed redemptions and partner coordination.
Customer Support Coordination	Supporting Bank customer care teams with reward-related queries and issue investigation.
Technical Support	Application monitoring, integration support, issue diagnosis, bug fixing and production support.
Reconciliation	Supporting transaction, ledger, redemption, campaign and merchant-funded reconciliation.
MIS and Reporting	Generating scheduled and on-demand reports for Bank teams.
Governance	Supporting maker-checker workflows, approvals, audit logs, access controls and review meetings.
Change Support	Supporting minor configuration changes and assessing additional technical effort for larger changes.

16.3 Operating Participants

Participant	Role in Operating Model
Bank Credit Card Business Team	Defines reward strategy, campaign objectives, business rules and program priorities.
Bank Product Team	Approves card variant rules, reward structures, customer benefits and redemption options.
Bank Operations Team	Reviews exceptions, approvals, reversals, adjustments and reconciliation outputs.
Bank IT Team	Provides infrastructure, access, deployment, monitoring, network and integration support.

Bank Finance Team	Reviews reward liability, redemption cost, merchant settlement and financial reports.
Bank Customer Support Team	Handles customer-facing queries, complaints and escalations.
Bank Compliance / Audit Team	Reviews audit logs, controls, access, reports and compliance evidence.
Cheggout Technical Support Team	Supports application, integrations, issue resolution, production monitoring and bug fixing.
Cheggout Operations Team	Supports campaign setup, exception handling, reports, merchant-funded operations and reconciliation.
Cheggout Customer Support Team	Supports reward-related query investigation, redemption issue support and coordination with Bank support.

16.4 Dedicated Support Team Model

Cheggout will provide a dedicated support structure for maintenance and operations of the Credit Card Rewards System.

Support Function	Indicative Team Size	Coverage
Technical Support	4 resources	Two-shift support for application monitoring, integration support, issue fixing and production support.
Operations Support	1 resource	Campaign operations, reports, exception monitoring and reconciliation support.
Customer Support	2 resources	Reward query support, redemption issue support and coordination with Bank customer care.

The dedicated team will support the Bank's rewards program as part of the monthly maintenance and managed services model. The detailed commercial terms will be covered in the Commercial Framework section.

16.5 Responsibility Matrix

Activity	Bank Responsibility	Cheggout Responsibility
Reward Policy Definition	Define and approve reward rules, exclusions, point value and expiry policy.	Configure approved rules in the system.
Campaign Strategy	Define campaign objective, customer segment, budget and reward construct.	Configure campaign, monitor execution and provide reports.
Transaction Data	Provide accurate transaction, reversal and chargeback data.	Process data and post eligible rewards.
Customer and Card Data	Provide customer ID, card variant, status and eligibility information.	Map customers and cards based on provided data.
Merchant-Funded Campaign Approval	Approve merchant offer, funding model and campaign terms.	Configure merchant campaign and generate merchant reports.
Redemption Catalogue Approval	Approve catalogue categories and redemption options.	Enable approved catalogue and fulfilment APIs.
Customer Communication Approval	Approve templates and communication rules.	Configure communication triggers and provide logs.
Customer Complaints	Own customer-facing resolution process.	Provide support data, investigation and backend status.
Infrastructure	Provide Bank infrastructure, access and security approvals.	Deploy, configure and support application.
Reports Review	Review MIS, reconciliation and financial reports.	Generate and support report delivery.
Audit and Compliance	Review and approve controls.	Provide audit logs, reports and evidence.

16.6 Reward Operations SOP

The Reward Operations SOP defines the process for regular point posting and monitoring.

Step	Activity	Owner
1	Bank transaction data is received through approved integration.	Bank / System
2	System validates mandatory fields, transaction status and uniqueness.	System
3	Customer, card and card variant mapping is performed.	System
4	Reward eligibility rules are applied.	System
5	Points are calculated based on approved rules.	System
6	Points are posted to the loyalty ledger.	System
7	Failed or rejected transactions are moved to exception queue.	System
8	Operations team reviews exception records.	Cheggout Ops / Bank Ops
9	Corrected records are reprocessed where applicable.	Cheggout Ops
10	Daily point posting report is generated and shared.	Cheggout Ops

16.7 Point Reversal SOP

The Point Reversal SOP defines the process for handling refunds, reversals and chargebacks.

Step	Activity	Owner
1	Bank provides refund, reversal or chargeback data.	Bank
2	System identifies the original transaction reference.	System
3	System validates original points posted.	System
4	Full or proportionate point reversal is calculated.	System
5	Points are debited from customer ledger.	System
6	If customer balance is insufficient, negative balance is created as per Bank policy.	System
7	Merchant-funded liability is adjusted where applicable.	System
8	Exception cases are routed for review.	System

9	Reversal report is generated.	Cheggout Ops
10	Bank operations reviews exceptions and high-value cases.	Bank Ops

16.8 Manual Point Adjustment SOP

Manual point adjustment will be used only for approved business or operational exceptions.

Step	Activity	Owner
1	Adjustment request is raised with customer reference and reason.	Bank Ops / Cheggout Ops
2	Supporting details are captured in the system.	Maker
3	Adjustment type is selected: credit, debit, reinstatement or correction.	Maker
4	Points to be adjusted are entered.	Maker
5	Request is submitted for approval.	Maker
6	Bank checker reviews request, reason and supporting details.	Bank Checker
7	Request is approved or rejected.	Bank Checker
8	Approved adjustment is posted to loyalty ledger.	System
9	Audit trail is generated.	System
10	Adjustment report is updated.	System

16.9 Campaign Operations SOP

Campaign operations will follow a controlled creation, approval and monitoring process.

Step	Activity	Owner
1	Bank defines campaign objective, customer segment, reward and budget.	Bank Business
2	Campaign details are shared with Cheggout operations team.	Bank Business
3	Campaign is configured in admin portal.	Cheggout Ops
4	Reward rules, eligibility, caps and validity are configured.	Cheggout Ops
5	Communication templates are mapped where applicable.	Cheggout Ops
6	Campaign is submitted for approval.	Cheggout Ops
7	Bank checker reviews and approves campaign.	Bank Checker
8	Campaign is activated on approved date.	System / Cheggout Ops
9	Campaign progress is monitored.	Cheggout Ops
10	Campaign reports are generated and shared.	Cheggout Ops
11	Campaign is closed after completion or budget exhaustion.	Cheggout Ops / Bank

16.10 Merchant-Funded Reward SOP

Merchant-funded reward operations will manage merchant-funded campaigns, reward posting and settlement reporting.

Step	Activity	Owner
1	Merchant-funded offer is finalized and approved by the Bank.	Bank / Cheggout
2	Merchant profile, MCC, MID, TID and offer details are configured.	Cheggout Ops
3	Funding model, reward value, caps and validity are configured.	Cheggout Ops
4	Campaign is submitted for Bank approval.	Cheggout Ops
5	Bank approves merchant-funded campaign.	Bank Checker
6	Eligible transactions are identified from Bank transaction data.	System
7	Merchant-funded rewards are posted to customer ledger.	System

8	Refunds and chargebacks are adjusted.	System
9	Merchant-wise reward and liability reports are generated.	Cheggout Ops
10	Settlement report is shared for billing/reconciliation.	Cheggout Ops / Bank Finance

16.11 Redemption Operations SOP

Redemption operations will manage point burn and fulfilment tracking.

Step	Activity	Owner
1	Customer initiates redemption through approved channel.	Customer
2	System validates available point balance and redemption rules.	System
3	Customer authentication is completed where required.	Customer / Bank System
4	Points are debited from loyalty ledger.	System
5	Fulfilment request is sent to approved catalogue or partner API.	System
6	Partner response is received and recorded.	System
7	Voucher, coupon or reward details are delivered where applicable.	System / Partner
8	Failed fulfilment cases are routed to exception queue.	System
9	Operations team reviews pending or failed cases.	Cheggout Ops
10	Redemption report and reconciliation report are generated.	Cheggout Ops

16.12 Customer Support SOP

The Customer Support SOP defines how reward-related customer queries will be handled.

Step	Activity	Owner

1	Customer raises query through Bank customer support channel.	Customer
2	Bank support team captures complaint details and reference.	Bank Support
3	Support user checks customer reward balance, history and redemption status.	Bank Support
4	If backend investigation is required, case is shared with Cheggout support.	Bank Support
5	Cheggout support investigates transaction, ledger, campaign or fulfilment status.	Cheggout Support
6	Findings are shared with Bank support team.	Cheggout Support
7	Bank communicates resolution to customer.	Bank Support
8	If adjustment is required, maker-checker adjustment process is followed.	Bank / Cheggout Ops
9	Case status is updated and closed.	Bank Support
10	Support MIS is updated.	System / Cheggout Support

16.13 Reconciliation SOP

Reconciliation will ensure that transaction, ledger, redemption and merchant-funded records are matched and exceptions are identified.

Step	Activity	Owner
1	Transaction, ledger and redemption reports are generated.	System
2	Transaction-to-point reconciliation is performed.	Cheggout Ops
3	Redemption-to-fulfilment reconciliation is performed.	Cheggout Ops
4	Refund and reversal reconciliation is performed.	Cheggout Ops
5	Merchant-funded settlement reconciliation is performed.	Cheggout Ops / Bank Finance
6	Exceptions are identified and categorized.	Cheggout Ops
7	Exception report is shared with Bank operations/finance.	Cheggout Ops

8	Corrections or adjustments are processed through approval workflow.	Bank / Cheggout Ops
9	Final reconciliation report is prepared.	Cheggout Ops
10	Bank reviews and signs off where required.	Bank

16.14 Exception Handling SOP

Exception handling will ensure failed or unmatched records are reviewed and closed.

Step	Activity	Owner
1	System identifies failed, duplicate, missing or unmatched records.	System
2	Exception is classified by type and severity.	System
3	Exception appears in exception dashboard.	System
4	Cheggout operations reviews the exception.	Cheggout Ops
5	Bank input is requested where required.	Cheggout Ops
6	Corrective action is identified.	Bank / Cheggout Ops
7	Record is reprocessed, rejected or escalated.	Cheggout Ops
8	Manual adjustment is initiated where required.	Bank / Cheggout Ops
9	Closure remarks are captured.	Cheggout Ops
10	Exception ageing and closure report is updated.	System

16.15 Access Management SOP

Access management will define how users are created, modified, reviewed and deactivated.

Step	Activity	Owner

1	User access request is raised by authorized Bank representative.	Bank
2	Role and access level are defined.	Bank Admin
3	User is created or updated in admin portal.	Authorized Admin
4	Access is reviewed and approved where applicable.	Bank Checker
5	User receives access as per approved role.	System
6	User activity is logged.	System
7	Periodic access review is performed.	Bank Admin
8	Inactive or transferred users are disabled.	Bank Admin
9	Access change logs are available for audit.	System

16.16 Change Request SOP

Change requests will be managed through a defined process.

Step	Activity	Owner
1	Change request is raised by Bank or Cheggout.	Bank / Cheggout
2	Change requirement is documented.	Cheggout
3	Impact on scope, effort, timeline, integration and cost is assessed.	Cheggout
4	Change is categorized as configuration, minor change or development effort.	Cheggout
5	Bank reviews and approves change request.	Bank
6	Commercial approval is obtained where required.	Bank / Cheggout
7	Change is developed or configured.	Cheggout
8	Testing and UAT are performed.	Bank / Cheggout
9	Change is deployed after approval.	Bank IT / Cheggout
10	Change closure is documented.	Cheggout

API changes, integration customization, new partner integration, additional workflow changes and development work beyond the capacity of the dedicated team will be considered technical effort and handled under the Commercial Framework.

16.17 Review and Governance Meetings

Periodic review meetings will be conducted to monitor program performance and operations.

Meeting Type	Frequency	Participants	Purpose
Daily Operations Review	Daily / As required	Bank Ops, Cheggout Ops	Review processing, exceptions and urgent issues.
Weekly Program Review	Weekly	Bank Business, Bank Ops, Cheggout PM	Review campaigns, reports, issues and upcoming activities.
Monthly Business Review	Monthly	Bank Business, Finance, Cheggout Leadership	Review performance, liability, campaigns and roadmap.
Monthly Reconciliation Review	Monthly	Bank Finance, Bank Ops, Cheggout Ops	Review financial, merchant and ledger reconciliation.
Security / Audit Review	As required	Bank IT, Audit, Cheggout Tech	Review controls, access and audit observations.
Change Review Meeting	As required	Bank IT, Business, Cheggout Tech	Review new requirements and change requests.

16.18 Escalation Matrix

The escalation process will ensure timely attention to operational, technical and customer-impacting issues.

Level	Escalation Type	Indicative Participants
Level 1	Operational issue, report query, basic support issue	Cheggout Ops / Bank Ops
Level 2	Processing issue, integration issue, redemption issue	Cheggout Tech Support / Bank IT
Level 3	Critical production issue, unresolved customer-impacting issue	Cheggout Program Manager / Bank Business Owner
Level 4	Major outage, high-severity issue, business escalation	Cheggout Leadership / Bank Senior Management

Detailed names, contacts, response timelines and escalation SLAs will be finalized during implementation and support onboarding.

16.19 Operating Model Controls

Control Area	Description
Role-Based Access	Users access only approved modules and reports.
Maker-Checker	Critical actions require approval before execution.
Audit Trail	All actions and changes are logged.
SOP-Based Operations	Key operations follow documented SOPs.
Exception Tracking	Failed or pending records tracked to closure.
Reconciliation	Periodic reconciliation performed for transactions, ledger, redemptions and merchants.
Review Meetings	Regular governance meetings conducted.
Change Control	Changes assessed, approved and tracked.
Support Tracking	Issues and complaints tracked through defined process.
Reporting	MIS shared as per agreed frequency.

16.20 Operating Model and SOP Summary

The Operating Model and SOP framework will ensure that the Credit Card Rewards System is managed through clearly defined roles, responsibilities, processes and controls.

The framework covers reward operations, campaign operations, merchant-funded rewards, redemption operations, customer support coordination, reconciliation, exception handling, access management, change requests, governance meetings and escalation processes.

With dedicated Cheggout technical support, operations support and customer support resources, the Bank will have a structured operating model to manage the rewards program effectively, maintain service continuity, support customer queries and ensure operational control.

17. Implementation Methodology and Project Plan

17.1 Implementation Methodology Overview

The implementation methodology defines the approach for customizing, configuring, integrating, deploying, testing and launching the **ChegRewards Platform** for the Bank's Credit Card Rewards System.

Cheggout will implement the solution by leveraging its existing ChegRewards Platform and adapting it to the Bank's credit card portfolio, reward rules, card variants, campaign requirements, redemption model, operational processes, reporting needs, security requirements and infrastructure environment.

The implementation is not proposed as a fresh product development exercise. The core platform capabilities such as reward rule engine, loyalty ledger, campaign management, milestone rewarding, redemption management, admin portal, reporting, audit logs and operational workflows are part of the ChegRewards Platform. The scope for the Bank will primarily include configuration, customization, integration, deployment inside Bank infrastructure, testing, training and go-live support.

Since the core rewards platform will be deployed within the Bank's infrastructure, implementation will require close coordination between the Bank's business, IT, infrastructure, security, operations, finance, customer support and compliance teams along with Cheggout's product, engineering, operations and support teams.

The objective of the implementation methodology is to ensure that the ChegRewards Platform is customized and launched for the Bank in a secure, controlled, tested and production-ready manner.

17.2 Implementation Principles

Principle	Description
Existing Platform-Based Implementation	The solution will be implemented using Cheggout's existing ChegRewards Platform.
Bank-Specific Customization	Platform modules will be customized and configured as per the Bank's credit card reward requirements.
Bank-Controlled Deployment	Core rewards platform will be deployed within the Bank's approved infrastructure.
Configuration-First Approach	Reward rules, campaigns, redemption rules, reports and workflows will be enabled through configuration wherever possible.
Controlled Customization	Bank-specific changes beyond standard platform configuration will be assessed and implemented as customization.
Secure by Design	Security, access control, masking, audit logs and API controls will be incorporated during implementation.
Integration-Led Delivery	Integration with Bank transaction systems, customer master, card master, CRM and communication systems will be a key implementation workstream.
External Fulfilment Boundary	External connectivity will be limited to approved catalogue and fulfilment partner APIs.
Requirement Traceability	Finalized business and technical requirements will be mapped to configuration, integration or customization deliverables.
Production Readiness	Go-live will be performed only after testing, security review, UAT, operational readiness and required sign-offs.

17.3 Implementation Phases

Phase	Description	Key Output
Phase 1 – Requirement Finalization	Detailed discussion with Bank teams to finalize business, functional, technical, integration and operational requirements.	Requirement finalization document.
Phase 2 – ChegRewards Platform Fitment	Map Bank requirements against existing ChegRewards Platform capabilities and identify configuration, customization and integration needs.	Platform fitment and customization matrix.
Phase 3 – Solution Customization Design	Prepare customization design, integration design, deployment design, data flow, security mapping and reporting approach.	Customization and solution design document.
Phase 4 – Infrastructure Readiness	Bank provides required infrastructure, database, network, security access, deployment environment and external API connectivity approvals.	Environment readiness confirmation.
Phase 5 – Platform Deployment	Deploy ChegRewards Platform components within Bank infrastructure.	Platform deployment completed.
Phase 6 – Configuration and Customization	Configure reward rules, campaigns, ledger rules, redemption rules, users, reports and Bank-specific workflows.	Configured and customized platform.
Phase 7 – Integration Setup	Integrate with Bank systems, transaction feeds, customer/card masters, CRM, communication channels and approved fulfilment APIs.	Integrated platform.
Phase 8 – Testing	Conduct functional testing, integration testing, transaction scenario testing, reward calculation testing, redemption testing and report validation.	Test completion report.
Phase 9 – Security Review	Support security review, API security validation, access control review, masking review and VAPT closure.	Security observations and closure report.
Phase 10 – UAT	Bank users validate reward rules, customer journeys, admin portal, reports, SOPs and integrations.	UAT sign-off.
Phase 11 – Training	Train Bank business, operations, support, finance, admin and IT users.	Training completion.
Phase 12 – Go-Live	Move approved configuration, integrations and deployment to production.	Go-live confirmation.

Phase 13 – Hypercare	Provide post-go-live monitoring, issue resolution, operational support and stabilization.	Hypercare closure report.

17.4 Requirement Finalization

Requirement finalization will establish the agreed scope, Bank-specific business rules and implementation requirements.

Requirement Area	Details to be Finalized
Card Portfolio	Card variants, card products, primary/add-on card treatment and corporate card handling.
Customer Mapping	Customer ID, card reference, loyalty account mapping and customer status rules.
Transaction Data	Required fields, source systems, file/API formats, transaction reference and processing frequency.
Reward Rules	Base points, accelerated points, exclusions, caps, rounding, expiry and reversal rules.
Campaign Rules	Spend campaigns, milestone campaigns, MCC campaigns, merchant campaigns and card variant campaigns.
Merchant-Funded Rules	Merchant mapping, MID/TID mapping, funding model, billing and reversal treatment.
Redemption Rules	Point value, catalogue categories, point burn rules, authentication and cancellation treatment.
External Catalogue and Fulfilment	Approved reward catalogue, gift card, voucher, coupon, travel or partner fulfilment APIs.
Communication Rules	Templates, triggers, channels, language, frequency and approval process.
Reports and MIS	Report list, frequency, format, recipients and access rules.
Operations SOPs	Posting, reversal, adjustment, campaign, redemption, reconciliation and customer support processes.
Security Requirements	Access control, masking, API security, audit logs, deployment controls and VAPT requirements.
Infrastructure Requirements	Bank hosting environment, database, network, firewall, proxy, monitoring and DR requirements.

17.5 ChegRewards Platform Customization and Solution Design

Cheggout will implement the Credit Card Rewards System by customizing and configuring its existing **ChegRewards Platform** to meet the Bank's credit card rewards, loyalty, campaign and redemption requirements.

ChegRewards is an existing rewards and engagement platform with core capabilities such as reward rule engine, loyalty ledger, campaign management, milestone rewarding, redemption management, reporting, admin workflows and operational controls. The implementation scope for the Bank will primarily include customization, configuration, integration, deployment and testing of the platform as per the Bank's approved requirements.

The solution design phase will focus on adapting the existing ChegRewards Platform to the Bank's credit card portfolio, card variants, transaction feeds, reward rules, campaign structures, redemption models, operating processes, security requirements and infrastructure environment.

Design Area	Scope of Customization / Configuration
Platform Configuration	Configure the existing ChegRewards modules for the Bank's credit card rewards program.
Reward Rule Customization	Configure base points, accelerated points, card variant rules, MCC rules, merchant rules, exclusions and caps.
Campaign Configuration	Configure spend-based, milestone-based, merchant-based, MCC-based and card variant-based campaigns.
Loyalty Ledger Setup	Configure customer/card mapping, point statuses, ledger entries, expiry rules, reversal rules and adjustment rules.
Redemption Configuration	Configure point burn rules, redemption categories, catalogue access and fulfilment workflows.
Admin Workflow Customization	Configure Bank-specific roles, maker-checker approvals, access controls and operational workflows.
Report Customization	Configure Bank-specific MIS, reconciliation, liability, campaign, redemption and audit reports.
Integration Design	Define integration with Bank transaction systems, customer master, card master, CRM, communication channels and fulfilment APIs.
Deployment Design	Prepare deployment architecture for hosting the platform inside the Bank's infrastructure.

Security Alignment	Align the platform with Bank security, masking, audit, access control and API security requirements.

Key Design Outputs

Output	Description
Platform Customization Document	Defines how ChegRewards will be configured and customized for the Bank's credit card rewards program.
Integration Design Document	Defines APIs, file formats, data fields, authentication, error handling and reconciliation flows.
Deployment Architecture	Defines how ChegRewards will be deployed within the Bank's infrastructure.
Configuration Matrix	Captures reward rules, card variants, MCC rules, merchant rules, campaign rules and redemption rules.
Admin Role Matrix	Captures Bank and Cheggout user roles, access levels and maker-checker approvals.
Report Catalogue	Defines the reports, dashboards, formats, frequency and access roles.
Security Control Mapping	Maps ChegRewards controls to the Bank's security and compliance requirements.
SOP Mapping	Defines how ChegRewards operational workflows will align with the Bank's reward operations process.

Scope Clarification

The proposed implementation is not a fresh product development exercise. Cheggout will use the existing ChegRewards Platform and customize it for the Bank's requirements.

Any requirement that is already available in the ChegRewards Platform will be enabled through configuration or minor customization. Any additional Bank-specific API changes, new workflow requirements, custom report formats, additional partner integrations, POS-specific integration, or functionality beyond the agreed scope will be assessed separately as customization or change request effort.

The detailed commercial treatment for additional customization, integration effort and change requests will be covered under the Commercial Framework section.

17.6 Infrastructure Readiness

The Bank will provide the required infrastructure for deployment of the ChegRewards Platform within the Bank's environment.

Infrastructure Area	Requirement
Application Environment	Server, VM, container or Bank-approved hosting environment.
Database Environment	Database instance, schema access and backup policy as per Bank standards.
Network Access	Firewall, routing, DNS, proxy and port access as required.
User Access	Controlled access for deployment, testing and support users.
Security Tools	Bank-approved tools for scanning, monitoring, logging and access control.
File Transfer Setup	SFTP or secure file exchange setup, where required.
API Gateway	Bank-approved API gateway or integration layer, where applicable.
External Connectivity	Controlled outbound connectivity for catalogue and fulfilment APIs only.
Monitoring Tools	Bank-approved monitoring and alerting systems.
DR Environment	DR infrastructure where required under Bank policy.

Infrastructure readiness will be a key dependency for deployment and integration timelines.

17.7 Platform Deployment

The ChegRewards Platform will be deployed within the Bank's infrastructure.

Deployment Activity	Description
Application Package Deployment	Deploy approved ChegRewards application build into Bank environment.
Database Setup	Create required tables, schemas, indexes, procedures and configuration structures where applicable.
Configuration Setup	Configure environment properties, access settings and integration endpoints.
Admin Portal Setup	Enable access to the admin portal for authorized users.

Service Setup	Configure application services, scheduled jobs and processing services.
Logging Setup	Configure application logs, audit logs and error logs.
Report Setup	Configure reporting module and scheduled report jobs.
External API Setup	Configure approved catalogue and fulfilment partner API endpoints.
Deployment Validation	Validate application startup, database connectivity, API availability and basic workflows.

17.8 Configuration and Customization Activities

Configuration and customization will be performed based on Bank-approved rules and program design.

Configuration / Customization Area	Description
Card Variant Configuration	Configure card products, variants and card-level reward eligibility.
Customer Segment Configuration	Configure customer segments or upload eligibility lists where required.
Reward Rule Configuration	Configure base points, accelerated points, exclusions, caps and rounding rules.
Point Expiry Configuration	Configure point validity and expiry rules.
Reversal Configuration	Configure refund, chargeback and cancellation treatment.
Campaign Configuration	Configure spend, milestone, merchant, MCC and time-bound campaigns.
Merchant Configuration	Configure merchant profiles, MCC, MID, TID and funding rules.
Redemption Configuration	Configure point burn rules, categories, limits and catalogue access.
User Role Configuration	Configure Bank and Cheggout user roles and access permissions.
Report Configuration	Configure report formats, filters, scheduling and access.

Communication Configuration	Configure triggers, templates and communication channels.
Bank-Specific Customization	Customize workflows, reports, APIs or validations required specifically for the Bank.

17.9 Integration Development and Setup

Integration development and setup will be completed for Bank systems and approved external services.

Integration Area	Implementation Activity
Transaction Feed	Develop or configure API/file processing for credit card transaction data.
Reversal Feed	Develop or configure processing for refunds, reversals, cancellations and chargebacks.
Customer Master	Integrate customer data for mapping and eligibility.
Card Master	Integrate card variant, card status and cardholder relationship data.
Reward Balance API	Enable Bank channels to fetch customer reward balances.
Reward History API	Enable Bank channels to fetch customer earn and burn history.
Campaign API	Enable customer campaign and milestone visibility.
Redemption API	Enable secure redemption request processing.
Communication Gateway	Integrate SMS, email, push or Bank-approved communication channels.
CRM Integration	Enable reward support visibility for Bank customer care teams.
Fulfilment APIs	Integrate catalogue, gift card, voucher, coupon or partner reward fulfilment APIs.
MIS Export	Configure reports and data exports to Bank systems.

Only catalogue and fulfilment-related APIs will connect outside the Bank infrastructure. Core reward processing, loyalty ledger, customer reward data, campaign processing and admin operations will remain inside the Bank environment.

17.10 Testing Approach

Testing will validate the functional, technical, integration, security and operational readiness of the customized ChegRewards implementation.

Testing Type	Description
Unit Testing	Validate configured or customized modules and services.
Functional Testing	Validate reward rules, campaigns, ledger, redemption and admin flows.
Integration Testing	Validate Bank system integrations, APIs, files and partner APIs.
Transaction Scenario Testing	Validate eligible, ineligible, duplicate, reversal and chargeback transactions.
Reward Calculation Testing	Validate base points, accelerated points, milestone points and merchant-funded points.
Redemption Testing	Validate point debit, catalogue flow, fulfilment and failure handling.
Report Testing	Validate MIS, reconciliation, liability and audit reports.
Role-Based Access Testing	Validate module-wise user access and restrictions.
Maker-Checker Testing	Validate approval workflows for critical actions.
Performance Testing	Validate transaction processing and API performance based on agreed volume.
Security Testing	Validate security controls, API security, masking and access control.
UAT	Bank users validate end-to-end workflows and provide sign-off.

17.11 Test Scenarios

The following indicative scenarios will be covered during testing.

Scenario Category	Sample Test Scenarios
Regular Accrual	Eligible transaction earns points as per card variant rule.
Exclusion	Fuel, rent, wallet load or Bank-defined excluded transaction does not earn points.
MCC Reward	Dining transaction earns accelerated points.
Merchant Reward	Selected MID earns merchant-funded points.
Milestone Reward	Customer achieves spend target and earns bonus points.
Campaign Cap	Customer does not receive rewards beyond configured cap.
Full Refund	Full points are reversed.
Partial Refund	Proportionate points are reversed.
Chargeback	Points are blocked or reversed as per rule.
Negative Balance	Balance becomes negative where points were redeemed before reversal.
Redemption Success	Points are debited and voucher is issued.
Redemption Failure	Points are reinstated where fulfilment fails.
Manual Adjustment	Manual credit/debit follows maker-checker approval.
Report Validation	Ledger, campaign and reconciliation reports match expected output.

17.12 User Acceptance Testing

UAT will be conducted with Bank business, operations, finance, support and IT users.

UAT Area	Bank Validation
Reward Rules	Validate point calculation and rule application.
Campaigns	Validate campaign setup, eligibility and reward posting.
Ledger	Validate point balance, earn history, burn history and reversals.
Redemption	Validate point burn and fulfilment journey.
Reports	Validate report fields, filters, values and export formats.
Admin Portal	Validate user roles, approvals, configuration and dashboards.
Customer Journey	Validate balance view, campaign view, redemption journey and communication.
Exceptions	Validate failed records, retries and manual handling.
Reconciliation	Validate transaction-to-point and redemption reconciliation.
Security Controls	Validate access restrictions and maker-checker controls.

UAT sign-off will be required before production go-live.

17.13 Security Review and VAPT Support

The system will support Bank security review before production launch.

Security Activity	Description
Architecture Review	Review of deployment, data flow and external API connectivity.
Access Control Review	Validation of user roles and permissions.
API Security Review	Review of authentication, encryption, request signing and error handling.
Data Masking Review	Validation of masking in UI, reports and logs.
VAPT Support	Support for Bank-led or Bank-approved vulnerability assessment and penetration testing.
Observation Closure	Support remediation of identified security observations related to ChegRewards implementation.

Production Security Sign-Off	Support final security closure before go-live.

17.14 Training and Knowledge Transfer

Training will be provided to Bank users based on their roles.

Training Group	Training Coverage
Business Users	Program dashboard, campaign reports, campaign approval and business MIS.
Operations Users	Exception handling, reconciliation, manual adjustments and reward operations.
Admin Users	User management, role assignment, configuration and approval workflows.
Customer Support Users	Customer reward view, redemption status and complaint support.
Finance Users	Liability reports, redemption reports and merchant settlement reports.
IT Users	Deployment overview, integration touchpoints, logs and monitoring.
Audit / Compliance Users	Audit logs, approval trail, report access and control reports.

Training material, user guides and process documentation may be provided as part of implementation.

17.15 Go-Live Readiness

Go-live readiness will be assessed through a checklist.

Readiness Area	Criteria
Requirements Sign-Off	Business and technical requirements approved.
Platform Deployment Completion	ChegRewards deployed in production environment.
Configuration Completion	Reward rules, campaigns, users and reports configured.
Customization Completion	Bank-specific customizations completed and tested.
Integration Completion	Bank and external approved integrations validated.
Testing Completion	Functional, integration and UAT testing completed.
Security Clearance	Security review and observations closed.
Data Readiness	Customer, card, transaction and merchant mapping data available.
Operations Readiness	SOPs, support process and escalation matrix finalized.
Report Readiness	Daily, monthly and reconciliation reports configured.
Bank Sign-Off	Business, IT, security and operations sign-offs received.

17.16 Go-Live Approach

The go-live may be executed through a controlled launch approach.

Go-Live Model	Description
Pilot Launch	Launch with selected card variants, customers or campaigns.
Soft Launch	Launch with limited functionality and close monitoring.
Phased Launch	Gradual rollout across card variants, campaigns or customer groups.
Full Launch	Complete production rollout after all validations.
Parallel Run	Run reward calculations in parallel with existing process for validation.
Controlled Campaign Launch	Launch first campaign after system stabilization.

The final go-live model will be agreed with the Bank based on readiness and business priority.

17.17 Hypercare Support

Post go-live, Cheggout will provide hypercare support for stabilization.

Hypercare Activity	Description
Daily Monitoring	Monitor transaction processing, point posting and redemptions.
Issue Tracking	Track and resolve go-live issues.
Exception Review	Review failed or pending transactions.
Report Validation	Validate daily reports and reconciliation.
Integration Monitoring	Monitor Bank and fulfilment partner integrations.
Business Support	Support Bank teams in reviewing early production behaviour.
Customer Query Support	Support reward-related customer queries escalated by Bank.
Stabilization Review	Conduct periodic review until system stabilizes.
Hypercare Closure	Move to steady-state support after agreed period.

17.18 Indicative Project Timeline

The actual timeline will depend on Bank infrastructure readiness, integration availability, security approvals, UAT cycles and scope finalization.

Phase	Indicative Duration
Requirement Finalization	2–3 weeks
Platform Fitment and Customization Design	2–3 weeks
Infrastructure Readiness	Parallel activity; dependent on Bank readiness
Platform Deployment	2–3 weeks
Configuration and Customization	3–6 weeks
Integration Development and Setup	4–8 weeks
Functional and Integration Testing	3–5 weeks

Security Review and VAPT Closure	2–4 weeks, subject to observations
UAT	3–5 weeks
Training and Go-Live Preparation	1–2 weeks
Production Go-Live	As per agreed launch plan
Hypercare	2–4 weeks

17.19 Implementation Deliverables

Deliverable	Description
Requirement Finalization Document	Final business, functional, technical and operational requirements.
Platform Fitment and Customization Matrix	Mapping of Bank requirements to ChegRewards configuration, customization and integration scope.
Platform Customization Document	Bank-specific configuration and customization approach.
Integration Specification	API/file formats, fields, authentication and error handling.
Deployment Document	Environment setup, deployment steps and configuration.
Test Plan	Functional, integration, UAT and security test approach.
Test Case Document	Detailed test scenarios and expected outputs.
UAT Support Document	UAT scenarios, issue tracker and closure process.
User Guide	Admin portal and operational user guide.
SOP Document	Reward posting, reversal, campaign, redemption and support SOPs.
Reports Catalogue	List and description of configured reports.
Go-Live Checklist	Production readiness checklist.
Hypercare Report	Post go-live issues, observations and closure.

17.20 Implementation Responsibilities

Area	Bank Responsibility	Cheggout Responsibility
Requirements	Provide business rules, policies and approvals.	Document and map requirements to ChegRewards configuration/customization.
Infrastructure	Provide Bank environment, access and approvals.	Provide deployment requirements and deploy ChegRewards platform.
Integration	Provide API/file specs, test data and Bank system access.	Configure, develop and test integration components.
Security	Conduct security review and provide observations.	Support review and remediate application observations.
Testing	Participate in UAT and provide sign-off.	Conduct internal testing and support UAT.
Data	Provide customer, card, transaction and merchant data.	Process and validate data as per agreed rules.
Operations	Define Bank-side operating procedures and users.	Configure workflows and provide SOP support.
Training	Nominate users for training.	Conduct training and provide user guides.
Go-Live	Provide production approvals and launch confirmation.	Support deployment and production launch.

17.21 Implementation Risks and Mitigation

Risk	Possible Impact	Mitigation
Delay in Infrastructure Readiness	Deployment timeline may shift.	Early infrastructure checklist and weekly readiness tracking.
Delay in API/File Specifications	Integration development may be impacted.	Freeze integration formats early and provide sample data.
Incomplete Transaction Data	Reward calculation may fail or require exception handling.	Mandatory field validation and data quality review.

Merchant Mapping Issues	Merchant-funded campaigns may not identify transactions accurately.	Merchant mapping validation and test transaction review.
Security Observation Delay	Go-live may be delayed.	Early security review and phased remediation.
UAT Delay	Production launch may shift.	Detailed UAT plan, test cases and issue tracker.
Change in Business Rules	Rework in configuration or customization.	Change control process and impact assessment.
External Partner API Delay	Catalogue or fulfilment launch may be impacted.	Parallel partner onboarding and fallback catalogue approach.
Customer Data Mapping Issues	Point posting and customer view may be affected.	Customer/card mapping validation before go-live.
Customization Scope Expansion	Effort and timeline may increase.	Fitment matrix, change control and commercial approval for additional effort.

17.22 Implementation Methodology Summary

The implementation methodology provides a structured approach for customizing and deploying the ChegRewards Platform for the Bank's Credit Card Rewards System.

The methodology covers requirement finalization, platform fitment, customization design, infrastructure readiness, deployment inside Bank infrastructure, configuration, integration development, testing, security review, UAT, training, go-live and hypercare.

By using an existing platform-based implementation approach, the Bank can benefit from ChegRewards' established rewards, ledger, campaign, redemption, reporting and governance capabilities while customizing the solution to meet the Bank's credit card-specific requirements.

This approach reduces implementation risk, improves delivery predictability and provides the Bank with a scalable foundation for managing credit card rewards, campaigns, merchant-funded benefits and customer engagement.

18. Support and Service Management

18.1 Support and Service Management Overview

The Support and Service Management framework defines the post-go-live support model for the Credit Card Rewards System implemented using the ChegRewards Platform.

Cheggout will provide dedicated technical support, operations support and customer support coordination to ensure smooth functioning of the rewards platform, transaction processing, campaign execution, redemption operations, fulfilment tracking, reporting, reconciliation and issue resolution.

Since the core platform will be deployed within the Bank's infrastructure, support activities will be carried out in coordination with the Bank's IT, infrastructure, security, business, operations, finance and customer support teams.

The objective of the support model is to ensure production stability, timely issue resolution, operational continuity, campaign support, customer query assistance and controlled change management.

18.2 Support Scope

Support Area	Description
Application Support	Support for ChegRewards application issues, module errors, configuration issues and functional defects.
Technical Support	Support for application services, APIs, integrations, jobs, logs, deployment issues and production incidents.
Operations Support	Support for reward processing, campaign operations, exceptions, reports and reconciliation.
Customer Support Coordination	Support Bank customer care teams for missing points, redemption issues, voucher issues and campaign queries.
Integration Support	Support Bank integrations, transaction feeds, reversal feeds, CRM, communication systems and fulfilment APIs.
Redemption Support	Support catalogue, voucher, coupon, gift card and fulfilment-related issues.
Campaign Support	Support campaign configuration, monitoring, milestone calculation, reward posting and campaign reports.

Reporting Support	Support scheduled reports, report validation, data extracts and MIS queries.
Reconciliation Support	Support transaction-to-point, redemption, merchant-funded and finance reconciliation.
Change Support	Support approved configuration changes and assess additional technical customization requirements.

18.3 Dedicated Support Team Structure

Cheggout will provide a dedicated support team for maintenance and operations of the Credit Card Rewards System.

Support Function	Team Size	Coverage / Responsibility
Technical Support	4 resources	Two-shift support for application monitoring, integration support, production issue investigation, bug fixing and deployment support.
Operations Support	1 resource	Campaign operations, exception handling, reconciliation support, report generation and merchant-funded reward operations.
Customer Support	2 resources	Reward query support, redemption issue investigation, voucher issue coordination and support to Bank customer care.

The dedicated team will operate as part of the monthly maintenance and managed services model. The commercial details will be covered under the Commercial Framework section.

18.4 Support Coverage Model

Support Function	Indicative Coverage
Technical Support	Two-shift coverage for production monitoring, incident analysis, issue resolution and integration support.
Operations Support	Business-day operational support for campaigns, reports, exceptions and reconciliation.

Customer Support	Business-day support for Bank-raised reward and redemption queries.
Critical Incident Support	Support for high-severity production issues based on agreed escalation process.
Planned Activity Support	Support for planned releases, campaign launches, DR drills and production maintenance windows.
External Fulfilment Support	Coordination with approved catalogue and fulfilment partners for redemption-related issues.

Final support hours, escalation contacts and SLA commitments will be mutually agreed during support onboarding.

18.5 Support Roles and Responsibilities

Area	Bank Responsibility	Cheggout Responsibility
Infrastructure Support	Provide server, database, network, firewall, monitoring and access support within Bank environment.	Support application-level diagnosis and provide infrastructure requirement inputs.
Application Support	Report issues with required details and business impact.	Investigate and resolve application issues within agreed SLA.
Transaction Feed Support	Ensure availability and correctness of transaction, reversal and customer/card files or APIs.	Monitor processing, identify failures and support reprocessing.
Integration Support	Provide Bank-side API/file access, logs and technical contacts.	Support rewards platform integration issues and coordinate fixes.
Campaign Support	Approve campaign rules, customer segments and reward constructs.	Configure, monitor and report campaign performance.
Redemption Support	Approve catalogue and fulfilment process.	Coordinate fulfilment issues and track redemption status.
Customer Complaints	Own customer-facing complaint handling and communication.	Provide backend investigation and reward status details.

Reports and MIS	Review reports and provide feedback on discrepancies.	Generate, validate and support agreed reports.
Security and Access	Approve users, roles and access.	Support application-level access configuration and audit data.
Change Requests	Review and approve business/technical changes.	Assess effort, timeline and implementation approach.

18.6 Incident Management

Incident management will follow a structured process for logging, categorizing, investigating, resolving and closing production issues.

Step	Activity
1	Issue is reported by Bank user, Cheggout monitoring, customer support or system alert.
2	Incident is logged with description, impact, priority and supporting details.
3	Incident is classified based on severity and affected module.
4	Cheggout support team investigates application, data, integration or configuration cause.
5	Bank IT or business team is engaged where Bank-side dependency is identified.
6	Workaround or fix is provided where applicable.
7	Issue is tested and validated by Cheggout and/or Bank user.
8	Incident is closed with resolution remarks.
9	Root cause analysis is prepared for high-severity incidents where required.
10	Preventive actions are tracked where applicable.

18.7 Incident Classification

Severity	**Description**	**Examples**
Severity 1 – Critical	Production issue causing complete outage or major business impact.	Reward platform unavailable, ledger posting stopped, redemption system unavailable.

Severity 2 – High	Major functionality impacted with business workaround available.	Transaction processing delayed, campaign posting failure, redemption fulfilment failure.
Severity 3 – Medium	Specific module, report, user flow or limited customer segment impacted.	Report mismatch, specific campaign issue, selected customer balance issue.
Severity 4 – Low	Minor issue, clarification, cosmetic defect or non-critical operational support request.	UI label issue, report format change, minor configuration query.

Severity classification will be finalized jointly with the Bank during support onboarding.

18.8 Indicative SLA Framework

Severity	**Indicative Response Time**	**Indicative Resolution / Workaround Target**
Severity 1 – Critical	30 minutes	4–8 hours, subject to dependency and impact
Severity 2 – High	1 hour	1 business day or agreed workaround
Severity 3 – Medium	4 business hours	2–3 business days
Severity 4 – Low	1 business day	5 business days or planned release

The final SLA will depend on agreed support hours, Bank infrastructure access, issue type, dependency, severity and commercial terms.

18.9 Ticket Management

Issues and requests will be tracked through an agreed ticketing or issue management process.

Ticket Field	**Description**
Ticket ID	Unique issue reference.
Raised By	Bank user, Cheggout user or system alert.

Module	Reward engine, ledger, campaign, redemption, report, integration or admin portal.
Severity	Critical, high, medium or low.
Issue Description	Business and technical description of issue.
Impact	Customer, transaction, campaign, redemption or reporting impact.
Supporting Data	Transaction reference, customer reference, report, screenshot or logs where applicable.
Assigned Team	Cheggout support, Bank IT, Bank operations or partner.
Status	Open, in progress, pending Bank input, pending partner, resolved or closed.
Resolution	Fix, workaround, configuration change or explanation.
Closure Remarks	Final resolution details and closure confirmation.

18.10 Technical Support Activities

The technical support team will support production stability and issue resolution.

Activity	**Description**
Application Monitoring	Monitor application services, jobs, APIs and processing status.
Log Analysis	Review application logs, error logs and integration logs.
Integration Issue Support	Investigate API, file, callback and fulfilment integration issues.
Bug Fixing	Fix application defects identified in production.
Deployment Support	Support approved releases, patches and hotfixes.
Performance Monitoring	Monitor processing delays, job failures and API response issues.
Security Observation Support	Support closure of application-level security observations.
DR Drill Support	Support application-level DR drill and validation.

Root Cause Analysis	Provide RCA for high-severity incidents where required.

18.11 Operations Support Activities

The operations support team will support day-to-day reward operations.

Activity	Description
Transaction Processing Monitoring	Monitor transaction processing status and daily point posting.
Exception Review	Review failed, duplicate, pending and unmatched transactions.
Campaign Operations	Configure, monitor and close approved campaigns.
Reward Posting Review	Validate campaign, milestone and merchant-funded postings.
Reversal Monitoring	Monitor refunds, reversals and chargeback point debit processing.
Redemption Monitoring	Track redemption success, failures and pending fulfilment.
Report Generation	Generate scheduled and on-demand reports.
Reconciliation Support	Support transaction, ledger, redemption and merchant reconciliation.
Merchant-Funded Operations	Support merchant reports, liability and reversal adjustments.

18.12 Customer Support Coordination

Cheggout's customer support resources will assist Bank customer support teams with backend investigation and reward-related query support.

Query Type	Support Activity
Missing Points	Validate transaction eligibility, rule applied and posting status.
Incorrect Points	Check calculation logic, reward rule and transaction data.
Points Reversed	Validate refund, chargeback or reversal linkage.

Expired Points	Check expiry date, expiry rule and communication history.
Redemption Failed	Validate point debit, fulfilment status and partner response.
Voucher Not Received	Check voucher issuance, delivery status and partner reference.
Invalid Voucher	Coordinate with fulfilment partner and provide status.
Campaign Reward Not Posted	Validate campaign eligibility and milestone achievement.
Negative Balance	Review reversal and redemption sequence.

Bank will remain the primary customer-facing support owner unless a separate customer-facing support arrangement is agreed.

18.13 Change Request Management

Change requests will be handled through a defined process.

Change Type	**Treatment**
Configuration Change	Changes to reward rules, campaigns, caps, exclusions or reports within agreed platform capability.
Minor Operational Change	Minor changes that can be handled within dedicated support capacity.
API Change	Any change to Bank API, fulfilment API, file format or integration logic requiring technical effort.
Custom Report	New or materially changed report format beyond agreed reports.
New Partner Integration	Integration with a new catalogue, voucher, merchant, POS or fulfilment partner.
Workflow Customization	New approval flow, exception flow, support flow or operating workflow.
Feature Enhancement	New feature not available in current agreed scope.
High Effort Change	Any change requiring development effort beyond dedicated team capacity.

API changes, integration customization and additional development effort beyond the capacity of the dedicated support team will be treated as technical effort and charged as per the Commercial Framework.

18.14 Release Management

Release management will ensure that changes are controlled, tested and approved before production deployment.

Release Step	Description
Change Identification	Requirement, defect or enhancement identified.
Impact Assessment	Scope, effort, dependency, risk and commercial impact assessed.
Development / Configuration	Approved change is configured or developed.
Internal Testing	Change is tested by Cheggout team.
UAT	Bank validates the change where required.
Security Review	Security review performed where applicable.
Deployment Approval	Bank provides approval for production deployment.
Production Release	Change deployed during approved release window.
Post-Release Validation	Application and affected flows validated after deployment.
Release Note	Release summary shared with Bank.

18.15 Monitoring and Alerts

Monitoring will be configured for critical application and operational processes.

Monitoring Area	Description
Application Service Health	Monitor application availability and service status.
API Health	Monitor internal and external API availability and response status.

Transaction Processing Jobs	Monitor scheduled jobs and processing completion.
File Processing	Monitor receipt and processing of transaction and reversal files.
Point Posting	Monitor point posting success and failures.
Redemption Fulfilment	Monitor fulfilment partner responses and pending cases.
Exception Queue	Monitor unresolved exception ageing.
Campaign Processing	Monitor campaign and milestone calculations.
Report Generation	Monitor scheduled report generation.
Integration Failures	Alert repeated failures, timeouts or invalid responses.

18.16 Problem Management

Problem management will be used for recurring or high-impact issues.

Activity	**Description**
Recurring Issue Identification	Identify repeated incidents or similar failures.
Root Cause Analysis	Analyse technical, data, configuration or process cause.
Permanent Fix Planning	Define corrective change or process improvement.
Preventive Action	Implement monitoring, validation or configuration improvement.
Knowledge Base Update	Document resolution for future reference.
Review with Bank	Discuss recurring issues in governance meetings.

18.17 Knowledge Management

Knowledge management will help Bank and Cheggout teams operate the platform effectively.

Knowledge Asset	**Description**
User Guide	Admin portal and operational user guide.

SOP Document	Operating process for key reward activities.
FAQ Document	Common reward, campaign and redemption queries.
Troubleshooting Guide	Common issue diagnosis and resolution steps.
Integration Guide	API/file integration and error handling details.
Report Catalogue	Description of available reports and usage.
Release Notes	Summary of changes in each release.
Training Material	Role-based training material for Bank users.

18.18 Service Review Meetings

Service review meetings will help monitor operations, issues and performance.

Meeting Type	Frequency	Objective
Daily / Regular Operations Review	Daily or as agreed	Review processing, exceptions, redemptions and urgent issues.
Weekly Service Review	Weekly	Review incidents, open tickets, campaigns, reports and operational status.
Monthly Service Review	Monthly	Review SLA, volumes, issue trends, campaign performance and improvement areas.
Quarterly Business Review	Quarterly	Review roadmap, platform usage, business outcomes and future enhancements.
Incident Review Meeting	As required	Review high-severity incidents and RCA.
Change Review Meeting	As required	Review upcoming changes, effort and release planning.

18.19 Support Reports

Cheggout will provide support-related reports as part of the operating model.

Report Name	Purpose
Incident Report	Lists incidents raised, resolved, pending and ageing.

SLA Report	Tracks response and resolution against agreed SLA.
Processing Support Report	Shows transaction processing and exception status.
Redemption Support Report	Shows redemption issues, failed fulfilments and closure status.
Customer Query Support Report	Shows reward-related customer support cases handled.
Change Request Report	Tracks open, approved, rejected and completed change requests.
Release Report	Shows production releases, fixes and enhancements.
RCA Report	Provides root cause details for major incidents.
Service Review Report	Summary for periodic governance meetings.

18.20 Support and Service Management Summary

The Support and Service Management framework will provide the Bank with a structured post-go-live model for operating the Credit Card Rewards System.

Cheggout will support the Bank through dedicated technical support, operations support and customer support coordination resources. The support model will cover production support, transaction monitoring, campaign operations, redemption support, issue resolution, reconciliation, reporting, change management and service governance.

Through defined incident management, escalation, SLA, release management, monitoring, change control and review processes, the Bank and Cheggout will be able to operate the rewards platform in a stable, controlled and scalable manner.

19. Commercial Framework

19.1 Commercial Framework Overview

The Commercial Framework defines the indicative cost structure for implementation, customization, integration, maintenance, support, operations, point burn, redemption and change requirements for the Credit Card Rewards System implemented using the ChegRewards Platform.

The commercial model is designed considering the following key principles:

Commercial Principle	**Description**
Existing Platform-Based Model	ChegRewards is an existing platform; commercial effort is primarily for customization, deployment, integration and support.
Bank Infrastructure Deployment	Core platform will be deployed inside the Bank infrastructure.
Catalogue and Fulfilment API Model	External connectivity will be limited to catalogue and fulfilment services.

Dedicated Support Model	Monthly maintenance includes dedicated technical support, operations support and customer support resources.
Usage-Based Redemption Cost	Point burn and redemption costs will be charged based on actual usage and fulfilment model.
Change Request Control	Additional customization, API changes and development beyond agreed scope will be charged separately.
Transparent Point Burn Economics	Bank will have clarity on cost for Cheggout platform redemption, external partner redemption and cash/statement credit redemption.

19.2 Commercial Components

The commercial model will broadly include the following components:

Commercial Component	**Description**
One-Time Setup Cost	Cost for platform customization, deployment, configuration, integration setup, testing and go-live.
Annual / Monthly Maintenance	Cost for dedicated technical support, operations support, customer support and platform maintenance.
Redemption / Point Burn Cost	Cost applicable when customers redeem points through approved redemption options.
Catalogue and Fulfilment Cost	Cost of gift vouchers, coupons, merchandise, subscriptions, travel or partner benefits.
Communication Cost	SMS, email, push or WhatsApp cost treatment based on Bank or Cheggout delivery model.
Change Request Cost	Cost for additional effort beyond agreed scope or beyond dedicated team capacity.
API / Integration Customization Cost	Cost for API changes, new integrations or custom technical effort beyond agreed scope.

Merchant-Funded Campaign Cost	Commercial treatment for campaigns funded by merchants, brands or partners.
Taxes	Applicable GST and statutory taxes as per prevailing law.

19.3 One-Time Setup Cost

The one-time setup cost will cover the initial customization, configuration, deployment and integration activities required to implement ChegRewards for the Bank's credit card rewards program.

Cost Head	**Scope Coverage**
Platform Customization	Customization of ChegRewards for Bank-specific credit card rewards requirements.
Deployment Setup	Deployment of ChegRewards components inside the Bank infrastructure.
Reward Rule Configuration	Initial configuration of base points, card variant rules, MCC rules, exclusions, caps and expiry rules.
Campaign Configuration Setup	Initial setup of campaign and milestone rewarding framework.
Loyalty Ledger Setup	Configuration of customer/card mapping, point statuses, ledger entries and accounting rules.
Redemption Setup	Configuration of point burn rules, redemption categories and catalogue access.
Admin Portal Setup	User roles, maker-checker workflows, dashboards and access matrix setup.
Integration Setup	Integration with transaction feeds, customer master, card master, CRM, communication channels and fulfilment APIs.
MIS and Reports Setup	Configuration of agreed reports, dashboards and reconciliation outputs.
Testing and UAT Support	Functional testing, integration testing, UAT support and issue fixing.
Training and Documentation	User guides, SOPs, admin training and operational handover.

Go-Live and Hypercare	Production launch support and stabilization support.

19.4 Monthly Maintenance and Dedicated Support Cost

Cheggout will provide a dedicated support and operations team for ongoing maintenance and management of the Credit Card Rewards System.

Support Component	Team Size	Coverage
Technical Support	4 resources	Two-shift coverage for application monitoring, issue investigation, integration support, bug fixing and production support.
Operations Support	1 resource	Campaign operations, exception handling, reconciliation support, report generation and merchant-funded reward operations.
Customer Support	2 resources	Reward-related customer query support, redemption issue support and coordination with Bank customer care.

Monthly Dedicated Team Commercial

Commercial Item	Amount
Maintenance and Dedicated Support Team	₹8,00,000 per month

The monthly maintenance and support cost covers the dedicated team capacity described above. Any work requiring additional resources, additional development, new integrations or effort beyond the capacity of the dedicated team will be treated as additional effort or change request.

19.5 Maintenance Scope

The monthly maintenance and support model will include the following scope:

Area	Included Scope
Production Monitoring	Monitoring of application services, scheduled jobs, transaction processing and integrations.

Technical Support	Investigation and resolution of application-level issues.
Bug Fixing	Fixing of defects related to agreed platform functionality.
Integration Support	Support for existing Bank and fulfilment partner integrations.
Reward Operations Support	Monitoring of point posting, reversals, failed records and exceptions.
Campaign Support	Configuration and monitoring of approved campaigns within agreed capacity.
Redemption Support	Monitoring of redemption requests, fulfilment status and failed redemptions.
Customer Support Assistance	Backend support for reward-related customer queries raised by Bank teams.
Report Generation	Generation of agreed MIS, reconciliation and operational reports.
Review Meetings	Participation in periodic operational and business review meetings.
Minor Configuration Changes	Minor changes within agreed platform capability and support capacity.

19.6 Items Outside Monthly Maintenance

The following items will be treated separately and may attract additional commercial charges:

Item	**Treatment**
New API Integration	Additional technical effort.
API Format Change	Additional technical effort if it requires development or rework.
New Fulfilment Partner Integration	Additional technical effort and partner onboarding effort.
New POS / Offline Redemption Integration	Additional customization and technical effort.
New Report Development	Additional effort if beyond agreed report catalogue.

Major Workflow Change	Change request effort.
New Feature Development	Change request effort.
Additional Resource Requirement	Charged based on agreed man-day rate.
Bulk Historical Data Migration	Separate effort if not included in initial scope.
Major Security Remediation Beyond Agreed Scope	Assessed separately based on impact.
Infrastructure Cost	To be borne by Bank unless separately agreed.
SMS / Email / Push Delivery Cost	As per communication delivery model and commercial agreement.

19.7 Change Request and Additional Effort Cost

Any requirement beyond the agreed scope or beyond the capacity of the dedicated support team will be handled through a change request process.

Commercial Item	**Rate**
Change Requirement / Additional Effort	₹10,000 per man-day

Change Request Applicability

Change Type	Commercial Treatment
Additional API customization	Charged as technical effort if beyond dedicated team capacity.
Bank-side integration change requiring development	Charged as technical effort.
New fulfilment partner integration	Charged as technical effort.
POS-specific integration	Charged as technical effort.
New workflow customization	Charged as change request.
New report format beyond agreed reports	Charged as change request.

New campaign logic not supported by existing configuration	Charged as customization effort.
Additional resource requirement beyond dedicated team	Charged at agreed man-day rate.

19.8 API and Integration Customization Commercial Treatment

API and integration requirements will be assessed based on effort and complexity.

Integration Scenario	Treatment
Standard integration agreed during implementation	Included in agreed setup scope.
Minor API field mapping change	Covered if within dedicated team capacity.
Major API format change	Charged as technical effort.
New Bank system integration	Charged as technical effort.
New external fulfilment API integration	Charged as technical effort.
CRM integration customization	Charged if beyond agreed integration design.
Communication gateway customization	Charged if additional development is required.
POS or offline merchant integration	Charged separately based on effort.
Partner API changes after go-live	Charged if development effort is required.

Where any integration customization exceeds the capacity of the dedicated team, it will be estimated and billed based on the agreed man-day rate.

19.9 Point Burn Commercial Model

The Bank may allow customers to redeem accumulated reward points across different redemption models. The commercial payable by the Bank will vary depending on where and how the customer redeems the points.

For illustration, the following examples assume:

Parameter	Value
Points Redeemed	1,00,000 points
Point Value	₹0.25 per point
Total Redemption Value	₹25,000

19.10 Point Burn on Cheggout Platform

Where customers redeem points on the Cheggout-enabled catalogue or redemption platform, the Bank will pay Cheggout based on the agreed percentage of redemption value.

Particular	Example
Points Burned	1,00,000 points
Point Value	₹0.25
Redemption Value	₹25,000
Cheggout Billing Percentage	98%
Amount Payable by Bank to Cheggout	₹24,500

This model benefits the Bank because Cheggout manages catalogue access, voucher sourcing, fulfilment coordination and redemption support while offering a defined billing percentage on the redemption value.

19.11 Point Burn Outside Cheggout Platform

Where points are redeemed outside the Cheggout platform through any third-party platform or external redemption arrangement, Cheggout may charge a platform / integration / processing fee for enabling the point debit, validation, ledger update, API processing and reconciliation support.

Particular	Example
Points Burned	1,00,000 points
Point Value	₹0.25

Redemption Value	₹25,000
External Redemption Fee	3%
Amount Payable to Cheggout	₹750

This charge is for platform usage, ledger debit, API processing, reconciliation and support. The actual redemption value payable to the third-party redemption partner will be handled separately as per Bank's arrangement with such partner.

19.12 Cash / Statement Credit Redemption

Where the Bank allows customers to redeem points as cash, cashback or statement credit, Cheggout may charge a processing fee per redemption transaction for point validation, point debit, ledger update, file/API generation, tracking and reconciliation.

Particular	**Example**
Redemption Mode	Cash / Cashback / Statement Credit
Processing Fee	₹1 per redemption transaction

Illustrative Calculation

Particular	**Example**
Number of Redemption Transactions	10,000
Processing Fee per Transaction	₹1
Amount Payable to Cheggout	₹10,000

The actual cash, cashback or statement credit amount payable to customers will be funded and processed by the Bank as per Bank policy.

19.13 Redemption Commercial Comparison

Redemption Model	Example for 1,00,000 Points	Amount Payable to Cheggout	Remarks
Cheggout Platform Redemption	1,00,000 points × ₹0.25 = ₹25,000 value	₹24,500	98% of redemption value payable to Cheggout.
External Platform Redemption	1,00,000 points × ₹0.25 = ₹25,000 value	₹750	3% platform / processing fee payable to Cheggout.
Cash / Statement Credit Redemption	Based on number of redemption transactions	₹1 per transaction	Reward value funded separately by Bank.

19.14 Catalogue and Fulfilment Cost Treatment

Catalogue and fulfilment costs will depend on the redemption category and partner commercial arrangement.

Redemption Category	Commercial Treatment
Gift Vouchers	Charged based on voucher value and agreed commercial percentage.
Coupons	Charged based on coupon procurement, allocation or campaign arrangement.
Merchandise	Charged based on product cost, fulfilment cost and logistics, where applicable.
Travel Benefits	Charged based on travel partner commercial model.
Subscription Benefits	Charged based on subscription partner cost.
Cashback	Cashback value funded by Bank unless separately agreed.
Statement Credit	Statement credit value funded and processed by Bank.

Partner Rewards	Charged based on partner commercial arrangement.

19.15 Merchant-Funded Campaign Commercial Treatment

Merchant-funded campaigns may follow separate commercial structures based on campaign type and funding model.

Funding Model	Treatment
Fully Merchant-Funded	Merchant funds the customer reward; Bank may not bear reward cost.
Partially Merchant-Funded	Reward cost is shared between Bank and merchant.
Bank-Funded Campaign	Bank funds full reward cost.
Cheggout-Sourced Merchant Campaign	Commercial terms to be agreed based on merchant arrangement.
Sponsored Campaign	Sponsor funds benefit based on campaign terms.
Merchant Settlement Support	Reporting and reconciliation support included or charged as per agreed model.

Merchant-funded billing, settlement reports, GST and invoicing treatment will be finalized based on the campaign structure.

19.16 Communication Cost Treatment

Communication costs will depend on whether the Bank's communication gateways or Cheggout-enabled communication services are used.

Communication Model	Treatment
Bank SMS Gateway	SMS cost borne by Bank. Cheggout triggers communication through integration.
Bank Email Gateway	Email delivery cost borne by Bank.
Bank Push Notification System	Push delivery handled through Bank systems.

Cheggout SMS Service	Charged separately based on actual usage and agreed SMS rate.
Cheggout Email Service	Charged separately if email delivery is through Cheggout systems.
WhatsApp Communication	Charged separately based on approved provider and template cost.
OTP Communication	Cost treatment based on delivery channel and agreed commercial model.

19.17 Infrastructure Cost Treatment

Since the core ChegRewards Platform will be deployed within the Bank's infrastructure, infrastructure-related cost will be handled by the Bank unless otherwise agreed.

Infrastructure Component	**Commercial Treatment**
Server / VM / Container Infrastructure	To be provided by Bank.
Database Infrastructure	To be provided by Bank.
Storage	To be provided by Bank.
Backup Infrastructure	To be provided by Bank.
DR Infrastructure	To be provided by Bank.
Network / Firewall / VPN / Proxy	To be provided by Bank.
Monitoring Tools	To be provided by Bank or mutually agreed.
Security Tools / VAPT	To be provided or arranged by Bank unless separately agreed.
External API Connectivity	Bank to enable approved outbound connectivity.

19.18 Taxes and Statutory Charges

All commercial values will be subject to applicable taxes.

Item	Treatment
GST	Applicable GST will be charged extra as per prevailing law.
TDS	TDS, if applicable, will be deducted as per law.
Statutory Levies	Any applicable statutory levy will be charged or handled as per applicable regulation.
Partner Taxes	Taxes applicable on vouchers, merchandise, services or partner fulfilment will be treated as per partner invoice and applicable law.

19.19 Payment Terms

Payment terms will be mutually agreed between the Bank and Cheggout.

Payment Component	Indicative Treatment
One-Time Setup Cost	Payable based on milestone or agreed payment schedule.
Monthly Maintenance	Payable monthly in advance or arrears as agreed.
Redemption Cost	Payable based on actual point burn/redemption invoice cycle.
Fulfilment Cost	Payable based on voucher, catalogue or partner fulfilment usage.
Change Request Cost	Payable based on approved effort and completion milestone.
Communication Cost	Payable based on actual usage where applicable.
Merchant-Funded Campaign Cost	Payable or adjustable based on campaign and settlement model.

19.20 Commercial Assumptions

Assumption	Description
Bank Infrastructure	Bank will provide required infrastructure, database, network, access and security approvals.
Existing Platform	ChegRewards existing platform will be customized and configured for Bank requirements.

Standard Scope	Commercials assume scope as defined in the proposal.
Additional Requirements	Requirements beyond agreed scope will be treated as change requests.
API Changes	API or integration customization beyond planned scope will be treated as technical effort.
Dedicated Team Capacity	Monthly maintenance covers effort within dedicated support team capacity.
External Fulfilment	Catalogue and fulfilment costs depend on actual redemption and partner commercials.
Point Value	Point value used in illustrations is indicative and will be finalized by Bank.
Customer Communication	Communication cost depends on whether Bank or Cheggout delivery channels are used.
Taxes	GST and applicable taxes will be extra.

19.21 Commercial Framework Summary

The Commercial Framework provides a structured cost model for implementing and operating the Credit Card Rewards System using the ChegRewards Platform.

The model includes one-time setup cost, monthly dedicated maintenance and support cost, point burn-based redemption commercials, external redemption processing fees, cash/statement credit processing fees, change request costs, communication cost treatment, merchant-funded campaign treatment and infrastructure assumptions.

This commercial structure allows the Bank to clearly distinguish between platform implementation cost, monthly operating cost, reward redemption cost, external fulfilment cost and additional customization effort.