



As issuers look for new ways to engage with customers in an increasingly competitive marketplace, they are turning to loyalty and reward programs to help to differentiate their business. A well thought-through loyalty and reward program is a powerful tool for not only delivering value to customers but allowing issuers to distinguish themselves from others in the marketplace, attracting and retaining customers and ultimately leading to sustained customer engagement, and grow revenue.

TranzAxis Loyalty is a customisable solution for the implementation and management of diverse and innovative loyalty and rewards programs that not only attract and retain customers but grow bottom-line revenue.

The solution enables the integration of loyalty functionality to credit, debit and other commercial products. The customisability of the solution allows issuers to design an unlimited number of loyalty programs and create different rules for bonus calculation, redemption, and bonus expiration. For example, issuers are able to set limits for bonus accrual during specific time period – per day, month or promotional period.

Various bonus 'currencies' are available (points, miles, etc.) and the ability to transfer and convert of these currencies between loyalty programs is fully supported – for example, from points to cash, etc. The currencies can be calculated in both online mode (per transaction) or offline mode (for transaction or event-based bonuses, for example birthday bonuses or 'refer-a-friend' campaigns).

TranzAxis Loyalty provides all the tools required for quick customer enrolment, bonus point calculation and redemption, and integration with third party systems. Comprehensive reporting and analytical tools are also provided.

#### Key solution functionality

- Unlimited number of loyalty programs
- Advanced rules for bonus calculation and redemption
- Ability to set limits for bonus accrual
- Unlimited number of bonus 'currencies'
- Multiple reward types supported
- Bonus transfer and conversion between programs
- Clearing and settlement of loyalty programs
- Integration with external systems
- Comprehensive reports and analytics

TranzAxis is a specialist integrated open application runtime and development platform that offers the following cross-solution advantages:

- Fault-tolerant, scalable and high-performance architecture
- Full set of application development and integration tools
- Extensive set of pre-designed and tested components (fully customisable)
- Platform independent
- PA DSS compliant

The TranzAxis Loyalty solution offers exceptional return on investment, reduced cost of ownership and an enhanced experience for the cardholder, driving customer loyalty.

Compass Plus offers a number of options for our loyalty solution: it can be purchased as a turnkey solution, it can be extensively customised and integrated into the existing infrastructure to extend an acquirer's functionality, or the advanced development tools provided with TranzAxis can enable the organisation to completely build their own bespoke solution.



#### About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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