

Relationship Value based Loyalty and Profitability

SunTec™

The power to **xelerate**

Xelerate Relationship Loyalty provides value based loyalty programs for increased customer profitability

SOLUTION HIGHLIGHTS

Multi parameter based relationship value

Relationship based reward portfolio

Experiential rewards (monetary/ non-monetary)

Role based reports and ROI projections

Partner/ merchant settlement

CHALLENGES FACED BY FINANCIAL INSTITUTIONS

Challenges raised by volatile markets and limitations of product centric loyalty systems calls for Relationship Loyalty

- Enhancing revenue streams through improved loyalty and wallet share
- Retaining and rewarding the most profitable customers across business lines
- Having a loyalty system that value the overall relationship with the customer
- Providing experiential rewards for maximum customer experience
- Enhancing up selling and cross selling
- Enhancing transparent relationships with merchants/partners

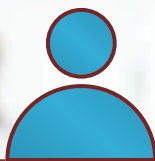
Role of Relationship Loyalty System



PRODUCT MANAGER

Innovative Loyalty Schemes

- Promote sales of the product
- Promote usage of channels



RELATIONSHIP MANAGER

Attractive Loyalty Programs

- Reward and retain high value customers
- Enhance usage
- Up-selling



PARTNER

Transparency

- Reconciliation
- Exclusive price plans
- Benefits
- Payables & Receivables

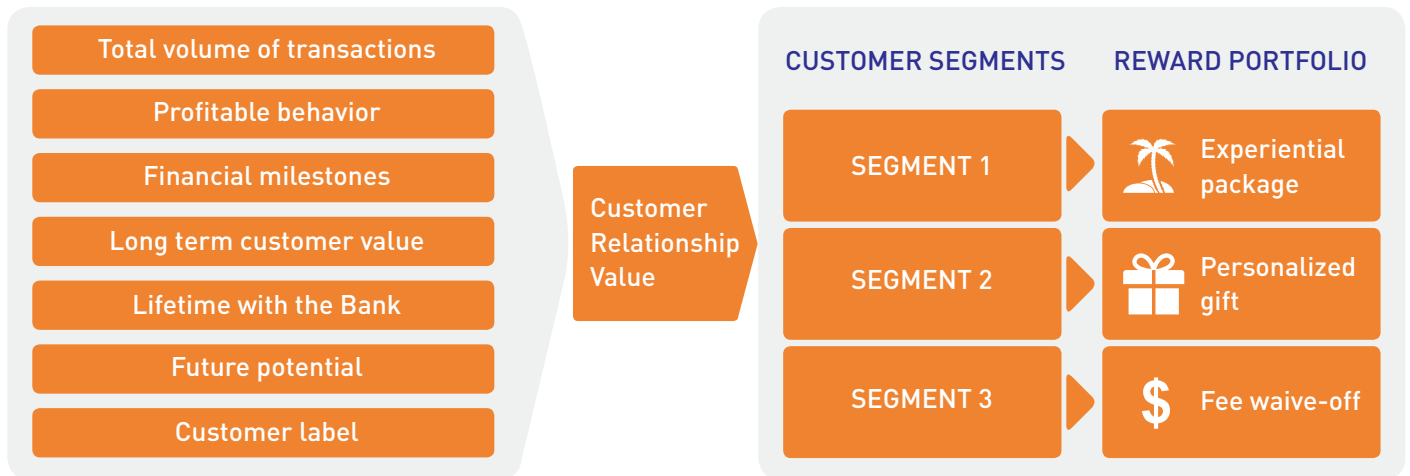


CUSTOMER

Novel & Rewarding

- Attractive rewards
- Exclusive price plans
- Acknowledgment of loyalty
- Enticing loyalty programs

SEGMENTATION BASED ON RELATIONSHIP VALUE



PRODUCT FEATURES

Loyalty Profiling

- Relationship value based segmentation
- Segment focused reward categorization
- Partners / Merchants association

Multiple Reward Types

- Centralized, rule-based & customizable
- Multiple reward/redemption types
- Flexible points management
- Real time tracking and redemption

Analytics & Reporting

- Web-enabled dashboards, alerts and reports
- Best value plan modeling
- ROI evaluation

Partner Settlement

- Flexible rule definition
- Transparent reconciliation and settlements

BENEFITS TO FINANCIAL INSTITUTIONS

Launch effective loyalty programs

- Experiential loyalty programs linked with overall customer relationship value
- Foresight with revenue projections prior to the launch of programs
- Loyalty Program Modeling to assess the impact of special pricing, discounts on revenue and margins
- Adequate metrics to measure effectiveness of programs
- Profitability assessment of loyalty programs, keeping an eye on revenue and margins across products, customer segments and partners/merchants

Enhanced revenue generation

- Loyalty programs targeted at the right customer categories by adequate qualification criteria
- Increased revenue from existing customers with improved product/channel usage
- Reduced customer churn with attractive loyalty programs
- Enhanced customer wallet-share with up/cross selling of new services and products
- Automatic alerts to ensure continued program support