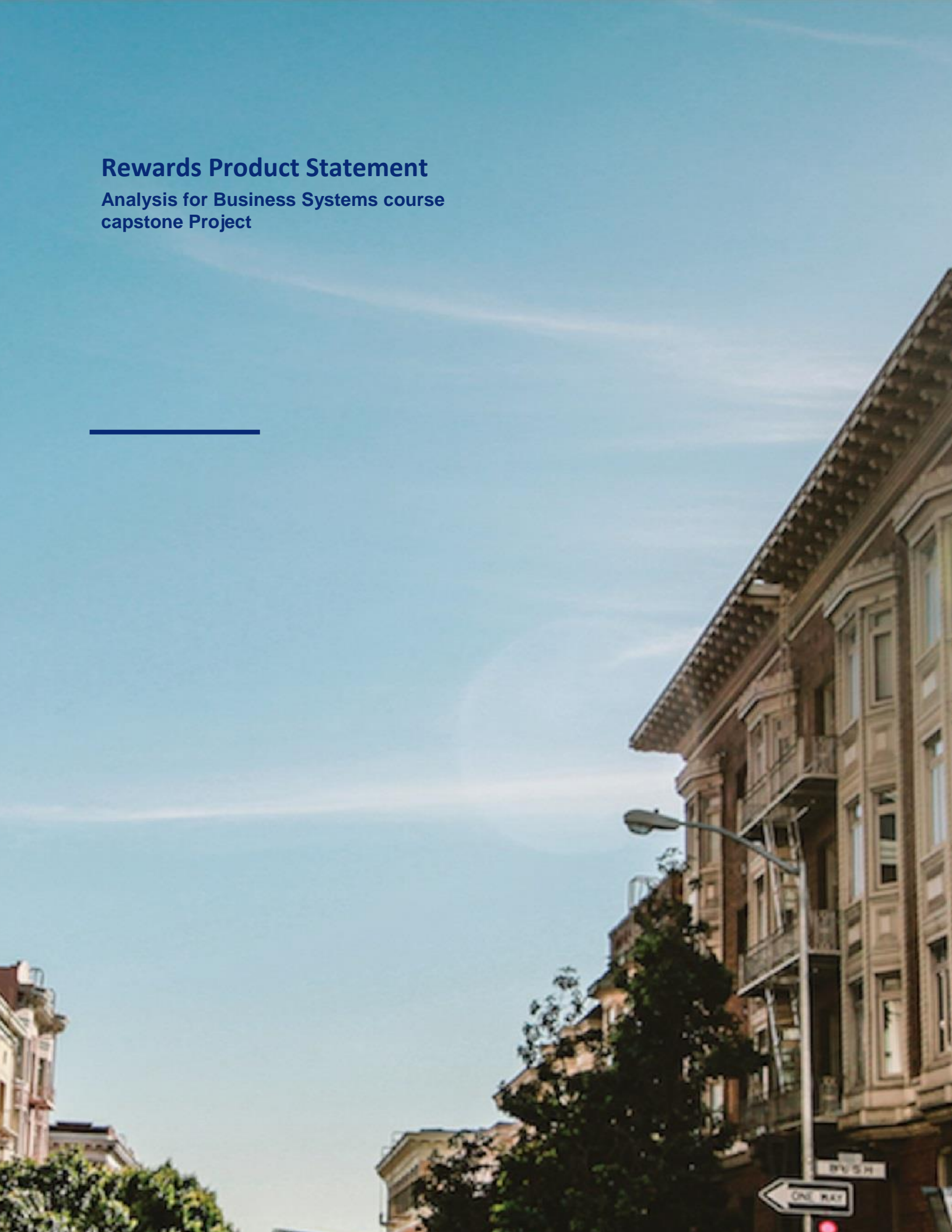# Rewards Product Statement

Analysis for Business Systems course capstone Project

Document Control and Sign-off

Document Control	
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Creation Date:	**15 August 2019**

Approval and Sign Off			
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1.   EXECUTIVE SUMMARY

1.1   Purpose of the Document

The purpose of this document describes the enhancement requirements to the Corporate Rewards Product Statement. This document details the project objectives and provides implications that this implementation might have on the existing systems and processes.

1.2   Project Objectives and Goals

The objective of this project is to enhance the existing Rewards Bi-Annual Product statement to calibrate the distribution frequency to monthly and to include additional benefit categories into the statement content. The Rewards Product Statement will at the same time be enhanced to reflect all member benefits / value realised during each statement period. Impacted user interfaces and business process will be enhanced to cater for the proposed distribution frequency (monthly) and the additional content in the benefit statement.

There are 3 main goals:

- Change distribution frequency to monthly
- Change distribution medium from print to email
- Expand to reflect full product benefits (i.e. 6 modules)

1.3   Background

Corporate Rewards is a programme designed to reward company members for doing business with the Company. Currently, Corporate Rewards members receive Rewards Product Statements bi-annually. The statements list qualifying transactions that quantify the cash rewards. Currently, the Bi-Annual posted statements contain rewards earnings linked to the following benefit categories:

- Cash Rewards from (Corporate earn)
- Cash Rewards from Partners (Partner earn)
- Cash Rewards at participating Petrol Stations (Fuel earn)

The Rewards product has changed significantly over the past 2 years. Thus, the abovementioned 3 modules are only a partial reflection of the benefits that the member receives from Rewards. The product statements must be enhanced to reflect all 6 modules (i.e. total benefit that the member receives from the R21 per month Rewards product). The 6 modules include:

- Bank Earn
- Partner Earn
- Fuel Earn
- Deal Factory
- Bonus Benefits
- Redemption Benefits

In addition to the expansion of content, the statement must be changed from post to email and from bi-annual to monthly.

1.4 Scope

The scope of the deliverables is the following:

- Rewards Product Statement design and development
  - Template design with Marketing slant (Both email and statement templates)
  - Quotation on development costs
  - Development

- Data availability identification
  - Ensure usage data availability of all rewards related transactions and benefits through all source systems

- Systems Integration
  - Integration of rewards with supplier and other banking systems + processes
  - Managing the data and rules relating to the Customer Value Proposition and benefits quantification
- All business processes that manage the distribution of the existing of Bi-annual statements will be affected;
- Amendment / Update of existing Welcome Packs;
- Amendment / Update of existing Terms and Conditions (both online and hard copy);
- Amendment/updates to associated training documentation and procedural manuals;
- To replace the existing bi-annual statement template with the new monthly Rewards Product Statement Template
- Changes to the back-end interfaces that populate statement contents (RBE, ABP and Striata);
- End-to-end processes and procedures and all other benefits Statement initiatives to be informed;
- Member communications to inform them of the change
- Product Statement specific Opt-in and Opt-Out capability to be developed
- Corporate Rewards Benefits Rules Manager (Parameter driven)
- The Rewards Product Statement template changes to include the additional fields

The following systems are in scope:

- RBE – To provide the Rewards earn statement information
- Striata – To produce, email and store the statements
- Statement storage solution – To Store previous statements for reprinting and archiving
- Partner Interfaces – To source external data relating to all non-earn benefits (where required)
- CIF – To provide master customer communication details
- ABP - To source external data relating to all Rewards non-earn statement information, and to manage the benefits quantification rules, and to provide Rewards non-earn statement information to Striata.

2.   ASSUMPTIONS, DEPENDECIES AND RISKS

2.1   Assumptions

The assumptions for this project are:

- All Rewards related NBB and VAS information is available (Excluding Dial-a-Discount)
- Corporate Rewards Product statement information (Corporate Earn, Partner Earn, Fuel Earn, Partner Redemptions, Deal Factory and Bonus Benefit) is available

2.2   Dependencies

The dependencies for this project are:

- Integration to all relevant source systems
- Business partners interface development
- Striata interface, eStatement template and email cover letter development
- Legal and Compliance approvals
- Marketing approval (Rewards Product Statement and email Template design)
- Ensure that the Rewards statements queries are routed to the Rewards support team
- Contact centre (Rewards Team) can support all Rewards statement related queries
- Communication / training to all support channels and members
- Members must have email address and the details must be provided to Rewards, and a mechanism to maintain the information.
- Corporate Rewards and Striata teams to deliver service to meet performance and availability quality requirements, see non-functional requirements.

2.3   Risks

The risks to this project are as follows:

- Resources may not be available due to being committed to higher priority issues (e.g. production issues)
- Reputational risk as a result of the member impact
- If a new field for the additional transactions is required, a ripple effect will be created on all interfacing systems and database changes are required
- Limitations on the Striata email distribution capability (30,000 emails per day) – needs to cater for 1,7 Million artefacts over a 5-day period
- Some bonus benefits usage information is not available (e.g. Dial-a-Discount).

2.4   Business Rules

- All active Rewards members with an email address must receive a statement via email once a month
- The eStatements should be stored for a period of T+5 years, where T will be the client's de-registration
- The Rewards Product Statements to be stored and made available for re-send by the Rewards support team
- The member should be able to request any monthly statements for the last 12 monthly period
- eStatements should be delivered to members who have given consent and have agreed to the terms and conditions relating to the service (To be confirmed with legal and marketing)
- A capability should exist that enables the member to opt-in or opt-out of the service at anytime
- This artefact must adhere with the Corporate security and encryption standards.
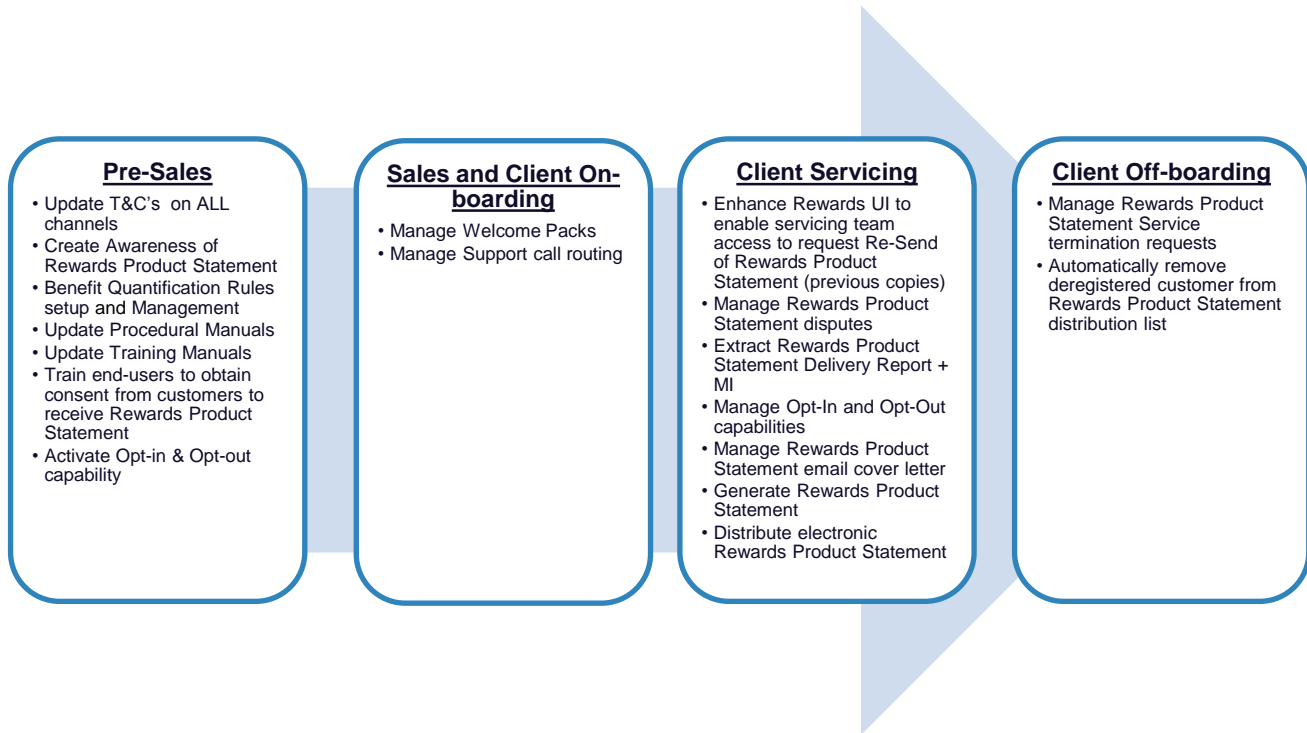
2.5   Approach

- Development of Corporate Rewards Product Statement
- Release full functionality
  - Maintain benefit rule setup and management
  - Maintain member email addresses
  - Production of the Rewards statement
  - Storage capabilities for the statement
  - Support functions and capabilities for resend
- Activate functionality for selected customer groups
- Pilot to selected staff members
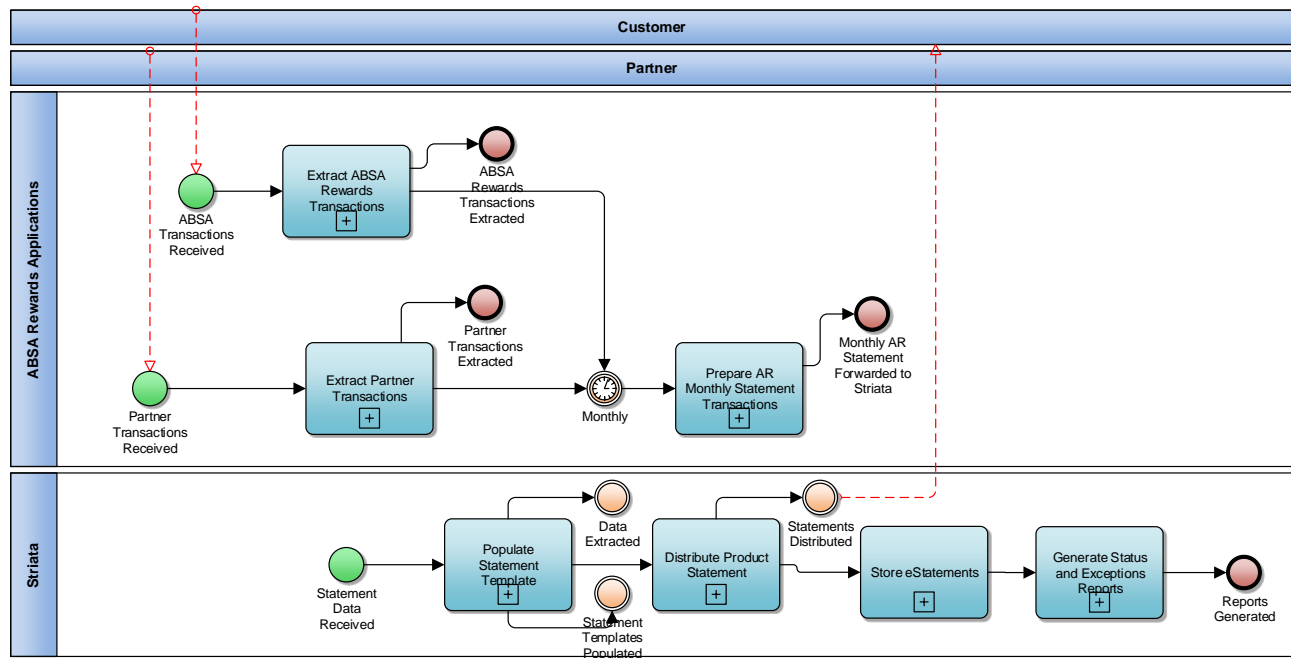- Deploy for all Rewards members

3. REQUIREMENTS DEFINITION

3.1 Corporate Rewards Requirements Overview

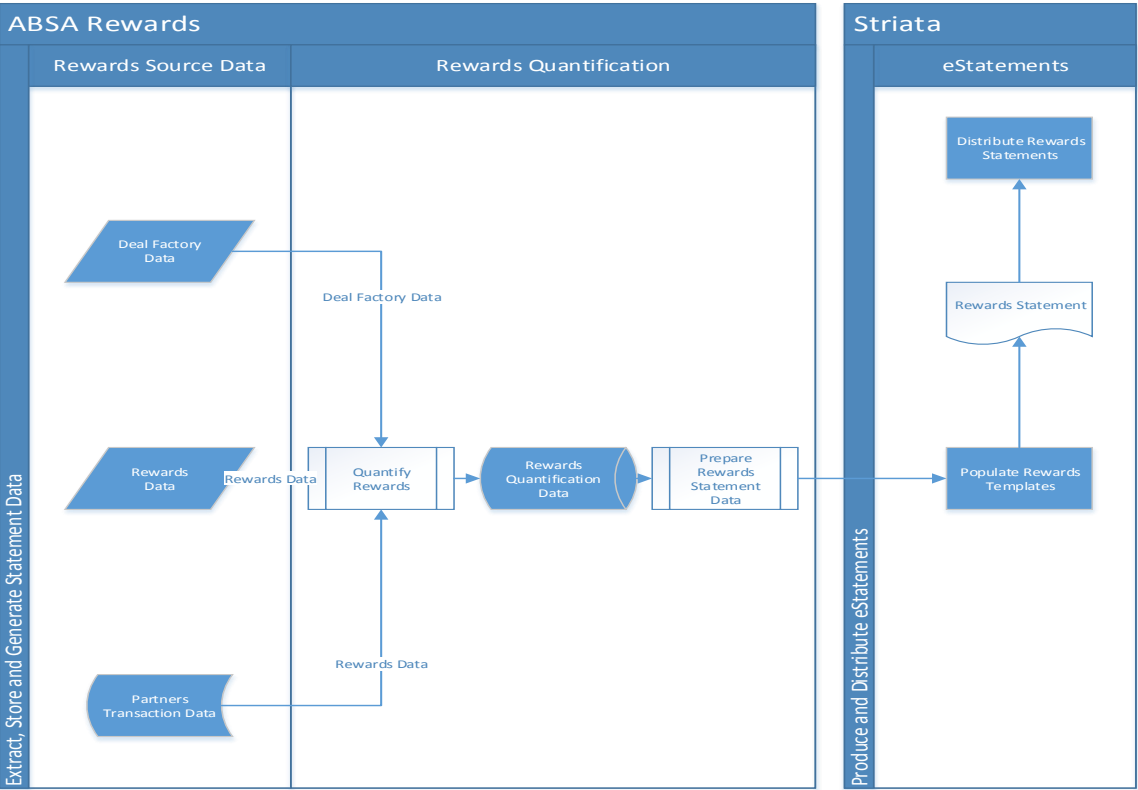### Pre-Sales
- Update T&C's on ALL channels
- Create Awareness of Rewards Product Statement
- Benefit Quantification Rules setup and Management
- Update Procedural Manuals
- Update Training Manuals
- Train end-users to obtain consent from customers to receive Rewards Product Statement
- Activate Opt-in & Opt-out capability

Sales and Client On-boarding
- Manage Welcome Packs
- Manage Support call routing

Client Servicing
- Enhance Rewards UI to enable servicing team access to request Re-Send of Rewards Product Statement (previous copies)
- Manage Rewards Product Statement disputes
- Extract Rewards Product Statement Delivery Report + MI
- Manage Opt-In and Opt-Out capabilities
- Manage Rewards Product Statement email cover letter
- Generate Rewards Product Statement
- Distribute electronic Rewards Product Statement

Client Off-boarding
- Manage Rewards Product Statement Service termination requests
- Automatically remove deregistered customer from Rewards Product Statement distribution list

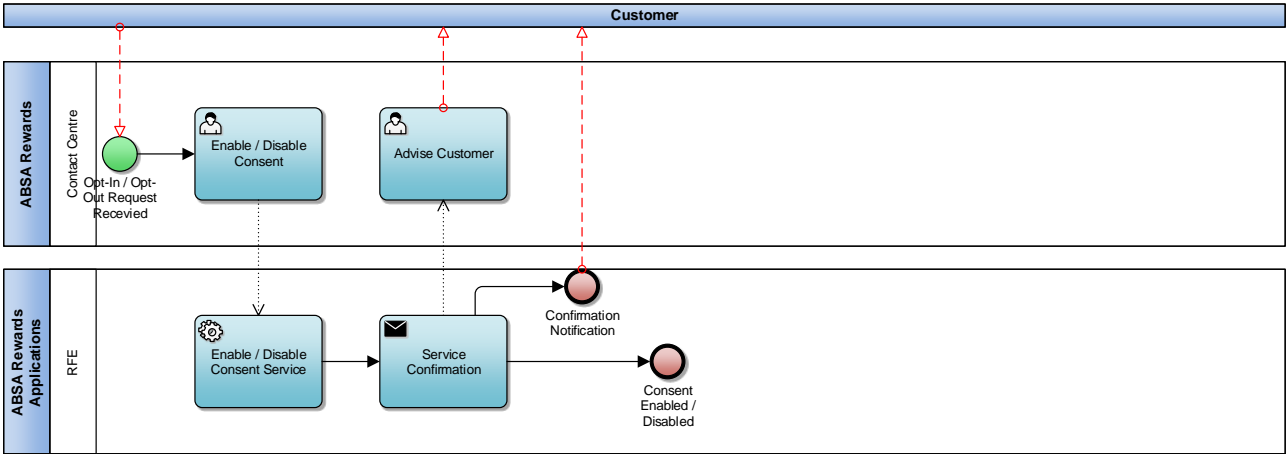## 3.2 Core Process Requirements

3.2.1 Produce Statements Process

3.2.2 Manage Benefit Quantification Process

3.2.3 Manage Opt-in / Opt-out Process

3.3   Business Requirements

Requirements Summary Table			
Number	Requirement Name	Description	Type
3.3.1	Create monthly Rewards Product Statement to replace the current bi-annual statements	Create a service that generates and produces Rewards data that will be populated on the Rewards Product Statement. The identified service should return the 6 identified benefit categories / modules and associated transaction items.	Functional
3.3.2	Populate Rewards Product Statements Template	Produce secure eStatements that show a detailed view of the Rewards offerings and associated transactions. The Rewards Product Statement should include the following rewards categories: • Cash Rewards from Corporate • Cash Rewards from Partners • Cash Rewards at Sasol • Redemption Benefit • Bonus Benefits • Additional Discounts	Informational
3.3.3	Create a Rewards Product Statement Email template	Create an email that delivers the Rewards Product Statement attachment. The email should adhere to the corporate identity of the company and promote the brand. The following should be considered in the email template; • Layout • Design and; • Operational Communication.	Informational
3.3.4	Enhance Self-Service Channels	Enhance Self-Service channels to realise the following; • Opt-in / Opt-out service • Maintain customer communication details • Resend previous Rewards Product Statement	Functional
3.3.5	Amend / update all Rewards Product documentation, including customer facing artefacts	Amend / update all product documents which include; • Terms and conditions • Product document for customers • Training • Internet • Intranet • Triggers • FAQ's • Welcome packs	Informational

3.3.6	Manage Benefits quantification data and rules	Add, view, change, and delete rules, parameters, and data relating to benefit quantification. Store rules in a structured database. Cater for parameterisation via a GUI with restricted access.	Functional
3.3.7	Enhance UI(s) to enable Rewards support staff to fulfil Opt-out requests	Enhance Support UI(s) to enable user to request ad-hoc previous Rewards Statements for Support staff to have the functionality to resend statements at members request	Functional
3.3.8	Provide a capability to store eStatements	A storage facility is required to store and manage eStatements. The storage facility should adhere to the Company rules of storage management.	Functional

3.4   Diagram / Mock-up