UCXXX: Trade Up Level Up

NBA Name:	TULU
NBA Description	Trade Up Level Up
NBA Objective	Mission-based gamification program to reward clients with Asia Miles rewards throughout their wealth lifecycle
NBA Owner/Raiser Name	Gladys Lai Hiu Lok Lai
Business Value	Financial Values in USD: 812K incremental revenue
Customer Experience Improvement (NPS, C-Sat, etc.)	☑ Yes ☐ No
Jira Link	
NBA Live date	Q1 2025
ICM ID for UVT whitelisting	Neville Lai - 3440000005335836 Gladys Lai - 3440000003927980 Jamie Wong 3440000003789966 Matthew Ho 3440000005539718 Jessie Yim 3440000004118975 Jacky Mak 3440000004220776 Michelle Lee 3440000004160220 Iris Ma 3440000003861890 Priscilla Yuen 3440000003805067 Gordon Mong 3440000003968939
ICM ID for Production whitelisting	Please make sure below ICM IDs are in production list; if not, send Group PN and display banner anyway to them: Annetta - 3440000004242454 Alson - 3440000005349282

Action Frequency :

☐ One Off

☐ Periodic   NBA Start Date : DD/MM/YYYY   NBA End date : DD/MM/YYYY

☑ Always On

Action Type (Business Issue) :   Specify One

- ☑ Acquisition Sales
- ☑ Activation
- ☐ Utilization
- ☐ Retention
- ☐ Service
- ☐ Notification
- ☐ Survey
- ☐ Channel Education

Action Product (Group): Specify product group   (Phoebe: we have included both deposit and Invest to be in line with the below sub-group)

- ☐ Deposits
- ☐ Credit Card
- ☐ Borrow
- ☑ Invest
- ☐ Insure
- ☐ Services
- ☐ Default Offers

Product Sub-Group: Choose appropriate Sub-Group based on Product Group Chosen Above:

Product Sub-Group	Product Group	Product Sub-Group	Product Group
☐ Saving & Current Account (CASA)	Deposit	☐ Bonds	Invest
☐ My Dream Account (MDA)		☑ Securities (SXA)	
☐ Marathon Saving Account (MSA)		☑ Unit Trust (UT)	
☐ Foreign Exchange - CNY Only		☐ Investment	
☑ Foreign Exchange (FX)		☐ ELI	
☐ Time Deposit (TD)		☐ Wealth Pro	
☐ Priority Banking (PB)		☐ MPF	
☐ Premium Banking (PP)		☐ Trade	
☐ Easy Banking (EA)			
☐ Business Clients			
☐ Multi-Segments			
☐ Priority Private (PP)			
☐ Premium Deposit (PD)			
☐ Payroll			
☐ Online Banking			
☐ Credit Card	Credit Card	☐ General Insurance	Insure
☐ Dial-A-Cheque (DAC)		☐ Life Insurance - Health & Protection	
☐ Card Statement Installment (IC2)		☐ Travel/ Motor/ Home Content Insurance	
☐ SCB/ MCCL Revolving Card (RCC/ RPL)		☐ Life Insurance - Saving and Annuity	
☐ Personal Instalment Loan/ Debt	Borrow	☐ Breeze	Services
☐ Business Instalment Loan (BIL)			
☐ Mortgage			

Channel:

- ☑ Mobile App
- ☐ iBanking (Post Login)
- ☐ Website (Pre Login)
- ☐ EDM (Email)
- ☐ PN (Push Notification)
- ☐ SMS
- ☐ CRM (MSD 365)
- ☐ CRM (CEMS)
- ☐ Chat
- ☐ Paid Media
- ☐ Others (Pls specify if Any)

IBanking Post login NBA Placement : Select NBA Placement from below list

☐ post_login_welcome_top

☐ post_login_bottom_left

☐ post_login_bottom_right

☐ post_login_page_bottom

☐ post_login_right

☐ post_login_overview

☐ post_login_card_summery

NG Lite NBA Placement : Select NBA Placement from below list

☐ prelogin_hero_banner

☐ home_hero_banner

☐ home_quick_actions

☐ discover_tab_all_hero_banner

Action Eligibility Criteria	**Trade Up Level Up UI will consist of 3 modules/tabs: Getting Started; Knowledge Up; Level Up**

Please refer to Figma for UXUI: In-App Campaigns – Figma

CX cardholder identifier: Cust_f_CC_CX

Treatments	Getting Started	Knowledge Up (monthly refresh)	Level Up (monthly refresh)
SXA	A1, B1, B2, C1, C2	E1, E2	D
UT	A1, B1, B2, C1, C2	E3, E4	D, F1, F2
FX	A1, C1, C2	E5	D

*Groups 1 - 5 are not mutually exclusive. 1 client can belong to more than 1 group at the same time.

Group 0

AAM Segment ID XXXXXXX (clients who clicked Register button), segment datetime

Group 1 - SXA

Treatment a1-c2 : Getting Started section. One client can see max 3 treatments

Treatment d: Level Up! section

Treatment	Criteria	Technical Requirement	Mission to Display	Identifier for Mission Completion (and thus move to next item in group)	Miles Reward	Remarks
a1	**No SXA a/c**	**SXA flag='N'**	Open SXA account	SXA flag='Y'	1000	All update to be reflected T+2
a2	Have SXA a /c	SXA flag='Y'	Start trading	Nil (display overlay message only)		
~~b1~~	~~No W8BEN~~	~~W8_EXPRY_DT is EMPTY~~	~~Complete W8BEN~~	~~W8_EXPRY_DT='ON OR AFTER TODAY'~~	~~1000~~	
~~b2~~	~~Have W8BEN~~	~~W8_EXPRY_DT='ON OR AFTER TODAY'~~	~~Start trading~~	~~Nil (display overlay message only)~~		
c1	No trade	sxa_dtrade = T-365 or nil rtim_hk_transaction_wealth - d_tran	First trade with HK$10K	c_tran = BUY or SEL & sxa_dtrade = TODAY & a_trade_lcy >=10,000 & SegmentIDXXXXXX_datetime = within T-365?	1000	
c2	Have trade	sxa_dtrade = within T-365	Trade more	Nil (display overlay message only)		
d1	All clients who registered	sxa_dtrade = T-365 or nil ; OR sxa_dtrade = within T-365 AND SegmentIDXXXXX_datetime (pega to lookback 365 days) = Nil	Monthly trade stamp cards x 8 empty	-	-	Stamp card shading shall be cleared and recalculated at the start of every month
		c_tran = BUY or SEL AND sxa_dtrade = T-365 or nil AND sxa_dtrade = TODAY & a_trade_lcy >=10,000 & SegmentIDXXXXXX_datetime = within T-365? AND Count if c_tran = BUY or SEL, sxa_dtrade within T-365 days = 1/2/3	Monthly trade stamp cards x 8 with below stamps shaded: count 1: #1 count 2: #1-2 count 3: #1-3	-	100 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month
		c_tran = BUY or SEL AND sxa_dtrade = T-365 or nil AND sxa_dtrade = TODAY & a_trade_lcy >=10,000 & SegmentIDXXXXXX_datetime = within T-365? AND Count if c_tran = BUY or SEL, sxa_dtrade within T-365 days = 4/5/6	Monthly trade stamp cards x 8 with below stamps shaded: count 4: #1-4 count 5: #1-5 count 6: #1-6 AND showing "2X miles unlocked!" above stamps #4-6	-	200 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month
		c_tran = BUY or SEL AND sxa_dtrade = T-365 or nil AND sxa_dtrade = TODAY & a_trade_lcy >=10,000 & SegmentIDXXXXXX_datetime = within T-365? AND Count if c_tran = BUY or SEL, sxa_dtrade within T-365 days = 7/8	Monthly trade stamp cards x 8 with below stamps shaded: count 7: #1-7 count 8: #1-8 AND showing "3X miles unlocked!"above stamps #7-8	-	300 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month

Group 2 - FX

Treatment	Criteria	Technical Requirement	Mission to Display	Identifier for Mission Completion (and thus move to next item in group)	Miles Reward	Remarks
a1	No IDA account		Open IDA account		1000	
a2	With IDA account		Start trading	Nil (display overlay message only)		
c1	**No FX trade in L12M**	**fx_tran_fl_l12m = 'N'**	First trade with HK$10K	fx_tran_fl_l12m = 'Y' AND fx_tran_lcy = HK$10,000 or above	1000	
c2	Have trade	fx_tran_fl_l12m = 'Y'	Trade more	Nil (display overlay message only)		
d1	**All clients who registered**	**fx_tran_fl_l12m = 'N'** AND **SegmentIDXXXXXX_ datetime = Nil**	Monthly trade stamp cards x 3 empty		-	Stamp card shading shall be cleared and recalculated at the start of every month
		fx_tran_fl_l12m = 'Y' **AND** **fx_tran_lcy = HK$10,000 or above** **AND** **SegmentIDXXXXXX_dateti me = within T-365?** **Count if fx_x_transts = Executed = 1**	Monthly trade stamp cards x 3 with below stamps shaded: count 1: #1		100 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month
		fx_tran_fl_l12m = 'Y' **AND** **fx_tran_lcy = HK$10,000 or above** **AND** **SegmentIDXXXXXX_dateti me = within T-365?** **Count if fx_x_transts = Executed = 2**	Monthly trade stamp cards x 3 with below stamps shaded: count 2: #1-2 AND showing "2X miles unlocked!" above stamp #2		200 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month
		fx_tran_fl_l12m = 'Y' **AND** **fx_tran_lcy = HK$10,000 or above** **AND** **SegmentIDXXXXXX_dateti me = within T-365?** **Count if fx_x_transts = Executed = 3**	Monthly trade stamp cards x 3 with below stamps shaded: count 3: #1-3 AND showing "3X miles unlocked!"above stamp #3		300 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month

Group 3 - UT

Treatment	Criteria	Technical Requirement	Mission to display	Identifier for Mission Completion (and thus move to next item in group)	Miles Reward	Remarks
a1	**No UT a/c**	**d_acct_open='N'**	Open UT account	d_acct_open='Y'	1000	
a2	Have UT a/c	d_acct_open='Y'	Start trading	Nil (display overlay message only)		
b1	**No CIP**	**cust_f_cip_valid=N**	Complete CIP	cust_f_cip_valid=Y	1000	
b2	Have CIP	cust_f_cip_valid=Y	Start trading	Nil (display overlay message only)		
c1	No trade	ut_tran_lcy = 0	First trade with HK$10K	ut_tran_lcy = HK$10,000 or above AND SegmentIDXXXXXX_datetime = within T-365?	1000	
c2	Have trade	ut_tran_lcy = or > 0	Trade more	Nil (display overlay message only)		
d1	**All clients who registered**	**ut_tran_lcy = 0** AND **SegmentIDXXXXXX_ datetime = Nil**	Monthly trade stamp cards x 2 empty	-		Stamp card shading shall be cleared and recalculated at the start of every month
		ut_tran_lcy = HK$10,000 or above **AND** **SegmentIDXXXXXX_dateti me = within T-365?** **Count if ut_ordtyp_cd = SUB = 1**	Monthly trade stamp cards x 2 with below stamps shaded: count 1: #1		100 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month
		ut_tran_lcy = HK$10,000 or above **AND** **SegmentIDXXXXXX_dateti me = within T-365?** **Count if ut_ordtyp_cd = SUB = 2**	Monthly trade stamp cards x 2 with below stamps shaded: count 1: #1 count 2: #1-2 AND showing "2X miles unlocked!" above stamp 2		200 per stamp card	Stamp card shading shall be cleared and recalculated at the start of every month

Multipliers of Groups 1 - 3

Treatment	Condition to Trigger Multiplier	Frontend Display	Additional Miles Reward
a1	Completed 2x a1, i.e. completed Combo i: SXA a/c opening + IDA a/c opening Combo ii: SXA a/c opening + UT a/c opening Combo iii: IDA a/c opening + UT a/c opening	Show "2X miles unlocked!" in "open account" of getting started section	1000
a1	Completed 3x a1, i.e. completed SXA a/c opening + IDA a/c opening + UT a/c opening	Show "3X miles unlocked!" in "open account" of getting started section	2000
b1	Completed 2x b1, i.e. completed W8BEN + CIP	Show "2X miles unlocked!" in "investment basics" of getting started section	1000
c1	Completed 2x c1, i.e. completed first trade with HK$10K in Combo i: SXA + FX Combo ii: SXA + UT Combo iii: FX + UT	Show "2X miles unlocked!" in "first trade" of getting started section	1000
c1	Completed 3x c1, i.e. completed first trade with HK$10K in SXA + FX + UT	Show "3X miles unlocked!" in "first trade" of getting started section	2000

Group 4 - Read Article Contents

Treatment e: Knowledge Up! section

- The 5 articles A - E will be refreshed on a monthly basis
- Mission complete indicators shall be cleared and recalculated at the start of every month

Item	Criteria	Mission	Identifier for Mission Completion (and thus move to next item in group)	Miles Reward	Remarks
e1	**All clients who registered**	Read article A	Unique visitor of Page URL (v2) containing "wealth-guru" AND "article identifier A" (from AA) AND **SegmentIDXXXXXX_datetime = within T-365?** AND Article A Q&A form submit	50	
e2	**All clients who registered**	Read article B	Unique visitor of Page URL (v2) containing "wealth-guru" AND "article identifier B" (from AA) AND **SegmentIDXXXXXX_datetime = within T-365?** AND Article B Q&A form submit	50	
e3	**All clients who registered**	Read article C	Unique visitor of Page URL (v2) containing "wealth-guru" AND "article identifier C" (from AA) AND **SegmentIDXXXXXX_datetime = within T-365?** AND Article C Q&A form submit	50	
e4	**All clients who registered**	Read article D	Unique visitor of Page URL (v2) containing "wealth-guru" AND "article identifier D" (from AA) AND **SegmentIDXXXXXX_datetime = within T-365?** AND Article D Q&A form submit	50	
e5	**All clients who registered**	Read article E	Unique visitor of Page URL (v2) containing "wealth-guru" AND "article identifier E" (from AA) AND **SegmentIDXXXXXX_datetime = within T-365?** AND Article E Q&A form submit	50	

Group 5 - myWealth

Treatment f: display in **Level Up! section**

Step	Criteria	Technical Requirement	Mission to Display	Identifier for Mission Completion (and thus move to next item in group)	Miles Reward	Remarks
f1	Never logged into myWealth Direct (from AA) AND All clients who registered	Without AAM segment ID: 1. personalised insights (26315991 Investment_PersonalizedInsights_Visitors), or 2. portfolio strength page (26315993 Investment_PortfolioStrength_Visitors) or 3. Investment idea landing page (26315994 Investment_IdeaLandingPage_Visitors) AND **SegmentIDXXXXXX_datetime = within T-365?**	Login myWealth	Logged into myWealth Direct and viewed myWealth idea (from AA) With AA Tag: 1. personalised insights (26315991 Investment_PersonalizedInsights_Visitors), or 2. portfolio strength page (26315993 Investment_PortfolioStrength_Visitors) or 3. Investment idea landing page (26315994 Investment_IdeaLandingPage_Visitors)	50	Mission complete indicator shall be cleared and recalculated at the start of every month Reference: Copy of #650: myWealth remarketing campaign - GA - Group Analytics - Confluence (standardchartered.com)
f2	logged into myWealth Direct (from AA) AND All clients who registered	With AAM segment ID in **current month**: 1. personalised insights (26315991 Investment_PersonalizedInsights_Visitors), or 2. portfolio strength page (26315993 Investment_PortfolioStrength_Visitors) or 3. Investment idea landing page (26315994 Investment_IdeaLandingPage_Visitors) AND **SegmentIDXXXXXX_datetime = within T-365?**	Move on to portfolio review	Nil (display overlay message only)	-	
f3	Logged into myWealth Direct and viewed myWealth idea (from AA) AND All clients who registered	Without AAM segment ID: 1. personalised insights (26315991 Investment_PersonalizedInsights_Visitors), or 2. portfolio strength page (26315993 Investment_PortfolioStrength_Visitors) or 3. Investment idea landing page (26315994 Investment_IdeaLandingPage_Visitors) AND **SegmentIDXXXXXX_datetime = within T-365?**	Portfolio review	Portfolio review flag = Y	2500	

Action Exclusion Criteria

- **Exclusion for NGL** (vulnerable customers)

Business Attributes	Business Description
cust_f_cip_vc	Y

- **Exclusion for PN**

Field name	Possible field values
wmc client flag	Southbound
cust_f_cip_vc	Y

Please also apply default exclusion & optional exclusion

Pre-requisites for Group 5 myWealth:

- Priority Banking Clients including Priority Private; and
- Exclude Promotion Opt-Out; and
- Exclude client with age 65 or above and Exclude age < 18
- With pairing RM (tag to RM, i.e., with RTO codes); and
- Exclude UT frequent trading list CSV file to be provided as offline list by business
- Exclusion: NON HKD residents, ID type 10, Negative client (status = 03,04), Bankrupt (hold code 22) and EEA residents

Channel Level Eligibility and Exclusion

N/A

Action contact Suppression	Inbound :
	☑ If there are 1 Clicks for Inbound / MobileApp , suppress the action in Inbound / MobileApp for **7 days**
	☑ If there are **5 Impressions** for **Inbound/ IBanking Channels**, Then **Suppress** the action in Inbound/ IBanking Channels for **7 days.**
	☑ If there are 1 Dismissed for Inbound/ Web Channels, Then Suppress the action in Inbound/ Web Channels for 7 days.
	Outbound : Below are standard and will be applicable to all NBA use case
	☐ If there are 2 send for Outbound / Email, suppress all actions in the issue in Outbound / Email for 7 days
	☑ If there are 1 send for Outbound / Push, suppress this actions in the issue in Outbound / Push for 7 days
	☐ If there are 1 send for Outbound / SMS, suppress all actions in the issue in Outbound / SMS for 7 days
	☑ 8PM SGT to 8 AM SGT - No communication for Sales and Service
	☑ No communication on Weekends for Sales
	☑ No communication on Publics Holidays for Sales

Action Standard Exclusion : Standard hygiene exclusions data <critical for sales campaigns>

- ☑ Promotion Opt-Out Customers:
    - ☐ cust_f_email_optout
    - ☑ cust_f_post_optout
    - ☑ cust_f_ph_optout
    - ☐ cust_f_sms_optout
    - ☑ cust_f_bc_optout
- ☑ New to Bank Customers in past 4 weeks (for RC) / past 8 weeks (for BC):
    - ☑ f_ntb
- ☑ Customer has CDD/AML/Compliance issues:
    - ☑ f_kyc
    - ☑ faunz
    - ☑ Persons with Intellectual Disabilities
    - ☑ Person with Dementia
    - ☑ fcuststs04
    - ☑ CDD - Retail Sensitive Clients (f2sc)
- ☑ Cross-border client engagement:
    - ☑ fnon_hk_res (Non HK Residents EDM/ SMS/ Call)
    - ☑ foverseas
- ☑ Complainants:
    - ☑ fcomplaint_3m
- ☑ Private banking customers:
    - ☑ fprivate_bkg
- ☑ Deceased customers (Hold Code 28)
    - ☑ fholdcode_deceased
- ☑ Pending New Address:
    - ☑ fholdcode_pend_add
- ☑ Return Mail:
    - ☑ fhold_mail
- ☑ Broad consent Client Flag
- ☑ Optional Exclusion Rule
    - ☐ feea
    - ☐ fholdcode_bankrupt
    - ☐ fholdcode_petition
    - ☐ fdrp_soa_iva
    - ☐ funder_age
    - ☐ fage_60
    - ☐ fage_65
    - ☐ fcuststs0304
    - ☐ Shelf Company (ID Type 10)
    - ☐ Repay Status Flag 04
    - ☐ ID no. starts with W

Customer Segment : Please select checkbox segment to be targeted

- ☑ Mass Market
- ☑ Premium Banking
- ☑ Priority Banking
- ☑ Priority Private
- ☐ Private Banking
- ☐ All Customer (No filter at Segment level)

Action Development Pega Team

Action Name In Pega : HybridJourneyWave1 (TBC)

Issue :

- ☑ Acquisition Sales
- ☐ Activation
- ☐ Utilization
- ☐ Retention
- ☐ Service
- ☐ Notification
- ☐ Survey
- ☐ Channel Education

Group : Specify one from list

- ☐ Deposits
- ☐ Credit Card
- ☐ Borrow
- ☑ Invest
- ☐ Insure
- ☐ Services

Key code : HybridJourneyWave1 (TBC)

Variant : Blank

Action Context :

- ☐ Account
- ☑ Customer

Category : Specify any one

- ☐ Blank
- ☑ Communication
- ☐ RTOB
- ☐ Transaction

Arbitration configuration	
	☐ Apply AI to calculate action propensity - By default it will be applicable except service campaign.
	Starting propensity -
	Starting evidence -
	Business weight (+/-) -
	Business value -

Action Engagement Policy :

Treatment Detail :

Treatment Name	
Channel	
Placement Name	

Treatment Description	
Large Image URL	
Click Through URL	

Group 1 Clients

Section A: NGL Banners (Home)

Note: *for multiple banners/placements, please duplicate the table and fill up accordingly.*

Treatment Name		
Text		
Treatment Description		
CTA Label		
Placement Name		
Image URL updated		
Click Through URL		

Section A: NGL Banners (Discover)

SG/HK : Discover - Widgets template List - DSJ Hive - Confluence < template list

	EN	TC
Title		
Body		
template Name from https://confluence. global. standardchartered. com/x/QgEWv		
Disclaimer (optional)		
Click Through URL		
Image icons		

Examples for reference		

Section B: PN

Channel - PN

<Please fill this section if Channel = Push> **Push Notification Details**		
Landing page information for CTA:		
CTA Text:		
Push Notification Content:		
PN Image for Rich Push notification: updated		

Seed List*: < Please share email addresses to be included as a part of seed list - to receive emails when campaign is launched/ live>

~~CEMS Details: <Please fill this section if Channel = CEMS >~~	
~~Start Date:~~	~~N/A, this is an evergreen event trigger~~
~~End Date:~~	~~N/A, this is an evergreen event trigger~~
~~Campaign Description:~~	
~~Screen:~~	

~~Product:~~	
~~Sub-Product:~~	
~~Module:~~	~~Opportunity~~ ~~Alert~~

Action Test result	Action test and result document
	All screenshot to be captured

Business Approval and Comments	Business approval with Approved Date
	Attached mail if Brief is approved on email
CRF Attachment	
	Please attach CRF ? Unknown Attachment