

Title: Pacaward

Proposal made by:

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Context:

Consumers often have the problem of receiving discount offers for things they do not really need. Moreover, retailers also have problems when it comes to targeting the right customers for their discounts.

Card-linked offers (CLO) is a Online-to-Offline (O2O) system, meaning the online marketing leads to an offline (physical) experience, helping mitigate the problems for both entities. Firstly by getting consumers behavior data (with their consent), analysing it, enabling the retailers to make specific marketing campaigns. Secondly by having personalized offers to each consumer, applying the discounts automatically on each purchase just by using the credit or debit card, discarding the need for coupons, promo codes or membership cards.

This way consumers avoid offers for merchants they do not really need, leaving only offers to what they are looking for and turns digital banking into a marketing channel for retailers, benefiting both parts.

Pacaward is a CLO Android application that integrates Fidel API (Application Programming Interface) and Fidel SDK (Software Development Kit). Using Fidel tools is a great benefit to this project since they already passed difficult barriers caused by the need of accessing customer payment data, consequently there is no need to deal with sensitive data.

CLO is a booming market as a result of the shift to cashless (growth of 20% per year), thus there are many apps related to this, the most relevant being:

- Acorns¹ (<https://www.acorns.com/>) - in every purchase with a liked-card, rounds up to next dollar, giving the user a choice to save or invest their change.
- Dosh² (<https://www.dosh.cash/>) - partner of more than 1000 stores and restaurants, has a referral system where users can earn money when a friend links a card.
- Drop³ (<https://www.earnwithdrop.com/>) - works with points instead of direct cashback.

Although there are many CLO applications like the ones presented before, all applications differ in their partners, meaning there will be distinct retailers, therefore different offers. Apps also differ in the way they offer their discounts, some work with direct cashback, others use a points system forcing the users to spend it on other offers.

Requirements:

- The app should be written Java
- Use Fidel API test environment and playground. dashboard.fidel.uk
- Integrate Fidel native SDK xx
- Use AWS or Google Cloud or Microsoft Azure to support the real-time webhook functionality
- Git should be used for version control

Primary scenario:

The user sees a list of locations with offers available, links new cards, sees a list of his linked cards and the transactions he has made.

- When entering the app, the user has a list of all offers available;
- By clicking on the Profile user is redirected to profile screen, where by display is showed the "Cards" sections;
- By clicking in the plus sign to add a new card and is redirected to add card page;
- Fills the information required and submits;
- Is redirected to the "Cards" section where the new card is already visible;
- User selects "Transactions" section;
- It is displayed a list of the transactions made by the user.

Secondary scenarios:

1st.

User makes a transaction with a linked card and receives a push notification.

2nd.

User is on the home screen, clicks on an offer and it is expanded, showing detailed information and a location preview.

Work Plan (Preliminary)

Milestones

Name	Date
Investigation	01/03/2020
Project Proposal	09/03/2020
Mockups drawing	11/03/2020
Requirements Engineering	13/03/2020
Domain Model creation	14/03/2020
Project Charter	15/03/2020
Work Breakdown Structure (WBS)	17/03/2020
2nd Delivery	23/03/2020
Integrate Fidel SDK	27/03/2020
Implementation of Profile screen	30/03/2020
Implementation of Link card screen	01/04/2020
Link cards	15/04/2020
List of cards	19/04/2020
3rd Delivery	20/04/2020
List of transactions	01/05/2020
Implementation of Main screen	05/05/2020
List of offers	16/05/2020
4th Delivery	18/05/2020
Push notifications on new transaction	28/05/2020
Redirect to map when clicking an address	15/05/2020
Filters for offers	20/06/2020
Poster A1	25/06/2020
5th Delivery	26/06/2020

References:

Fidel – We're democratising access to payment data. (2020). Retrieved 28 February 2020, from <https://fidel.uk/about>

Fidel in Focus – What is card-linking?. (2020). Retrieved 28 February 2020, from <https://fidel.uk/blog/what-is-card-linking/>

¹ Acorns - Invest, Earn, Grow, Spend, Later. (2020). Retrieved 5 March 2020, from <https://www.acorns.com/>

What Is Acorns & How Does It Work?. (2020). Retrieved 5 March 2020, from <https://www.acorns.com/support/how-does-acorns-work/>

² Cash back, automatically. (2020). Retrieved 5 March 2020, from <https://www.dosh.cash/>

³ Get rewarded. Supercharge your debit and credit cards. (2020). Retrieved 6 March 2020, from <https://www.earnwithdrop.com/>

Desjardins, J. (2020). The Future of Customer Rewards: Card Linked Offers. Retrieved 7 March 2020, from <https://www.visualcapitalist.com/future-rewards-card-linked-offers/>