# **Summary**

In 2019, there were approximately 40 billion credit card transactions amassing $44.7 billion dollars in sales in the United States alone. With such a consumer driven economy, we can take advantage of this large market by incentivizing cardholder activity even further by implementing a system for loyalty rewards for cardholders. This database will take cardholders transactions from their day-to-day shopping and convert this activity into points which cardholders can then redeem for items/concepts such as cashback cards, statement credits, airmiles, vacation packages, etc.

# **Stakeholders**

* Issuing Banks
* Processers
* Merchant Banks
* Merchants
* Cardholders

# **Entities**

* Groups
  + The issuing banks along with their subsections in which they wish to distribute their cardholders
* Program
  + The system that drives the conversion of credit card swipes to points
* Account
* Transaction
* Rewards Activity
* Account Balance

# **Business Rules**

# **Glossary**

A ***cardholder*** is a member of a bank that has been issued a credit card.

A ***transaction*** is the “swipe of a credit card” that a cardholder performs, either virtually or physically.

***Points*** are the converted value from cardholder activity that is dependent on the amount of the transaction, the program the cardholder is participating in, etc.