



# miRevenue and miLoyalty

Pre-empt client behaviour with enterprise-wide loyalty programs

## The value of miLoyalty

Progressive retail banks are starting to re-invent the way in which they engage with, and sell products to, their clients. The goal is obvious: to enhance revenue with happy, profitable clients.

There is a renewed focus on loyalty programs as a means for retail banks to influence client behaviour. Card-based loyalty schemes have proven attractive to retail banking customers. However, consumers are expecting to be rewarded for the full range of a bank's products and services in their portfolio.

**miLoyalty** provides a single platform to enable end-to-end enterprise loyalty. Relationship Managers can roll out reward, benefits and loyalty programs, creating compelling offers to attract and retain clients. Loyalty programs incentivize desired behaviour and encourage growth in wallet share. The result is happier customers, increased 'stickiness' and enhanced revenue.

## miLoyalty: Key features and benefits



Roll out rewards, benefits and loyalty programs across the enterprise at both the client level and the organization level



Highly flexible to meet different target market needs, including support for internal and external redemptions



Allow clients to choose their own benefits



Provide clients with the ability to redeem benefits online



Improve transparency with effective and automated cost allocation between lines of business



Receive implementation support to help design a successful and profitable loyalty program for you and your clients



Store, track and manage points contribution at multiple levels



Create standard templates, which can be reused by business users to launch new programs without reliance on IT teams



Assign any transaction as part of the contribution rules, including support for multiple algorithms, such as percentage, flat and tiered

## Product and Pricing Lifecycle Management: Key benefits

- ◆ Greater transparency
- ◆ Greater flexibility
- ◆ Lower costs
- ◆ More profitable products
- ◆ Improved speed-to-market
- ◆ Increase wallet share
- ◆ Stronger client relationships
- ◆ Rapid implementation
- ◆ Zero impact on core systems

## miRevenue is complete Product and Pricing Lifecycle Management

- ◆ 30 implementations in Retail, Corporate and Wealth Management across more than 40 countries
- ◆ 100% of projects delivered on time and on budget
- ◆ 100% customer endorsement rate
- ◆ 100% project payback in under 12 months is typical

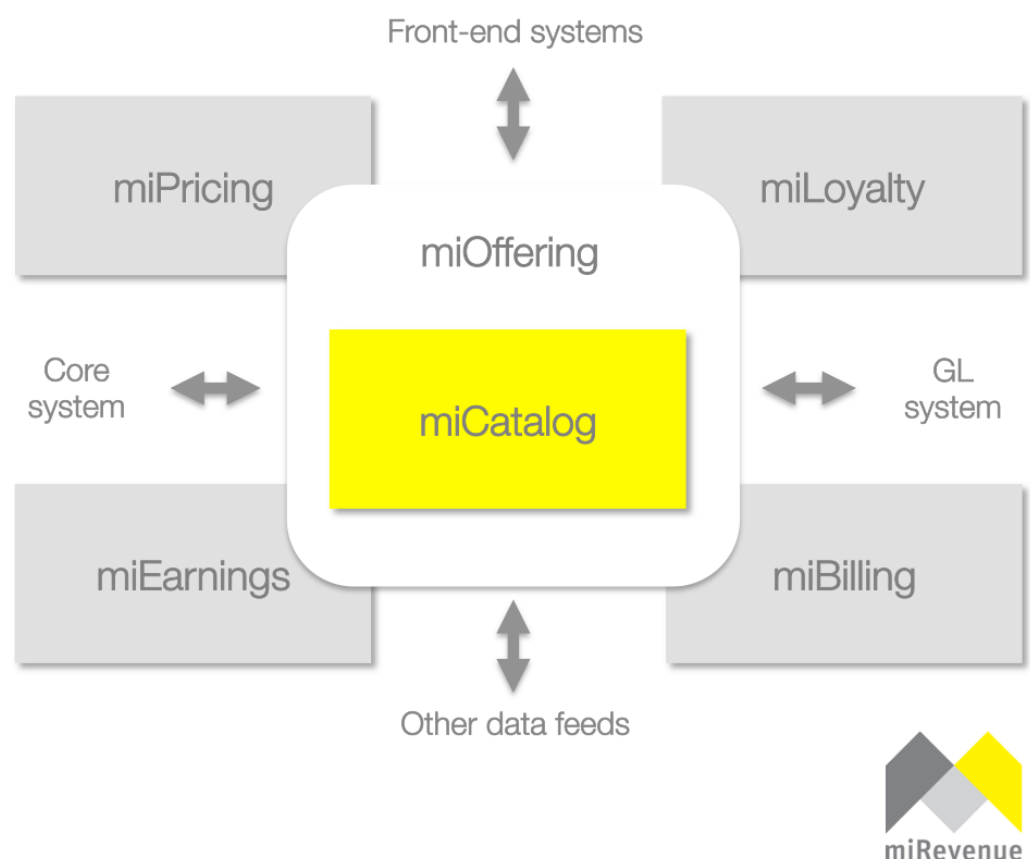
## miRevenue: Six steps to complete Product and Pricing Lifecycle Management

Banks must return to the basics by taking a holistic approach to the client relationship and simplifying the client experience. The question is this: how do banks take a holistic approach to the client relationship, while dealing with a combination of legacy systems, siloed infrastructure and products that are more complex than ever?

Out of this complexity emerges the solution: Product and Pricing Lifecycle Management. Simply put, Product and Pricing Lifecycle Management (PPLM) refers to the complete “start-to-finish” view of the way banks bring products to market quickly and easily with a focus on revenue enhancement.

In practice, PPLM is all about transparency, shedding light on an otherwise opaque process – the entire product and pricing lifecycle. At Zafin, we look at PPLM as a continuous journey, streamlining bank processes from price quotes and contract management to onboarding, implementation and billing.

With PPLM, banks finally have an enterprise-wide strategic framework they can use to narrow in on the underlying driver of revenue enhancement: happy, profitable customers. PPLM is really about harnessing the power within a bank’s data and making it usable, reportable and beneficial. To this end, PPLM represents a tangible opportunity for a bank to create a competitive advantage for itself.



*miRevenue is comprised of six flexible modules, each of which can be deployed independently or work in concert with others. Collectively, think of miRevenue’s modules as a holistic product management control panel, integrating seamlessly with core systems and other data feeds to support complete Product and Pricing Lifecycle Management.*



For more information on how miRevenue and **miLoyalty** can help deliver complete Product and Pricing Lifecycle Management, please visit [www.zafin.com](http://www.zafin.com) or contact us at [info@zafin.com](mailto:info@zafin.com).