OpenEngage: The Loyalty & Rewards Engine for Digital Banking

Transforming transactions into meaningful relationships through intelligent, real-time engagement.

Designed for Strategy Review

Mobile

Web

Card

NotebookLM

Accelerating Digital Adoption Through Strategic Engagement.

OpenEngage is a robust, scalable loyalty management platform purpose-built for banking institutions to drive customer retention and increase share-of-wallet.

Strategic Influence

Shifts customer behavior by rewarding meaningful digital actions (transactions, balance growth, adoption).

Operational Agility

A highly configurable, rule-based engine that reduces dependency on IT for campaign changes.

Bank-Grade Foundation

Built on secure APIs with PCI DSS and ISO 27001 compliance standards.

Key Outcome: Transforms loyalty from a cost center into a measurable growth driver.
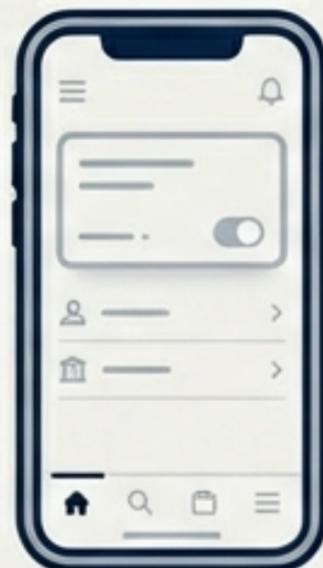
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The Shift from Access to Engagement.

The Context

Banks are moving interactions from physical branches to mobile channels. Accessibility is no longer a differentiator; it is a commodity.

The Challenge

As interactions become purely As interactions become purely digital, emotional connection erodes. The challenge is differentiating the experience in a crowded market.

The Solution

Reward Unlocked

OpenEngage serves as the OpenEngage serves as the strategic bridge, utilizing cashbacks and gamification to incentivize customers to remain actively engaged.

A Centralized Engine Connecting Data to Value.
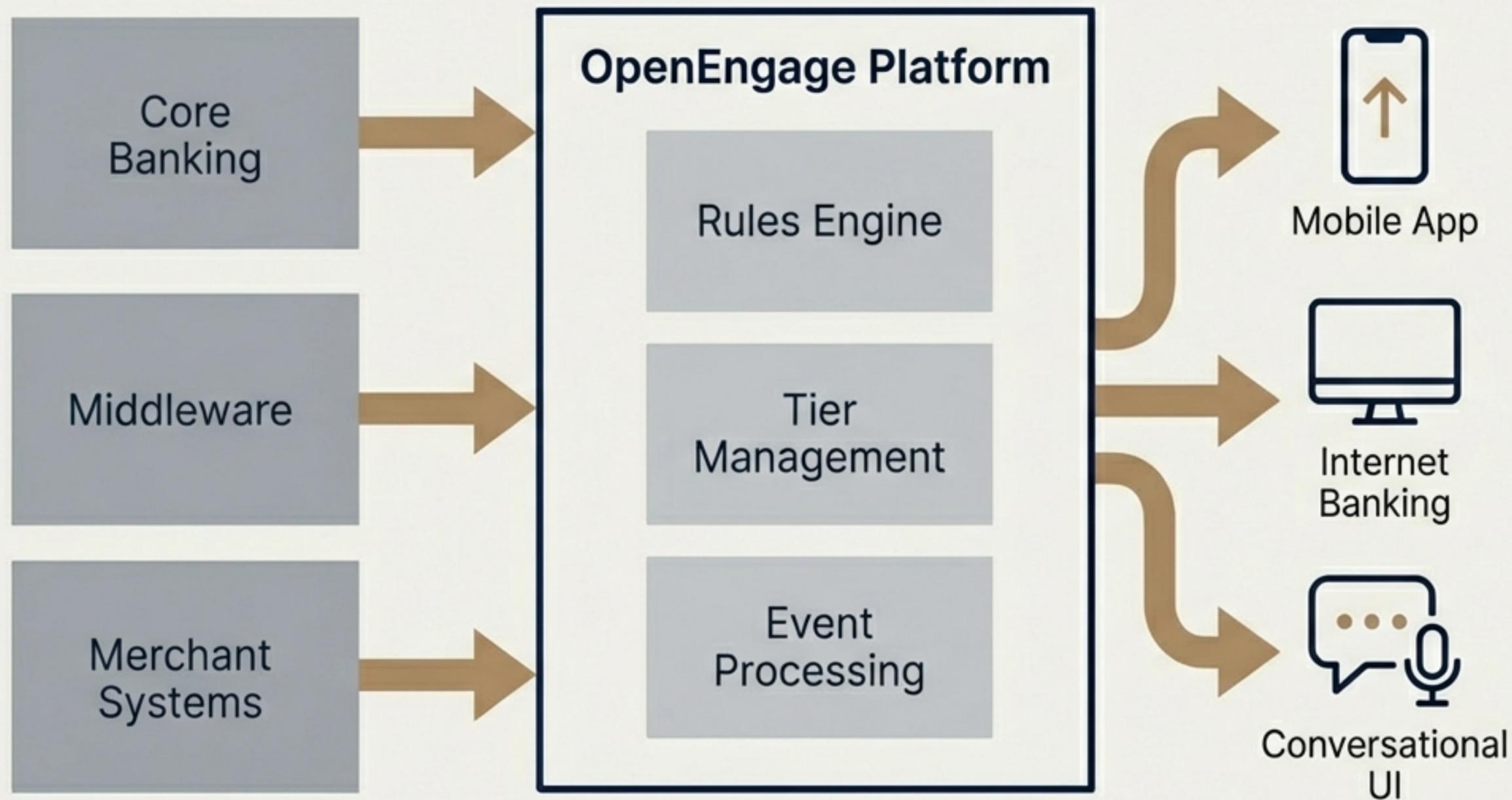
If You Can Define the Behavior, You Can Reward It.

A Multi-Rule Setup allowing complex logic definitions.

Transaction-Based

Earn points per transaction or specific transaction types (e.g., utility bills vs. retail).

Balance-Based

Rewards triggered by maintaining average balances or savings thresholds.

Event-Based

Automated rewards for birthdays, anniversaries, or specific milestones.

Term-Based

Incentives for time-bound activities or period completion.

A Diverse Ecosystem of Value Exchange

Loyalty Points

Standard accumulation for redemption.

Cashback Rewards:

Direct cash credited to accounts or Points-to-Currency (PKR).

Digital Vouchers:

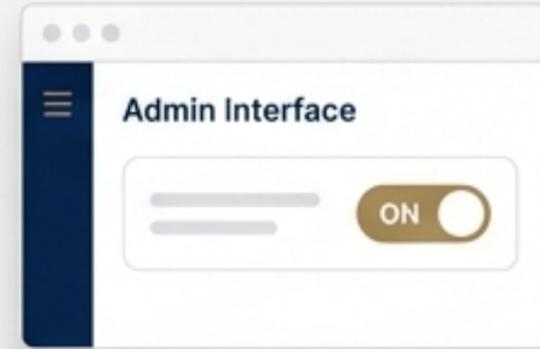Integration for merchants, services, or discounts.

Gamified Rewards:

Spin wheels, lucky draws, scratch cards.

Hybrid Models:

Mixing points, cashback, and games.

Campaign Versatility for Every Lifecycle Stage

Admin Interface — ON

Admin Control:
Configure without
IT dependence

Acquisition

Activation

Retention

Engagement

Referral Programs
(Rewards for Referrer
& Referee)

Milestone-Based
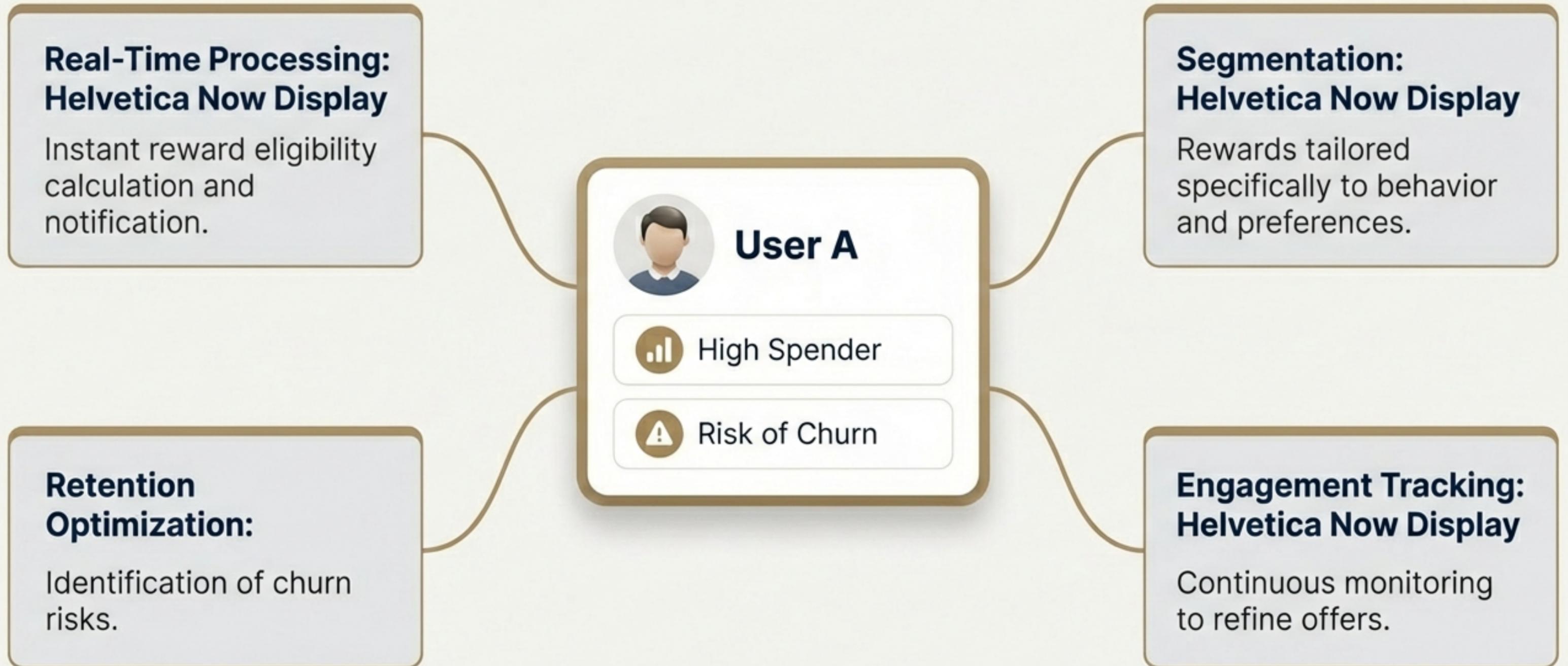(e.g., Reward on first 5
transactions)

Tiered Programs
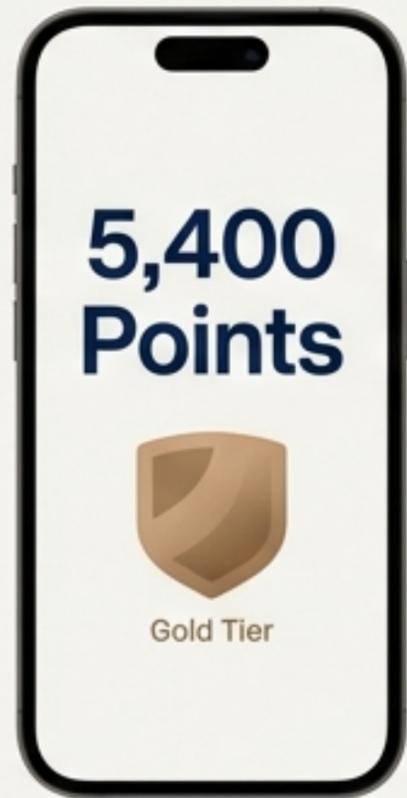(Differentiated benefits
for long-term loyalty)

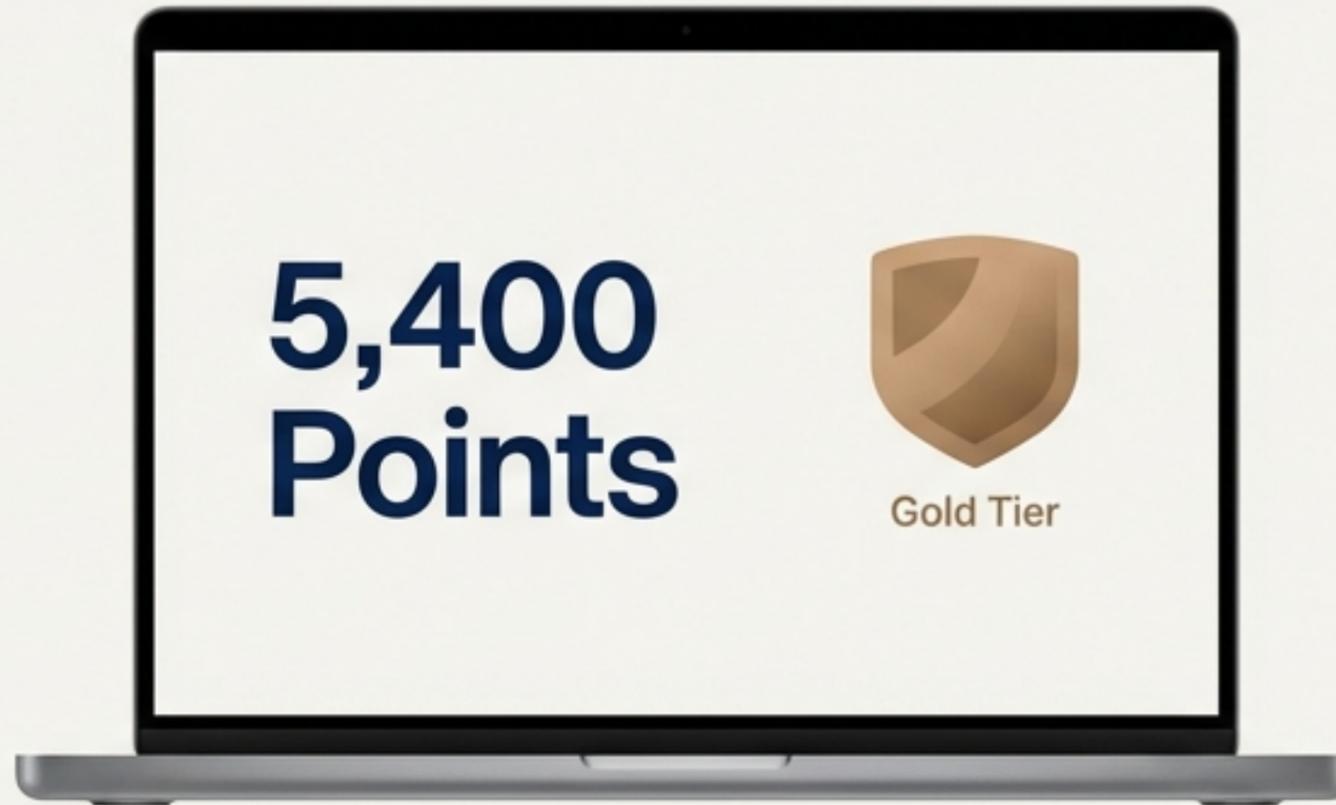Seasonal/Tactical
(Time-limited promotions
like Double Points)

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Hyper-Personalization at Scale

Real-Time Processing: Helvetica Now Display

Instant reward eligibility calculation and notification.

Segmentation: Helvetica Now Display

Rewards tailored specifically to behavior and preferences.

User A

- High Spender
- Risk of Churn

Retention Optimization:

Identification of churn risks.

Engagement Tracking: Helvetica Now Display

Continuous monitoring to refine offers.

A Unified Experience Across All Digital Touchpoints

5,400 Points

Gold Tier

5,400 Points

Gold Tier

Mobile Banking
(Native integration)

Internet Banking
(Full web support)
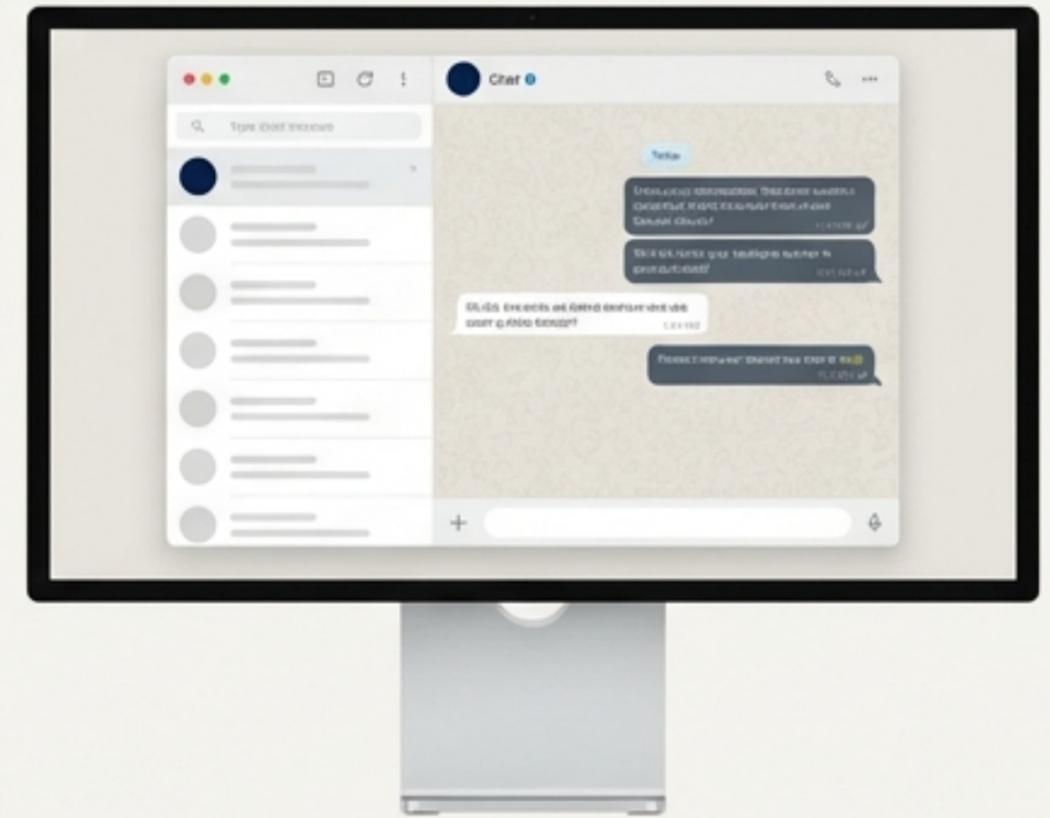
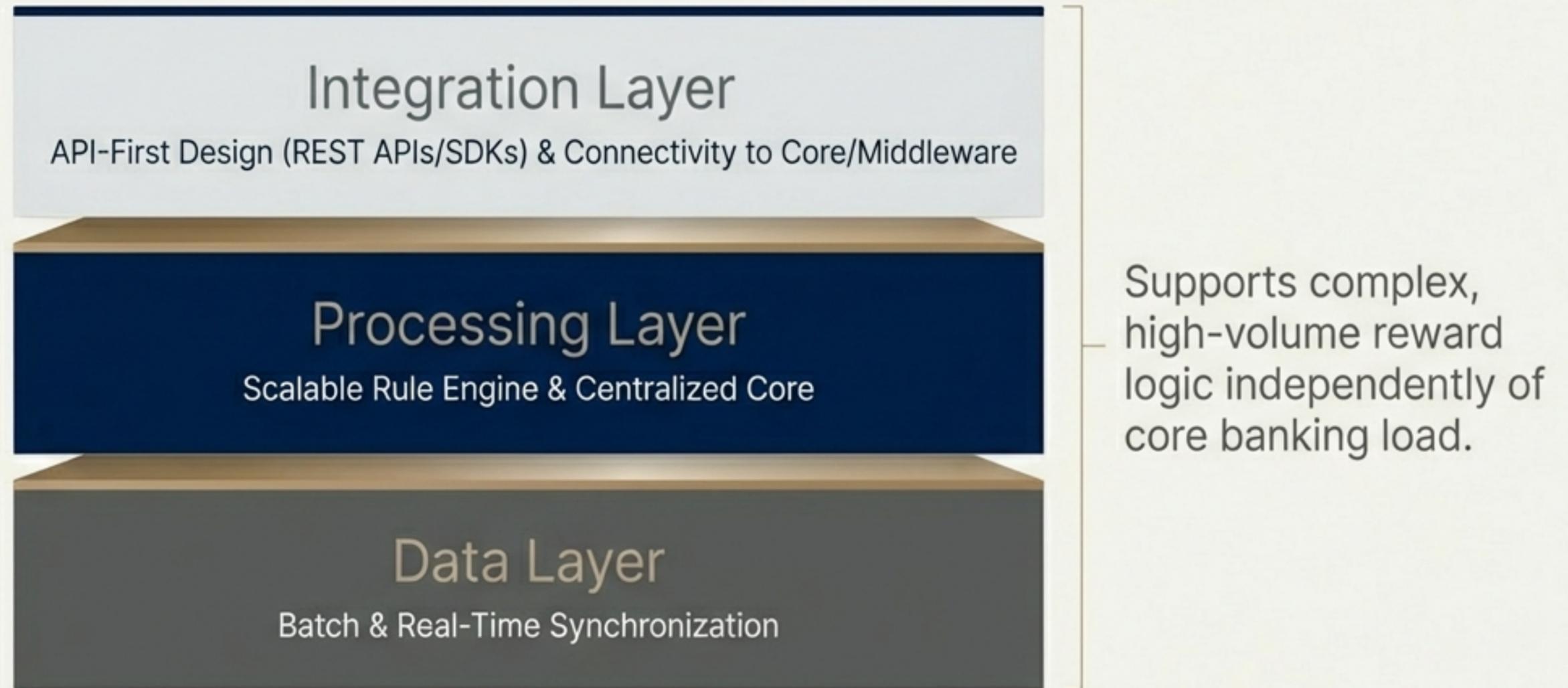**Conversational Banking**
(WhatsApp/API support)

The "Omni" Promise: Points earned on mobile are immediately visible on the web.

Actionable Insights and Operational Control

- **Program Management:**
  Intuitive UI for creating and modifying programs.

- **Customer Analytics:**
  Analyze spending patterns and engagement frequency.

- **Performance Reports:**
  Track reward issuance and redemption trends.

Built on a Modular, Bank-Grade Architecture.

Integration Layer
API-First Design (REST APIs/SDKs) & Connectivity to Core/Middleware

Processing Layer
Scalable Rule Engine & Centralized Core

Data Layer
Batch & Real-Time Synchronization

Supports complex, high-volume reward logic independently of core banking load.

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Uncompromising Security and Compliance.

Security Standards

- **Data Protection:** AES-256 encryption for all sensitive data.

- **Transmission:** HTTPS/TLS-based secure communication.

- **Access Control:** OAuth 2.0 Authentication.

Compliance Framework

- **PCI DSS:** Full compliance for card/transaction security.

- **ISO 27001:** Adherence to information security management.

- **Auditability:** Full transaction logging and audit trails.

The Engine in Action: Sample Use Cases.

Scenario A: The Spender
Customer swipes card -> Real-time trigger -> Instant notification: "You earned 50 points."
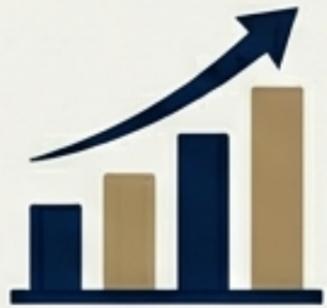
Scenario B: The Saver
Maintains high balance for 30 days -> Term-based rule check -> Auto-upgrade to Gold Tier + Cashback.

Scenario C: The Influencer
Refers a friend via link -> Referral trigger -> Unlocks 'Spin the Wheel' game for grand prize.

Building Enduring Digital Relationships.

1. Boost Digital Channel Engagement

2. Promote Usage (Bill payments, Savings)

3. Strengthen Loyalty & Reduce Churn

4. Improve Lifetime Value

Final Call: OpenEngage is the tool to differentiate your digital banking experience in a competitive market.