



MTB turns rewards into revenue while boosting card usage and satisfaction

Mutual Trust Bank's rewards ran manual and disconnected from its card systems, so redemptions lagged and offers stayed generic. Xoxoday Loyalife connected loyalty directly to MTB's Card Management System, turning a program that had felt like a cost center into a driver of card transaction growth.

COMPANY PROFILE

INDUSTRY

Banking and Finance

PROGRAM

MRewardz

REGION

South Asia

USE CASE

Customer Loyalty

CAPABILITIES USED



LOYALTY ENGINE

Real-Time Redemption & Accrual Engine

Instant point accrual and redemption connected directly to MTB's Card Management System, so rewards move as fast as the transactions that earn them.



PERSONALIZATION

Personalization & Analytics Engine

Targeted offers built on customer behavior and redemption trends, replacing a single generic catalog with rewards tailored to each customer.

THE CHALLENGE

Rewards moved slower than the transactions they were meant to reward

MTB's loyalty program ran disconnected from the card business it was meant to support. Reward fulfillment was manual, there was no link into the bank's core systems, and without visibility into customer behavior, every offer went out generic instead of relevant. That single gap showed up in three ways:

- ✓ Manual reward fulfillment slowed every redemption and consumed staff time that should have gone toward strategy, not administration
- ✓ No connection to MTB's core banking and card systems meant the loyalty program couldn't scale alongside the card business it existed to serve
- ✓ Without customer behavior data, rewards stayed one-size-fits-all, engagement stayed low, and delayed, impersonal rewards eroded the trust the program was meant to build

THE SOLUTION

MRewardz, built on a platform already connected to the card business

MTB partnered with Xoxoday Loyalife to launch MRewardz, integrating loyalty directly into its Card Management System through ready APIs rather than building that connection from scratch.

- ✓ **Real-Time Reward Redemption** - points redeem instantly, so the reward lands at the moment it matters instead of days later

- ✓ **Seamless API Integration** - ready APIs connect Loyalife directly to MTB's Card Management System, keeping loyalty and transaction data in sync without custom middleware
- ✓ **Deep Analytics and Insights** - redemption trends and behavior patterns feed directly into campaign design, replacing guesswork with evidence
- ✓ **Personalization at Scale** - offers built around individual customer profiles instead of one program-wide catalog
- ✓ **Automation of Loyalty Operations** - reward calculation, redemption and reporting run without manual intervention, freeing the team from operational overhead
- ✓ **Secure and Compliant Architecture** - end-to-end data security built into the platform from day one, not layered on after launch

THE RESULTS

The disconnect was the problem, not the rewards themselves

Once redemption was instant and offers were personalized, customers started treating MTB's rewards as part of the card experience rather than something separate from it. Retention followed engagement: when rewards felt timely and relevant, customers had less reason to let their MTB card sit unused next to a competitor's.

On the operations side, automation delivered what integration was meant to: manual reward processing gave way to a system that calculates, redeems and reports without daily intervention, freeing the team to focus on program strategy instead of program maintenance. That combination, instant redemption plus freed-up operational capacity, is what moved card transaction volumes and, with them, program ROI.

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Loyalife has been instrumental in popularizing our loyalty program. The platform allowed us to offer real time redemption options, which significantly boosted customer satisfaction and engagement. Particularly, we continue to receive exceptional support from their Customer Success Team. Their rapid

response and proactive approach in resolving issues have been invaluable to our operations.



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