A NATIONAL CARD SCHEME · NIGERIA | CUSTOMER LOYALTY

Five banks, one rewards programme on a single card-scheme platform

How a Nigerian card scheme runs one rewards programme for cardholders of all its participating banks on Xoxoday Loyalife.

CAPABILITIES USED

MEMBER ENGAGEMENT
Rule Engine
Each bank sets its own earn rules for its customers, while the scheme sets one redemption rate across the programme.

MEMBER MANAGEMENT
Multi-bank Programme
All banks share one platform, with each bank's data kept separate and one points balance for every member.

LOYALTY REWARDS
Rewards Marketplace & Merchant Offers
Members redeem for travel, vouchers, miles, utility bills and top-ups, and merchants publish their own offers.

SECURITY & GOVERNANCE
Scheme-hosted & Access Control
Hosted in the scheme's own data centre, with role-based admin access and a one-time code on every redemption.

THE CHALLENGE

Rewarding card use across many banks

The card scheme runs a domestic payment card network used by banks across Nigeria. It wanted to give cardholders a clear reason to choose its cards and use them more often, for everyday payments in store, at ATMs and online.

Building a separate programme for each bank would be slow and costly, with a long rollout for every new bank. The scheme needed a single programme that any participating bank could join. At the same time, each bank wanted control: its own customers, its own data and its own way of rewarding them.

Cardholders needed something simple: one rewards brand, one points currency and one place to redeem, whichever bank issued their card. The scheme also wanted to bring merchants into the programme, so members could find offers where they already shop.

- Increase card transaction volume and frequency
- Run one programme that many banks can join
- Let each bank set its own earn rules and campaigns
- Bring merchants in with their own offers

COMPANY PROFILE

INDUSTRY
Payments & Card Scheme

PROGRAM
Multi-bank Coalition Loyalty

REGION
Nigeria

USE CASE
Customer Loyalty

THE SOLUTION

One coalition platform for every bank

The scheme launched a new coalition programme on Loyalife, under its own rewards brand. It chose a shared, multi-bank design over separate builds for each bank, because it was faster to roll out, cheaper to run and easier to scale as more banks joined.

All participating banks share one platform and one points currency, but each bank's data is kept separate. Every bank appears on the member portal with its own logo and colours, so customers still see their bank alongside the scheme's brand.

Members earn points on card payments at point of sale, at ATMs and online. Each bank decides how many points its customers earn, while the scheme sets one redemption rate for everyone. Points stay valid for 24 months, and members can redeem them for flights, hotels, vouchers, airline miles, utility bills, mobile top-ups and online shopping.

- **Rule engine** - each bank sets earn rules by card product, payment channel and transaction type, including how reversals are handled
- **Member management** - every member has one profile and one points balance, even if they hold cards from more than one bank
- **Campaigns** - banks run their own bonus campaigns, for example rewarding new card activation or a set number of transactions
- **Member communication** - regular emails show each member what they earned, received as bonus, redeemed and still have
- **Rewards marketplace** - a white-labelled portal where every redemption is confirmed with a one-time code
- **Merchant offers** - merchants publish their own offers, then generate and validate redemption codes
- **Reports** - each bank gets its own reports through a separate secure link, and the scheme sees the whole programme
- **APIs** - point balance, redemption and point-of-sale redemption APIs, so the programme can extend into other channels

The platform is hosted in the scheme's own data centre, so cardholder data stays within its environment and is not transferred across borders. Each bank's customer and transaction data arrives daily as files over SFTP, in a folder of its own. Members receive one-time codes and updates through the scheme's own SMS and email gateways.

The rollout began with workshops to agree the shared design, followed by build, testing and a controlled launch with a small group of users. The scheme's own team was trained to run the programme day to day. The programme went live about 14 months after the scope was signed.

THE RESULTS

From two banks to five on one platform

The programme launched with two participating banks and has since grown to five. Every new bank joined the same platform, with no separate build and no change to the member experience.

Adding a bank now comes down to setting up its data files and earn rules. This gives the scheme a repeatable way to bring more of its banks into the programme, while each bank keeps control of how it rewards its own customers.