A RETAIL BANK IN QATAR · BANKING & FINANCE | CUSTOMER LOYALTY

One bank-wide loyalty platform, scaled to launch a co-branded travel card

How a Qatari bank migrated its loyalty programme to Xoxoday Loyalife, saw 70% of all points credited redeemed, and grew redemption 30% year on year.

+21%	+30%	70%
Points earned, year on year	Points redeemed, year on year	Of all points credited since launch redeemed, as of 2026

CAPABILITIES USED

MEMBER ENGAGEMENT
Accrual Rule Engine
Configurable earn rates by card tier, with bonuses for digital banking registration and international remittances, managed by the bank's own team.

MEMBER MANAGEMENT
Migration & Automatic Enrolment
Existing members, their points balances and merchant partners carried over at launch, with every customer enrolled automatically.

LOYALTY REWARDS
Rewards Marketplace
A bilingual English and Arabic storefront offering flights, hotels, car rental, gift cards, shopping and airline miles.

SECURITY & GOVERNANCE
Bank-hosted & Maker-checker
Deployed in the bank's own data centre, with maker-checker approvals, role-based access and a full audit trail.

THE CHALLENGE

One programme across every way customers bank

The bank set out to build a single loyalty programme that rewards customers wherever they bank with it: on credit cards, on debit cards, and through online and mobile banking.

The programme had to be bilingual, sit seamlessly inside the bank's digital channels, and run within the bank's own data centre. Just as importantly, the bank needed to move its existing members, points balances and merchant partners onto the new platform without disruption to customers, while enforcing clear expiry rules on migrated points.

- Reward customers across cards and digital banking
- Deliver a bilingual experience inside digital banking
- Migrate members, points and partners with every balance intact
- Build on a platform that can grow with new card programmes and partners

COMPANY PROFILE

INDUSTRY
Banking & Finance

PROGRAM
Card & Digital Banking Loyalty

REGION
Qatar

USE CASE
Customer Loyalty

THE SOLUTION

A single, scalable platform for the bank's rewards

The bank runs its rewards programme on Loyalife, paired with a rewards marketplace for redemption. Every customer is enrolled automatically, with their bank customer number as their member ID, and activates their account once with a one-time code.

Scope. The programme spans credit cards, debit cards and online and mobile banking, delivered in English and Arabic.

- **Accrual rule engine** - configurable earn rates by card tier, with bonuses for digital banking registration and international remittances
- **Member management** - automatic enrolment, one-time activation and member records linked to the bank's customer number
- **Member engagement** - a campaign tool, with training for the bank's marketing team
- **Rewards marketplace** - flights across 900+ airlines, a global hotel inventory, car rental in 150+ countries, gift cards, shopping and airline miles
- **Reports** - accrual, redemption, points balance, reversal, expired points and voucher inventory
- **Admin controls** - maker-checker approval for manual point adjustments, role-based access and audit logs

Migration. Migration was a core requirement, and the platform was configured to handle it end to end. Existing members, their points balances and the bank's merchant partners were moved across before launch, so every customer kept their balance from day one. The bank's 24-month expiry policy was applied to migrated points, giving members a clear window to use them.

Integration. Loyalife connects to the bank's core systems through daily customer, transaction and balance files over SFTP. Customers move into the rewards portal from online and mobile banking through single sign-on, and receive one-time codes and updates through the bank's own SMS and email gateways.

Implementation. Delivery followed a structured, phased plan: requirements and scope sign-off, bilingual portal design and build, technical and user acceptance testing, penetration testing and remediation, production rollout, and training for the bank's marketing and call-centre teams.

Timeline. The core programme went live 13 months after scope sign-off, with all migrated balances credited at launch. Building on the established platform, the co-branded card moved much faster, going live in 151 days from project start:

- **Week 3** - requirements finalised
- **Week 5** - system integration test environment ready
- **Week 10** - programme setup, rule engine, accrual engine and enrolment API built
- **Month 4** - platform upgrade, storefront and reports deployed
- **Month 5** - security testing and production readiness
- **Day 151** - go-live

Post-launch scope. The platform has continued to expand with the bank's needs. The bank launched a co-branded debit card that earns airline miles on the same platform, with direct airline APIs to enrol cardholders and transfer miles. A further 36 brands for Qatar, spanning food delivery, travel, electronics, fashion and gaming, are ready to join the rewards catalogue.

Scale. Loyalife runs in the bank's own data centre, with separate test and production environments and disaster recovery. It has processed consistent volumes every month since launch, and the co-branded card's production environment is built for resilience across two data centres, with paired application and web servers behind load balancers.

THE RESULTS

A sustainable programme that keeps growing

As of 2026, members have redeemed 70% of all points credited since launch. Points earned grew 21% and points redeemed grew 30% year on year, a sign of a programme customers rely on more each year.

Engagement across products. Participation is broadening beyond credit cards. Points earned on debit cards rose 74% year on year, and points awarded for first-time online and mobile banking registration have increased every year since launch.

Stronger ties with premium customers. The bank's Infinite, Infinite Privilege and Infinite VIP credit cards earned 81% of all points in the latest full year, and points earned on Infinite Privilege cards rose 60% year on year. That gives the bank a clearly defined, highly engaged segment to focus premium offers on.

Rewards customers value. In the latest full year, points redeemed equalled 93% of points earned, so the rewards budget turns into value customers actually use. Gift cards account for 63% of redemptions and airline miles for 30%, with the bank's own gift card making up about 80% of gift card redemptions.

A platform built to scale. The same platform has absorbed a full programme migration and the launch of a co-branded card without re-platforming, and is ready to onboard 36 new brands. It gives the bank a stable, proven foundation to keep adding partners, offers and card programmes as the programme grows.

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