A PAN-AFRICAN BANK · MULTI-MARKET RETAIL BANKING LOYALTY | CUSTOMER LOYALTY

One loyalty engine, four ways to reward

How a pan-African bank unified its card and digital banking loyalty onto one multi-wallet engine, earning points, cashback, miles and partner credits on every channel and redeeming any of them, anywhere.

31%	**1.9x**	**24%**
Increase in card activation	Higher engagement with digital banking	Lift in premium card cross-sell

CAPABILITIES USED

CUSTOMER LOYALTY
Multi-Wallet Reward Architecture
Points, cashback, miles and partner credits running as four distinct, configurable wallets on one engine, so card and digital banking customers earn and redeem in whichever currency fits the product.

PERSONALIZATION
Real-Time Triggers & Predictive Offers
Segmented offers and predictive recommendations layered on top of transactional earn rules for spends, bill pay and merchant categories, so the program pushes usage toward the bank's high-margin products.

THE CHALLENGE

Four reward types, four disconnected systems

The bank's card and digital banking customers earned loyalty through separate, disconnected mechanisms depending on which product they held and which channel they used. There was no single earn-burn experience spanning a customer's full relationship with the bank, redemption stopped at generic, local catalogues with no global travel or miles options, and premium cards and digital banking features had no loyalty mechanism nudging customers toward them.

The bank needed a platform that could:

- **No unified earn-burn experience** - card and digital banking customers earned and redeemed through separate systems depending on channel
- **Redemption stopped at the border** - reward catalogues were local and generic, with no global travel, hotel or miles-exchange options
- **High-margin products went underused** - premium cards and digital banking features had no loyalty mechanism driving activation
- **No personalization layer** - every customer saw the same offers regardless of spend pattern or segment

COMPANY PROFILE

INDUSTRY
Banking & Fintech

PROGRAM
Card & Digital Banking Loyalty

REGION
Africa

USE CASE
Customer Loyalty

THE SOLUTION

One engine, four reward currencies, one earn-burn experience

The bank deployed Xoxoday Loyalife as a single loyalty engine spanning its card and digital banking customers, built on a multi-wallet architecture and transactional earn rules, with a global redemption catalogue and a personalization layer on top.

- **Multi-wallet architecture:** - points, cashback, miles and partner credits running as distinct, configurable wallets on one engine
- **Transactional earn rules:** - earn triggered by spends, bill payments and merchant categories, tuned to lift usage of high-margin products
- **Global redemption catalogue:** - travel, hotels, shopping, global vouchers and miles exchange, replacing the local, generic catalogue
- **Segmented offers:** - personalized offers by customer segment instead of one blanket catalogue
- **Real-time triggers:** - in-the-moment nudges tied to spend behavior, not just periodic statements
- **Predictive recommendations:** - reward and offer suggestions modeled on each customer's spend pattern

THE RESULTS

Cards activated, digital banking engaged, premium products moving

Card activation and usage rose as earn rules tuned to spend, bill pay and merchant category gave customers a reason to reach for the card more often. Digital banking engagement strengthened once earn and redemption worked across every channel, not just cards, and segmented offers with real-time triggers turned premium card upgrades into a lever the bank could pull deliberately instead of leaving to chance.

Redemption also improved in its own right: global travel, hotel and miles-exchange options gave high-value customers a reason to keep earning instead of letting points sit unused. The bank now runs one loyalty program across cards and digital banking instead of four disconnected reward mechanisms.

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