A REGIONAL CARD-SWITCHING NETWORK · WEST AFRICA | CUSTOMER LOYALTY

One loyalty programme for every bank on the network

How a West African interbank card network used Xoxoday Loyalife to run a single bilingual rewards programme that customers of its member banks join with their card.

CAPABILITIES USED

MEMBER ENGAGEMENT
Rule Engine
Earn rules by transaction code, debit or credit type and product code reward card activity, with the network setting conversion rates, thresholds and expiry itself.

MEMBER MANAGEMENT
Card-based Enrolment
Customers join with their card. Each card is validated against the network's API, and several cards or accounts roll up to one member and points balance.

LOYALTY REWARDS
Rewards Marketplace
A branded storefront in English and French with flights, hotels, car rental, gift cards, an online shop, airport lounge access, airtime and local merchants.

SECURITY & GOVERNANCE
Data Protection & Audit
Card numbers are truncated before storage, redemptions are confirmed by one-time code, and team roles and a full audit trail govern every programme change.

THE CHALLENGE

One programme that works for every bank on the network

The network switches card transactions for banks across the West African Economic and Monetary Union. It wanted a rewards programme that would give cardholders a reason to use their cards more, without each member bank building its own scheme.

The programme had to enrol customers from many banks on one platform, serve them in English and French, and draw its data from the network's card database and transaction processing systems.

- Encourage card usage across member banks
- Run one programme for many banks instead of one scheme per bank
- Serve customers in English and French
- Connect with the network's card and transaction systems

COMPANY PROFILE

INDUSTRY
Payments & Card Processing

PROGRAM
Multi-bank Card Loyalty

REGION
West Africa

USE CASE
Customer Loyalty

THE SOLUTION

A single platform for cardholders across the network

The network launched a new programme on Xoxoday Loyalife, with a branded rewards marketplace for redemption, hosted and managed by Xoxoday. Because it was a new programme, there were no legacy points or balances to move: members enrol simply by activating their card.

The scope covered the full member journey in English and French, from card-based enrolment and earning on card transactions to annual expiry and redemption across eight categories, including travel, gift cards, airtime and local merchants. A later platform upgrade added referrals.

- **Programme configuration and rule engine** - earn rules by transaction code, debit or credit type and product code, with conversion rates, thresholds and expiry set by the network
- **Member management** - card-based enrolment, with several cards or accounts mapped to one member and one points balance
- **Member engagement** - tiers, segments, campaigns, communications and referrals keep cardholders active
- **Rewards marketplace** - a branded English and French storefront with flights, hotels, car rental, gift cards, an online shop, airport lounge access, airtime and local merchants
- **Reports and analytics** - reports on earning, redemption, point balances and member activity
- **Admin management** - team roles, manual point adjustments and a full audit trail for every programme change
- **APIs** - card activation checks and a real-time data option alongside daily file exchange with the network's systems

Loyalife connects directly to the network's card database and transaction processing systems. Customer, transaction and balance data arrive in daily files, cards are validated through the network's own API at enrolment, and members receive codes and updates through the network's email and SMS gateways, so the programme runs entirely under its brand.

Xoxoday worked alongside the network's business and IT teams under a joint steering committee, with structured acceptance testing, French localisation, admin training and security testing before production. The programme went live in about 19 months from signing the scope, on a dedicated 16-server cloud environment sized for the whole banking network.

THE RESULTS

One programme, governed by the network's own team

The network now has a single rewards programme for cardholders across its member banks, in two languages, on a platform its own administrators configure and govern. Earn rules, campaigns and referrals are set centrally, while each member bank's customers get the same rewards experience.