

### **Subsystem 1: User Interface**

-a combination of our last 3 subsystems

Importance

1. bank
2. End user
3. vendor

### **Subsystem 2: Point Democratization**

-assign value to every organization's points and convert them all into a "in between" point currency with a value attached (converting to standardized points??)

-able to assign point value based on predetermined factors (which can be adjusted by bank)

Predetermined Factors:

- company popularity/size
- banks' demographic

### **Subsystem 3: Point Use Efficiency**

-define efficiency

-amount of perceived value of goods redeemed vs total amount that could have been redeemed

-amount of points gained vs amount spent (point hoarding=low efficiency)

-suggesting ways to spend points based on past transactions, frequented stores, end user's demographic

-offering deals in general, but also on insurance, actual bank stuff