Needs Ranked (Most to least important):

B2B	- Horizontal B2B engagement - Facilitate the engagement of small businesses
User experience	- More flexibility in the redeeming of points - Easy to earn, exchange, and redeem points - Increase transparency of the loyalty process
Banks experience	- Encourage loyalty and customer activity - Attract new customers - Insights into the usage of points and customer activity - Traceability of points
	- Adaptable to multiple cultures and languages
	- Non-traditional mix of software and creativity

Problem Statement:

We want to create a frictionless platform for banks to engage with a diverse ecosystem of businesses to broaden opportunities for customers to earn and redeem loyalty points.