Briefing

Taking a deeper dive into Zafins raw data and interpreted needs, it's important to set these out as specific design criteria. Design criteria will be both functional and non-functional, and most if not all criteria will have constraints in place.

Problem Statement: A need exists for a loyalty program that allows all retailers to participate and retains users to continue doing business through their company. Secure and fluid user experience allowing interchangeable points at all entities.

Prioritized design criteria

Needs	Design Criteria	Priority Rank
Software allows all companies to connect regardless of size	Inclusivity Ease of use Accessibility	1
Points should be flexible across all platforms	Points should be expandable into different programs/markets	2
Customers should know the dollar value of their points	Give users more insight on their points	3
User information should be private and secure	Security	4
Platform should be available internationally, including varying currencies and languages.	Inclusivity Accessibility	5

Technical Benchmarking

Company:	Air Miles	Petro-Canada	Canadian Retail Conglomerate Loblaw Companies
Program Name	Air Miles rewards	Petro Points rewards	PC optimum rewards
Inclusivity **Ease of use** **Accessible**	- Easy to use - Accessible to customers but not businesses	Easy to use - Accessible to customers but not businesses	Easy to use - Accessible to customers but not businesses
Points should be expandable into different programs/markets	Decent size of locations and options	Limited to Petro Canada Location and few affiliates	Most options of affiliates but still not completely democratized to all platforms

	Only can be redeemed for prizes, users not given dollar value unless searched through third party web browser	Only can be redeemed for prizes, users not given dollar value unless searched through third party web browser	Tells users their dollar amount and lets them spend it towards any purchase at the affiliates companies
Give users more insight on their points			
Security	User info is secure to a high extent	User info is secure to a high extent	User info is secure to a high extent

	Weight			
Company		**Air Miles**	**Petro-Canada**	**Canadian Retail Conglomerate Loblaw Companies**
Program Name		Air Miles rewards	Petro Points rewards	PC optimum
Inclusivity Ease of use Accessible	5	2	2	2
Points should be expandable into different programs/markets	5	2	1	2
Give users more insight on their points	3	1	1	3
Security	3	3	3	3
Total		8	7	10

User Benchmarking

Aspects	PC Optimum (Grocery Rewards)	Air Miles (Travel Rewards)	RBC online banking	Amazon Associates
Customer service/ experience	Unhelpful, difficult to reach, long wait times. Sign up at any store affiliated with PC Optimum.	Long wait times, refuses to give refunds. Sign up at any store affiliated with Air Miles.	Above average when compared to other financial institutions. Sign up with banking information online or in person at a bank.	Sign up is free, create an amazon account with your personal information and you're in. Program is very restrictive and they take a lot of commission from profits. However, if you are loyal to them, they will be loyal to you.
Reliability	Application is not always secure,	Account could become	Also above average, members are able to easily	Not always reliable; especially in countries outside of North America. However, if you

	depending on the store not always accepted due common system shutdowns.	dormant, less rewards over time, reward points automatically added	check accounts, invest and transfer money from the application.	are loyal to them, they will be loyal to you.
Engagement	16 000 000 members, engagement rate changes depending on season (popular during holidays).	17 000 000 cardholders, 10 000 000 active members. Most active members are collecting to redeem as cash.	Becoming more and more common with younger generations, RBC often has student deals to get more customers.	Loyalty mechanics: After joining, the member chooses from over a million products to advertise to his customers. Amazon tools are easy to use for everyone. Simply cut-and-paste to link to the desired products, popular categories, favorites, best sellers, search-results pages, and banners
Availability	Available at most Loblaws franchises.	Easy to use reward points, lots of vendors that accept them and collect points with.	Easily available to all RBC customers.	Available to all businesses selling products that can be shipped. Advertising available to all businesses interested.
User perks	Money off gas and food with offers and redeemable points, points can be redeemed and used for a large number of things.	Redeemable for cash, hotels, flights, etc...	Simple and convenient banking, rarely any major shutdowns.	Members get up to 10% in advertising fees. They can also earn advertising fees from qualifying purchases, not just the products you advertised. Additionally, Amazon's competitive conversion rates help you maximize your earnings.

Functional Requirements

	Design Specifications	Relation (=,< or >)	Value	Units	Verification Method
1	Convert loyalty points across different platforms	=	Yes	N/A	Analysis
2	Horizontal traceability of points and value	=	Yes	N/A	Test
3	Allows all companies to join if they desire	=	Yes	N/A	Analysis, Test
4	Allow users to be able to choose what they would like to do with their points (Save, transfer, share, bank and acquire, etc…)	=	Yes	N/A	Analysis, Test
5	User information should be private and secure	=	Yes	N/A	Analysis, Test

Constraints

#	Design Specifications	Relation (=,< or >)	Value	Units	Verification Method

1	Time	<	2	Months	Milestones
2	Budget	<	$1000	Dollars	Estimate, check
3	Works on iOS, android, windows, macos etc.	=	Yes	N/A	Test
4	Materials (Order + delivery time)	<	2	weeks	Estimate, Check

Non-Functional Requirements

	Design Specifications	Relation (=,< or >)	Value	Units	Verification Method
1	Convenient user interface	=	yes	N/A	User Feedback, Early adopter feedback
2	Available internationally and in different languages	>	5	Countries	User feedback, analysis, Test
3	Free of bugs and lag issues	=	yes	N/A	User Feedback, Early adopter feedback
4	Users supported at once	>	Around 4 million active users.(programs like air miles deactivate accounts unused in 24 months, with around 3.8 million active users)	Active Users	Testing

Target Specifications

Active Users
At least 2 million active users
At most 5 million active users
Ideally 4 million users (similar to air miles current number of active users)

Languages
At least support 1 language - (English since most Zafin client base is in North America)
At most as many languages as there are participating stores.
Ideally 3-4 languages - (Should be the common languages Zafin operates in. Which are   North America, Europe etc.)

Countries
At least North American countries (Canada, United States, Mexico)
At most as many countries Zafin has a presence in
Ideally North America and some major European countries

At least 2 platforms - should be iOS, and Android as phones are mostly used and loyalty programs are typically phone apps
At most 5 platforms - Should be able to support platforms such as iOS, Windows, Android, Linux, MacOS
Ideally should support 4 platforms - IOS, Android, Windows and MacOS are the most common platforms used today

Improvements

Currently, we do not know how we would create software that could fulfil all of the requirements. We also do not have much feedback from first-hand users. We will be reaching out to contacts who know how such a program would function to learn from their expertise and find what constraints would be established through our lack of programming knowledge. Furthermore, firsthand knowledge on behalf of people who commonly use rewards programs and small businesses that wish to partake in a widespread loyalty platform will be sought out and referenced. We are planning on continuing to research previous platforms while searching for customer complaints and company reviews.

Post Client Meeting Impacts

Before the meeting, we didn't know how horizontally they wanted this program to stretch, i.e. any small businesses able to participate, any large businesses able to participate. It made us update the design criteria to prioritize that as one of the most important things. It also made us realize that this platform has to work for all companies, so having an application that just works for 1000 users might work for a small business, but not for a software platform with a goal user base equivalent to existing loyalty programs. To put that into perspective, the popular loyalty program "Air Miles," has an existing 3.8million active users. So the application has to be able to have all necessary amounts of users on it at once to provide service to all companies when needed.

When first thinking about the task at hand, we weren't sure how involved Zafin themselves would be in the loyalty rewards themselves, we discovered that they did not want to own the rewards program, but they wanted us to design just the software for Zafin to sell to financial institutions. This of course changed things, mainly affecting the design criteria. Before we focused on making a new type of loyalty rewards program, and now we know that's not actually what they want at all. What they're really looking for is software that allows banks to democratize loyalty programs. Another thing we weren't sure about before the meeting was how big they wanted this software to expand (just North America or international), and after speaking with them we found out that Zafin is already a global company. So making this software capable of reaching different regions and having different languages and regions wasn't even on the design criteria before, however, it is now.

Conclusion

Based on the newly found information and the design criteria put in place, the team now has a stronger idea of the client's needs and the constraints we have in place. Using this info the team has gathered a list of both functional and non-functional requirements. Having this information allows us to proceed to the next stage of design thinking, ideate, where team members will start the brainstorming process of ideas for how to solve our loyalty program problem. It will be important to allow all ideas to be mentioned freely without censoring, so we can build up everyone's ideas in the multiplicative idea process.