GNG1103[A] Proj 13 Deliverable C

Hazim Alainchi

Oumou Salam Kane

Annabelle Many

Michael Goegan

CaiYuan Mao

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Introduction:
After the meeting with the clients, their needs were identified and then interpreted, as well as put into an organized list and sorted by importance. To further plan the final product, design criteria will be developed based on the interpreted needs to help design a solution that satisfies the client, customers and users. The following document will define explicit design criteria for the project and explore technical benchmarking of other products similar to the platform required by the client. Furthermore, it will define target specifications of the design criteria and provide insight on the team's thoughts and ideas before and after the initial client meeting.

Design Criteria:
Based on the interpreted needs of the client, the design criteria will revolve around speed, ease of use, security, as well as the ability to perform a variety of tasks. Below is the design criteria adapted from the user needs assessment. These criteria can serve a functional purpose, a non-functional purpose, as well as be considered a constraint in developing the final solution. The main criteria identified were accuracy, functionality, ease of use, clarity of purpose, accessibility, security, speed, response time, storage and cost. They have been organized in a table based on the need they stem from, as well as some other specifications.

Table 1: Design Criteria:

#	Need	Design criteria	Requirement Type
1	Platform provides a way to calculate and transfer points between rewards systems	Accuracy	Functional
2	Platform allows bank customers to easily see how their points can be spent with the UI	Ease of use Clarity of purpose	Functional
3	Platform can easily be used by bank customers of all age demographic	Ease of use	Functional
4	Platform allows for smaller retailers and companies to provide loyalty/benefit points, as well as a way for them to access this information	Accessibility	Functional
5	Platform can safely ingest and transfer data from other points rewards systems while keeping users' information private	Security	Non-functional

6	Platform can handle high volumes of incoming and outgoing data	Response time Speed	Constraint
7	Platform is cost effective for both Zafin ands its customers (bank)	Cost	Constraint
8	Platform can be used in several different languages to accommodate international partners	Accessibility	Functional
9	Platform has a way of providing rewards to users based on the behavior of the bank's customers	Functionality	Functional
10	Platform stores information on the cloud (centralized information)	Storage Accessibility	Non-functional Constraint
11	Platform introduces novel ideas surrounding loyalty points systems	Functionality	Functional
12	Platform democratizes loyalty within the financial institutions	Functionality	Functional
13	Platform ensures the users are actively participating in the loyalty program by using their points	Ease of use	Non-functional

Table 2: Updated user benchmarking:

Service	Pros	Cons	website/source
Scotiabank	-provide ability to transfer points between Scene and Scotia -easy for users to see how points can be spent -many options on where/how to spend points	-low points value (1 point = 1 cent maximum) -to redeem points, they must cover the whole expense (ie to cover baggage fees with points, users must have enough points for the entire cost)	https://www.moneywehave.com/scotia-rewards/

Pc Optimum Points	-Allows user to use points at multiple pc optimum locations -There is an app to track the points -Exclusive pc optimum deals	-Each point is worth $0.001 -Can not use points with any bonus offers -Free PC express pickup is not useful if user prefers to shop in store -Yearly fee of $119 + tax	https://www.howtosavemoney.ca/pc-insiders-review#pc-insiders-pros-cons https://www.pcoptimum.ca/ https://www.pcoptimum.ca/insiders/en/terms-and-conditions
Scene / Scene+	-Multiple types of rewards (Free movie tickets, some restaurants discount, Food and drink discount at the movies) - App has a lot of offers that encourage users to spend their points -Simple UI	- Limited options for redemption; can only be used with 7 restaurants, Cineplex, Cineplex store, NBA, Rec Room, Playdium - Points are more advantageous for those who often go to the movies - Interest rates of 19.99% on purchases and 21.99% on cash advances, transfers and credit card cheques	https://myratecompass.ca/blog/personal-finance/scene-points-cineplex https://www.wealthrocket.com/credit-cards/scotiabank-scene-visa-card-review/
TD Credit Card Rewards Program	-offers cash back for groceries, gas and bill payments (1% w/ regular card, 3% w/ infinite) -other purchases get 0.5% and 1% cashback for regular & infinite -points can be used to buy gift cards -weekly specials	-Low spending limit for earning extra points on groceries -High Credit score requirement -Poor redemption values	https://www.td.com/ca/en/personal-banking/products/credit-cards/travel-rewards/rewards-visa-card/?sourcecode=A0840&ranMID=39732&ranEAID=GaCy8kZbhuw&ranSiteID=GaCy8kZbhuw-ROuWjQXPpIgteIbIluyvPw https://www.greedyrates.ca/blog/td-rewards-visa-card/
Citibank	-earn points by taking out loans, saving money, using credit cards to make purchases -rewards: merchandise, travel rewards, gift cards, paying credit card payment or charity donation	-foreign transaction fees apply -mediocre reward rates	https://www.divante.com/blog/top-10-banks-loyalty-programs-world

Technical benchmarking:
- GlueLoyalty Rewards:

GlueLoyalty rewards is a platform that allows businesses to sign up and offer rewards to their customers. They strongly advertise their services to smaller businesses, such as bakeries, nail

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salons, vape and smoke shops, pet shops, etc. For a set monthly price, businesses can sign up, and offer loyalty points for purchases to their customers (8-50 members = 29.9$/month, 51-120 = 59.9$/month, etc). There are options for small, independent businesses, as well as for chains. The rewards program can be integrated into their business website, and points can be redeemed in their online stores. The platform provides a way for the users to clearly see how many points they've earned, what rewards they are eligible for and how many points away they are from the next reward. The website does not specify if the platform can be used in languages other than English. In addition to this, points can only be redeemed at the businesses where they are earned - i.e. points cannot be transferred to another loyalty reward program. It is advertised to smaller, local businesses, and larger partners would not be able to work in collaboration with them. Based on this, the platform satisfies needs 2, 3, 4, 7, 9, 13 (see Table 1).

- Upserve

Upserve is a restaurant loyalty program that lets restaurants sign up to make a loyalty program that builds better customer relationships. It's a customer loyalty program driven by credit card and cash back credits. All customers have to do is register a credit card by texting a certain number; customers can sign up through email, website, or when placing an online order. Very simple for restaurants to join as the program runs itself. By using the customers credit card as the loyalty card it makes guests more relaxed as they do not have to keep track of another card in their wallet. The service requires its own type of terminal. The Core pack costs $59 / month and each terminal costs $60. The Pro pack costs $199/ month and each terminal costs $50; it comes with everything in the core pack and Server performance data, Vendor management and inventory alerts, Customizable rewards program, Comes with more marketing, Customizable rewards program. This platform satisfies needs 1, 2, 4, 6, 7 (see Table 1).

Target Specifications:
Tables 3: Target Specifications of Design Criteria

Design specification	Relation	Value	Units	Verification method
Functional requirements				
Accuracy (converting between points systems)	<	1% error bound	N/A	Testing and calculating
Ease of use (encourage user participation)	Boolean	yes	N/A	Testing and feedback
Ease of use (customers)	Boolean	yes	N/a	Testing and feedback

Clarity of purpose				
Non-functional				
Cloud storage	Boolean	Yes	N/A	N/A
Module for users to know how to redeem their points	Boolean	Yes	N/A	Feedback
Constraints				
Accessibility (multiple languages)	Boolean	Yes	N/A	Testing
Cost	<	50	$	N/A
Security	=	High	N/A	N/A
Speed/response time	<	2	seconds	N/A

Reflection

Prior to the client meeting, the team believed that the product would be more focused on designing a user interface for the bank's customers, as well as new ways to revolutionize rewards points systems. After the client meeting, however, it became clear that the client was expecting a platform that would allow these aforementioned needs to take place, as they insisted on a lot of particular criteria such as the novelty of the platform and the importance of engaging the users in this new loyalty program. Zafin also expressed that their business aids clients by providing them with the technology to achieve more, and at a higher speed. Their success is based on that of their client's - think increase in revenue, customers, etc. The main goal is to maximize the loyalty between the bank and the user, and in terms of the application, being a seamless experience is paramount. This helped our team in creating design criteria, as we were able to properly understand exactly what they were looking for. After the meeting, the importance of a platform that can handle large amounts of data, is accessible to smaller businesses and takes a horizontal approach at rewards points systems became the clear priorities.

Conclusion:

In this document, design criteria and technical specifications were developed for the project. In addition to this, the team updated the user benchmarking, and performed technical benchmarking of similar rewards points programs. The next steps will be to develop a budget, as well as generate ideas to solve the problem; this will be done in the following deliverable.

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