

Deliverable D: Conceptual Design

Tony Guan

Sofia Iglesias Paredes

Yassine Ouloum

Allen Wang

Alaa Elkurtehi

October 18, 2021

Table of contents

Introduction	3
Subsystems	3
Initial ideas	3
Boundaries between Subsystems	5
Finalizations	5
Selection Matrix	7
Future Goal	7
Conclusion	7
Wrike Link	8

Introduction

In the previous deliverable, we had introduced our goal and expectation of our project. In this deliverable we are going to talk about conceptual design, which are 3 subsystems in our platform: user interface, Democratization of points and adjustability for business. Our ambition is to ensure conceptual designs for each subsystem are interchangeable. We have collected ideas from everyone to make sure it's as diverse as possible. At last, after our analysis and evaluation, we will choose the best concept.

Subsystems

Initial ideas

SUBSYSTEM 1: Functionality (user interface)	Idea (one idea per person)
Alaa	An application that is available on most devices. Automatically linked to all participating businesses/banks that each individual customer deals with. Each business/institution will need to buy into this app to be available on it. Users of all these institutions and businesses can log into this app and be linked to the specific businesses they are consumers of.
Allen	The interface should be concise, and have a workplace feat in, which makes our client able to talk to consumers directly.
Tony	Log in page +login in music+ general info page + feedback page
Yassine	Social media-like interface. You could sign-in, add other businesses' accounts as partners, set relationships and rates between two or more institutions, see other businesses in feed, see their offers of partnership, special rates etc.
Sofia	Available on android samsung apple. Easy log in page, don't have to reenter password each time u open app. Minimal tabs/sections of the app so it's easy to manage everything
SUBSYSTEM 2: Democratization of points	Idea (one per person)
Alaa	This platform will have a currency system that will be valid for use in each participating business/ institution. Each

	institution/ bank will have to have an approved way of distributing points to its users. After approval, the points will have a currency which can be redeemed at any participating business. Each participating business/ institution will need to incorporate the currency into their rewards systems.
Allen	Greater gains of points from more money you spend(a piecewise-defined function: for individuals from 1-200\$, its 10% point back from 200-500\$ its 15% above 500\$ its 18%.)
Tony	1 pts for every \$10 spend with an acceleration multiplicand(if the user use the software for 365 days, the points redeem each time will increase 10%. 20 % max)
Yassine	The platform has its own “currency” so it's easy to make deals between companies. The exchange rate would depend on the stock market and the impact of the service or loyalty program, and companies can either purchase this currency directly from zafin (under conditions) using money, or exchange them with their own reward points, rebates on services they offer, cash, etc. with another business or bank. With the versatility subsystem implemented, loyalty reward programs would be democratized as every small shop signing up on the platform would have easier means to partner with a financial institution or another business (airline, hotel...) to secure some sort of loyalty solution for its customers.
Sofia	Besides just giving a certain amount of points per money spent or whatever have certain days where customers can get 10x-20x the amount of points if they spend on that certain day. (add a certain limit)

SUBSYSTEM 3: (different businesses of diff sizes can use it)	Ideas (One idea per person)
Alaa	Any business/ institution can participate by buying into the platform as long as they pass a low threshold for eligibility to ensure that only serious businesses can participate (regardless of size).
Tony	An advertising page that all participating businesses can put up their offers. This will also create a competing environment which

	can benefit the customers at some points(since they can choose the one fits them the most) and engages them to use the software
Allen	The platform will have different strategies(which may vary) toward different sizes of business to satisfy every kind of customer.
Yassine	The platform works like usual social media, meaning that any business can create an account and the platform has services that allow it to “link” to another one following certain rules customizable by the 2 parts (percentages of revenue, loyalty solutions...). The size of business doesn't matter because premade contracts, adjustable benefits and others would be available to let everyone profit from the partnership.
Sofia	Verified businesses of whatever size can use it.

Boundaries between Subsystems

The subsystem of Functionality (software interface) is more focused on the communications between financial institutions and their customers, which can be the users of the software. Unlike the subsystem of Democratization of Points that focuses on the back end, it focuses on the front end and provides no algorithms.

The subsystem of Democratization of Points focuses on computation algorithms that calculate loyalty reward points for customers of financial institutions or businesses. It has a little or no interactions with the users but does take considerations of attracting different types of customers by using different reward points computation algorithms.

The subsystem of Versatility in implementation stands between front end and back end but closer to the front end side ; it suggests convenient ways for customers of partnering financial institutions to use the software and also tends to provide a platform that can adapt to different size businesses, but it does not suggest algorithms of giving loyalty rewards points to partnering businesses' customers.

Finalizations


Alaa

(for this part, you also need to include a clear sketch that describe the subsystem)

Subsystem	Refined idea and sketches
Functionality (software interface)	It will be a platform/ application that is available on most mobile operating systems


	<p>which will be linked to the different participating financial institutions. There will be a simple to use and attractive login and main page. It will be similar to social media interfaces and will allow users to link and log in with their social media accounts as well as allow users to receive advertisements from different sources. Users will have the option of submitting their feedback on any issues or concerns they have on a feedback page.</p>
<p>Democratization of Points</p>	<p>There will be a currency system where companies can purchase the currency either directly from zafin using money, or exchange the currency for their own reward points. For currency value to be maintained. All participating banks and businesses must have a pre-approved way of distributing their points. There will be a suitable system in place that will ensure that users will receive more points the more money they spend as well as a system that will ensure loyal users who use the platform for a certain number of days receive an increase in the percentage of points earned.</p>
<p>Versatility in implementation</p>	<p>To ensure versatility in participating businesses, most businesses, regardless of size, can sign up so long as they pass a low, pre-approved threshold for eligibility. The platform will have highly customizable deals that will permit two or more members to partner. There will also be an advertising page that will allow businesses to be discovered by new uses.</p>

Homepages



CURRENT POINTS

10 000

REDEEM 

NEW OFFERS FROM MY SUBSCRIPTIONS

1 PC optimum point = 2 RBC points
 (when making use of PC.O.p, you get 2 RBC point, or direct exchange, to be determined)

PROMOTIONS:

USING RBC? Get 30% back on a room with IBI hotels*

ZP

BANK

EXCHANGE RATES:

RBC POINT = 10,000 PTS

PC OPTIMUM = 11,000 PTS

•

•

•

Y. Bank

Partnership offers:

terms:

Business perspective

T. shop:

looking for reward solutions:

Selection Matrix

Subsystem Criteria	Importance	Functionality (software interface)	Democratization of Points	Versatility in implementation
Democratize loyalty points	4	2	5	3
Compatibility with different business sizes	3	3	4	3
Ease of usability	2	5	2	3
Audience Broadness	2	4	2	3
Efficiency and versatility in usage	3	2	3	3
Security	3	1	4	3
Total		44	61	51

 best
 moderate
 worst
 Ranking Scale: 5(highest) — 1(lowest)

Based on the matrix, the team thinks that Democratization of Points will be the subsystem that the team will mostly focus on for the future.

Future Goal

We now know the democratization of points is the way to go, because it is the main thing that would differentiate this platform from the other already existing products, and at the same time it will allow us to tackle the issue of compatibility with different business sizes as it's a logical outcome when loyalty solutions become easier to implement and more accessible. Furthermore, efficiency and versatility in usage will come with the different ways we would have to redeem points, acquire rewards etc.

To do that we would have to gather information and compare the already existing reward programs, identify what people are looking for in loyalty rewards and come up with new, exciting ideas in that regard. After that we should find ways to make rewards common. Ideally with every purchase, every paid or not service, etc. banks and businesses could allocate some kind of reward to their customers, and those rewards ought to be exchangeable at other partner businesses to make loyalty programs more 'horizontal'. One idea we came with is described in the table in the Finalization part.

Conclusion

After carefully weighing the importance of the many ideas the team came up with and deliberating, our prioritized design criteria will consist of three subsystems. These subsystems are the democratization of points, functionality and versatility in implementation. Democratization of points will be the main subsystem we implement. Democratization of points will make the product stand out in the market and will provide a platform for customers. Functionality of the product will ensure that the product is easy and efficient to

use for all consumers and customers. Versatility in implementation will allow for all verified merchants to take part in the product. Thereby, these three subsystems will ensure the success of the product in many ways.

Wrike Link

<https://www.wrike.com/open.htm?id=757322321>