

Case Study



INDIA'S FIRST Customisable Credit Card

Powered by  Hyperface

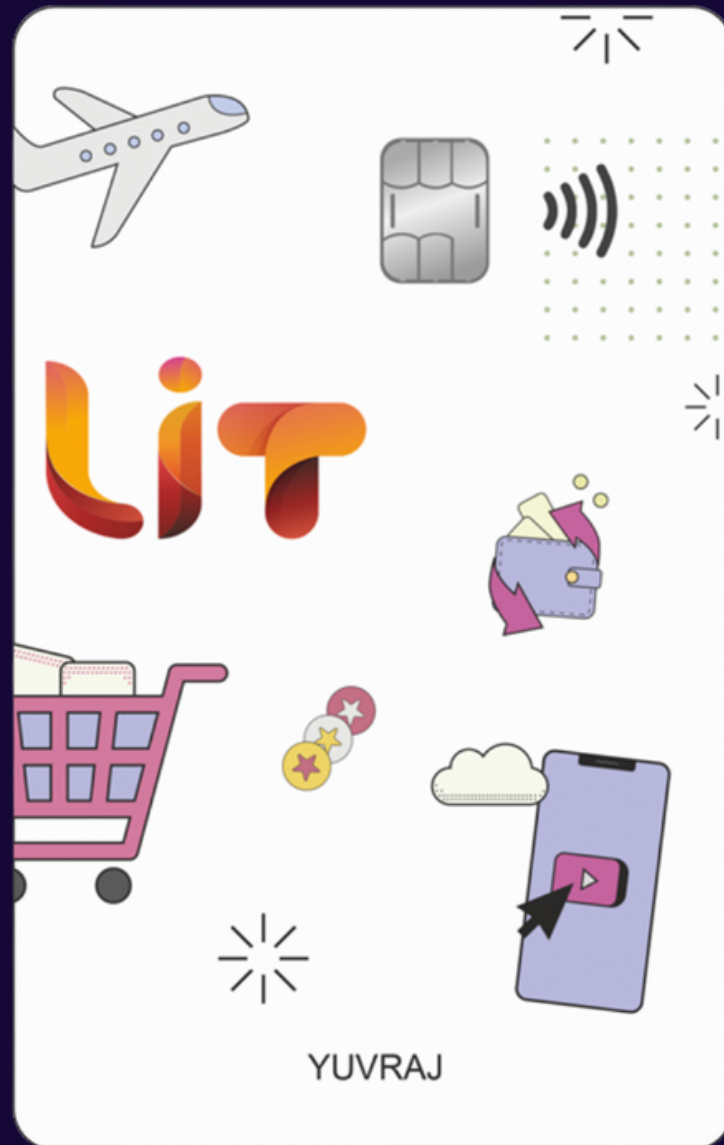


The Problem

- Traditional Credit Cards offer category specific benefits
- One customer often possesses multiple cards of different categories to avail diverse benefits



AU LIT Credit Card



Customers can choose between...



Fuel Surcharge Waiver

1% waiver on Fuel transactions between ₹400 and ₹5000



Cashbacks

2-5% cashback on Shopping, Dining, Grocery, Travel, Electronics, Apparel



Accelerated Rewards

5X / 10X Rewards on Online / Offline Shopping



Memberships

3 month subscription of Zee5, Prime, Cult.Fit

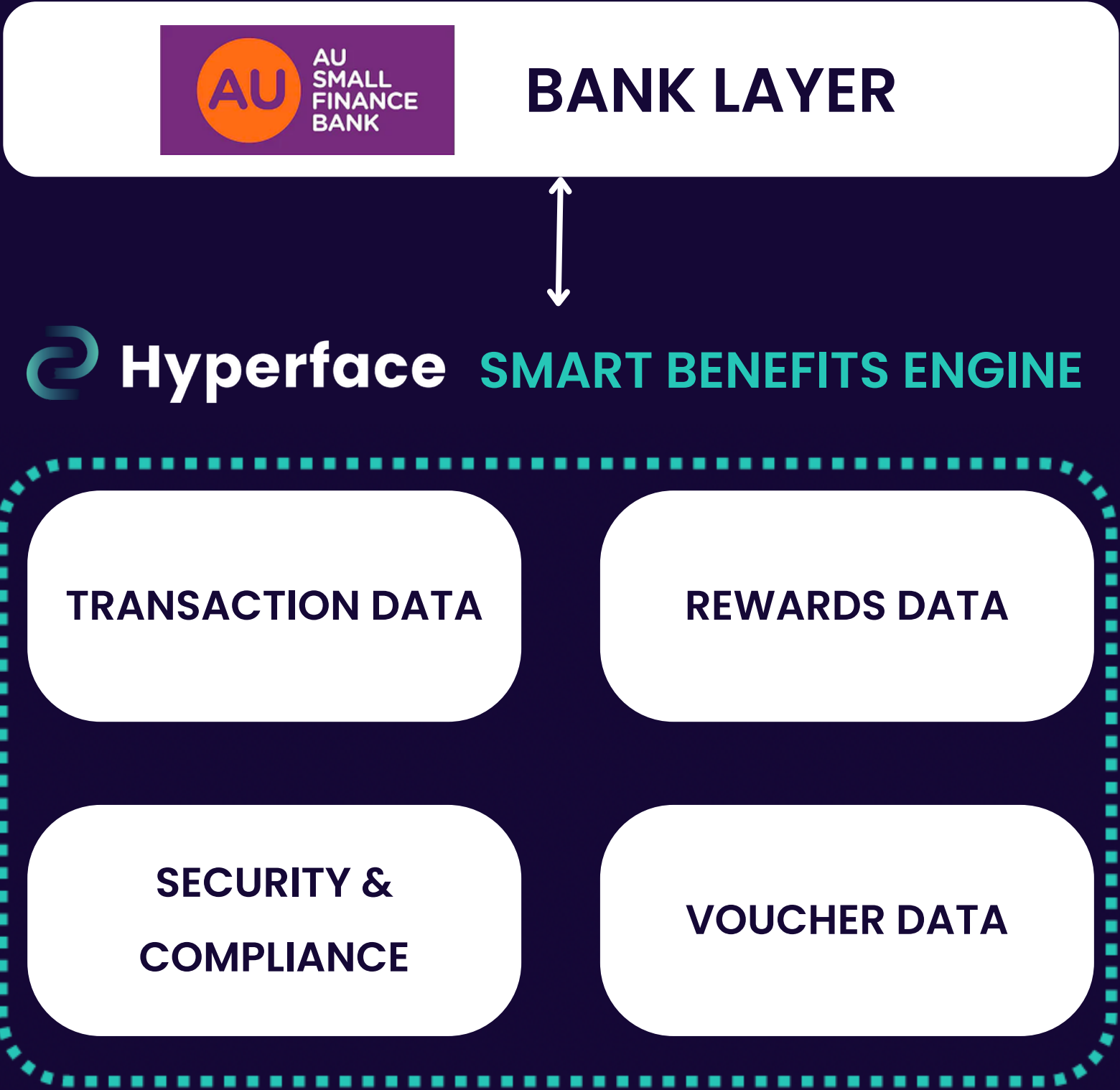
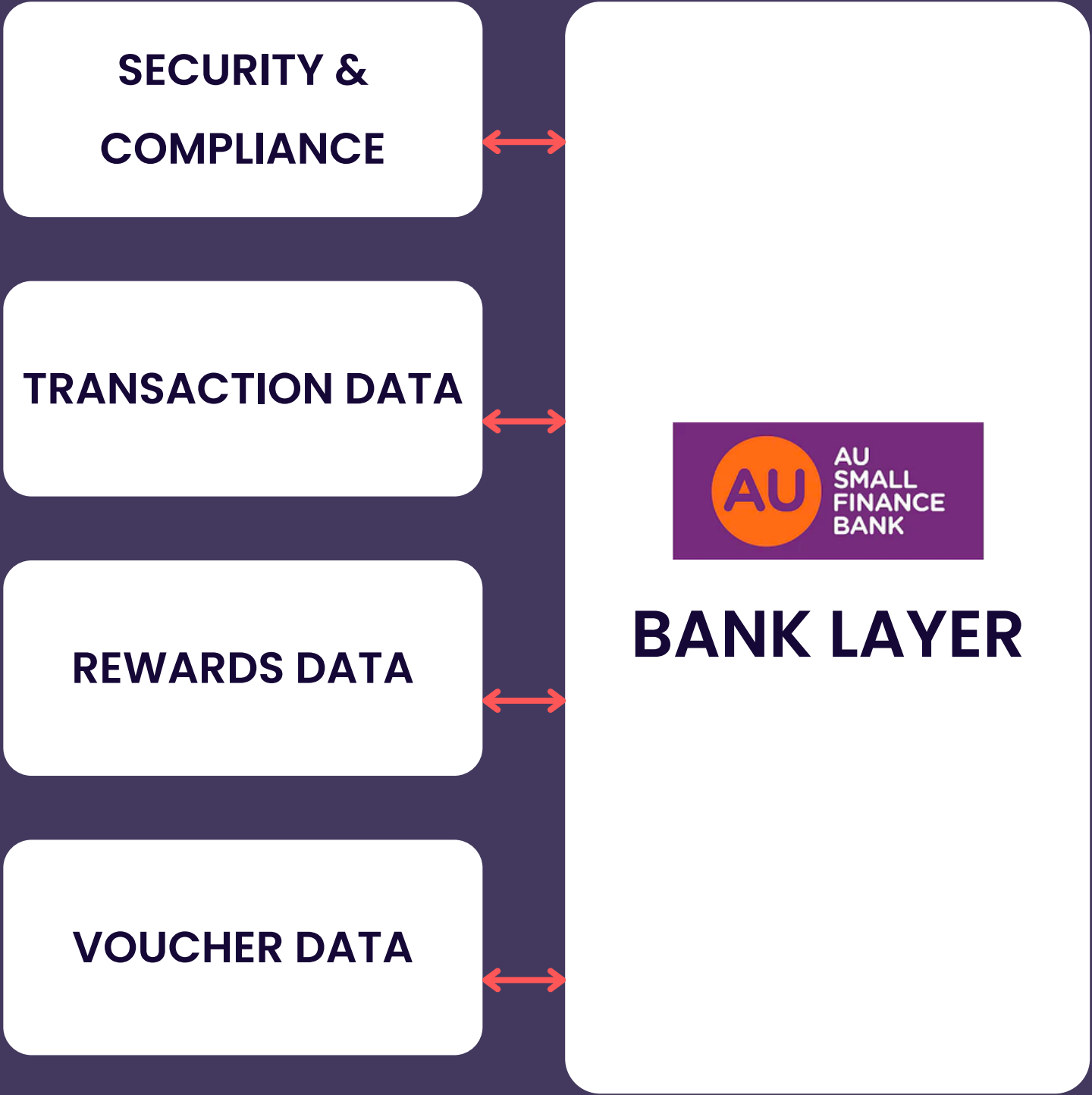


Airport Lounge Access

1 Visit / 2 Visits

India's first card with customisable benefits is powered by the

HYPERFACE SMART BENEFITS ENGINE



Smart Benefits Engine

1 BENEFITS

MILESTONE
benefit

CASHBACK
benefit

REWARDS
benefit

EVENT
based benefit

2 OFFER DEFINITION

Only Retail Purchases
Threshold Spend ₹10,000

Only Grocery Purchases
Max Cashback ₹500
No Threshold Spend

Only Online Purchases
No Threshold Spend

First Travel Purchase
Min Transaction ₹15,000

3 OFFER COMPUTATION

Check if spend condition is
met over 90 day period

Check if spend condition is
met over 30 day period;
Apply Cashback capping

Compute Rewards and post
directly to system

Check if threshold condition
met

4 OFFER DELIVERY

If all criteria are met,
generate Lounge Access
QR Code

If all criteria are met,
credit Cashback to
Account

System posts accumulated
Rewards on Statement
Generation date

If all criteria are met, trigger
the workflow to generate
Lounge Access QR

LIT Democratizes Premium Benefits

TRADITIONAL



Provides customers benefits and offers that do not change in the customer's lifetime



Low-cost cards provide limited and category-specific offers, such as Fuel Benefits Card, Dining Benefits Card, etc. Super Premium Cards offer very attractive offers but also come at a very high annual fee.

CUSTOMIZABLE



Cardholders can activate or discontinue benefits in 3-month durations



Zero Annual Fee card. Benefits are offered at sachet-like prices that encourage experimentation

The Power to Choose



DIYA
Biz Professional

Frequently travels to meet clients



KARAN
Student

Pursuing Engineering, and lives in a dorm

Isolated Segmentation

Personalised Segmentation

Lounge Benefit

Rewards / Cashbacks

Consider all of Diya's interests

Consider all of Karan's interests



Lounge Benefit



Cashback on Apparel



Cashback on Travel

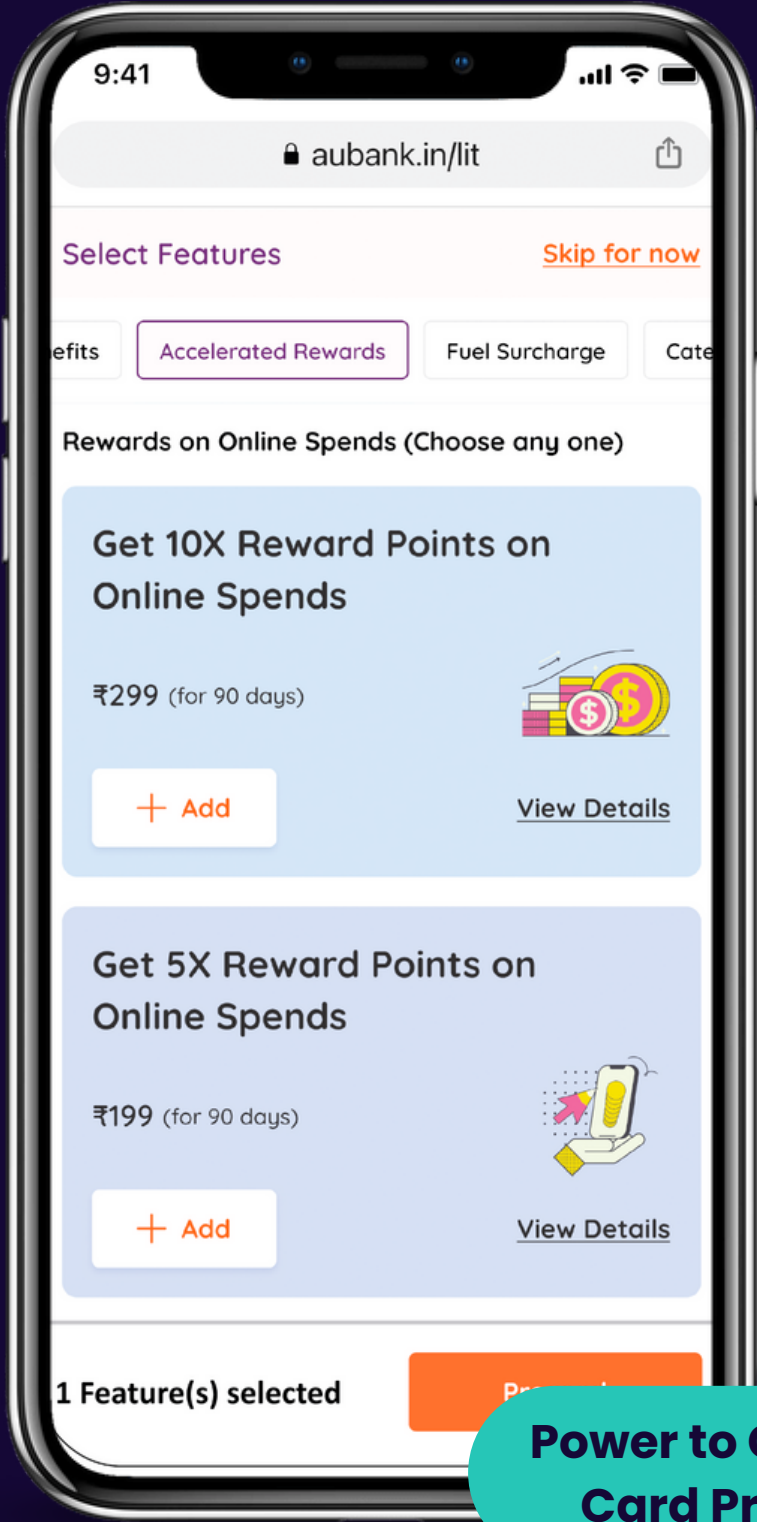


OTT Subscription

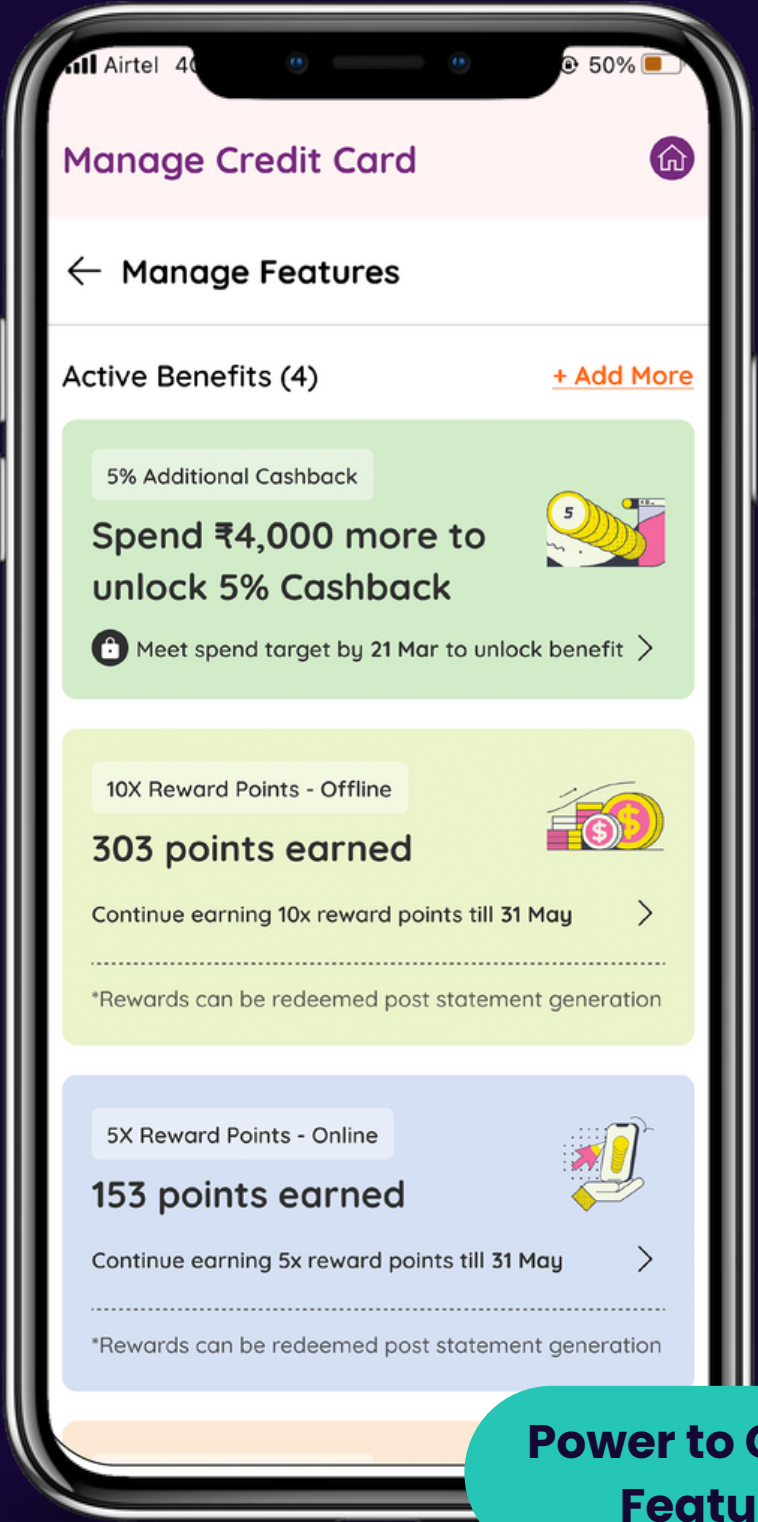


Fuel Surcharge Waiver

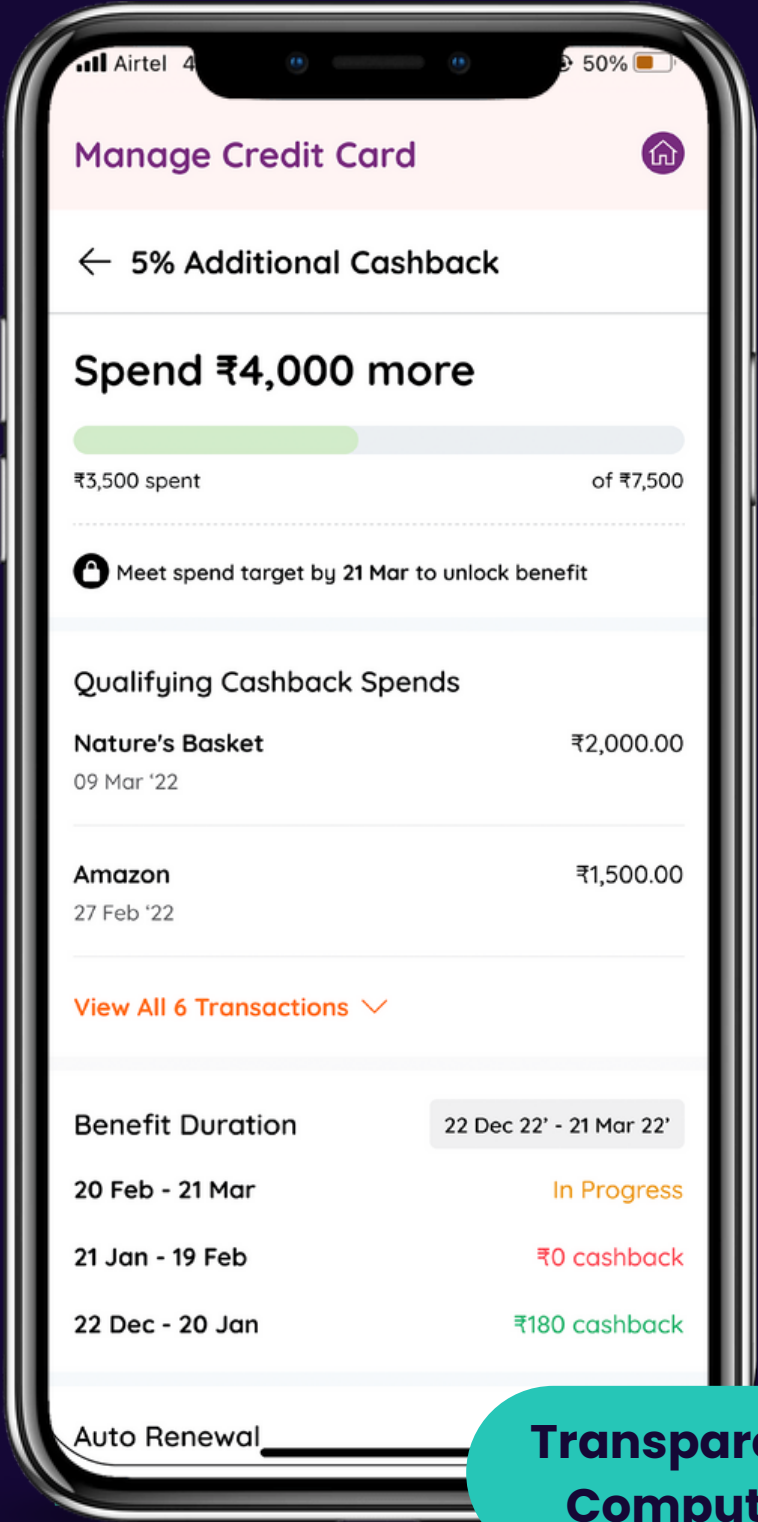
Customer Journey



Power to Choose Card Pricing



Power to Control Features



Transparency in Computation

Tech-enabled Innovation

“ Payments ecosystem is ever changing in last few years, and it is becoming more convenient and customised year on year, Credit Cards being in forefront of payment ecosystem but hardly offer any customisation and personalisation so far. AU Bank identified the opportunity to customise credit cards and make it more customer centric through tech and payment stack. **Hyperface is playing a pivotal role here in making credit cards stack more customer centric embedded with exceptional experience to customers.** ”

Arvind Butola

National Product And Communication Manager
AU Small Finance Bank

The Hyperface *Edge*



10X faster launch



Delightful Customer Experience



100% Compliance

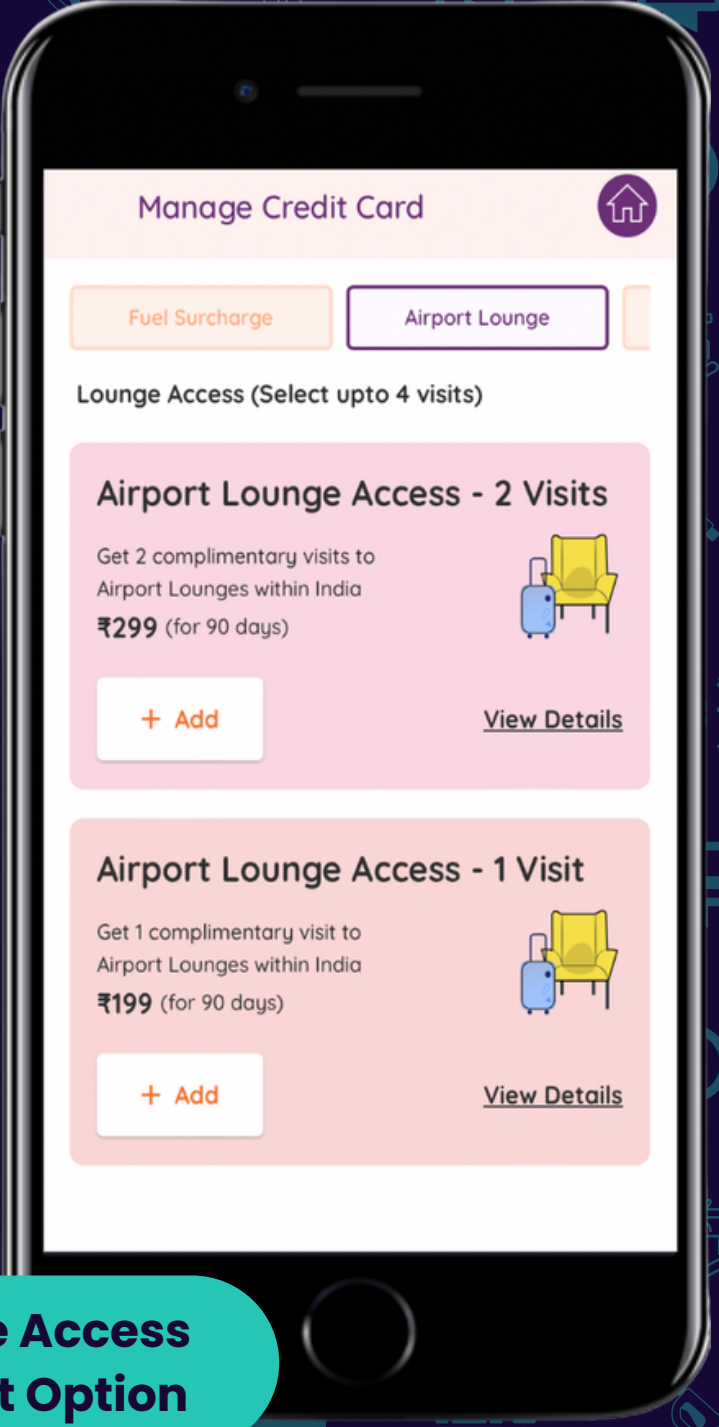


Scale up Rapidly

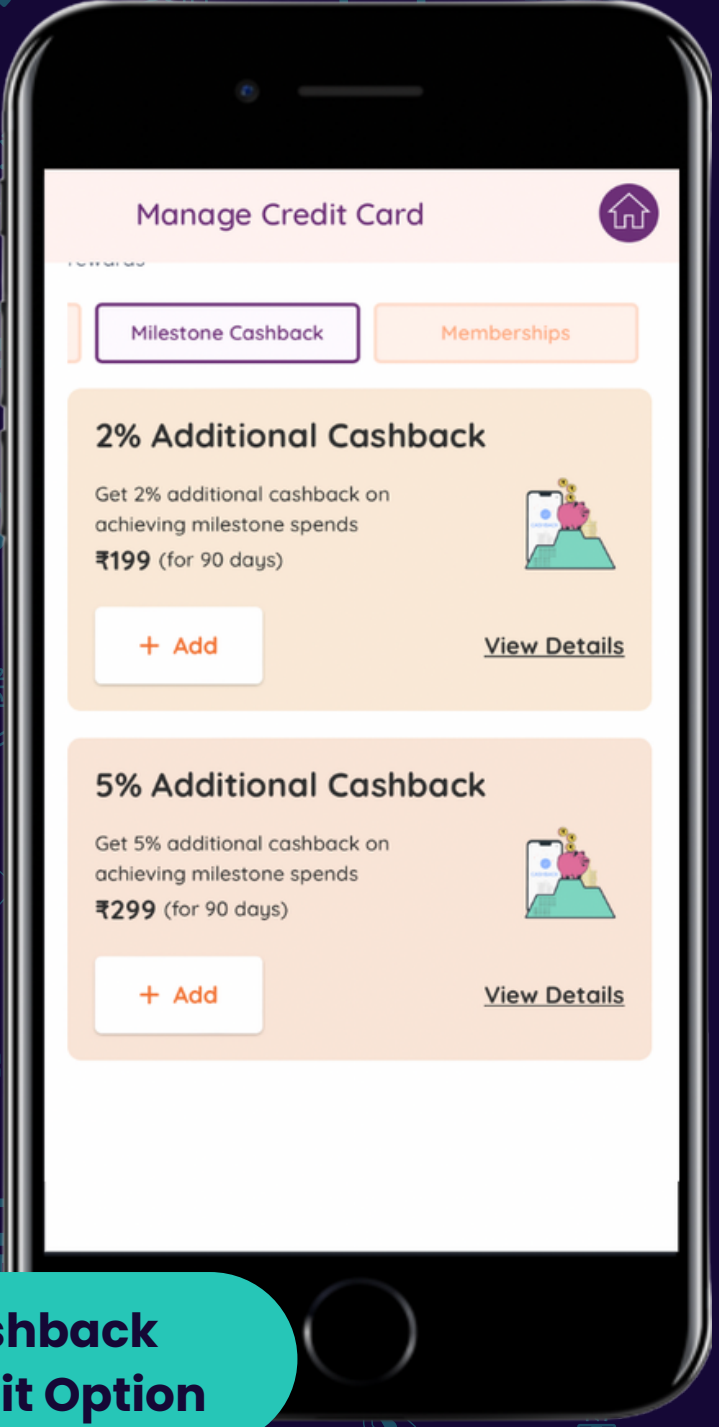


Annexure

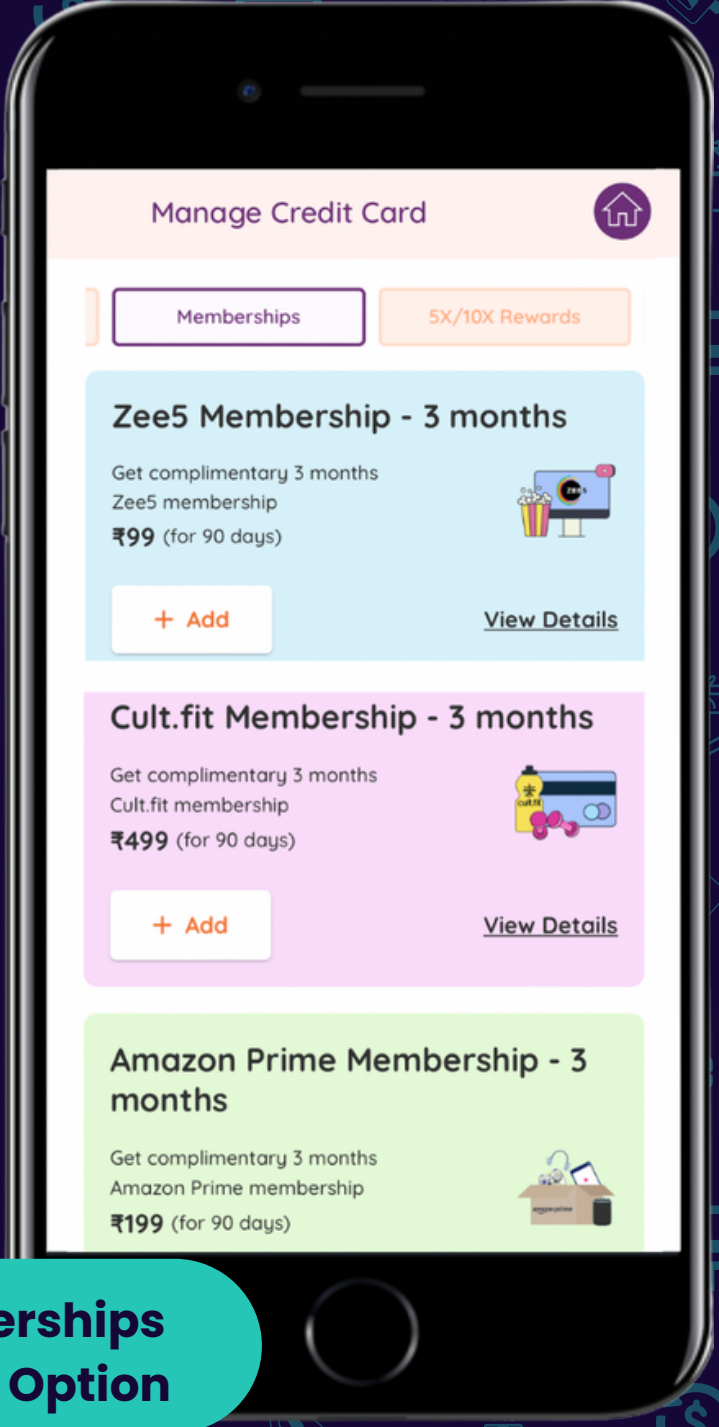
Tap to select features



Lounge Access Benefit Option

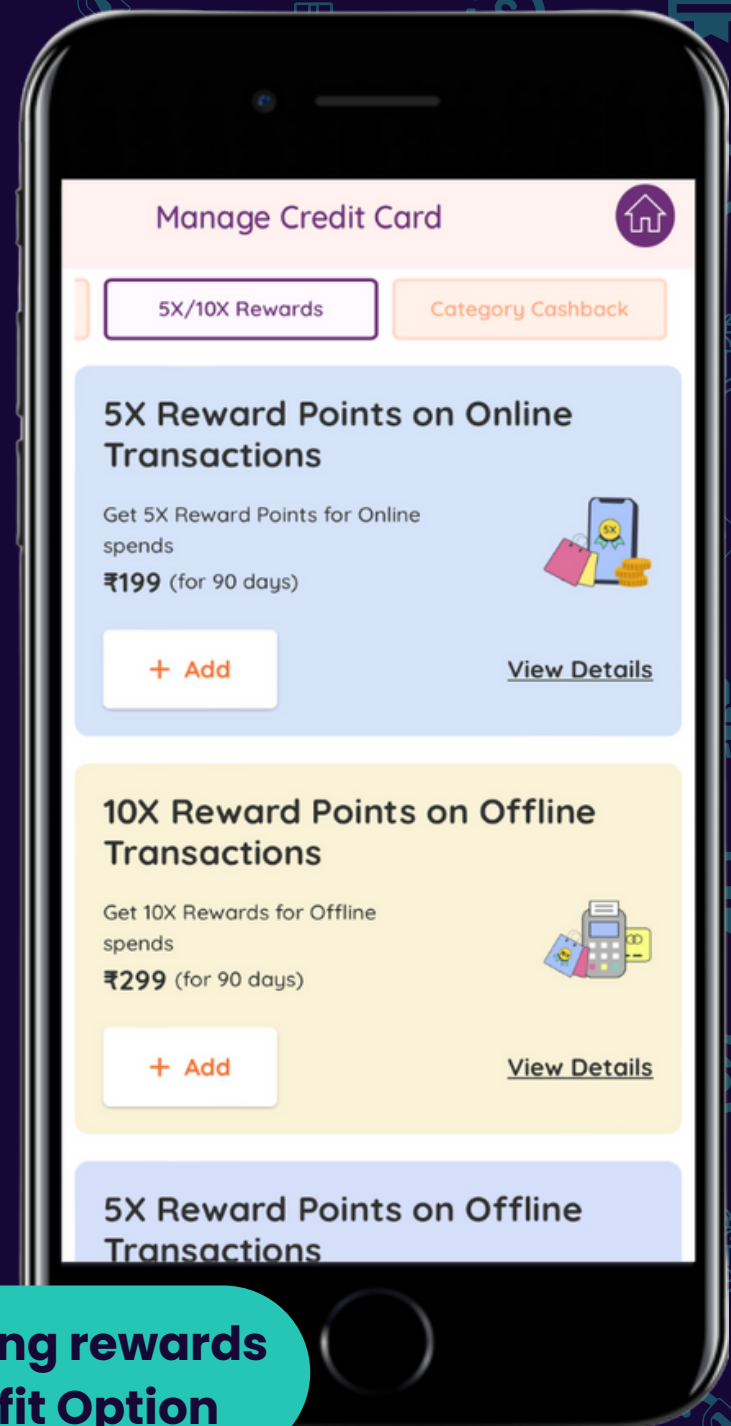


Cashback Benefit Option

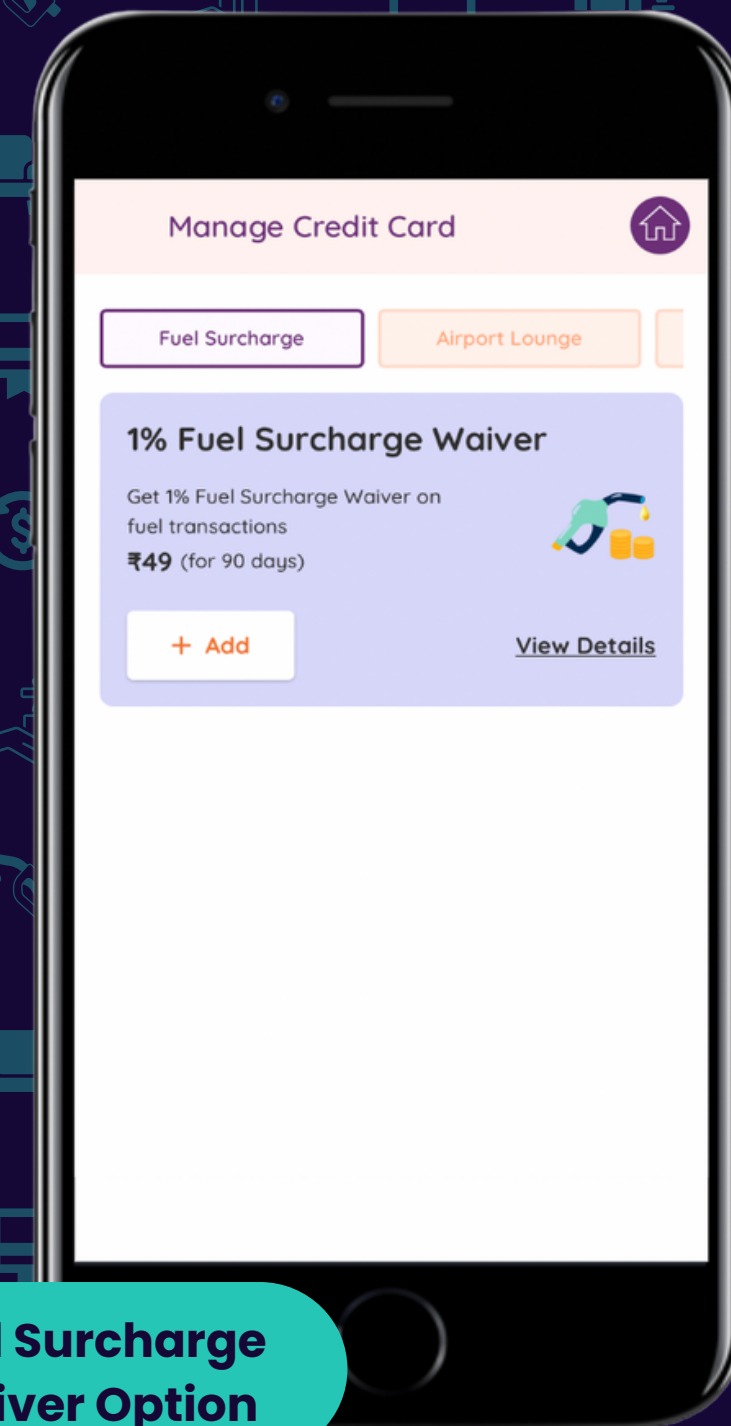


Memberships Benefit Option

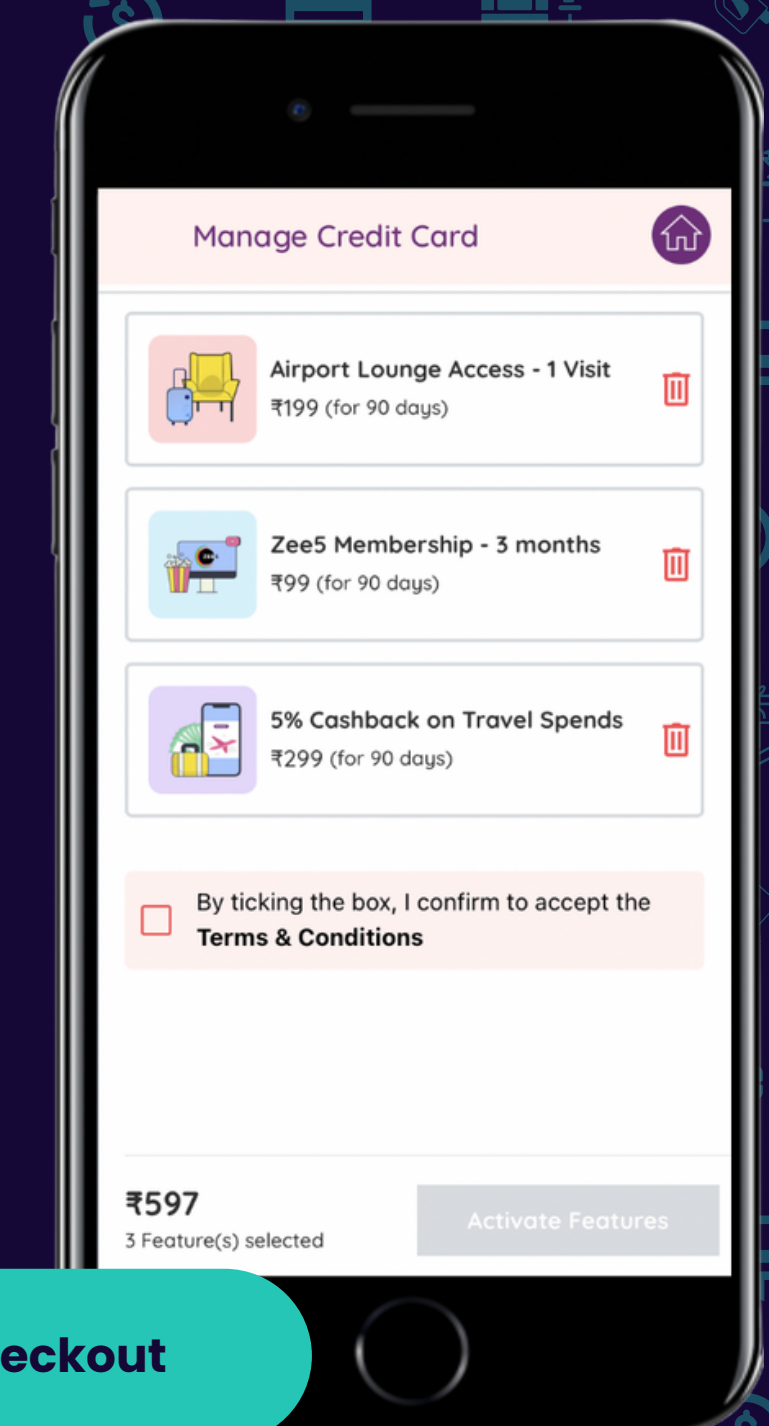
Checkout flow to confirm charges



Shopping rewards Benefit Option

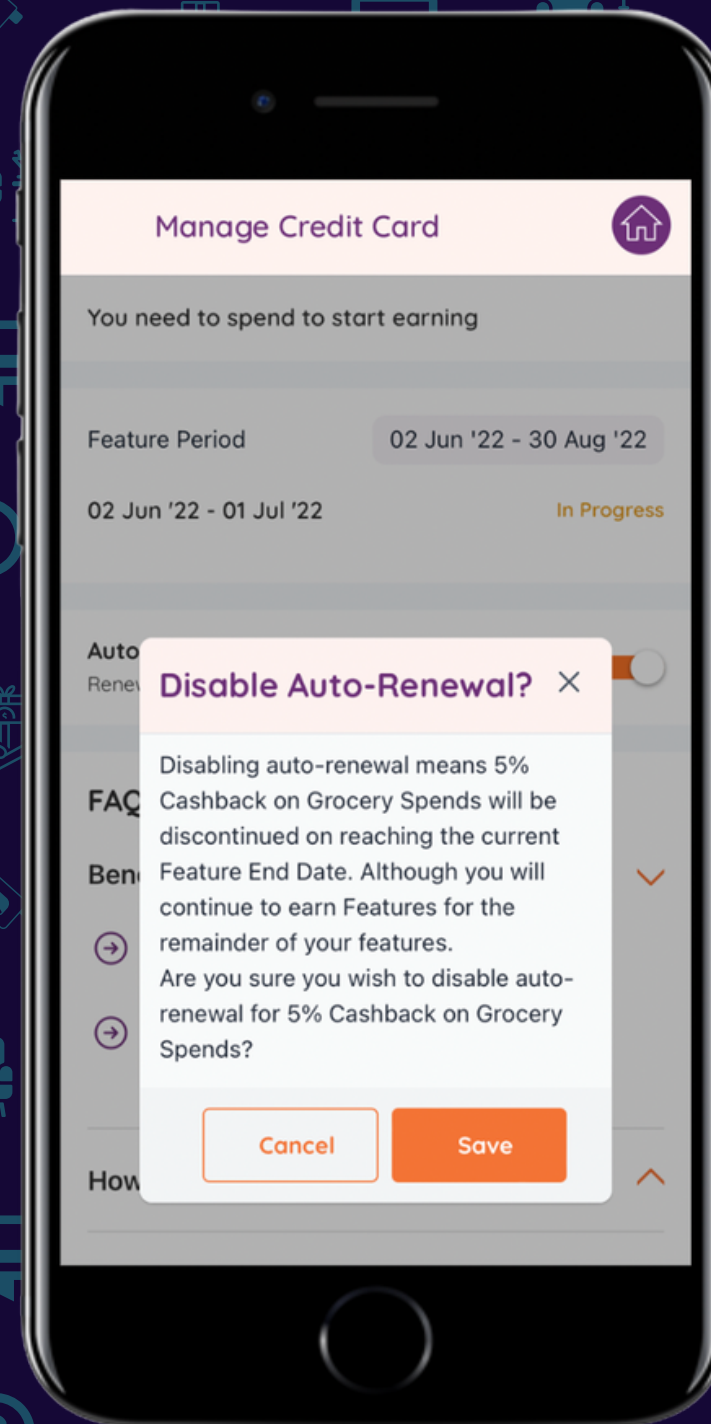
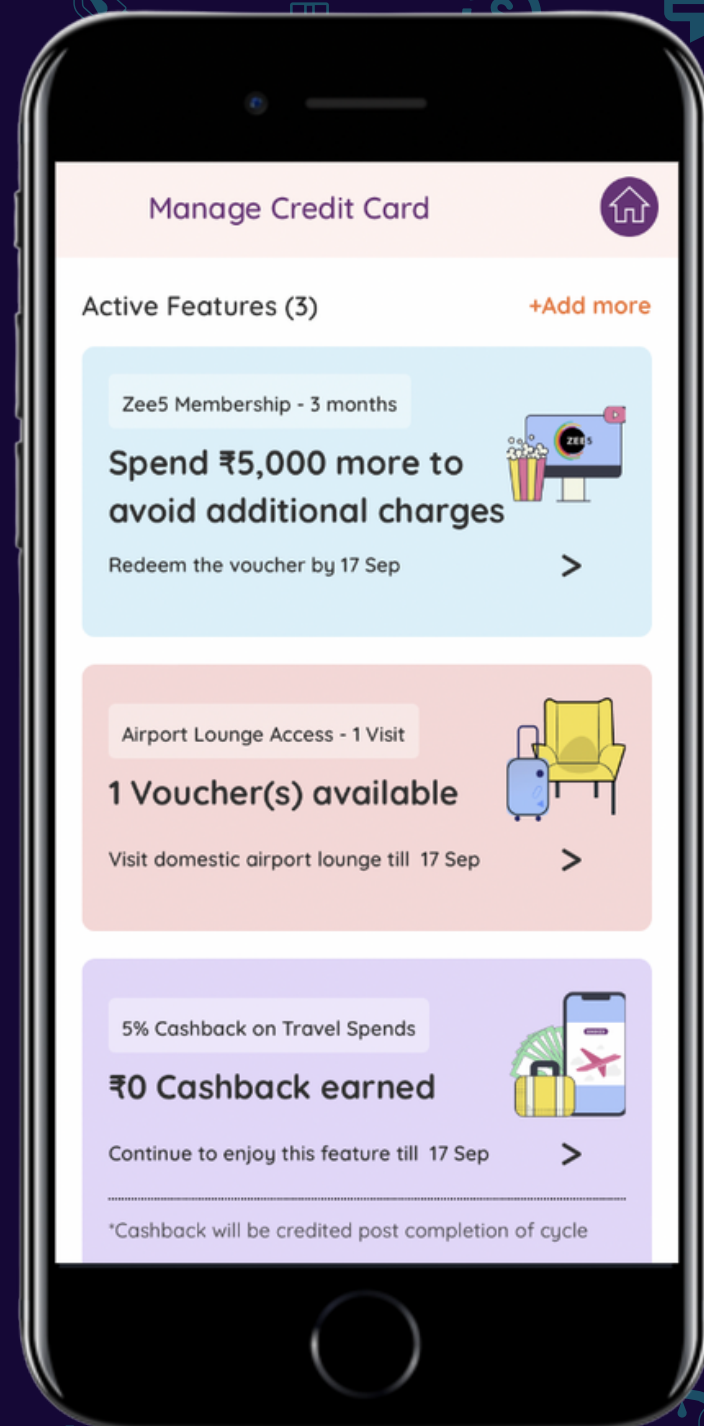


Fuel Surcharge Waiver Option



Checkout

Cardholder's Feature Management Interface



Cardholder has the flexibility to discontinue feature renewal, or activate a new feature in a few clicks

Check out our Credit Stack APIs!

[Click here](#)



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