

Executive Summary

What this guide is, and how to use it in under two minutes.

Most loyalty platform RFPs rely on open-ended questions that let vendors answer in whatever language makes their platform sound most capable. This guide replaces that with 114 discrete capability statements, each requiring one of five specific response codes — not a narrative answer.

Every statement also carries a weight (Critical, Important, or Useful), so a missing nice-to-have doesn't carry the same evaluation weight as a missing must-have. Responses convert to a numeric score, multiplied by the weight, and rolled up into a section-by-section and total weighted score per vendor.

Response codes	Weights
FS — Fully Supported (score 5) PS — Partially Supported (score 3) CR — Configuration/Custom Required (score 2) RD — On Roadmap (score 1) NS — Not Supported (score 0)	3 — Critical: must-have, disqualifying if absent 2 — Important: significant differentiator 1 — Useful: nice-to-have

The critical flag rule

Any Weight-3 item answered Not Supported or Custom Required without a credible, dated remediation plan is a red flag — regardless of the vendor's total score. Two or more such gaps should remove a vendor from the shortlist before the demo stage. A high aggregate score that masks a critical gap is not a passing grade.

What's covered

11 sections spanning technical architecture and POS integration, platform reliability, customer data and CDP ownership, loyalty program management, stored value and gift cards, offer management and AI, marketing automation, enrollment and member experience, finance-ready reporting, implementation and migration, and commercials and vendor risk.

Loyalty Platform

RFP Evaluation Guide

114 capability statements. Structured response codes. Weighted scoring. Commercial protections.

Designed for marketing, IT, finance, and operations leaders at multi-location retail, restaurant, grocery, fuel/convenience, and specialty retail brands.

Published by Clutch | clutch.com | 2025

HOW TO USE THIS GUIDE

This guide replaces open-ended vendor questions with discrete capability statements. For each statement, vendors mark one response code and add context in the Notes column. The format eliminates narrative workarounds and produces a directly comparable evaluation across vendors.

RESPONSE CODES

Code	Status	What it means — and what vendors must include in Notes
FS	Fully Supported	Live in production. Available today with no additional development.
PS	Partially Supported	Core capability exists; gaps or limitations apply. Explain in Notes.
CR	Config / Custom Req.	Requires configuration or custom development to deliver. State effort and cost in Notes.
RD	On Roadmap	Not available today. Planned for future release. State committed date in Notes.
NS	Not Supported	No current or planned support.

Evaluation discipline: Require written responses before demos. A vendor who declines to respond in writing to any Weight-3 (Critical) item is telling you something. The demo is for follow-up — not for replacing written commitments.

SCORING METHOD

Convert response codes to numeric scores: FS = 5 | PS = 3 | CR = 2 | RD = 1 | NS = 0

Multiply each score by the question weight. Sum weighted scores per section. Compare vendor totals on the Scorecard.

Weight	Meaning	Scoring implication
3 — Critical	Must-have. Failure here is disqualifying.	NS or CR on a Weight-3 item = flag for review. Two or more = remove from shortlist.
2 — Important	Significant differentiator. Gap creates real risk.	PS acceptable only with a credible, dated remediation plan in Notes.
1 — Useful	Nice-to-have. Weak response reduces score but does not eliminate vendor.	RD acceptable with a committed date.

Critical flag rule: Any Weight-3 item answered NS or CR without a credible, dated remediation commitment is a red flag regardless of total score. Two or more such gaps should remove a vendor from the shortlist before demo.

WHAT'S INSIDE

Section	Capability Statements
1. Technical Architecture & POS Integration	1–12

2. Platform Reliability & Infrastructure	13–20
3. Customer Data, CDP & First-Party Ownership	21–33
4. Loyalty Program Management	34–43
5. Stored Value & Gift Card Management	44–51
6. Offer Management, AI & Decisioning	52–59
7. Marketing Automation & Channel Delivery	60–68
8. Enrollment & Member Experience	69–76
9. Finance-Ready Reporting & ROI	77–85
10. Implementation, Migration & Support	86–97
11. Commercials, Contract & Vendor Risk	98–114
Weighted Scorecard	—

Share with: [Marketing / Loyalty](#) · [IT / Engineering](#) · [Finance](#) · [Legal](#) · [Operations](#) · [Procurement](#)

SECTION 1 Technical Architecture & POS Integration

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
1A — POS Integration Depth								
1	Platform has a native, certified (not planned) integration with every POS system in our current environment.	3						List each POS. Vendor must confirm per system in Notes.
2	A new POS integration can be added within 90 days of request without custom development billed to the client.	2						State median timeline for last 5 new integrations.
3	Platform handles offline POS transactions — queuing, store-and-forward, and post-reconnect reconciliation — without loyalty data loss.	3						Describe queuing architecture. Reference a client in a high-drop-connectivity environment.
4	Platform receives SKU-level transaction data (not basket totals only) from the POS per transaction.	3						Provide inbound data schema showing all fields received per transaction.
5	Platform receives tender type, location ID, cashier ID, and daypart per transaction.	2						Confirm which fields are captured. Note any gaps.
6	No middleware vendor or connector fee is required between our POS and the platform.	2						Disclose any third-party dependencies in Notes.
7	Vendor can provide two live references running the platform across 3+ different POS systems simultaneously.	3						References must be reachable by phone. No written testimonials accepted.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
1B — API & Architecture								
8	Platform is API-first — all loyalty logic is accessible and executable via REST API without requiring the vendor UI.	3						Provide API documentation link before demo.
9	Platform publishes committed P95 and P99 API response time SLAs under peak transaction load.	3						State P95/P99 targets. Provide load test results or third-party monitoring data.
10	Platform supports webhooks and event-driven architecture for real-time data flow to external systems.	2						Describe event types supported and webhook delivery guarantees.
11	Platform supports autoscaling to handle peak transaction bursts without degraded response time.	3						State maximum tested TPS and autoscaling architecture.
12	Platform has pre-built, certified integrations with major ecommerce platforms (Shopify, Salesforce)	2						List certified ecommerce integrations. Note which require custom development.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
	Commerce, Magento, etc.).							

Pro Tip

Before any demo, send the vendor your full POS inventory and ask for written confirmation of native integration status per POS system. 'We can integrate' is not the same as 'we have a certified, live integration with a reference you can call.' Request API documentation before the first demo. If they cannot provide it, they are not API-first.

SECTION 2 Platform Reliability & Infrastructure

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
2A — Uptime & SLA								
1 3	Platform contractually commits to 99.9% or greater uptime SLA.	3						State committed SLA percentage. Attach SLA language.
1 4	Actual platform uptime over the past 12 months meets or exceeds the stated SLA.	3						Provide uptime logs or third-party monitoring report. Do not accept verbal confirmation.
1 5	SLA breach triggers automatic financial credits — not client-escalation-required credits.	3						State credit mechanism. Provide relevant contract language.
1 6	Platform provides a real-time status page accessible to the client at all times.	2						Provide status page URL.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
2B — Disaster Recovery & Infrastructure								
1 7	Platform has documented RTO and RPO targets meeting enterprise-grade requirements.	3						State RTO and RPO targets. Full DR documentation available under NDA.
1 8	Platform performs automated daily backups with geographically redundant storage.	3						Describe backup architecture and redundancy approach.
1 9	DR testing is conducted at least annually with documented results available to clients.	2						Provide date of last DR test. Results available under NDA.
2 0	Platform is hosted on an enterprise-grade cloud provider (AWS, GCP, Azure) with multi-region support.	2						Name cloud provider and hosting regions.

Pro Tip

Ask for actual uptime logs or a third-party monitoring report for the past 12 months — not the SLA target, the actual performance. Get SLA remedy language in the contract. Automatic credit and escalation-required credit are meaningfully different.

SECTION 3 Customer Data Platform & First-Party Ownership

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
3A — Data Ownership & Portability								
2 1	The client legally owns all customer data collected through the platform — including raw records, behavioral data, and derived attributes.	3						Reference the specific data ownership clause in the MSA. Provide before contract signature.
2 2	On contract termination, client receives a full data export in a standard machine-readable format (CSV, JSON) within 30 days at no additional fee.	3						State export format, timeline, and whether any fee applies.
2 3	Client can export a full data snapshot at any time during the contract — not only at termination.	2						Describe self-service export capability and any limitations.
2 4	Platform data is never used to train shared models that benefit other clients without explicit client opt-in.	3						State data usage policy. Provide relevant contract language.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
3B — Identity Resolution & Profile Management								
2 5	Platform performs automated identity resolution — merging duplicate customer records across locations, channels, and purchase methods into a single profile.	3						Demo: submit two records with partial overlap. Show merge logic.
2 6	Anonymous transaction history can be retroactively attached to a customer profile upon enrollment.	3						Demo: show retroactive stitching for a test customer.
2 7	Customer profiles support household-level linkage for multi-shopper accounts.	2						Describe household model. Note any limitations on profile count per household.
2 8	Customer profiles can incorporate non-transactional data — survey responses, email engagement, app activity, web behavior.	2						List all supported non-transactional data types and ingest methods.
2 9	Platform supports cross-banner profile visibility for multi-format operators while maintaining banner-level data separation.	2						Demo if operating multiple banners or concepts.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
3C — Privacy & Compliance								
3 0	Platform is SOC 2 Type II certified with a report dated within the past 12 months.	3						Provide certificate. State report date.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
3 1	Platform is PCI DSS compliant for relevant cardholder data flows.	3						<i>Provide compliance documentation.</i>
3 2	Platform has documented CCPA and applicable state privacy law compliance — including DSAR workflow.	3						<i>Provide DSAR process documentation.</i>
3 3	Platform supports GDPR compliance for any EU-resident member data.	2						<i>Describe EU data residency options and DPA availability.</i>

Pro Tip

Have your legal team review the data ownership and portability clauses before the business team commits to a shortlist. These clauses are frequently buried in exhibit schedules. The question is not only who owns the data — it is who controls access when you want to leave.

SECTION 4 Loyalty Program Management

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
4A — Program Mechanics								
3 4	Platform supports points-based, visit-based, spend-based, and tiered earn structures — configurable without custom development.	3						Demo: configure a tiered earn program with bonus multipliers.
3 5	Business users can modify earn rules, redemption thresholds, and tier definitions without IT involvement.	3						Demo: modify a rule as a business user with no technical background.
3 6	Platform supports complex conditional earn logic — category-specific, daypart-specific, location-specific, and member-tier-specific rules simultaneously.	3						Demo: configure 'earn 2x on Category A, weekdays 6–9PM, Gold members only.'
3 7	Platform resolves offer stacking conflicts automatically and provides configurable rules for which offer takes precedence.	3						Demo: configure two conflicting promotions and show resolution logic.
3 8	Platform supports manufacturer / CPG-funded offer management — including ingest, redemption tracking, and reporting for third-party funded incentives.	2						Describe funded offer architecture and reconciliation reporting.
3 9	Platform supports non-transactional earning events — birthday, referral, survey completion, app download, check-in, profile completion.	1						List all supported non-transactional trigger types.
4 0	Platform supports multi-banner or multi-concept operations — separate program rules and member pools per banner with roll-up corporate reporting.	2						Demo if operating multiple brands or concepts.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
4B — Redemption & Rewards								
4 1	Members can earn and redeem points across all locations, including locations on different POS systems, from day one.	3						Confirm per POS system in your environment. Verify against a live reference.
4 2	Platform supports experiential rewards, charitable donation options, and non-discount reward types.	1						List supported reward types beyond points discounts.
4 3	Platform supports gamification mechanics — challenges, streaks, bonus events, and tiered status progression.	1						Provide live examples of gamification in production.

Pro Tip

Ask every vendor to configure a specific rule live in the demo: 'Earn 2x points on Category A, weekdays 6–9PM only, Gold tier members only.' Then ask how the platform resolves stacking when two promotions apply simultaneously. This single scenario separates platforms with real rule engines from platforms with rule lists.

SECTION 5 Stored Value & Gift Card Management

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
5A — Core Stored Value								
4 4	Gift card and stored value management is native to the platform — not a third-party integration.	3						Provide architecture diagram showing stored value data flow. Confirm single data store.
4 5	Platform tracks outstanding stored value liability in real time and produces a finance-ready liability report.	3						Provide a sample liability report from a current client. CFO should be able to use it without modification.
4 6	Customers can redeem stored value across all channels — in-store, online, and mobile — from a single unified balance.	3						Demo: single balance redemption across at least two channels.
4 7	Platform supports digital gift card issuance via email and SMS.	2						Demo: issue a digital gift card via email and SMS.
4 8	Gift cards can be used programmatically as a loyalty reward, win-back offer, or promotional incentive.	2						Demo: trigger a gift card issuance as a campaign outcome.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
5B — Fraud, Compliance & Finance								
4 9	Platform includes proactive gift card fraud detection — monitoring enrollment patterns, redemption anomalies, and balance manipulation.	2						Describe fraud detection methodology and alert workflow.
5 0	Platform handles breakage accounting and produces state-by-state escheatment compliance reports.	2						Provide sample escheatment report. Describe state-by-state compliance approach.
5 1	Anonymous gift card purchasers can be identified and converted to loyalty members over time — with their transaction history preserved.	2						Demo: show gift card holder to loyalty member conversion flow.

Pro Tip

Ask vendors to walk through the complete gift card lifecycle live: purchase, balance check, partial redemption, liability report, escheatment report, and fraud flag. Most platforms handle purchase and balance check well. The liability and escheatment steps expose the gaps.

SECTION 6 Offer Management, AI & Decisioning

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
6A — Offer Management								
5 2	Platform supports targeted offer creation — including SKU-specific, category-specific, visit-frequency-based, and spend-threshold-based offers.	3						Demo: create a SKU-specific, frequency-gated offer for a defined member segment.
5 3	Offers can be targeted to individually defined member segments without batch processing lag — real-time eligibility evaluation at transaction.	3						Confirm real-time vs. batch evaluation. State processing lag if any.
5 4	Platform supports time-bound offers — expiring by date, by member inactivity window, or by redemption count.	2						Demo: configure an offer expiring 14 days from issue date.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
6B — AI & Machine Learning (Production Only)								
5 5	Platform includes a production next-best-offer engine that selects the highest-probability-to-convert offer per individual member at transaction time.	2						Mark RD if not in production. State committed release date. Request benchmark lift data from a current client.
5 6	Platform includes production send-time optimization — delivering communications at the individually optimal time per member based on historical engagement.	2						Mark RD if not in production. Request lift data from a current client.
5 7	Platform includes production churn prediction — flagging at-risk members before churn occurs with configurable intervention triggers.	2						Mark RD if not in production. Request churn model documentation.
5 8	Platform supports individual-level offer decisioning — delivering a different offer to two members in the same segment based on their individual behavior.	2						Demo: show two members in the same segment receiving differentiated offers based on purchase history.
5 9	AI models are trained exclusively on the client's own data — not on shared data across the vendor's customer base.	3						State data usage policy in Notes. This language belongs in the contract.

Pro Tip

Require a written list of production AI features versus roadmap items before the demo. Any AI capability without a live reference customer and a measurable outcome should be weighted as roadmap. Ask specifically: does your AI train on shared data across clients, or exclusively on our data?

SECTION 7 Marketing Automation & Channel Delivery

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
7A — Campaign & Automation Capabilities								
60	Platform supports multi-step triggered campaigns — enrollment series, post-purchase flows, lapse triggers, win-back sequences — configurable by business users.	3						Demo: build a 3-step triggered campaign in the UI as a business user.
61	Platform supports A/B testing and holdout groups natively — without exporting to an external tool.	2						Demo: configure an A/B test on subject line and a holdout group.
62	Platform supports cross-channel orchestration — coordinating email, SMS, push notification, and direct mail in a single campaign workflow.	2						Demo: configure a cross-channel campaign with channel-level fallback logic.
63	Franchise or location-level users can access brand-approved templates and send location-specific campaigns to their member cohort only.	2						Demo: configure franchise-level access with brand template controls.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
7B — Channel Delivery								
64	Platform has a native ESP — no third-party email vendor required for standard campaign delivery.	2						Confirm native vs. third-party. If third-party, name the dependency.
65	Platform supports SMS/MMS delivery natively or via a tightly integrated carrier — with delivery receipts and opt-out management.	2						Describe SMS architecture. Name carrier or aggregator.
66	Platform supports mobile push notification delivery — including integration with a client's existing branded app via SDK.	1						Describe push architecture. List supported SDK frameworks.
67	Platform supports Apple Wallet and Google Wallet passes for loyalty ID, balance display, and personalized offers.	1						State availability date if RD.
68	Member-facing communication design is fully controlled by the client — not locked in vendor-managed templates.	2						Provide sample member-facing communications from a current client. State what is configurable vs. locked.

Pro Tip

Ask for a live demo of a multi-step triggered campaign — enrollment > first purchase > lapse > win-back — configured entirely by a business user with no IT involvement. The number of steps and conditions a marketer can configure without engineering support is a meaningful differentiator.

SECTION 8 Enrollment & Member Experience

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
8A — Enrollment								
6 9	Customer can complete full loyalty enrollment at a POS terminal in under 60 seconds without a smartphone.	3						Demo: time the POS enrollment flow live. If it exceeds 90 seconds, explain why.
7 0	Platform supports enrollment via SMS keyword, web URL, QR code, and app — in addition to POS.	2						List all enrollment channels. Note which require a smartphone or app download.
7 1	Vendor can provide enrollment rate benchmarks broken down by channel across current client base.	2						Request benchmarks. A vendor who cannot share them either does not track them or does not like the numbers.
7 2	Existing gift card holders can be converted to loyalty members with their stored value balance preserved.	2						Demo: enroll a gift card holder and verify balance transfer.
7 3	Platform can match and merge a new enrollee's anonymous transaction history to their new loyalty profile at enrollment.	3						Demo: show retroactive history stitching at enrollment.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
8B — Member Experience								
7 4	Members can access point balance, tier status, offer library, and transaction history via a self-service web portal — no app required.	2						Demo the member self-service portal.
7 5	Platform supports member preference capture — communication channel, frequency, category interests — and uses those preferences in campaign targeting.	2						Demo: show preference capture and use in a campaign.
7 6	Member communications are personalized with individual-level merge variables — not just name and account number.	2						Demo: show a personalized communication using behavioral merge variables.

Pro Tip

Ask the vendor to walk through the complete enrollment flow at a POS terminal with no smartphone. Time it. If it exceeds 90 seconds or requires any step the cashier cannot complete, your front-line staff will not push enrollment and your program will underperform from day one.

SECTION 9 Finance-Ready Reporting & ROI

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
9A — Core Reporting								
7 7	Platform produces a dedicated incremental lift report — isolating revenue attributable to the loyalty program from natural repeat-visit behavior.	3						Request a sample incremental lift report from a current client in your vertical. If the vendor cannot produce it, score NS.
7 8	Platform reports discount efficiency — incentive cost versus incremental revenue generated per campaign.	3						Request a sample discount efficiency report.
7 9	Platform displays LTV, AOV, basket size, and visit frequency by member segment in a single dashboard — without requiring Excel export.	3						Demo this dashboard live. Do not accept a screenshot.
8 0	Platform supports campaign-level revenue attribution — tracing a specific offer or campaign to a measured revenue outcome.	2						Demo: trace a campaign to a revenue outcome in the reporting UI.
8 1	Platform produces a finance-ready stored value liability report suitable for CFO/finance team use without post-processing.	3						Request a sample liability report from a current client. CFO must be able to use it without modification.
8 2	Reporting can be segmented by location, region, banner, and concept independently — not only in aggregate.	2						Demo: pull a location-level report for a single store vs. a region.
8 3	Franchise or banner-level users can access their own reporting without visibility into cross-brand data.	2						Demo: configure franchise-level reporting access with appropriate data restrictions.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
9B — BI & Data Export								
8 4	Platform has a native integration with Power BI, Tableau, Looker, or Google BigQuery — enabling data push to client-owned BI environments.	2						List supported BI integrations. State whether data push is real-time or batch.
8 5	Client can export raw transaction and member data via API or SFTP at any time without vendor involvement.	2						Describe self-service export capability. State available file formats.

Pro Tip

Before the first vendor demo, schedule 20 minutes with your CFO and ask: what would you need to see to believe this program is generating a positive return? Bring that specific question to every vendor. The ones who can answer it live — not in a leave-behind — are the ones worth shortlisting.

SECTION 10 Implementation, Migration & Post-Launch Support

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
10A — Implementation								
8 6	Vendor can commit to a median full-implementation timeline of 4 months or less for a complex omni-channel retail environment.	3						State median timeline across last 5 comparable implementations. Provide phase-by-phase breakdown.
8 7	All implementation work is performed by vendor employees — no subcontractors used for client-specific delivery.	2						Confirm. If subcontractors are used, name them and describe their scope.
8 8	A dedicated Project Manager and Technical Lead are assigned to the client from kickoff through 90 days post-go-live.	3						Confirm named resource assignment. State policy for staff changes mid-implementation.
8 9	Platform implementation includes a sandbox environment for testing prior to production go-live.	3						Describe sandbox provisioning timeline and access controls.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
10B — Migration								
9 0	Vendor has documented experience migrating from our current loyalty platform — including member database, point balances, and stored value balances.	3						Name the platform(s) vendor has migrated from. Request a migration reference.
9 1	Member transaction history migrates completely — not just current balances.	3						Confirm what migrates. List any data assets that do not transfer and why.
9 2	Vendor provides a parallel run period where both old and new systems operate simultaneously with a documented rollback plan.	2						Describe parallel run approach and rollback conditions.
9 3	Vendor can connect us with two references who completed a migration from a competing platform within the past 18 months.	3						References must be reachable by phone. Migration-specific references only.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
10C — Post-Launch Support								
9 4	Client has a named, dedicated Customer Success Manager as their primary post-launch relationship contact — not a shared queue.	3						Confirm this is contractual. State what triggers reassignment.
9 5	Platform provides 24/7/365 technical support for critical and emergency issues.	3						Confirm support hours. State P1 response time SLA.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
9 6	Platform includes a documented escalation path for P1 issues with a defined resolution SLA.	3						State P1 and P2 response and resolution time commitments. Get in writing.
9 7	Vendor provides structured onboarding training — minimum 6 live sessions — for business users, with recorded sessions available post-go-live.	2						Confirm session count, format, and recording availability.

Pro Tip

Build a migration risk matrix before you sign: list every data asset in your current platform — member database, point balances, stored value balances, campaign history, segment definitions — and ask each vendor whether that asset transfers, how, and in what format. Put the answer in the contract.

SECTION 11 Commercials, Contract & Vendor Risk

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
11A — Pricing Transparency								
98	Vendor provides a complete written fee schedule — base platform fee, per-location fee, per-member fee, transaction fees, API call fees, and all communication fees — before contract signature.	3						Request full fee schedule. Model cost at projected member count in years 1, 2, and 3.
99	Pricing is unlimited within licensed modules — no per-member, per-transaction, or per-API-call overage fees.	3						Confirm in writing. Request contract language confirming no overage structure.
100	Communication fees (email, SMS, push) are clearly itemized and priced at standard CPM rates — not bundled into the platform fee in a way that obscures unit cost.	2						Request itemized communication rate card.
101	Volume tier thresholds that change platform pricing are clearly documented — including the member count or location count that triggers tier change.	2						Model pricing at projected member count in year 2 and year 3.
102	Vendor accepts Net 30 payment terms on all recurring and milestone invoices.	1						Confirm payment terms and any penalties for late payment.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
11B — Contract Terms & Exit Rights								
103	Minimum contract term is clearly stated and does not exceed 3 years for initial agreement.	2						State minimum term. Note any volume or discount tied to longer terms.
104	Auto-renewal provisions require written notice from vendor at least 90 days before renewal date.	3						Request this language in the contract. Shorter windows are a leverage trap.
105	Contract includes a performance-based exit right if the platform materially underperforms against agreed SLAs or KPIs.	3						Define 'material underperformance' in the agreement. This is negotiable — ask for it.
106	Contract includes a change-of-control provision granting the client notification rights and a termination option if the vendor is acquired.	3						The loyalty platform market is consolidating. This clause protects continuity. Request it explicitly.
107	Annual price increases are capped contractually — not left to vendor discretion at renewal.	2						Request CPI cap language. Uncapped renewals are a common source of cost escalation in year 3+.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
11C — Data at Termination & Offboarding								
108	On termination, client receives full data export — member profiles, transaction history, point balances, stored value balances, segment definitions, campaign history — within 30 days.	3						Confirm what is included in export. Any gap here is a negotiation point.
109	Data export on termination is provided at no additional fee.	3						Confirm explicitly. 'Data export fees' are a common contract surprise.
110	Platform provides a self-service offboarding runbook — a documented process for transitioning to a new vendor without requiring vendor cooperation.	2						Request the offboarding documentation. Its quality signals the vendor's confidence in their product.

#	Capability Statement	Wt	FS	PS	CR	RD	NS	Notes / Evidence Requested
11D — Vendor Financial & Operational Risk								
111	Vendor is willing to provide evidence of financial stability — audited financials or investor backing documentation — under NDA.	2						Privately held vendors may limit disclosure. Note what is and is not available.
112	Vendor has no pending litigation or regulatory actions that could materially affect platform continuity.	3						Request a written representation. This is standard in enterprise procurement.
113	Vendor's product roadmap for the next 12 months is documented and has been shared with clients — not exclusively disclosed in sales cycles.	1						Request a reference who can speak to roadmap delivery track record.
114	Vendor can describe their process for client-requested feature prioritization — how requests enter the roadmap and how clients are notified of decisions.	1						Ask for one example of a client-requested feature that made it to production. Ask for one that did not.

Pro Tip

Have your legal and finance teams review the contract independently before the business team signs. The five clauses that matter most: data ownership on termination, auto-renewal notice window, performance-based exit rights, change-of-control provisions, and AI data usage. If any of these are absent from the draft, ask for them before negotiating anything else.

VENDOR EVALUATION SCORECARD

Score each vendor per section: average the response codes across all questions in that section (FS=5, PS=3, CR=2, RD=1, NS=0). Multiply the average by the section question count and section weight to get the weighted section score. Sum for the total.

Category	Max Raw Score	VA Code	VA Wtd	VB Code	VB Wtd	VC Code	VC Wtd	Notes
1. Technical Architecture & POS Integration	60 raw / 180 wtd							
2. Platform Reliability & Infrastructure	40 raw / 120 wtd							
3. Customer Data, CDP & First-Party Ownership	65 raw / 195 wtd							
4. Loyalty Program Management	50 raw / 150 wtd							
5. Stored Value & Gift Card Management	40 raw / 120 wtd							
6. Offer Management, AI & Decisioning	40 raw / 80 wtd							
7. Marketing Automation & Channel Delivery	45 raw / 90 wtd							
8. Enrollment & Member Experience	40 raw / 120 wtd							
9. Finance-Ready Reporting & ROI	45 raw / 135 wtd							
10. Implementation, Migration & Support	60 raw / 180 wtd							
11. Commercials, Contract & Vendor Risk	85 raw / 255 wtd							
TOTAL	2,680 wtd							

Interpretation

2,200–2,680 — Strong fit. Proceed to commercial negotiation.

1,800–2,199 — Acceptable. Identify gap areas. Require written commitments before contract.

1,400–1,799 — Marginal. Significant gaps. Re-demo against specific failed requirements.

Below 1,400 — Remove from consideration.

Critical flag: Any Weight-3 requirement answered NS or CR without a credible, dated remediation plan should be flagged regardless of total score. A high total score masking a Critical gap is not a passing grade.

Ready to see how Clutch scores?

Book a 20-minute discovery call. Bring this guide. We will walk through every section live — including the questions most vendors avoid.

clutch.com/demo

Next Steps

This guide is one part of a complete evaluation toolkit.

If this PDF came to you as a standalone document, the complete Loyalty Platform RFP Evaluation Kit also includes the following working files:

- **Loyalty-RFP-Template.docx** — An editable RFP you can copy directly into your own procurement process.
- **Vendor-Response-Worksheet.docx** — The vendor-facing document to send out for written responses.
- **Loyalty-Vendor-Scorecard.xlsx** — A working spreadsheet that auto-calculates weighted scores and flags critical gaps across up to 3 vendors.
- **Demo-Validation-Checklist.pdf** — A short, tactical checklist to use live during any vendor demo.
- **Internal-Stakeholder-Alignment-Checklist.pdf** — A framework for getting marketing, IT, finance, legal, and operations aligned before vendor outreach.
- **README-How-to-Use-This-Kit.pdf** — A one-page guide to using all six files in the recommended order.

Want a second opinion on your evaluation criteria?

Book a 20-minute RFP walkthrough with Clutch. We'll go through the framework with your team, section by section — including where the questions most vendors try to talk around actually matter most.

clutch.com/contact