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Loyalty Program — rewarding repeat customers

A commitment to customers, managed both as a marketing lever and as an accounting liability

Where Mindee fits
Mindee reads the proof of purchase when it is a receipt. Rules, tiers and IFRS 15 accounting are out of scope.
Pitch: instant validation, fraud control, basket insight.

PHASE 1 · DESIGN & ENROLLMENT

Models & rules
Points · cashback · tiers · paid · coalition
Earn rate, point value, catalog, expiry

1 Program design
Goals: frequency, basket size, retention, customer data

2 Customer enrollment
In store, online or in-app; physical card, digital card or account

GDPR
Explicit marketing consent, clear data use, rights of access and erasure

Receipt-based programs
FMCG brands with no access to till data, multi-retailer cashback apps, refund offers ("buy one, get one refunded"): the shopper snaps the receipt.

PHASE 2 · POINTS LIFECYCLE

4 Tier management
Up or down a tier based on activity, usually over a year

Tier benefits
Free delivery, priority access, upgrades, dedicated support

Activity tracking

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3 Earn
Points per purchase, referral, review, partners; bonus campaigns

Points redeemed?
before expiry

Yes

5 Burn
Discounts, catalog, vouchers, experiences, donations; conversion rate drives value

No

6 Expiry & breakage
Unused points cut cost, but high breakage signals low engagement

Deferred revenue released

Mindee · step 3 (earn)

Extraction — Retailer, date, total and above all product lines. The program checks the eligible product is on the receipt and credits points in seconds, instead of days of manual review. Custom models handle very diverse retailer formats.

Fraud control — Duplicates (same retailer, date, time, amount), receipts too old, inconsistent amounts.

Out of scope: tiers, redemption and expiry.

PHASE 3 · ACCOUNTING & PARTNERS

7 Accounting (IFRS 15)
Points are a separate performance obligation: part of the price is deferred

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8 Partner relations
Partners buy points from the operator; regular billing and reconciliation

Examples
Airline + bank
Retailer + energy provider
A revenue stream for the operator

Typical entries
Sale: Cr revenue (product) + Cr contract liability (points)
Redemption or expiry: Dr contract liability, Cr revenue
Breakage reviewed on history · coalition: principal or agent?

Mindee · step 8

Coalitions: invoices and supporting documents exchanged between partners are extracted for reconciliation and points re-billing.

Out of scope: IFRS 15 accounting.

PHASE 4 · DATA & PERFORMANCE

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9 Data & personalization
Segmentation, targeted offers, recommendations, win-back of inactive members (CRM, CDP)

10 Performance tracking
Cost (rewards, tech, marketing) vs incremental revenue, isolated with control groups

Key metrics
Enrollment · member share of sales
Redemption rate · breakage
Purchase frequency · member vs non-member CLV

Takeaway
AP and expenses are cash outflows. Loyalty touches revenue.

Mindee · step 9
Receipt lines reveal the full basket: competing products, retailer, purchase frequency. Segmentation and targeted offers, subject to GDPR consent.