



Application Overview

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Introduction

XSELL Rewards Application (XSELL) is a Loyalty Rewards application with Cross Selling Support. It is a Salesforce application available on AppExchange and has been designed to support any business and in particular the Financial Services Industry. It is fully compatible with the Salesforce Financial Services Cloud.

The XSELL Application manages rewards based on the financial products a customer holds using information about the current status of those products. It can also automatically compute daily rewards using user defined rewards rules.

It is designed to work with the existing tools of the Salesforce CRM including analytics, reporting and in particular the Flow tools to support business processes.

XSELL supports Cross Selling by allocating additional rewards points for customers who hold more than one of your products across lines of business, systems, domains and enterprises based on specified cross selling specific rules.

Key XSELL features:

- Monetises loyalty in a form of rewards calculated on a daily basis based on customer's holdings at a given moment similar to an interest rate in a bank.
- Extends existing CRM facilities allowing you to develop flows, reports, business intelligence tools etc to work with and extend the loyalty system, enhancing your business processes.
- Uses standard Salesforce permission sets that allow you to tailor access to individual parts of the loyalty system for different groups within your organisation.
- Minimises integration efforts by utilising existing established CRM data feeds from core systems to your Salesforce Platform.
- Decouples the Core Product systems from Cross Selling logic.
- Establishes a unique Reward Id, providing a single view of a customer's rewards and redemptions. For a new client the Reward id can be provided to the client via a Call Center, Company Portal, CRM or Marketing Campaign.
- Allows you to create rules for computing rewards based on a Customer's composite asset profile. XSELL Rewards Rules can be applied to both individual and business entities. Rules can be configured to know product, policy number, geography etc
- Features a rich set of RESTful APIs to support enterprise business integration use cases.
- Supports both Accounts and Contacts for rewards. It also supports both B2C and B2B scenarios.

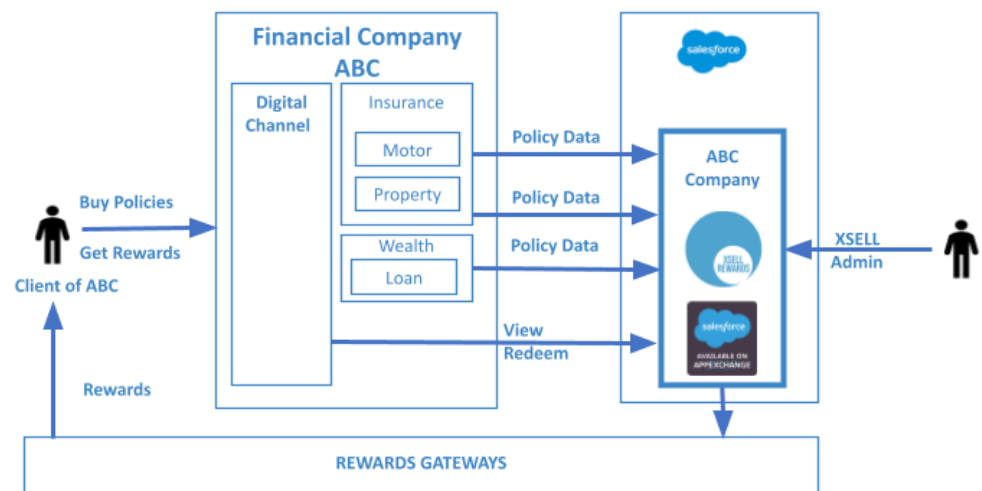
Business Context

Entities and Personas:

Financial Services Company - A Company which has a line of financial products and services such as Banking, Loans, Insurance, Wealth and Retirement. The Company targets both increasing sales of their products to existing clients and improving client retention.

The Company has already adopted Salesforce as their CRM platform.

Salesforce Administrator - Administrator who manages the Company Salesforce CRM applications. Administrator will install the XSELL application and perform initial configuration.



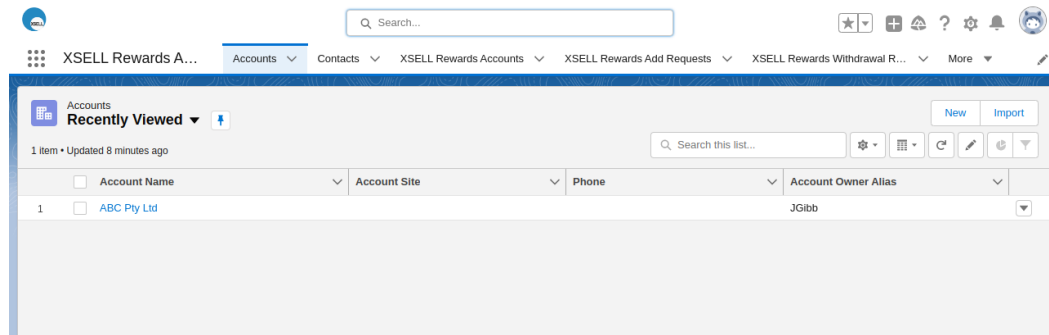
The Company Sales and Marketing Department Team:

- **Loyalty Program Manager** - will specify business rewards requirements and rules, products and services in scope of rewards program, clients segmentation, etc
- **XSELL Administrator** - will configure XSELL Application as per Business Requirements. Will adjust and activate Salesforce flows.
- **Loyalty Program Support** - attend customer inquiries

The Company Customer - will be rewarded for holding financial products and services with the Company.

The XSELL Rewards Application Overview

The XSELL Rewards Application can be started from the App Launcher. Once started you will see a screen something like the following.



The app opens with the main page showing a list of item types, some visible and some grouped under *more*

- Accounts
- Contacts
- XSELL Rewards Accounts
- Etc

Each item type corresponds to a Salesforce Custom Object and gives you a view on the information held by the objects of that type. You can use the views provided or develop your own as per standard Salesforce practices. XSELL uses only the standard Salesforce view tools, it does not contain any custom Lightning pages.

The custom objects can be broken down into 3 groups

1. Those that record the state of the system i.e. how many rewards or assets a particular account or contact currently has. This includes the rewards accounts which hold the links to accounts and contacts together with summary information on rewards and assets and the rewards group profiles that provide a breakdown of that summary information based on groups.
2. Transaction ledgers for rewards and assets that allow you to see the histories of individual accounts.
3. Rule definitions and group sets that allow you to automatically create rewards for accounts based on the asset information in group profiles in a simple or cross selling environment. Rules are tied to groups and update the group profiles of accounts that satisfy the conditions of the rule.
4. Support objects that allow you to manually add rewards points to or withdraw points from a particular account and initiate or record the addition of a gift card to an account.

5. Groups, which allow you to target the rewards, assets and rules to particular lines of business or some other logical decomposition. These can also be used to model loyalty tiers.
6. Support objects for ingesting your current data into a new XSELL system.

In this section we focus mainly on the account rewards and related views but as we discuss other objects you should click on their views and look at them to get a better sense of the system.

You should not directly create or edit rewards accounts, group profiles or ledger objects. Nor should you edit rewards or asset information via the Salesforce interface as this can disrupt the internal consistency of rewards accounts, group profiles and ledgers in the system. It is difficult to fix such changes.

Instead, XSELL Rewards provides a kernel of functionality written in APEX that when called from flows creates those objects and makes the changes ensuring the internal consistency of the information. You can create your own flows that call the kernel functionality. XSELL provides some sample flows that you can clone and modify.

In addition XSELL comes with a set of permission sets to prevent such actions.

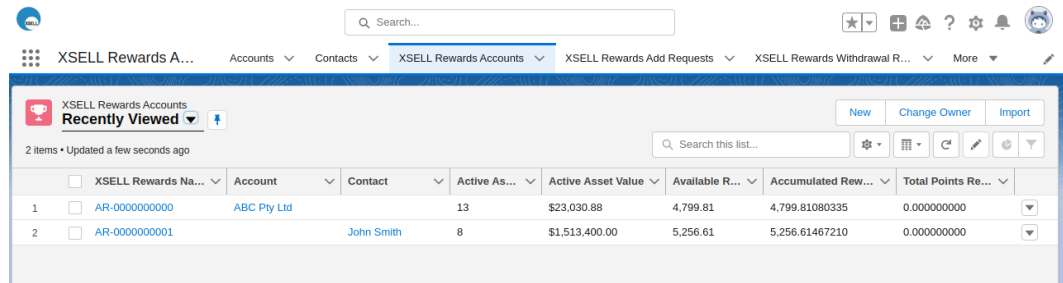
For businesses with external software systems XSELL also provides a number of RESTful web services to add or retrieve information and allow you to connect the rewards system to other applications or an enterprise services bus.

However, some objects exist only to trigger a flow e.g. the “add rewards request” object and for these objects you should create them manually. When the flow runs it will automatically create the rewards detail objects by calling the appropriate APEX Invocable Interface.

You can, and should, create group objects, currency objects, rules, group sets, group set entries and request objects.

Going back to the screen shot above, the first screen to look at is the *XSELL Rewards Accounts* which gives you a quick view of the assets and rewards for a number of rewards accounts. Each XSELL Rewards Account links to either a Salesforce Account or a Contact object. Neither the Account nor Contact object references the Rewards Account. In this way XSELL exists as a separate package within the ORG.

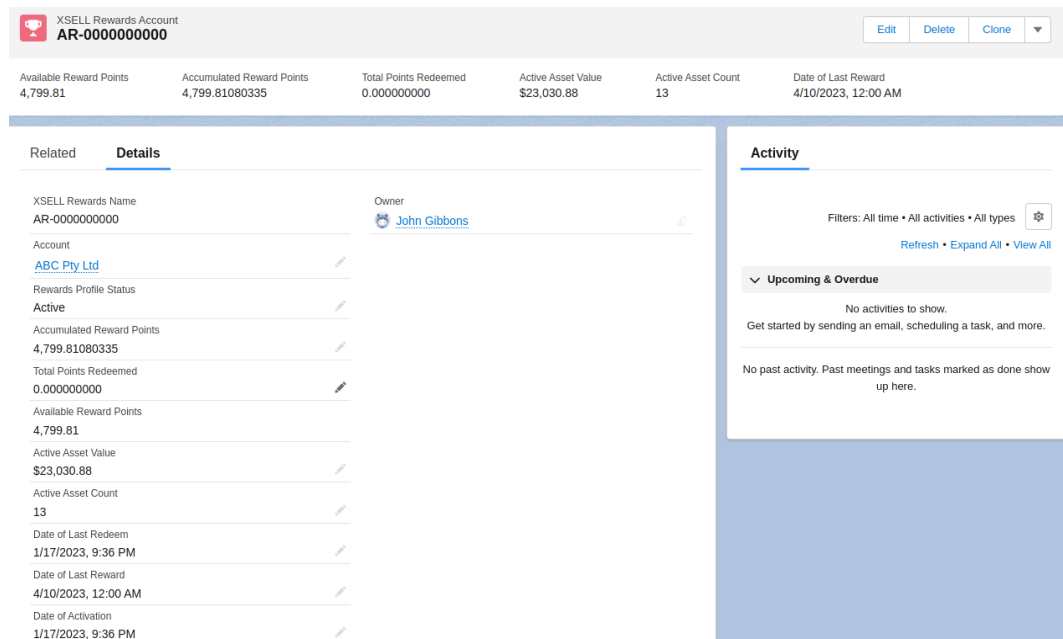
This screen provides a basic summary of information from the loyalty perspective.



The screenshot shows the 'XSELL Rewards Accounts' dashboard. At the top, there's a search bar and navigation tabs. The 'Recently Viewed' section displays a table with 2 items. The table columns are: XSELL Rewards Name, Account, Contact, Active As..., Active Asset Value, Available R..., Accumulated Rew..., and Total Points Re....

	XSELL Rewards Name	Account	Contact	Active As...	Active Asset Value	Available R...	Accumulated Rew...	Total Points Re...
1	AR-0000000000	ABC Pty Ltd		13	\$23,030.88	4,799.81	4,799.81080335	0.000000000
2	AR-0000000001		John Smith	8	\$1,513,400.00	5,256.61	5,256.61467210	0.000000000

Clicking on a particular *XSELL Rewards Name* will bring up the details for that rewards account as show here



The screenshot shows the details for the XSELL Rewards Account AR-0000000000. The page is divided into two main sections: 'Details' and 'Activity'.

XSELL Rewards Account		AR-0000000000		Edit Delete Clone	
Available Reward Points	4,799.81	Accumulated Reward Points	4,799.81080335	Total Points Redeemed	0.000000000
Active Asset Value	\$23,030.88	Active Asset Count	13	Date of Last Reward	4/10/2023, 12:00 AM

Details

Related	Details
XSELL Rewards Name	AR-0000000000
Account	ABC Pty Ltd
Rewards Profile Status	Active
Accumulated Reward Points	4,799.81080335
Total Points Redeemed	0.000000000
Available Reward Points	4,799.81
Active Asset Value	\$23,030.88
Active Asset Count	13
Date of Last Redeem	1/17/2023, 9:36 PM
Date of Last Reward	4/10/2023, 12:00 AM
Date of Activation	1/17/2023, 9:36 PM

Activity

Filters: All time • All activities • All types

Refresh • Expand All • View All

Upcoming & Overdue

No activities to show.
Get started by sending an email, scheduling a task, and more.

No past activity. Past meetings and tasks marked as done show up here.

This will give you more detail on that particular Rewards Account.

Clicking on the *Related* tab will bring up a more detailed breakdown of information about the rewards account.

XSELL Rewards Account
AR-0000000000

Available Reward Points: 4,799.81 | Accumulated Reward Points: 4,799.81080335 | Total Points Redeemed: 0.000000000 | Active Asset Value: \$23,030.88 | Active Asset Count: 13 | Date of Last Reward: 4/10/2023, 12:00 AM

Related | Details

XSELL Rewards Group Profiles (4) [New](#)

XSELL Rewards Group Pr...	XSELL_Rewards_Group	Accumulated Reward Poi...	Active Asset Value
ARGP-0000000000	Compulsory Third Party	708.81416014	\$3,155.00
ARGP-0000000001	Comprehensive Motor Vehi...	4,090.99664321	\$18,210.00
ARGP-0000000007	Short Group Name	0.00000000	\$777.00
ARGP-0000000008	Very long Group Name but ...	0.00000000	\$888.88

[View All](#)

XSELL Rewards Transactions (6+) [New](#)

XSELL Rewards Transacti...	Balance	Created Date	Points
XRT-0000000000	9.496795041	1/19/2023, 12:00 AM	9.496795041
XRT-0000000001	64.179898308	1/19/2023, 12:00 AM	54.683103267
XRT-0000000006	72.819144322	1/20/2023, 12:00 AM	8.639246014
XRT-0000000007	122.683065055	1/20/2023, 12:00 AM	49.863920733
XRT-0000000012	131.321166844	1/21/2023, 12:00 AM	8.638101789

Activity

Filters: All time • All activities • All types [Refresh](#) • [Expand All](#) • [View All](#)

Upcoming & Overdue

No activities to show.
Get started by sending an email, scheduling a task, and more.

No past activity. Past meetings and tasks marked as done show up here.

The rewards account object provides an overview of the rewards, assets etc but the related objects tab shows you the breakdown of where the assets are, where the rewards points have been generated and what transactions have been performed.

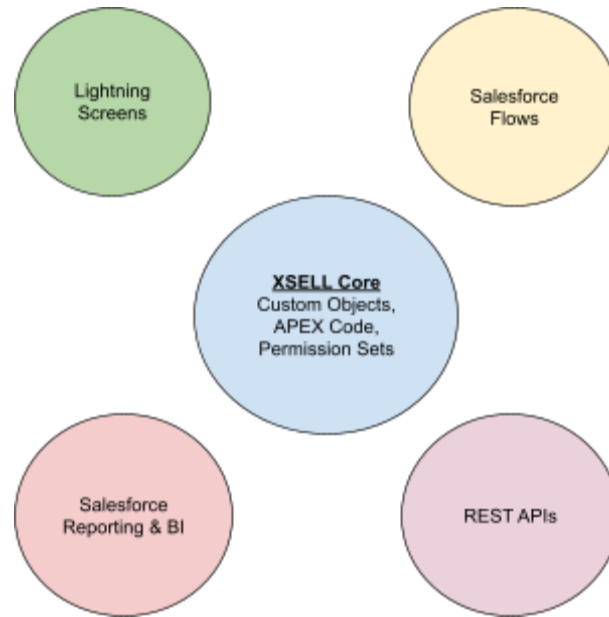
For example in the above screen shot you can see how the clients business is grouped and where you have given them the most reward points. You can also see the transaction history. Other fields, not shown in this screenshot give you a history of asset changes etc.

Assets and rewards can be grouped into distinct categories to support your business needs. You can manually add or automatically generate rewards for a category based on the assets of that category and you can control this process using information from other categories to support loyalty from cross selling.

Other items provide additional capabilities, e.g. Rewards Transactions provide a record of all changes in a rewards account for security purposes.

XSELL Rewards maintains information about all rewards points and assets added to or removed from an account. Giving you a history of the client's interactions with your business.

From other screens in the application you can add and withdraw rewards, create gift cards, and create rules to automate the creation of rewards.



The structure of the rewards system is as follows, the XSELL Core provides a number of custom objects that hold the details of rewards, the breakdown of assets and rewards, the rules to create rewards and the ledgers of changes to assets and rewards. It also provides interfaces that allow you to add and withdraw rewards, create and update assets and maintain the relationships between those custom objects.

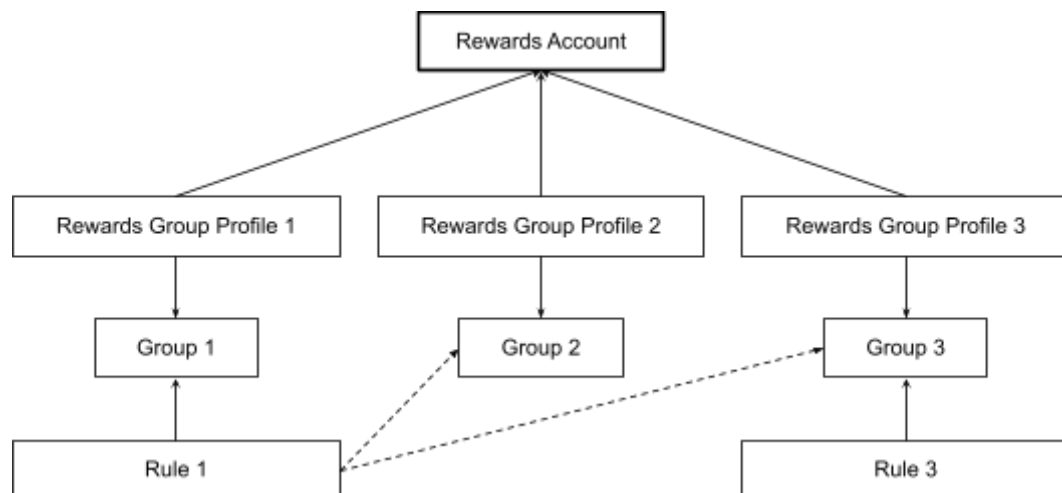
Understanding the Pieces

The system is designed around a number of concepts, implemented as Custom Objects and supported by APEX Code.

This section aims to give you a sense of how XSELL works so that you can play with the Test Drive ORG and subsequently design a system appropriate to your own business needs.

Rewards Accounts, Groups, Group Profiles and Rules

The following diagram shows the relationships between the four primary objects, *Rewards Accounts*, *Rewards Group Profiles*, *Groups (Rewards Groups)* and *Rules (Rewards Generation Rules)*. The arrows indicate a 'belonging' relationship. The dotted lines indicate a 'cross selling' relationship.



Note that each *Rewards Group Profile* belongs to a single *Rewards Account* which in turn aggregates the information from those *Rewards Group Profiles*.

Note also that *Rewards Group Profiles* and *Rules* each belong to a single *Rewards Group* and are paired in the sense that the rewards generated by a *Rule* (e.g. *Rule 1*) are added to the *Rewards Group Profile* (e.g. *Rewards Group Profile 1*) of the corresponding *Group*.

Also note also that a *Group* (e.g. *Group 2*) does not have to be associated with a *Rule*. Groups and assets within a group profile are flexible constructs. You can use them to create account tiers and other indicators of loyalty. You might manually add rewards to a group tier and automatically generate rewards for a product tier.

You do not have to use the rule system to add rewards. You can manually add them and you can create flows to add them.

The primary object is the *XSELL Rewards Account* which corresponds, and links, to a Salesforce *Account* or *Contact* object. The rewards account aggregates the asset and rewards details from *Rewards Group Profiles* to provide a high level customer view.

You do not directly create rewards accounts, Rewards Accounts are automatically created when you add rewards or assets to an *Account* or *Contact*.

Each *Rewards Account* has a number of associated *Rewards Group Profiles* which hold asset values, asset counts and rewards points. These Rewards Group Profiles accumulate rewards points that are either given directly or generated automatically by Rules. You can also write your own flows to add reward points, tailoring the system to your needs.

Each such *Rewards Group Profile* is associated with a single *Rewards Account* and a single *Rewards Group* but a *Rewards Group* may be associated with a number of *Rewards Group Profiles*, one for each *Rewards Account*.

Rewards Group Profiles hold the aggregated information of assets and rewards within the context of a pair consisting of a Rewards Account and a Rewards Group.




XSELL Rewards Ap...

Accounts ▾

Contacts ▾

XSELL Rewards Accounts ▾

XSELL Rewards Add Requests ▾

XSELL Rewards Withdrawal R...



XSELL Rewards Group Profile
AR-0000000000

XSELL_Rewards_Group
[Comprehensive Motor Vehicle Insurance](#)

Accumulated Reward Points
2,940.96255560

Active Asset Count
7

Active Asset Value
\$18,210.00

Related

Details

XSELL Rewards
[AR-0000000000](#)

XSELL Rewards Group Profile Name
ARGP-0000000001

XSELL_Rewards_Group
[Comprehensive Motor Vehicle Insurance](#)

Accumulated Reward Points
2,940.96255560

Date of Last Reward
12/8/2023, 5:00 pm

Date of Last Evaluation
12/8/2023, 5:00 pm

Rewards Profile Status
Active

Active Asset Count
7

Active Asset Value
\$18,210.00

The basic information held in a group profile is as follows:

Field	Description
<i>XSELL Rewards</i>	XSELL Rewards Account this group profile belongs to
<i>XSELL Rewards Group Profile Name</i>	Unique group profile name which links the XSELL Reward Account with the XSELL Group
<i>Rewards Group</i>	The rewards group associated to this group profile
<i>Accumulated Reward Points</i>	The total number of reward points that have been earned to date.
<i>Rewards Profile Status</i>	Status of the group profile. Group profile can be Suspended or Closed.
<i>Active Asset Value</i>	The value of a client's holdings for this group profile. Active means that this value will change based on the client either buying more products or stop using them.
<i>Active Asset Count</i>	The number of assets the client holds for this group profile. This value is important for cross sell rules. Active means that this value will change based on client either buying more products or stop using them

Assets are reflections of the value a business places on a client's holdings for the generation of rewards points.

It can be a direct relationship, e.g. the total value of the products that a client has, the amount of an investment account or it can be based on some more complicated formula. In an insurance environment you might choose assets to mean the value of the premium or the value of the item insured. You could also create two different groups to record the different values.

Assets are aggregated, based on Rewards Groups, from the values of individual products, financial accounts etc within your existing Salesforce CRM or from some external system.

Rewards Groups are at the heart of the *XSELL Rewards* system and provide ways to partition the rewards, assets and rule spaces into logical groups so that you can separate the reward behaviours of your lines of business. For example, a rule can generate rewards for a *Rewards Account* for a particular line of business and the number of rewards generated for each line of business can be monitored and analysed.

You can also use groups to support cross-selling. Each *Rule* belongs to a single *Group* but can have a list of related *Groups* which can place constraints on the applicability of the *Rule* and tailor the rewards generated.

Groups can be used in two different ways

1. Asset Groups
2. Information Groups

Both rewards and rules for generating rewards, described later, are tied to a specific asset group and generate rewards for group profiles based on the value and count of assets held in the associated group profile. The generated rewards are stored in the group profile. Rules can also reference other groups and conditionally generate rewards based on the assets held in those groups profiles allowing you to reward a customer for holding assets in multiple lines of business (cross selling).

Information groups also allow you to represent other forms of loyalty such as a status tier and these groups can also affect rules if you wish.

Rules can be used to automatically generate rewards points based on asset values and counts.

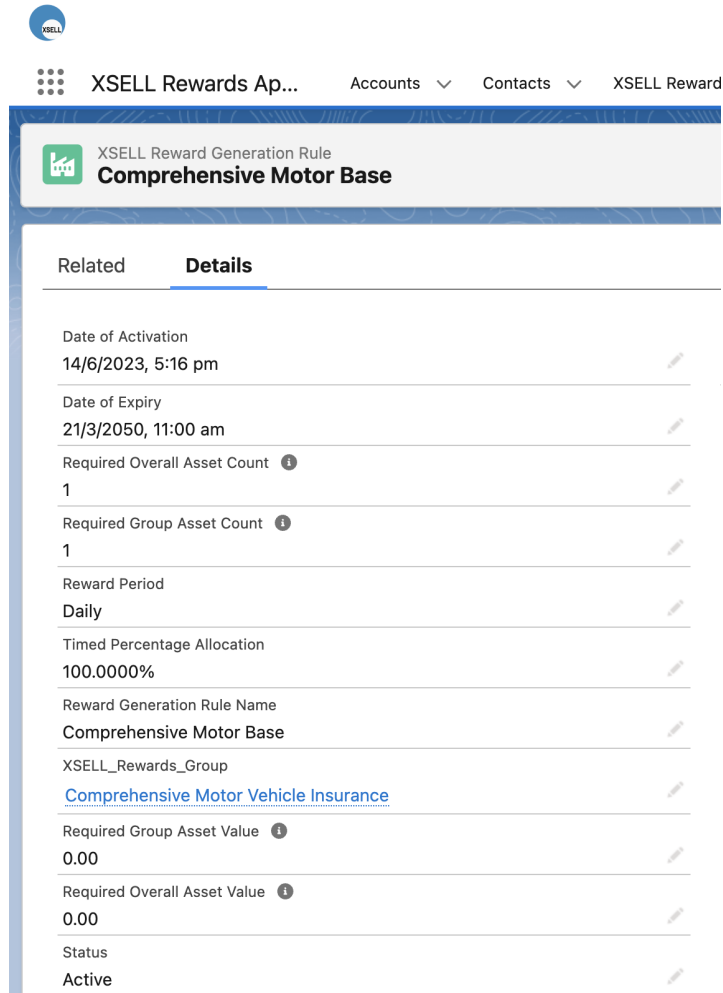
Rewards Accounts provide the point of linkage between The XSELL system and the collection of Accounts/Contacts with their associated financial/business holdings, products etc. They also hold the aggregated information of rewards group profiles to provide an overall perspective of assets and rewards.

Rewards Generation Rules, Group Sets and Group Set Entries

Rules are custom objects that provide the information necessary to generate reward points on a daily basis for an account using the asset information held in group profiles.

The computation is handled by a background Job that runs at a time of your choosing, e.g. midnight of every day. This job must be started from the rewards manager object in order to use this facility. This is described in more detail in the document *Designing your System*.

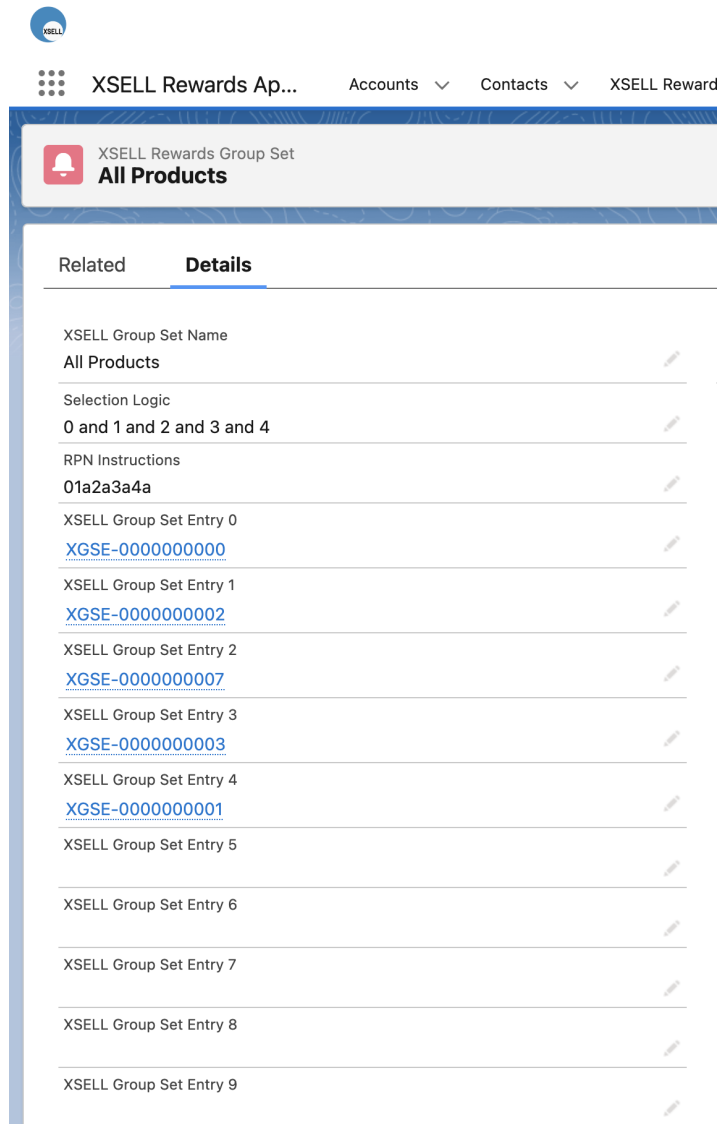
In their simplest form a rule (which is tied to a group) specifies the asset value and count that a group profile (tied to the same group) must have in order for the rule to add rewards based on a specified annual percentage value and the time since the last computation. The generated reward points are added to the group profile, the associated account profile and a transaction record is created.



The image shows a screenshot of the XSELL Rewards App interface. At the top, there is a navigation bar with the XSELL logo, a grid icon, and the text "XSELL Rewards Ap...". Below this, there are tabs for "Accounts", "Contacts", and "XSELL Reward". The main content area is titled "XSELL Reward Generation Rule" and "Comprehensive Motor Base". It features a table with two tabs: "Related" and "Details". The "Details" tab is selected, showing a list of attributes and their values for the "Comprehensive Motor Base" rule.

Related	Details
Date of Activation	14/6/2023, 5:16 pm
Date of Expiry	21/3/2050, 11:00 am
Required Overall Asset Count	1
Required Group Asset Count	1
Reward Period	Daily
Timed Percentage Allocation	100.0000%
Reward Generation Rule Name	Comprehensive Motor Base
XSELL_Rewards_Group	Comprehensive Motor Vehicle Insurance
Required Group Asset Value	0.00
Required Overall Asset Value	0.00
Status	Active

In a more powerful form a rule can refer to other group profiles for an account by mentioning a group set which is a collection of up to ten group set entries together with a specific set of and/or/not conditions. Each group set entry may reference a group other than that of the rule and specify an asset value and count condition as above. In this way a rule can check the assets held in other group profiles of the account and then combine those criteria in a logical formula.



The image shows a screenshot of the XSELL Rewards App interface. At the top, there is a navigation bar with the XSELL logo, a menu icon, and the text 'XSELL Rewards Ap...'. Below this, there are links for 'Accounts', 'Contacts', and 'XSELL Reward'. The main header area features a red bell icon and the text 'XSELL Rewards Group Set All Products'. The main content area is divided into two tabs: 'Related' and 'Details'. The 'Details' tab is active, showing a list of group set entries. Each entry consists of a label (e.g., 'XSELL Group Set Name'), a value (e.g., 'All Products'), and a small edit icon (pencil) on the right.

Related	Details
XSELL Group Set Name	All Products
Selection Logic	0 and 1 and 2 and 3 and 4
RPN Instructions	01a2a3a4a
XSELL Group Set Entry 0	XGSE-0000000000
XSELL Group Set Entry 1	XGSE-0000000002
XSELL Group Set Entry 2	XGSE-0000000007
XSELL Group Set Entry 3	XGSE-0000000003
XSELL Group Set Entry 4	XGSE-0000000001
XSELL Group Set Entry 5	
XSELL Group Set Entry 6	
XSELL Group Set Entry 7	
XSELL Group Set Entry 8	
XSELL Group Set Entry 9	

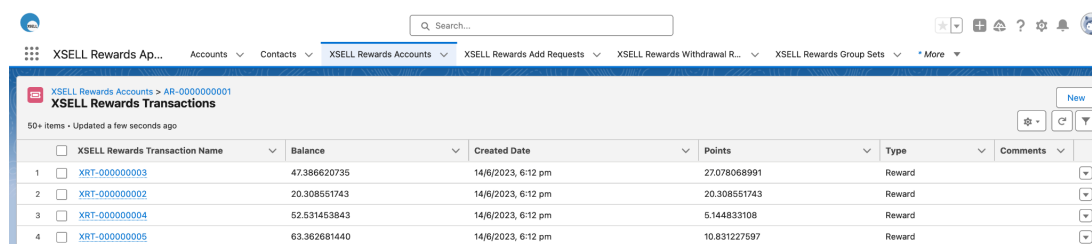
This is the basis of cross selling and managing the loyalty of cross selling.

Asset and Rewards Transaction Registers

These rewards register systems provide a complete history of changes to assets and rewards. Their actions are implemented in APEX to maintain the consistency of the information.

At its core the register component holds information relating to

1. A transaction history of rewards and withdrawals
2. A record of any reward/gift cards that have been allocated to the account



The screenshot shows the 'XSELL Rewards Accounts' interface. At the top, there is a search bar and navigation tabs for 'Accounts', 'Contacts', 'XSELL Rewards Accounts', 'XSELL Rewards Add Requests', 'XSELL Rewards Withdrawal R...', 'XSELL Rewards Group Sets', and 'More'. The main section is titled 'XSELL Rewards Transactions' and shows a list of transactions with columns for 'XSELL Rewards Transaction Name', 'Balance', 'Created Date', 'Points', 'Type', and 'Comments'. The table contains four rows of data, each with a checkbox, a transaction ID, a balance, a date, points, and a 'Reward' type. A 'New' button is visible in the top right corner of the table area.

	XSELL Rewards Transaction Name	Balance	Created Date	Points	Type	Comments
1	XRT-000000003	47.386620735	14/6/2023, 6:12 pm	27.078068991	Reward	
2	XRT-000000002	20.308551743	14/6/2023, 6:12 pm	20.308551743	Reward	
3	XRT-000000004	52.531453843	14/6/2023, 6:12 pm	5.144833108	Reward	
4	XRT-000000005	63.362681440	14/6/2023, 6:12 pm	10.831227597	Reward	

This is complementary to the standard Salesforce history information.

The provided permission sets do not allow a user to modify these objects in any way unless a user is the Salesforce Administrator.

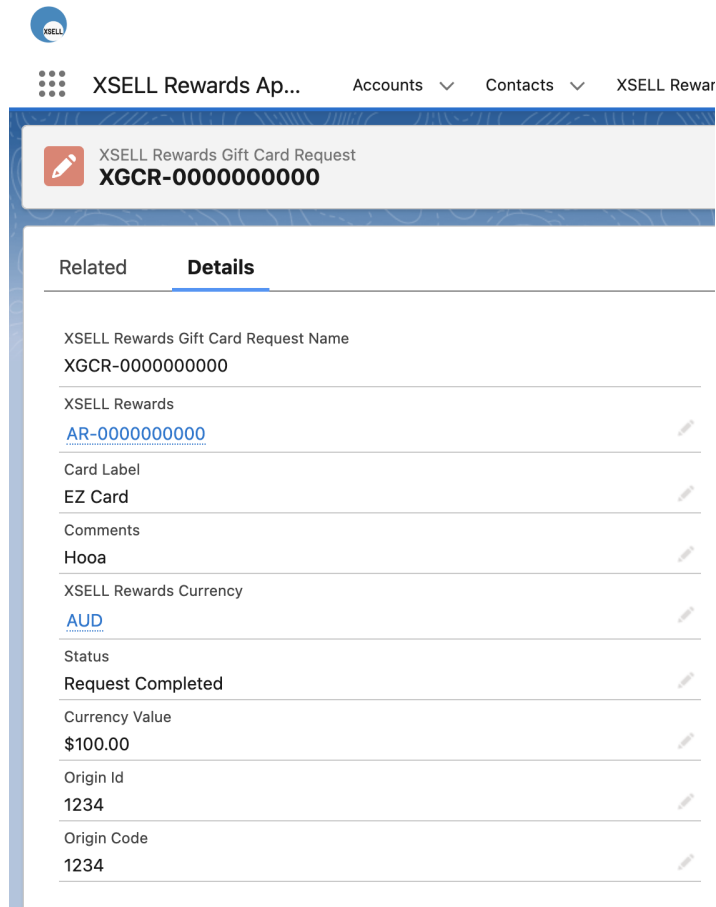
Gift Cards, Gift Card Requests and Currency Objects

Gift cards provide a mechanism for redeeming rewards points and converting them into currency for other purchases. Examples of this could include Amazon Gift Cards, Prezzy and other Rewards Gateways.

XSELL does not currently provide interfaces to external systems such as *Amazon Incentives* or *Prezzy*. However, XSELL is capable of being integrated with Amazon Incentives, Prezzy and other Rewards Gateway. It can be achieved by transferring the gift card information through an external gateway system, API or via email thus completing the transaction. This is described in more detail in the document *Designing your System*.

XSELL Gift Card objects provide a means to record gifts to clients for their loyalty. In order to redeem rewards and convert them into gift cards first XSELL Rewards Gift Card Request needs to be created.

By creating and saving XSELL Rewards Gift Card Request a sample XSELL Rewards Gift Card Request Flow is triggered.



The image shows a screenshot of the XSELL Rewards App interface. At the top, there is a navigation bar with the XSELL logo, a grid icon, and the text "XSELL Rewards Ap...". To the right of the grid icon are links for "Accounts", "Contacts", and "XSELL Rewar". Below the navigation bar is a header section with a red pencil icon and the text "XSELL Rewards Gift Card Request" and "XGCR-0000000000". The main content area is divided into two tabs: "Related" and "Details". The "Details" tab is active, showing a form with the following fields:

Related	Details
XSELL Rewards Gift Card Request Name	XGCR-0000000000
XSELL Rewards	AR-0000000000
Card Label	EZ Card
Comments	Hooa
XSELL Rewards Currency	AUD
Status	Request Completed
Currency Value	\$100.00
Origin Id	1234
Origin Code	1234

A sample Flow is provided that shows how to create a gift card in a number of stages:

1. Compute the number of reward points needed for a particular currency value using a Currency object
2. Check to see if the account has that many reward points
3. Redeem the reward points
4. Create a gift card object that records those details

Currency objects are simple objects that provide the conversion rate between reward points and a particular currency. You can create these manually. The Test Drivel system uses Australian Dollars (AUD) as an example.



XSELL Rewards Currency
AUD

Related
Details

XSELL Rewards Currency Name
AUD

Points Per Unit Currency
1.00000000

Created By
 User User, 8/13/2021, 3:27 AM

This screen determines conversion rate from reward points to per one unit of currency e.g. 1 AUD - 1 point.

XSELL Gift Card objects can also provide a means to record gifts to clients for their loyalty that are distinct from the rewards points.

Creation of these objects are not recorded in the transactions registers described above. These objects can be created manually with no impact on the internal consistency of the system.

About Us

The founders of XSELL Rewards are experienced IT professionals with proven track records in a range of industries including Insurance, Wealth Management, Banking, Finance, Retail and Telecommunications. We have worked in R&D, Product Development, Transformation and as core Open Source Developers.

Our backgrounds cover Business Development, IT Architecture and Development. We are especially skilled at building and integrating complex enterprise systems and establishing working relationships with clients, business stakeholders and staff.

Our Technology experience includes Digital Experience, Web Services, Messaging Systems, Rules Engines, Agent Based Systems, APIs, Workflow Management Systems and many others. We have built successful systems in both Cloud and Corporate Data Centre environments and integrated systems across these two environments.

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