# Course Outline: Integrated Credit Card & Customer Engagement

## Duration – 1 Day

## About the Course:

This intensive masterclass equips banking and fintech professionals to optimize the end-to-end credit card customer lifecycle. Participants gain practical frameworks to drive digital acquisition, accelerate early activation, and deepen portfolio profitability through data-driven segmentation, cross-selling, and contextual personalization. The programme focuses on elevating digital customer experience, boosting spend velocity, and implementing proactive retention playbooks to maximize long-term cardholder lifetime value.

## Module 1: Credit Card Product Ecosystem & Core Fundamentals

- **Overview of Modern Credit Card Portfolios:** Core product categories (entry-level, cashback, travel/rewards, premium/lifestyle, co-branded, corporate, and secured cards).
- **Anatomy of Card Revenue & Cost Drivers:** Interchange fees, interest finance charges, annual maintenance fees, foreign currency markups, penalty fees, versus cost of funds, acquisition costs, and credit loss provisions.
- **Value Proposition Design:** Formulating customer-centric benefits, reward point structures, airline/hotel partnerships, tier privileges, and airport lounge access schemes.
- **Regulatory Compliance & Customer Protection:** Fair lending practices, responsible credit line assignment, transparent fee disclosures, and handling billing disputes.

## Module 2: The End-to-End Customer Lifecycle Architecture

- **Lifecycle Mapping Framework:** Exploring the journey from Prospecting →Acquisition →Onboarding →Activation →Early Month on Books (EMOB) →Active Usage →Mature Relationship →Attrition Risk/Dormancy.
- **Customer Needs Across Lifecycle Stages:** Aligning credit limits, merchant categories, repayment flexibility, and financial security to evolving user stages.
- **Key Performance Indicators (KPIs) by Stage:** Measuring Cost per Acquisition (CPA), conversion rates, 30/60/90-day activation rates, spend velocity, active cardholder ratio, revolve rates, net promoter score (NPS), and churn rates.

## Module 3: Digital Acquisition, Frictionless Onboarding & Activation

- **Digital Sourcing Channels:** App-based pre-approved funnels, web portals, embedded finance, aggregator partnerships, and affiliate ecosystems.
- **Frictionless Digital Onboarding:** Instant virtual card issuance, video KYC (vKYC), alternate credit data underwriting, and immediate digital wallet provisioning (Apple Pay, Google Pay).
- **Early Month on Books (EMOB) Activation Strategy:**
    - The critical first 30–90 days: Driving the initial transaction milestone.
    - Welcome bonus unlock mechanics and gamified spending challenges.
    - Securing "top-of-wallet" status via recurring utility mandates, subscription tie-ins, and card-on-file tokenization.

## Module 4: Customer Segmentation, Behavioral Analytics & Personalization

- **Segmentation Approaches:** Demographics, income, psychographics, life-stage segmentation, and spending behavior (transactors, revolvers, inactive users, reward optimizers).
- **Transaction Data & Predictive Analytics:** Mining merchant category codes (MCC), geolocation data, spending seasonality, and frequency metrics to build unified customer profiles.
- **Contextual Personalization at Scale:** Real-time triggers based on location, merchant checkout activity, and salary credit notifications.
- **Cross-Selling & Up-Selling Mechanisms:**
    - Proactive credit limit increases (PCLI) powered by repayment scoring.
    - Product upgrades (classic to platinum/signature tiers).
    - Peripheral product cross-sell: Add-on supplementary cards, personal loan on credit card (PLCC), and balance transfer facilities.

## Module 5: Omni-Channel Digital Engagement & Gamification

- **Digital Touchpoints Ecosystem:** Mobile banking applications, WhatsApp banking, conversational AI chatbots, interactive push notifications, and rich SMS.
- **Interactive Spend Stimulation:** Merchant-funded discount campaigns, instant EMI conversion prompts at point-of-sale, and seasonal festival offers.
- **Gamification & Next-Gen Loyalty:** Dynamic point redemption engines, milestone-based reward unlocked meters, tier status progressions, and instant cashback credits.
- **Self-Service Channel Empowerment:** Card lock/unlock controls, dynamic international and contactless spend limit controls, and self-service PIN generation.

## Module 6: Customer Experience (CX), Service Resolution & Trust Building

- **Mapping the Cardholder Service Journey:** Friction points in statement delivery, interest calculation queries, fraud alerts, and chargeback processing.
- **Digital-First Dispute Resolution:** In-app zero-liability fraud reporting, instant chargeback tracking, and automated merchant dispute handling.
- **Delivering Proactive Customer Support:** Leveraging AI agents for routine servicing and seamless escalation to specialized human support for complex queries.
- **Closing the Feedback Loop:** Measuring transactional NPS (tNPS), Customer Effort Score (CES), and sentiment analysis from app reviews and contact center transcripts.

## Module 7: Portfolio Retention, Dormancy Reversal & Attrition Management

- **Early Warning Indicators of Churn:** Detecting spend velocity drop-offs, reward point liquidation patterns, decrease in merchant diversity, and balance pay-downs.
- **Proactive Save & Retention Playbooks:** Targeted annual fee waivers, bespoke cashback counters, tailored retention reward points, and debt restructuring plans.
- **Re-Activation Strategies for Inactive/Dormant Cards:** "Spend $X, Get$Y" re-engagement campaigns, merchant-specific win-back incentives, and personalized digital reminders.
- **Exit Experience & Clean Closure Protocols:** Friction-free, compliant cancellation workflows coupled with root-cause feedback collection for continuous portfolio refinement.

## Module 8: Applied Workshop & Digital Engagement Strategy Blueprint

- **Capstone Case Study:** Diagnosing a declining activation and high early-attrition scenario for a mass-affluent credit card portfolio.
- **Lifecycle Strategy Formulation:** Designing an integrated campaign covering onboarding nudges, EMI conversion triggers, and personalized loyalty engagement.
- **Action Planning:** Outlining a step-by-step roadmap for cross-functional alignment across product, digital marketing, risk, and customer service teams.

## Learning Outcome:

By the end of this course, participants will be able to:

1. Map and manage the complete customer lifecycle, identifying key intervention points from acquisition to retention.
2. Accelerate card activation and usage, using digital onboarding tactics and early engagement triggers to secure top-of-wallet status.
3. Execute data-driven personalization, leveraging transaction behavior and customer segmentation to drive relevant cross-sell and up-sell opportunities.
4. Enhance digital customer experience (CX), utilizing self-service tools, proactive service workflows, and friction-free dispute management.
5. Implement proactive retention strategies, identifying early churn indicators and deploying effective win-back and dormancy-reversal campaigns.