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# YAA365 Dual-Redemption Loyalty Engine (Points & Cashback)

**Client Resources – YAA365**

**Version:** 3.2

**To:** Faduma Jama, Co-Founder, YAA365

**Date:** September 5, 2025

**Subject:** Comprehensive Proposal to Build a Sophisticated, Dual-Redemption Rewards Program on an Accelerated Timeline

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## 1. Executive Summary

To capitalize on YAA365's growing free-member base, we propose the rapid implementation of a powerful loyalty program designed to drive repeat engagement. This proposal details the development of a **Dual-Redemption System**, a foundational enhancement that will form the core of our long-term loyalty strategy.

The system will empower members with maximum flexibility by offering two distinct redemption paths:

- **Points-to-Cashback Conversion** into their wallet.
- **Direct Points Payment** for deals at the point of sale.

This is a significant undertaking, impacting multiple parts of the platform. By leveraging existing infrastructure and executing a highly focused development strategy, we can deliver this feature set efficiently.

**Total estimated effort: 96 hours.**

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## 2. Detailed Scope of Work & Hour Estimation

### Phase 1: Backend API Development & Security Hardening (36 Hours)

- **Task 1.1: Data Model Architecture & Schema Enhancement (4 Hours)**
    - Extend `deal_redeems` and `partner_transaction_history` with `payment_method` enum (`yaaypay`, `cash`, `points`).
    - Enhance `user_wallet_transactions` with a `transaction_type` enum to differentiate top-ups from cashback redemptions for precise auditing.
  - **Task 1.2: Implement Core Points Calculation Engine (10 Hours)**
    - Integrate formula: **Points Earned = Amount Spent ÷ 10** into `dealRedeemV2`.
    - Ensure accurate, high-throughput updates to users' `reward_point` balances.
  - **Task 1.3: Secure Points-to-Cashback Conversion Endpoint (8 Hours)**
    - Create `/rewards/convert-to-cashback` with validation and atomic transactions.
    - Debit points from primary balance, credit equivalent cash to `user_wallets`, with detailed logging.
  - **Task 1.4: Refactor Redemption Endpoint for Direct Points Payment (14 Hours)**
    - Upgrade `dealRedeemV2` to handle `payment_method: points`.
    - Calculate required points (**`deal_amount × 100`**).
    - Check sufficient balance, debit points securely, and trigger standard partner settlement.
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### Phase 2: Member Experience – Mobile App & Website (42 Hours)

- **Task 2.1: Dynamic Payment Selection UI (18 Hours)**
  - New modal after QR scan showing:
    - Deal cost, wallet balance, points balance (with cash equivalent).
  - Options: **Pay with Wallet, Pay with Points, Pay with Cash.**

- Points option disabled if balance is insufficient.
  - **Task 2.2: “My Points” Dashboard & Cashback Conversion UI (16 Hours)**
    - **Mobile App (8 Hours):** Dedicated “My Points” screen with balance, cash value, history, and convert-to-cash interface.
    - **Website (8 Hours):** Replicated points management interface within “My Account.”
  - **Task 2.3: Transaction History Enhancements (8 Hours)**
    - Differentiate transactions by **Points**, **Wallet**, **Cash**, and **Points-to-Cashback** events.
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### Phase 3: Admin & Partner Portal Enhancements (10 Hours)

- **Task 3.1: Financial Reporting & Reconciliation (10 Hours)**
    - **Partner Portal (5 Hours):** Add **Points** as a filterable **payment\_method**. Update dashboards for revenue calculations.
    - **Admin Portal (5 Hours):** Replicate same enhancements in Billing & Transactions ledgers.
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### Phase 4: Quality Assurance, Deployment & Security Review (8 Hours)

- **Task 4.1: End-to-End Testing (6 Hours)**
    - Test critical journeys: earning points, cashback conversion, direct points payments.
  - **Task 4.2: Deployment & Monitoring (2 Hours)**
    - Deploy backend & frontend updates.
    - Monitor system health post-launch.
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**Phase 5: Project Management & Strategic Value-Add (0 Hours)**

- **Task 5.1: Governance & Oversight (Included)**
  - Weekly progress reports.
  - Dedicated communication channel.
  - Strategic check-ins to align with YAAY365’s goals.

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**3. Estimated Project Timeline & Total Effort**

| Phase                                       | Estimated Hours |
|---------------------------------------------|-----------------|
| Phase 1: Backend API Development & Security | 36 Hours        |
| Phase 2: Member Experience (Mobile & Web)   | 42 Hours        |
| Phase 3: Admin & Partner Portal Updates     | 10 Hours        |
| Phase 4: QA & Deployment                    | 8 Hours         |
| <b>Total Estimated Effort</b>               | <b>96 Hours</b> |

**Expected Delivery Timeline:** 2–3 weeks.

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**4. Strategic Benefits**

- **Maximum User Flexibility & Value** – Supports both savers (cashback) and spenders (points redemption).
  - **Complete Loyalty Loop** – Seamless earn-and-spend cycle, reinforcing user retention.
  - **Enhanced Value Proposition** – Transforms YAAY365 from a deals app into a sophisticated rewards platform with a competitive edge.
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