



Home Credit Bank  
Easy. Fast. Convenient.

The most beneficial loyalty program among the top 10 Russian banks has been launched by the Home Credit Bank with the assistance of Manzana Loyalty

The Home Credit Bank has launched a large-scale bonus program - Benefit. Under the program, Benefit card holders receive from 2% to 4% of the amount of any purchase made by them. The received points can be used to return the money spent on previous purchases paid by the card. The independent experts from the Frank Research Group came to the conclusion that the new program "Benefit" was the most advantageous and universal offer among the loyalty programs of top 10 Russian banks. For automation of the Benefit loyalty program the bank has selected the Manzana Loyalty solution built on the Microsoft Dynamics CRM platform.

The Home Credit Bank is one of the key players on the consumer finance market in Russia and Kazakhstan. The customer base comprises more than 30 million people; the distribution network consists of 9,394 bank offices of different formats, 1,521 ATMs and payment terminals, more than 96,000 sales outlets.

The new bonus program "BENEFIT" is a project unique for the Russian market; the concept of the project is that program participants will receive additional bonuses when paying for their purchases. The key component of the program is a credit card generating bonuses. When making payments by the Benefit card for any purchases falling into such categories as gas stations, cafes and restaurants, traveling (air and railway tickets, hotels, package tours), the card holder receives 4% in points and 2% in points – for any other types of purchases. The points can be used to reimburse the money spent on the previous purchases paid by the card – either part or the full amount paid for the purchase can be refunded. One written-off point is equal to one credited ruble.

For automation of the Benefit Program the bank has selected the tried and tested solution for the Loyalty Program management – Manzana Loyalty offered by the Manzana Group. The customized Manzana Loyalty solution based on the Microsoft Dynamics CRM platform offers a full set of functions required for efficient and user-friendly management of the Loyalty Program for the retail chain, the bank and the operator of the Loyalty Program.

*"It is not the first joint project implemented by the Manzana Group and the Home Credit Bank. We are happy that our clients entrust their new projects to the team of the Manzana Group and the Manzana Loyalty solution based on Microsoft Dynamics CRM. We are very proud that the representative of TOP-3 Russian retail banks chose us for its new projects last year. Last year was exceptionally rich in new projects in the loyalty program sector – quite a few Loyalty Programs initiated by federal market players were automated by using Manzana Loyalty," Oleg Palenov, General Director of the Manzana Group, says.*

#### **Information about the companies:**

**Home Credit Bank** — <http://www.homecredit.ru/> — is one of the key players on the consumer finance market in Russia and Kazakhstan; it was founded in 2002. The bank has about 27,000 employees countrywide; the client base comprises more than 30 million people. The distribution network of the **Home Credit Bank** consists of 9,394 bank offices of different formats, 1,521 ATMs and payment terminals, more than 96,000 sales outlets in both countries. The bank has been granted a lot of awards and prizes, including the National Bank Award "For Deployment of Advanced Banking Technologies" in 2014, [the silver prize "BRAND OF THE YEAR/EFFIE-2012"](#), [the prize of the Banki.ru information portal in the nomination "Foreign Bank of 2012"](#) and many others.