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JIO PLATFORMS LIMITED

JioOnePay Offer Engine

Abstract

In the highly competitive retail and digital payments ecosystem, affordability programmes such as instant discounts, cashback schemes and EMI offers have become critical drivers of customer acquisition and sales conversion. However, the effectiveness of these programmes depends on the ability of enterprises to manage offers consistently across multiple channels, payment gateways, banks and retail formats. Jio Platforms Limited addressed this problem by developing the JioOnePay (JOP) Offer Engine, a centralised offer orchestration platform created to eliminate misuse of offers, ensure bank compliance, improve process efficiency and strengthen commercial partnerships.

Operational since June 2022, the platform transformed a fragmented offer management environment into a unified, intelligent and scalable digital infrastructure. The solution introduced centralised configuration, real-time velocity controls, dynamic acquiring-bank routing, automated reconciliation and offer burn analytics across Reliance's retail and digital ecosystem. The platform today manages more than 75 active offers across 10 participating banks, supports over 7,500 offer-linked articles, has processed more than 39 lakh successful offer transactions and has handled total offers exceeding ₹200 crore.

Introduction The JioOnePay Offer Engine was conceived to solve a major challenge faced by large retail enterprises operating across multiple channels and payment ecosystems. Prior to the intervention, different businesses within the Reliance ecosystem configured and managed bank-funded offers independently through various payment gateways and point-of-sale systems. This fragmented approach created inconsistencies, revenue leakages, compliance risks, operational inefficiencies and limited visibility into offer utilisation.

The initiative established a centralised offer orchestration layer capable of managing affordability programmes across online and offline channels. Acting as a "central brain" above payment gateways and acquiring

banks, the platform validates offer eligibility in real time, prevents duplicate redemptions, dynamically routes transactions through preferred acquiring channels and provides end-to-end visibility into offer performance.

The solution has evolved into a strategic commercial platform rather than merely a payment utility. Beyond preventing misuse and guaranteeing compliance, it provides business intelligence through offer analytics, accelerates campaign deployment, improves recovery of bank-funded incentives and enhances negotiation capabilities with banking partners.

The Problem Statement

Within the Reliance ecosystem, multiple business units, including online channels, physical retail stores and digital channels configured offers independently through different payment gateways and point-of-sale providers. This networked environment created multiple operational obstacles.

The most serious challenge was offer misuse. Since there was no centralised velocity control mechanism, customers could redeem the same bank-funded offer multiple times via multiple channels using the same card or payment instrument. This created direct revenue leakage and violated agreements with partner banks.

A second challenge emerged from acquiring bank requirements. Banks often require that transactions benefiting from their promotional offers be routed through their own acquiring infrastructure. Existing

payment gateway systems lacked the ability to consistently enforce such routing preferences, limiting the organisation's ability to comply with bank requirements.

The fragmented environment also led to significant operational issues. Launching a new campaign required coordination across more than five external payment gateways and point-of-sale partners. This increased deployment timelines, reduced agility and complicated campaign execution.

Manual reconciliation presented another challenge. Aligning settlement reports among banks, payment gateways, merchants and channels frequently delayed the recovery of bank-funded incentives and affected revenue recognition. At the same time, business teams lacked visibility into offer utilisation, customer behaviour, redemption patterns and campaign performance.

Strategic Vision

Jio Platforms envisioned the JioOnePay Offer Engine not simply as an offer management tool but as a strategic digital infrastructure capable of transforming affordability-led commerce across the Reliance ecosystem. The vision was to create a unified, intelligent and scalable platform that could centralise the management of discounts, cashback programmes, EMI schemes and bank-funded promotions across online and offline channels whilst ensuring complete compliance, transparency and operational control.

The initiative endeavored to eliminate revenue leakages arising from fragmented

offer configurations and establish a single source of truth for all promotional campaigns.

Equally important was the objective of strengthening relationships with banking partners by enabling adherence to acquiring-bank routing requirements and improving reconciliation efficiency.

By combining centralised governance, immediate decision-making, analytics-driven insights and transaction orchestration, the platform was designed to convert affordability programmes from a fragmented operational activity into a strategic business capability.

Solutions Stack Jio Platforms addressed these problems by developing the JioOnePay Offer Engine, a proprietary, centralised orchestration platform that manages the complete lifecycle of affordability-driven payment offers. At the heart of the architecture is a centralised offer management layer that acts as a single source of truth for all offer configurations. Rather than allowing individual channels to create and manage promotions independently, all offers are configured and governed through a single platform. This centralisation provides consistency, transparency and control across the ecosystem.

An important innovation introduced by the platform is real-time velocity control. Before a transaction reaches the acquiring bank, the Offer Engine checks a centralised registry containing card, UPI and customer identifiers. This global validation mechanism prevents duplicate offer redemptions across channels and secures compliance to set velocity limits.

The platform also introduced unified eligibility validation. Regardless of whether a transaction originates online, via a mobile application or at a physical store, the same eligibility rules apply. This secures consistent customer experiences and prevents discrepancies across channels.

One of the most important technical innovations is intelligent transaction steering. The Offer Engine dynamically routes transactions through the acquiring bank sponsoring a particular offer. For example, if an ICICI Bank offer is applied, the transaction is automatically directed through ICICI's acquiring infrastructure regardless of the payment gateway used.

The platform further integrates offer APIs from major partners, including Pine Labs, Paytm and other payment providers. These integrations provide access to EMI-based and bank-funded offers while continuing central management.

Implementation Journey The development of the JioOnePay Offer Engine started with a comprehensive assessment of misuse of offers, compliance risks and operational weaknesses across Reliance's retail ecosystem. The JioOnePay engineering team worked closely with business, finance and compliance stakeholders to define the requirements for a centralised affordability platform.

The first phase focused on forming a unified offer configuration framework to eliminate duplicate configurations among channels. Simultaneously, the team designed dynamic routing capabilities to satisfy acquiring-bank requirements while maintaining interoperability across multiple payment providers.

The next phase entailed integration with key payment partners, including Pine Labs, Paytm and other payment gateways. These integrations enabled access to offer configurations while preserving central administration and control. Pilot implementations were subsequently launched across JioMart Electronics and Reliance Digital. These pilots validated the accuracy of offer utilisation, tested reconciliation mechanisms and confirmed the effectiveness of centralised velocity controls.

Following successful pilot outcomes, the platform was scaled across the wider ecosystem. Additional modules were introduced to support analytics, customer behaviour tracking, offer burn monitoring and campaign performance evaluation. Over time, the platform evolved from a compliance-focused solution into a strategic business intelligence and offer management platform.

Challenges During Implementation

The implementation journey was distinguished by significant technical and organisational challenges. One of the primary difficulties arose from the diversity of legacy systems across channels. Different platforms operated with distinct offer logic, APIs, data structures and integration mechanisms. Consolidating these systems required extensive mapping, validation and standardisation efforts.

The organisation also experienced challenges in consolidating fragmented offer data into a single source of truth. Data migration and checking processes had to ensure correctness while preventing duplication and inconsistencies.

Another major challenge involved acquiring bank dependencies. Each banking partner maintained unique routing requirements, service-level agreements and validation mechanisms. Achieving compliance required close technical

collaboration and extensive testing.

Developing a centralised velocity-control engine capable of operating in real time across multiple payment channels presented additional complexity. The solution needed to validate transactions at scale while continuing low latency and preserving customer experience during checkout.

The transition from decentralised processes to a unified governance framework also demanded considerable change management. Business teams across online, offline and working environments had to adopt new processes, workflows and operating models.

Highlights

- JioOnePay (JOP) Offer Engine is a centralized offer orchestration platform developed by Jio Platforms to manage discounts, cashback, EMI schemes and bank-funded promotions across Reliance's retail and digital ecosystem, helping bring offer control and execution into one place.
- The platform reduces offer misuse through real-time velocity controls, preventing duplicate redemptions across channels and helping ensure compliance with bank-defined offer limits.
- Dynamic acquiring-bank routing ensures transactions are processed through the sponsoring bank's infrastructure, strengthening compliance and commercial partnerships while keeping execution aligned.
- The platform supports 10+ banks, 75+ active offers, 7,500+ offer-linked products, and has processed 39 lakh+ successful offer transactions worth ₹200+ crore, showing scale and adoption.
- Outcomes include 80 percent faster campaign deployment, 70 percent reduction in reconciliation effort, 30 percent better merchant discount rates, and up to 50 percent higher bank-funded contributions, underscoring measurable impact.

Outcomes

The most major achievement has been the complete elimination of offer misuse via centralised velocity control. The platform achieved 100 percent adherence to bank-defined velocity limits, eliminating revenue leakage and ensuring compliance with commercial agreements.

Campaign deployment efficiency improved dramatically. Centralised configuration reduced campaign setup times from weeks of multi-party coordination to a matter of hours, reducing the effort required to configure offers by more than 80 percent.

Automated reconciliation capabilities lowered manual effort and errors by more than 70 percent while accelerating the recovery of bank-funded promotional amounts. This improvement enhanced financial accuracy and accelerated revenue realisation.

The analytics framework introduced unprecedented transparency across channels. Business teams now have real-time visibility into utilisation patterns, customer behaviour, offer performance and campaign effectiveness. Those insights support more well-informed decision-making and stronger promotional strategies.

The platform has also substantially strengthened commercial negotiations with banking partners. By enabling intelligent transaction steering and guaranteeing adherence to acquiring bank preferences, Jio Platforms secured 30 percent better merchant discount rates and up to 50 percent higher bank-funded contributions.

The scale of the platform further illustrates its success. The Offer Engine currently supports more than 10 participating banks, manages over 75 active offers, covers more than 7,500 offer-linked articles and has processed more than 39 lakh successful offer transactions. The total value of offers processed through the platform exceeds ₹200 crore.

Conclusion

The JioOnePay Offer Engine demonstrates how digital platforms can transform enterprise payment ecosystems by addressing operational weaknesses, strengthening compliance and unlocking new commercial opportunities. By replacing fragmented offer management processes with a centralised orchestration architecture, Jio Platforms has created a scalable and intelligent affordability platform that delivers measurable business value.

The initiative not just eliminated revenue leakage and improved governance but also converted payment offer management into a strategic capability that advances customer engagement, strengthens bank partnerships and accelerates campaign execution.



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