

Loyalty Transfer User's Guide

A Flexible Points Calculator for Loyalty Programs



This software can be purchased and downloaded on Apple's App Store for iOS devices.
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Introduction

Loyalty Transfer (*aka Transfer*) was designed as a calculator for users of credit cards and programs that issue *flexible rewards points*. Flexible rewards points typically allow the transfer from the program to airline and hotel partners.

Currently supported are the 3 major North American flexible points providers: American Express, Chase Bank and Marriott Bonvoy (AmEx/Chase). They alone provide 90% of all current programs that are popular among points/miles travelers.

Recently, flexible points programs have become harder to use, odd rules and limitations can be complicated to keep up. Sometimes time-sensitive bonuses may be missed. Sometimes having too many choices makes it complicated to remember which program transfer to who. Transfer makes it easy by showing you how far your flexible points can take you.

Transfer calculates conversions from Flexible Rewards Points to Partners (Outbound) and answers the question of which Flexible Rewards Points is best for getting points to a Partner (Inbound).

Outbound Calculations

This is the way to go when all you know is how many Flexible Points you have on a program, and want to know what you can do with them and who you can transfer to.

Start by selecting Outbound in the bottom of the app. Then tap on the program you have points on, currently:

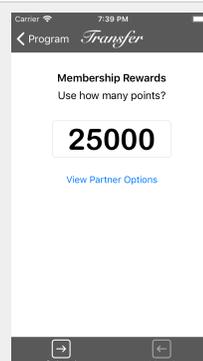
- American Express
- JPM Chase Bank
- Marriott Bonvoy



Then enter the number of points you have in your account or that you wish to use at that particular point in time.

Tap on the “View Partner Options” button.

If you prefer to choose a different program, you may do so by tapping Program (upper left).



Transfer will show you a table with all the travel and program partners available to you. It will also include how many points you would have once the conversion happened from your flexible points program.

Sometimes you will see a message such as “with Bonus” next to the amount, such as is the case with Avianca on the screen to the right. This indicates that there is currently a *promotion* and you will benefit from transferring now.

If you would like to start over, tap on Redo (upper right). You may adjust the points you want to transfer by tapping Points (upper left).

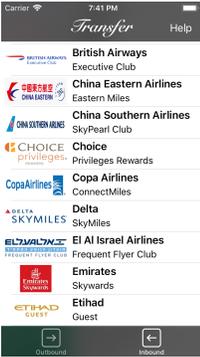
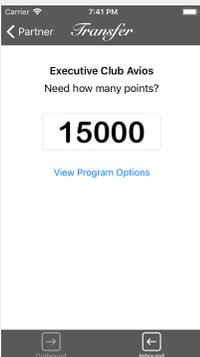
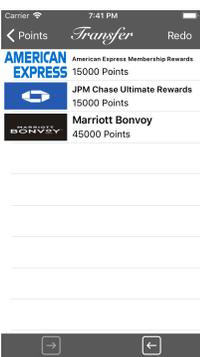


NOTE: Sometimes you may see 0 points or miles, this is because some programs have a threshold for minimums which you must meet in order for any transfer to happen. In other times, you may see less points than you expected, this is because some programs transfer in multiples, if you are under such multiple, the extra points are ignored. This is one of the quirks on flexible points programs.

TIP: Programs such as Marriott Bonvoy, provide an automatic bonus 5,000 miles for each 60,000 points transferred. The app knows about this and boosts accordingly.

Inbound Calculations

In the event that you know which travel partner you need points on, you can let Transfer help you find which flexible points program you can transfer from and compare among them for the best value.

<p>Start by selecting Inbound at the bottom of the app. Then, choose the program you are looking to transfer into. The list is long, which means more options for you!</p>	 <p>A screenshot of the Transfer app interface. At the top, it says 'Transfer' with a 'Help' button. Below is a list of various loyalty programs, each with its logo and name: British Airways Executive Club, China Eastern Airlines Eastern Miles, China Southern Airlines SkyPearl Club, Choice Privileges Rewards, Copa Airlines ConnectMiles, Delta SkyMiles, El Al Israel Airlines Frequent Flyer Club, Emirates Skywards, and Etihad Guest. At the bottom, there are two buttons: 'Outbound' and 'Inbound'.</p>
<p>Enter the number of points you would like to have added for that partner.</p> <p>Tap on the “View Program Options” button.</p> <p>If you prefer to choose a different partner, you may do so by tapping Partner (upper left).</p>	 <p>A screenshot of the Transfer app showing the 'Executive Club Avios' screen. It asks 'Need how many points?' and has a large input field containing '15000'. Below the input field is a blue link that says 'View Program Options'. At the bottom, there are two buttons: 'Outbound' and 'Inbound'.</p>
<p>Transfer will show you a table with all the programs that transfer to your selected partner. It will also include how many points you will need to transfer from the flexible points program, to meet your goal.</p> <p>If you would like to start over, tap on Redo (upper right). You may adjust the points you want to get by tapping Points (upper left).</p>	 <p>A screenshot of the Transfer app showing a table of transfer options. At the top, it says 'Transfer' with a 'Redo' button. Below is a table with three rows of transfer options, each with a logo, program name, and required points: American Express Membership Rewards (15000 Points), JPM Chase Ultimate Rewards (15000 Points), and Marriott Bonvoy (45000 Points). Below the table are several empty rows. At the bottom, there are two buttons: 'Outbound' and 'Inbound'.</p>

NOTE: Sometimes you will see more points required than you expect, that is because some programs require a minimum or multiple of a value in order to transfer. These amounts must be met in order to transfer the points required for your target. This is one of the quirks on flexible points programs.

TIP: Programs such as Marriott Bonvoy, provide an automatic bonus 5,000 miles for each 60,000 points transferred. The app knows about this and boosts accordingly.