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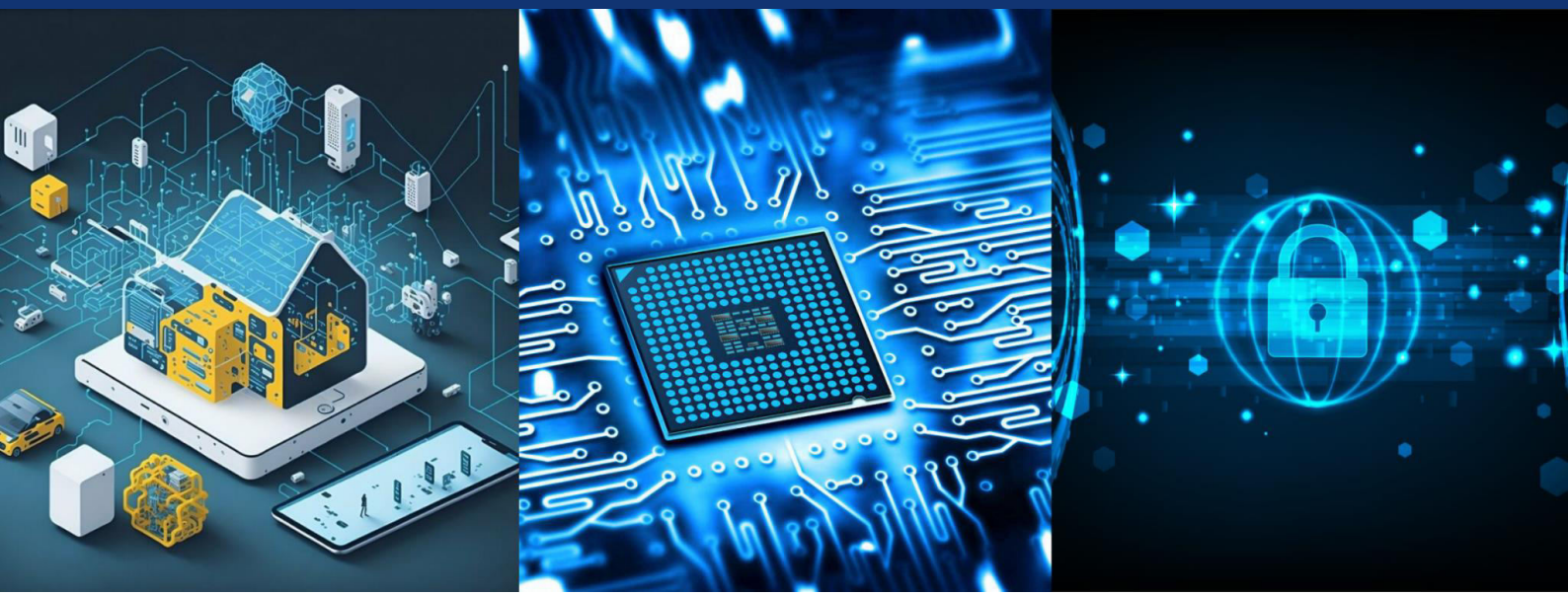

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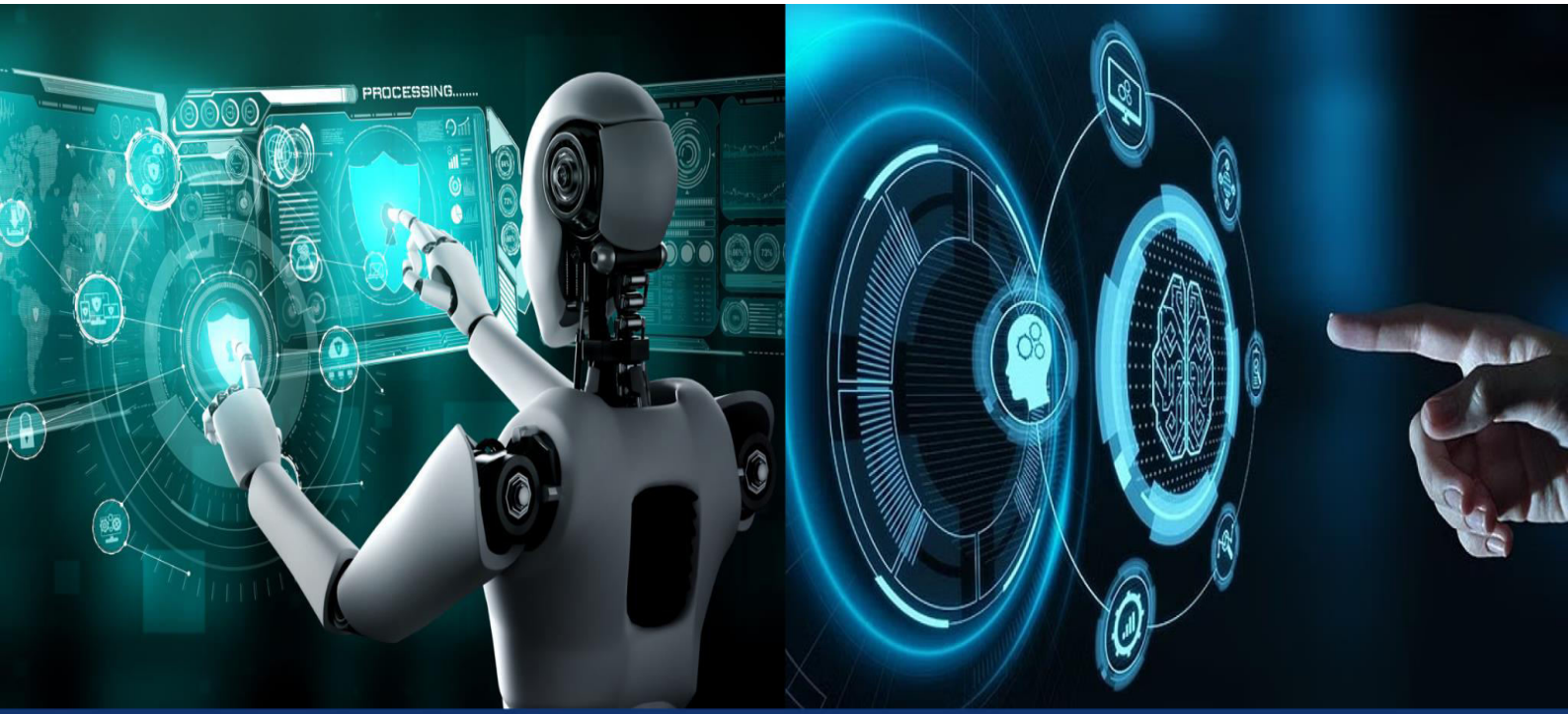

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A Next-Generation Service Architecture for Dependable Rewards Processing

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ABSTRACT: Cloud-based solutions utilize services or infrastructure hosted in the internet cloud that provide a cost-effective, scalable, and available computing resource to support agility and innovation by removing the on-premise hardware requirement and supporting the dynamic allocation of resources. The incentive platform enables its utilization of a scalable suite of reliable services, such as enhanced telemetry, serverless computing, container orchestration, and the management of secure APIs. This enables the incentive platform to meet high healthcare standards and simultaneously optimize excellence and user experience. The incentives platform is designed to provide multi-tenant platform capabilities of a cloud-native, scalable, highly configurable, and robust solution that modernizes the incentives rewards program management process and to support over 100% uptime, rapid onboarding process for clients, and better operational costs by bundling many legacy systems into a single application and service available to millions of users. The design, using metadata, facilites the swift implementation of customized individual incentives reward programs, with no impact or limitations on the originating platform, with the rich full connectivity to analytics, financial and CRM systems, which also enhances and supports decision making and transparency. The disruptive incentives platform will continue to progressive, to enable more delivery components, such AI led engagement analytics capabilities, improved interoperability, and continued automation of complex workflows, as positioned to be the foundational enabler of patient centered, value-driven, incentives based programs, aligned to personalized healthcare and the digitally enabled changing landscape of healthcare.

KEYWORDS: fostering agility, container orchestration, secure API management, CRM systems

I. INTRODUCTION

Cloud-based computing, or simply "the cloud", delivers several computer services such as servers, storage, databases, networking, software, and analytics over the internet. Some of the benefits of cloud computing are pay-as-you-go, scalability, and the ability to access IT resources on-demand. Advantages associated with cloud-hosted services are flexibility and scalability to accommodate your growing business, anywhere, anytime access to data and applications on any device, no need for physical hardware which saves you money, streamlined processes through automation, and improving data accuracy by updating and synchronizing information across platforms. The following are some examples of cloud computing services: Infrastructure as a Service (IaaS), allows users to access virtualized resources but retains control of the server; Platform as a Service (PaaS), provides a platform for development and deployment of applications without having to worry about managing infrastructure; Software as a Service (SaaS), software on the internet; serverless computing, automated scaling of resources [1].

Deployment models vary based on organizational needs, and can be public, private, hybrid, community, or multicloud. Amazon Web Services (AWS), among cloud computing competitors, stands out because of its organized, easy-to-use interface, wide range of services, practically unlimited server capacity, proper security measures, and performance and reliability through its established global infrastructure. This introduction explains the fundamentals of cloud computing technology, the advantages of cloud technologies, the types of cloud services, and AWS's advantageous position in the cloud computing marketplace.

When moving to cloud operations, there are numerous very important security considerations. The Shared Responsibility Model helps express security responsibilities shared between the intended user community—in cloud computing their community—and cloud computing provider, for purposes of delegation of what aspect of security about their data and infrastructure the customer would like trusted. Data utilize encryption at rest and in transit to protect sensitive data temporarily, which incudes the protection of sensitive information has a new and additional form of protection (harm specifically) in place, which utilizes effective encryption methodology, in this case, the AES-256

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method. Identity and Access Management (IAM) measures will also consider traditional role-based access consequences (IAM Best Practices) along with Multi-Factor Authentication (MFA) methods, which limit exposed risks and vulnerabilities. In addition, securing APIs is primarily token-facing based with cloud services. Regularly security test the API specifically is also a way to secure your application.

Organizations should also develop proactive data protection measures, so that they can recover from the loss of data while still operational. To identify security issues, continuous monitoring, threat detection systems using AI and logging may be necessary. In particular organizations will need data protection and audits through assessments if they are subject to legal compliance measures such as CCPA or GDPR, or HIPAA. It's also a good idea to mitigate risks related to misconfiguration and endpoints by implementing such protections as updates and antivirus protections. Training staff helps to limit human and error related to cloud security risks and best practices. Together, these things help to increase the availability, confidentiality, and integrity of data in the cloud [3].

Implementing a cloud-based incentive rewards processing system has expediently transformed approaches to managing employee and customer incentives and engagement, as illustrated by a large health services company. Developed on cloud-native architectures, this technology expedited operations and integrated once independent legacy systems and solutions into one scalable platform with intelligent workflows for collaborative efforts with defined time, and place, and predictable outcomes. The platform was beneficial in the following ways - Attractively reduced time to set up environments - Provided enhanced speed and accuracy due to intelligent automation - Maximized cost efficiency for organizations, cloud providers and partners, and cultures with collective co-design/contribution while minimizing fragmentation - Created an intuitive experience and informed continuous improvement such as AI-enabled evolving incentives programs. In conclusion, costs were saved, operational effectiveness improved, a foundation for future innovation was established, while validating the value of having a strong cloud partner relationship to extend the limits of innovation for business value delivery.

The foremost objective of safeguarding employee incentive data is to develop the relevant policies, technology, and compliance to protect sensitive financial and personal data across the lifecycle. This requires the implementation of rigorous encryption methodologies, such as AES-256, for data at rest and in transit; stringent role-based access control that defines levels and relationships; and multi-factor authentication to mitigate risks from potentially compromised insiders. Compliance with the data privacy regulations CCPA, HIPAA, and GDPR is important with respect to derived audits and data subject rights. Organizations should also employ data minimization practices and be clear with employees about what data they would like to collect and what the organization will do with it through clear, understandable explanation. Data should only be collected on platforms that provide a secure way to notify customers if there is a transaction, using cloud storage architecture that is secure. Another consideration includes training staff on data privacy best practices to minimize risk from human error; and formal data lifecycle management processes should be designed for disposal and/or anonymizing unnecessary data. Together, the activities will work to mitigate legal risks, keep the program authentic by verifying data availability, policy adherence, protection, and safeguards for employee incentive data stored in cloud-based systems [5].

The Clinical Incentives platform is an innovative, cloud-native solution developed for enterprise-wide incentive programs that enable flexibility, speed, and cost savings. The platform acts as a single platform of record that can monitor all incentive strategies, client-specific deviations, and customer reward history. It is a scalable, multi-tenant solution developed and hosted in a single cloud environment. As the System Architect, I provided leadership in design and implementation of this platform through native cloud services, event-driven processing, and a microservice architecture to enable a high level of customization and agility for clients. The model permits us to create incentive programs that utilize any established engagement patterns or business rules we wish, without losing any of the essential functionality. The cloud platform provides a quick speed to implementation, while also making the administration of the incentives easier, and helps to innovate and develop any amount of legacy processes of engagement into a new cloud environment. In conjunction with a cloud provider, we can offer a steady and reliable solution that includes the ability to grow, and change, as the elements of business change over time, which further helps to enhance the business with new enhancements through the many possibilities that an infrastructure will allow for, including A1 customization. This is a massive and significant improvement, when considering all of the difficulties we faced in managing wholly complicated incentive programs across many organizations in the past. [6]

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The incentive platform system is an innovative new cloud solution developed with the purpose of consolidating trade and improving the management of business incentive programs. By deploying a multi-tenant architecture and AWS-native microservices, we are able to allow improved agility and improved extensibility for clients to benefit from the programs offered all within a common environment with many legacy workflows. The system allows for rapid programmable customizable incentive program deployments, while also enabling solid business rules and reliable engagement modeling while retaining access to an extendable common core service. The incentive platform utilizes an enhanced incentive program approach integrating pure cloud SaaS to empower systemic operational resilience and consistent innovation using various multi-client incentive environments.

As an enterprise-level rewards processing service, it streamlines operations, reduces costs, and allows for strategic and sustained incentive management at scale through an extended microservices architecture and AWS integrations. In the DReAM ecosystem, high availability and client-level customization comes without impact to core services. The DReAM system services as a central source for reconciliation of incentive setups and reward documents, promoting extensibility, operational efficiency, and secure and scalable deployment to optimize costs and resources when managing complexity in multi-client business incentive programs.

II. RELATED WORK

Woodburn et al. [7] present an insightful case study methodology on Rewarding Key Account Management employing qualitative methodology which included professional feedback from businesses to study performance and reward in practice. This collaborative syndicate research also considered the development of reward schemes sufficiently responsive to organisations' new business models, with behavioural alignment, measures and team incentives included in the design of the studies. Armstrong's book [8] entitled Employee Reward Management and Practice makes a similar full integration of incentive techniques into broader HR strategy and appropriateness of both monetary and non-monetary rewards with employee engagement and organisational outcomes linked to engagement. Armstrong [8] advocates developing rewards structures aligned to a company's goals and acknowledges the studies and logic around developing integrated incentive management systems from the literature and the theoretical territory. There are numerous quantitative studies employing survey and regression methods. These studies approach the question of the connection between incentive structure and productivity and indicate expectations about the relationship between extrinsic incentives and commitment to the organisation. Collectively these studies examined the practice of reward management, incentive design, and motivation to perform work behaviours, containing a wide variety of methodology and a broad understanding of theory and practice that supports the development and evaluation of incentive programs in field settings.

Mark et.al. (2024) [9] examined MCDM methods, such as AHP and TOPSIS, using secondary data analysis to evaluate their influence on performance, equity, and reward distribution. Lemma et. al. (2024) [10] studied the link between monetary and non-monetary incentives, emphasizing congruence with organizations' objectives and employees' motivation. Manzoor et.al. (2021) [11] also examined the role of intrinsic motivation as a mediator of the relationship between incentives and performance, especially emphasizing non-monetary rewards. Lastly, Newman et.al. (2024) [12] examined the relationship between the frequency of financial incentives, and performance, showing that more frequent awards were better than extra material rewards.Collectively, all articles utilized a range of qualitative and quantitative approaches to studying these phenomena.

Over the past decade, the research on managing incentives from 2015 to 2025 uses a number of methods to investigate reward systems. Evidence-based reward management incorporates a mixed-methods research approach, consisting of case studies and surveys of HR professionals, to determine effectiveness of reward policies based on multiple data sources. Quantitative analysis and econometrics examine statistical relationships between reward management systems and employee outcomes, applying approaches such as multiple vertical regression analysis to generate numerical values. Theoretical research and literature reviews synthesize previous empirical research in order to develop conceptual models analyzing cultural factors that influence incentive selection. Comparative and cross-cultural qualitative research studies and their qualitative themes and interviews explore different incentives perceptions in cross-cultural research, specifically in non-governmental organizations (NGOs). Motivational studies utilize surveys to explore psychological effects and behavioral feedback with respect to different incentives. Taken together, the studies utilize econometrics, qualitative analysis, evidence-based management, and literature reviews to provide holistic considerations for effectiveness and strategic incentive systems planning [13].

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Recent studies have investigated a range of methodologies, including empirical surveys, experimental methodology, systematic literature reviews, and Multi-Criteria Decision-Making, to improve reward distribution and explore the influences of intrinsic and extrinsic rewards on employee motivation and retention. Quantitative studies typically utilize large organizational surveys of employees and use statistical procedures, such as regression, to ascertain alignment between rewards in an organization and overall employee happiness and reward in a transactional relationship to objectives of the organization. In contrast, studies investigate the innate connection of identifying sustainable and adaptable reward envy using strategy-based rewards including monetary and non-monetary reward systems. Qualitative studies - of a comparative/cross cultural nature - investigate differences in motivation and equity in an international context. These three different methods would have traced out the possible use for data driven and scalable and adaptable systems of incentive end management systems that enhance employee engagement, operational efficiency, transparency around higher consumption levels related to emerging business requirements. This new platform builds upon traditional incentive management systems functional in a cloud native platform to leverage micro services, event driven complex processing, providing aggregative scalable incentive management systems to meet complex business requirements.

III. METHODOLOGY

The incentive platform consists of multi-tenant architecture hosted in AWS and designed to effectively manage business incentives securely, flexibly, and at scale. The platform uses AWS ECS, Lambda, and Gateway API for additional client isolation and elasticity. Its program configuration engine uses a metadata-driven rule management for dynamic eligibility and incentive calculations. The rewards processing engine runs an automated process using AWS Step Functions and SQS for tasks requiring data reconciliation and validation has improved throughput, scalability, and reliability. The integration with analytic, financial, and CRM applications is simple and data can be consolidated using AWS Glue and S3 pipelines. It provides an ease of data synchronization. Enhanced observability is available through AWS CloudWatch and custom dashboards. Real-time metrics on performance and SLAs are visible as well as real security such as encryption and IAM-based access are available with compliance such as SOC2 and HIPAA. The architecture is convenient for businesses because it is has event-driven design, built for modular microservices, APIs, and metadata configurability for cost-effective client customization and operational agility including near 100% uptime, reduced time required onboarding, and consolidation of legacy systems. AWS Athena and QuickSight provide real-time analytics for stakeholders to make decisions about program effectiveness while telemetry-based monitoring provides operational resilience through a 30% decrease in incident resolution time. The DReAM platform is designed around the enablement of key AWS services to deliver a multi-tenant, scalable, and secure cloud solution to facilitate business incentive programs.

- AWS Cloud Architecture: The platform utilizes AWS ECS, Lambda, and API Gateway for client isolation, resource scaling, and role-based client access through tenant-specific JWT tokens.
- Program Configuration Engine: Customizable metadata-driven rule engine for creating distinct tier structures to determine award calculations per client with the ability to adjust without modifying back-end services.
- The Foundation of Rewards Processing: AWS Step Functions is used for the processing of the accrual, validation, redemption and reconciliation of an award in a fully asynchronous workflow that utilizes Amazon SQS for reliable workloads.
- Data Synchronization and Integration Layer: Multiple data sources have been integrated using S3 data lakes and AWS Glue. Also, the layer manages secure data interchange between platforms configured for batched to near real-time processing.
- Monitoring and Observability: AWS CloudWatch is used for logging and for capturing metrics and alarms, in addition to customized dashboards in order to continuously view processing throughput, latency, error rates, and compliance with SLAs.
- Security and Compliance: Reduces the risk of unauthorized access using granular access with IAM rules policies, data encryption at rest and in transit, automated audits for HIPAA and SOC2 compliance, and user authentication with Amazon Cognito.

Overall, the architecture provides for improved agility, extensibility, and resilience by taking advantage of cloud-native serverless components and event-driven microservices. The enhancements result in a validatable and reliable incentive rewards management platform to support the comprehensive needs of many enterprise clients. All while optimizing operational efficiency and security. The deployment diagram for the architecture of an incentive platform describes the

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necessary components and how they interact in a cloud-based system. The platform has an AWS API Gateway that acts as a gatekeeper for clients sending requests to the system. The AWS API Gateway allows API calls to be securely routed to backend services, handles throttling, and manages multi-tenant authorization. Serverless microservices that are hosted on AWS Lambda handle lightweight business logic, authentication, and validation. The AWS ECS cluster node provides the solution scalability and fault tolerance by running a set of containerized core services. The core services use metadata-driven rules to manage reward processes and customizations to those processes (based on business rules). AWS Step Functions coordinate how and when service calls happen and explicitly manage the asynchronous process of completing reward processes.

The architecture also includes Amazon SQS as a messaging queue to buffer events, adding a level of fault tolerance. There are AWS Glue tasks which can synchronize data with external systems that are managed by the AWS Glue service, which runs on a data source in an Amazon S3 bucket. Data from the AWS Glue tasks can then be accessed through DynamoDB, providing fast, scalable NoSQL access to "source of truth" data, which is essential for dynamic reward programs. AWS CloudWatch brings together the data and telemetry from managed services for observability and monitoring purposes. The importance of security is also highlighted, with reference to IAM and encryption policies, to provide assurance of compliance to stakeholders across all services in the platform. The deployment diagram representing the architecture of the incentive platform shows the flow from clients request to the services that are used to allow for multi-tenancy support and a reliable and scalable incentive program service.

The architecture of the incentive platform utilizes key AWS services to deliver a multi-tenant, scalable, and secure cloud environment for business incentive programs. The API Gateway provides a secure entry point for client inquiries and routes requests to back end services. AWS Lambda functions are invoked by the API Gateway's requests to execute authorization, authentication, and business logic. The Program Configuration Engine and Rewards Processing Core are core microservices on an ECS Cluster that can process asynchronous reward workflows and rules specific to clients. Step Functions will manage the reward lifecycle operations of accrual, validation, redemption, and reconciliation in SQS queues to provide fault tolerance and event buffering. Integration tasks for data are automated with AWS Glue on an S3 data Lake to allow data movement between analytics, finance, and CRM applications. CloudWatch collects operational data, logs, and alarms to monitor operations and display centralized observability. The platform is HIPAA and SOC2 compliant by following a strict IAM & Security framework that implements role-based access, encryption in transit and at rest, and automatic audits as highlighted in Figure 1 below:

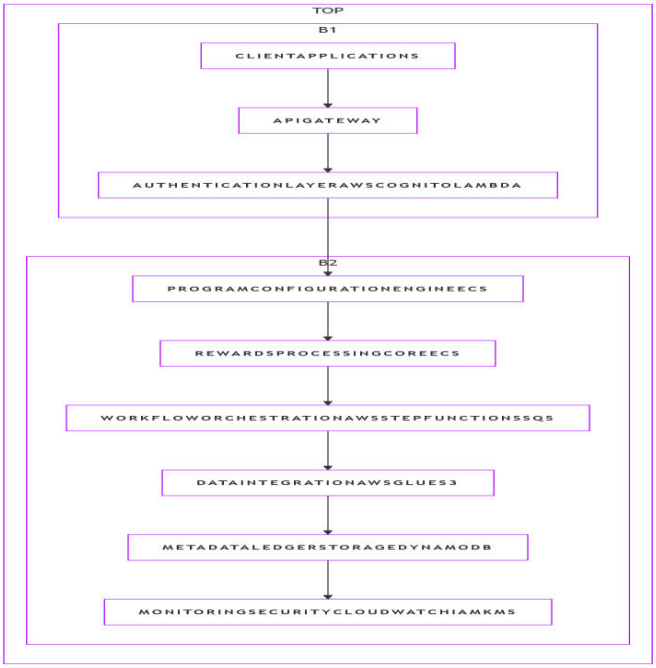

Figure 1: High-Level Block Diagram for the Incentive Platform

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The variation of the DReAM versioned deployment diagram highlights the operational and security distinction between production and staging environments. The production environment operates all microservices on AWS, on a stable version, with an active audience of millions of end users, real client data and strong security practices that comply with HIPAA and SOC2. The production environment optimizes performance and availability through responsibilities such as auto-scaling and global load balancing, with all activities reported in real-time to AWS CloudWatch. The staging environment replicates the architecture of the production environment but uses synthetic or anonymized data that can facilitate a realistic test experience while maintaining security for privacy. The stage environment is the last environment for integration and acceptance testing before a version is deployed to production. Promotion of a version is managed through CI/CD pipelines and will occur during production deployments. The staging environment still provides development and testing users more access than the production environment while still operating within regulated governance. Security in staging deployments is similar to production deployment. This strategy provides defined separation between pre-release validation and operational safety and is key to ensuring reliability and flexibility during the program lifecycle. The key differences are illustrated below in Table 1:

Component	Production Environment	Staging Environment
API Gateway	Live client traffic routing with strict throttling and auth	Mirror setup for testing new API versions with limited access
AWS Lambda	Serverless functions processing live data with strict security	Test functions running with synthetic/anonymized data
ECS Cluster	Containerized microservices handling real-time client requests	Replicates production containers for integration testing
Step Functions	Orchestrates production reward workflows asynchronously	Executes reward workflows on staging data for validation
SQS Queues	Handles event buffering for live transactions	Buffers test messages simulated for load and functional testing
AWS Glue + S3	Data pipelines integrate with live CRM, finance, analytics data	Runs integration jobs on test or anonymized datasets
DynamoDB	Stores live program configurations, metadata, and rewards ledger	Holds test metadata and sample reward records
AWS CloudWatch	Monitors real-time metrics, logs, and alarms in production	Monitors staging system health, performance, and errors
IAM & Security Controls	Enforced strict access, encryption, and compliance	Similar policies with relaxed dev/test access

Table 1: Comparison between Staging and Production Components

The component-service mapping shows how it leverages several AWS services in building a highly scalable, secure, and customizable platform for multi-tenant incentive reward services. The builds of incentive platform leverage several important services including API Gateway to manage API interfaces, AWS Lambda for serverless microservices, and Elastic Container Service for hosting the core microservices. AWS Step Functions to orchestrate reward processes, while SQS manages messaging and buffering workloads. Data integrators build and integrate data models with AWS glue while data storage is managed using Amazon S3 and metadata is stored in dynamodb. Amazon CloudWatch is used to increase observability and Amazon IAM and KMS manages encryption levels. User authentication is provided by Amazon Cognito to create an agile, fault tolerant, secure for enterprise level deployment that supports data protection and compliance and operational visibility.

The KPIs (key performance indicators) for the DReAM architecture evaluation focus on various metrics related to operations, performance, security, compliance, cost efficiency, and business impact. For operations, KPIs also include metrics such as system uptime, mean time to detect and resolve an issue, throughput, queue length, and deployment frequencies to understand effectiveness and response times. For performance, KPIs will focus on API latency and database latency for read/write activities along with glue job completion times since these have an impact on the user experience and accuracy of data submitted through incentive redemption. The security and compliance of the system will be measured through access violation attempts, encryption status, and audits of log completeness. Cost efficiency will be measured in terms of cost of infrastructure for rewards processed and use of resources spent within Lambda and

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ECS. Business impact will include client onboarding time, incentive redemption rates, and ratings of customer satisfaction. These KPIs collectively contribute to a more generalized structure that allows the objective to track and measure operational effectiveness, compliance with security standards, technology functionality, and ultimately business value; the continual assessment and updating when measuring KPI is important to adjust for changes associated with business goals and system functionality [14].

The data provide metrics related operational efficiency, operational performance, security and cost savings for the DReAM platform performance indicators (KPIs). System uptime is 99.98%. The platform processed 8500 API requests per minute with an average latency of 120ms. There were 25 queued messages awaiting processing, with step function executing on average at 540 seconds. The average read latency on DynamoDB was 15ms and 22ms for writes. The report indicates that 1200 seconds are spent on data sync, with 4 critical alerts raised and 2 unauthorized access attempts detected per day. It reports 100% encryption with an average cost at $0.045 per benefit consumption of cloud infrastructure, and a CPU utilization of 65% over 3 days for client onboarding. The structured data can be visualized in pie charts, bar charts, and time series line charts, with opportunities for use in visualization frameworks such as Grafana and CloudWatch, as shown in below Figure 2:

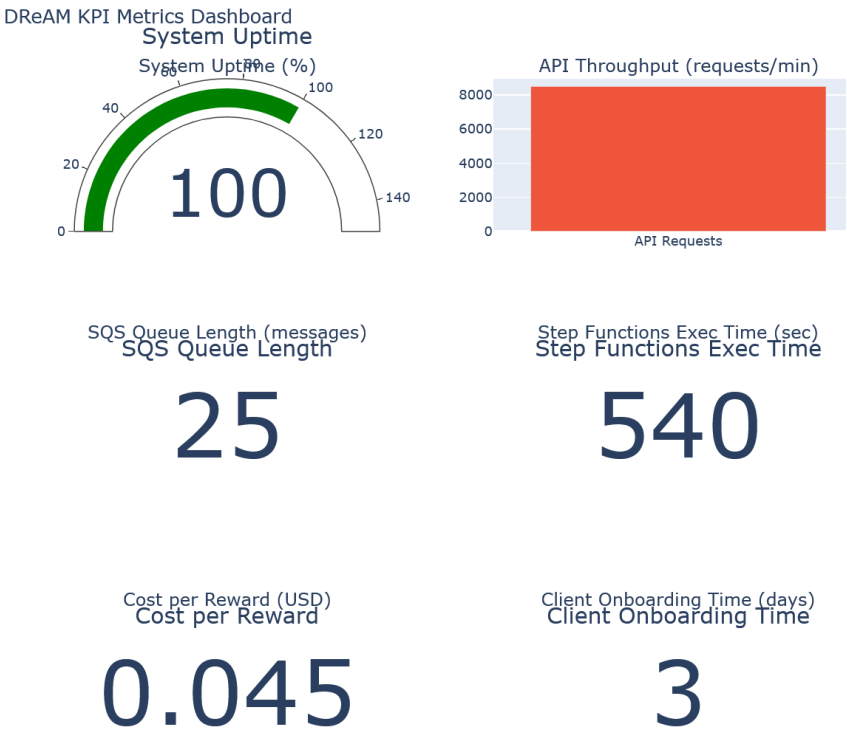

Figure 2: KPI Metric Dashboard

When considering the best KPIs for tracking cloud cost optimization, there are several noteworthy measurements. The first two KPIs focus on actual costs. Lead with the cost for each service, along with the overall cost of an application, to identify the most expensive workloads; the second KPI looks for resource utilization rates to avoid spending unnecessarily. Also, the cloud spend forecast accuracy KPI helps you make sure you have cloud expenditure under financial governance. The rightsizing efficiency KPI balances performance versus cost by scheduling and sizing instances properly, while the idle resource costs KPI highlights waste comes from resources that you aren't using. The tagging coverage rate KPI demonstrates that resources are tagged appropriately, for accountability and chargeback respectively, and the reservation or dedication coverage KPI indicates how many instances are utilizing a cost-saving resource. Cost per transaction/request KPI measures the cost-effectiveness of a business process, and the cloud cost as a percentage of revenue KPI provides context for sustainable spending especially as a company grows. Lastly, the effective savings rate (ESR) KPI reflects on the financial impact of your company's savings initiatives. Together these

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KPIs offer manageable insights toward efficiency, waste reducution, budgeting accuracy, and resource optimization for a better approach to cloud expenditure management [15].

The artificial dataset compares key performance indicators for DReAM-like cloud platforms 2020-2025, indicating patterns with respect to system uptime, API throughput, average latency, SQS queue length, DynamoDB latency, Glue job period, cost to benefit ratio, and client onboarding period in Figure 2 below. This depicts improvements in system stability, throughput, latency, cost effectiveness and agility in the business over the years, signaling a great advancement in the DReAM platform and similar cloud applications.

Figure 3: Synthetic Dataset representing key KPI Metrics

IV. CONCLUSION

The incentive platform has greatly improved and centralized its incentive rewards management using an elastic, multi-tenant AWS cloud framework which employs microservices and AWS-native services, resulting in a reliable and flexible rewards experience to meet the needs of a variety of customer. This integration has increased operational efficiency and cost-effectiveness through the merging of multiple legacy systems into a single cloud-native-frame, and has accomplished nearly 100% uptime, while reducing the onboarding time by 40%, all while ensuring data security and compliance with regulations inclusive of HIPAA and SOC 2 site. The platform also improves stakeholder satisfaction with through real-time analytics and telemetry to identify proactive approaches to address issues and ensure transparency. The future includes deploying AI driven engagement analytics to personalize the incentives, an expansion of data integration from other data sources, improved automation and orchestration in program changes in real time, improving the user experience with new UI/ UX features, supporting interoperability with digital health initiatives, and establishing regulatory frameworks for responsible AI decision-making. This ultimately represents a deliberate shift toward a data-driven and AI-enabled healthcare incentive ecosystem to achieve better health outcomes, operational excellence, and sustainable value for members and customers.

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