

DIGITAL PAYOUTS:

The New Competitive Advantage for Consumer Brands

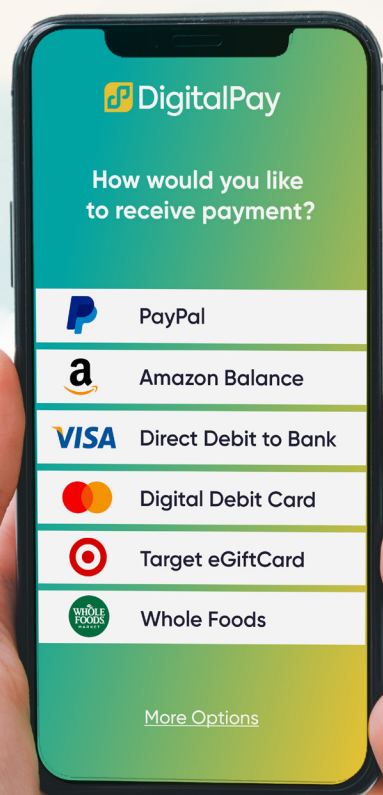


EXECUTIVE SUMMARY

Why Payments Matter to Consumer Brands

In an era of fierce competition and fickle brand loyalty, it's no surprise that how consumer brands handle customer payouts can make or break the brand experience. So how do product, service providers and retailers get this right and ensure customers stick around?

The solution: deliver exceptional customer experience with instant digital payment of rebates, refunds, rewards, and other one-time payouts. Payments are often the most recent interaction that define the perception of your brand. So why not leave your customers with the best impression with a digital payout that boosts satisfaction and turns customer experience into a strategic advantage?



THE BENEFITS OF DIGITAL PAYOUTS FOR CONSUMER REBATES, REFUNDS & REWARDS:

- Improve Customer Experience
- Reduce Costs
- Increase Customer Service Efficiency
- End-to-End Trackability



BENEFIT #1

Improve Customer Experience

Rebate, reward, and refund payments are normal parts of the customer journey for consumer companies. Digital payments let you take better care of your customers—for any type of payout—with speed, choice, and convenience. Plus, as more consumers view paper checks as a thing of the past, **digital payouts are a proven way to increase customers satisfaction and deliver a positive brand experience** with instantly delivered funds. DigitalPay offers:

- **Speed:** Most endpoints take 3 clicks and less than 30 seconds to receive funds.
- **Choice:** Customers get to choose from a wide range of desirable endpoints like PayPal, Amazon, Starbucks, Direct Debit, Digital Debit Card and 250+ retail gift cards.
- **Convenience:** Best-of-breed digital payout solutions allow funds to be received without apps, downloads, or registration.



BENEFIT #2

Reduce Payment Administration Costs

While transaction costs are often a primary focus for payment operations, administration is far more expensive. Think about the workflow, department approvals and human resources that even a straight-forward payout requires. There's a ton of time and effort—therefore cost—involved!

Digital payments can reduce administration time and cost by 50% or more in three key areas:

- **Payout Operations:** Elimination of physical payment operations like check runs and voucher program management and accounting.
- **Customer Service:** End-to-end trackability of every payout, from the time of issuance to when and where funds were received by your customer.
- **Accounting Controls:** Streamlined accounting including the ability to attach GL code, reason for payout, supervisory approval, customer service department identifiers and more.



BENEFIT #3

Increase Customer Service Efficiency

As consumer brands strive to improve their bottom line, **customer service efficiency is essential.** DigitalPay's enterprise-class SaaS platform contributes to your support team productivity with:

- **Simplicity:** A secure, easy-to-use portal that requires only minutes to create, approve delivery, and track any payment to your customers.
- **Flexibility:** Your teams choose the best way to create payments, from bulk files to one-off payouts to API integrations.
- **Scalability:** Our payment platform is built to securely deliver funds from \$1 to one individual to millions of dollars to millions of payees.
- **Configurability:** Your payment workflow, business logic and data requirements are pre-configured so your service teams can align every payment with operational and financial tracking needs.



BENEFIT #4

End-to-End Trackability

Of course digital payments have to be trackable! So why are we talking about it? Because it means so much more than simply accounting for every penny.

With digital payments, trackability means visibility, control, and fraud prevention and gives brands the piece of mind they need to safely know when payees accept their funds. Your business gets efficient payments and happy customers with trackability that delivers improved:

- **Customer Service:** One of the most predictable—and time-consuming—activities when issuing payments is handling the tide of “where’s my payment?” calls. With DigitalPay, your Service Team can instantly track the full lifecycle of every payment from initial notification to the time and destination where each payee accepted their funds.
- **Accounting & Reporting:** It doesn’t matter if you’re sending out one cent or \$1 million, every penny is accountable. DigitalPay tracks detailed information, including amount, date of issuance, payout reason, general ledger codes, customer data and more. All data captured when creating a payment is instantly available and exportable to allow granular reporting and analysis.
- **Money Management:** Real-time trackability of payments has a hidden benefit: proactive money management. Within the DigitalPay Portal® we offer an Executive Dashboard and other visibility tools that help avoid over-funding or under-funding your settlement accounts. This means you get to focus on the good stuff like take-rates and optimizing payment endpoints to keep your customers happy.
- **Fraud Prevention:** Unfortunately, payments can attract individuals who think they can get more than they deserve. Most common: the fraudster who claims they didn’t receive funds. With DigitalPay, fraud attempts take seconds to shut down via our detailed Activity Log that shows every step of a payment, including when, where and how much a payee has already received.



THE LEADING PAYMENT PROVIDER

DigitalPay: A Committed Partner for Consumer Brands

DigitalPay is a leading payment service provider tailor-made for consumer programs such as refunds, rebates, rewards, and claims. We've successfully delivered hundreds of millions of dollars to millions of payees across a wide range of industries including travel, consumer refunds, litigation (class action payouts), government, and more.

We are committed to delivering fast, secure payouts that help your business across administration, operations and customer experience:

- Significantly less expensive than traditional payments—often paying for itself in less than 6 months
- Customers LOVE the choice of real-time payment options at any point of interaction with your brand
- All-digital transactions provide detailed payment data for fraud monitoring, receipt verification, and reconciliation
- Configurable workflows handle your exact business needs, permissions, account controls, and exceptions handling
- Dual account controls and permissions management

CONTACT US TO SEE A PERSONALIZED DEMO

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