

Payment solutions for innovative companies

We empower our business partners with a best-in-class payments platform that provides real-time control, data and business insights.



# Optimize your Business to Consumer payments workflow

Deliver the payment experience consumers want and expect, while eliminating the expense and opacity of check payouts.

#### The Benefits of Digital Disbursements

- Ease and speed of use
- Improved efficiency & transparency
- Lower cost
- Simple customer experience with mobile enablement











#### You just received \$500

Where would you like to deposit your funds?



Digital Debit Card
Use online or in-store



Instant Funds to Bank
Deposit using your ATM card



PayPal Payments Immediate available funds



Direct Funds Deposit
Use online or in-store



Deposit to Your Account Real-time funds transfer to bank

Need help? Call us a 1.800.000.000

# **TELL US WHAT METHODS** YOU WANT TO OFFER.







Instant Deposit





PayPal  $\Theta$ 





Virtual Card





보호 키,000

Plastic Card

Paper Check

Direct Deposit





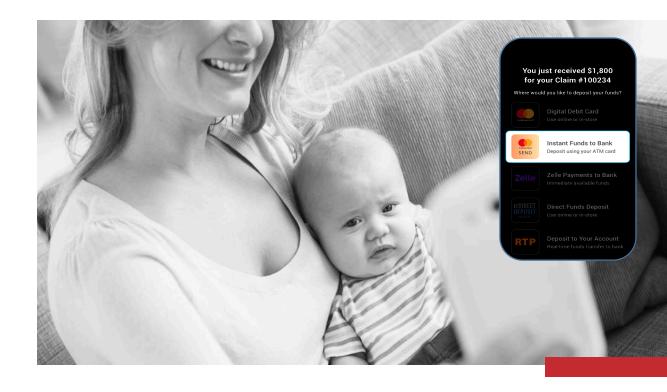
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1099 Compliance



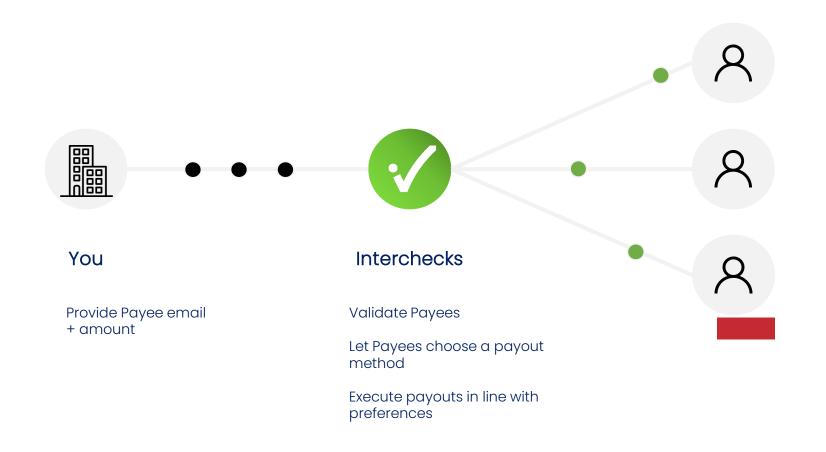






## TELL US HOW MUCH IS OWED.

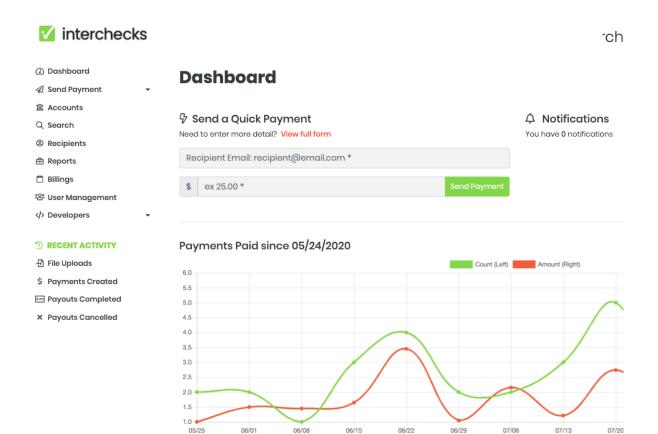
Provide an email and we'll take care of the rest!





# TRACK AND MANAGE YOUR PAYOUTS.

- Send payouts with an email address
- Quick Payment, File Upload or API
- Real-time Analytics
- Dynamic Billing
- Tools for Customer Service
- On-Demand Reporting





# HOW IT WORKS

# EARN INCOME ON YOUR PAYOUTS. PAYOUTS.

#### Choose a Payment Method

New! Split your payment between two payment methods. The fee to split your payment is \$1.00 and will be deducted from your total payment amount.

Yes, Split No Split



#### Direct Deposit

A payment will be deposited into your bank account within five (5) business days.



#### Instant Deposit (\$1.00 Fee)

A payment will be instantly deposited into your bank account using your Debit Card number.

Actual fund availability deposeds as essentials financial.

Actual fund availability depends on receiving financial institution and region.



#### O Paper Check (\$5.00 Fee)

A paper check will be mailed to your address on file.

Next



Payout fees can be reduced by more than 50% by implementing a recipient fee structure that aligns with your business.



## **CASE STUDY**

Organization distributes 15,000 warranty refunds per month using check disbursements as the primary settlement method.

- \$45,000+ with \$3.00 average cost per check.
- Recipients lack transparency into the process
- Returns create escheatment issues and add costs
- Service issues, fraud and risk concerns
- Customer experience isn't consistent with brand

### Solution

Providing consumers with choice and timely payment options reduces cost, improves operational performance and delivers a better brand experience.

- Turnkey platform for easy administration
- Lower cost per item delivered
- Flexible options with instant payment delivery
- Cost remediation based upon payout method selected
- Savings \$15,000 per month





## **SUMMARY**

The Impact of Digital Payments on Business

- CompetitiveDifferentiation
- Greater Customer Satisfaction
- Increase Staff Efficiency
- Lower Operating Cost
- Mitigates Risk
- Simple to Implement



