



# Accelerate sales and increase loyalty at a lower cost

Instant enrollment features designed to drive customers to a lower cost, secure payment type

As consumers seek greater value for the money they spend, businesses are responding by pay enabling loyalty solutions. Combining loyalty with electronic, Automated Clearing House (ACH) payments has proven to have a positive impact on growing revenue.

By adding the power of electronic ACH to a new or existing loyalty program, you can give your customers an even greater incentive to return time after time. Either paying in-store, ordering online or using a mobile app, your customers can make purchases and earn rewards – while you benefit from more sales and save on processing costs.

60 sec

Average consumer initial enrollment time

98%

Approval rate on transaction counts

>30%

Average realized savings versus interchange

POS,  
In-App,  
Online,  
At Pump,  
Recurring

Instant enrollment features designed to drive customers to a lower-cost, secure payment type.

Appeal to over

25M

consumers with no debit/credit card<sup>1</sup>

## How it helps you

Offer the most versatile ACH payment experience at a fraction of the cost of debit and credit card processing:

- One provider for ACH enrollment, payments and settlement services across all channels: In-store, at the pump, mobile, online and recurring payments
- Warranty of funds,\* no chargebacks
- Next-day funding
- Frictionless consumer enrollment through online bank login
- Supplements loyalty program, rewards to drive consumers to a lower-cost payment method

## How it helps your customers

**Instant validation** – Customers can enroll instantly without knowing their routing and account numbers.

**Drive customer loyalty and sales** – Increase buying frequency with rewards given to customers purchasing with their bank account.

**Empower “cardless” customers** – Enable buying power for customers not currently using a debit or credit card.

**Provide buying flexibility** – Customers appreciate the “float” period provided from paying with their bank account.

**Deliver a connected commerce experience** – Give customers the ability to pay how they want, when they want.

**Freedom to use funds** – Unlike with debit cards, customers do not have to worry about being locked up in pre-authorization situations.

\*Source:

<sup>1</sup> U.S. Census Bureau: The Nilson Report; ProQuest through Statista, 2015 FDIC National Survey of Unbanked and Underbanked Households.

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