



# Case Study

## One of the world's LARGEST RETAILERS

### Banking Services

How one of the world's biggest retailers gets their customers to save

#### CHALLENGE

90% of households have less than two percent of their disposable income saved. Millions of people across the country rely on this retailer for prescriptions, groceries, auto parts, just about everything. Why not help them save?

#### SOLUTION

- A branded debit card integrated throughout their ecosystem in-store, online, and in their app
- A savings program that offers hundreds of cash prizes every month just for saving
- Tailored cash back rewards program on services in the store and online

#### CONSUMER BENEFITS

Transfer and manage their money all in one app

Get paid up to 2 days early and four days before federal benefits when they set up direct deposit

Withdraw cash through our network of thousands of no-fee ATMs

With barcode loading and card swiping, customers can deposit or withdraw cash from their account

At retailers nationwide, seamlessly deposit cash to their bank account with their card or barcode

Pick up a card in-store or online that can be used anywhere MasterCard or Visa debit is accepted in the U.S

Earn interest in their free savings plus get chances to win prizes each month

Hear back in seconds and nearly everyone qualifies with successful identity verification



Mobile Banking



Early Payday



Nationwide ATM Access



Digital Money Movement



Cash Deposits



Instant Card Access



Savings



Identity Verification

#### BUSINESS BENEFITS

Enable self-directed customer tools and service

Drive customer loyalty with an opportunity for an earlier payday not offered by the big banks<sup>1</sup>

Offer cash access using our nationwide ATM networks and ATM locator API

APIs enabling digital money movement to and from multiple accounts

Seamlessly embed patented technology that enables in-store payments and deposits for customers with just a smart phone, code or card

Issue virtual and physical cards

Help customers towards their personal financial goals with interest bearing accounts and sweepstakes that reward saving

Comprehensive program management including identity verification, risk and customer service

<sup>1</sup>Direct Deposit early availability depends on timing of payor's payment instructions and fraud prevention restriction may apply. As such, the availability or timing of early direct deposit may vary from pay period to pay period.