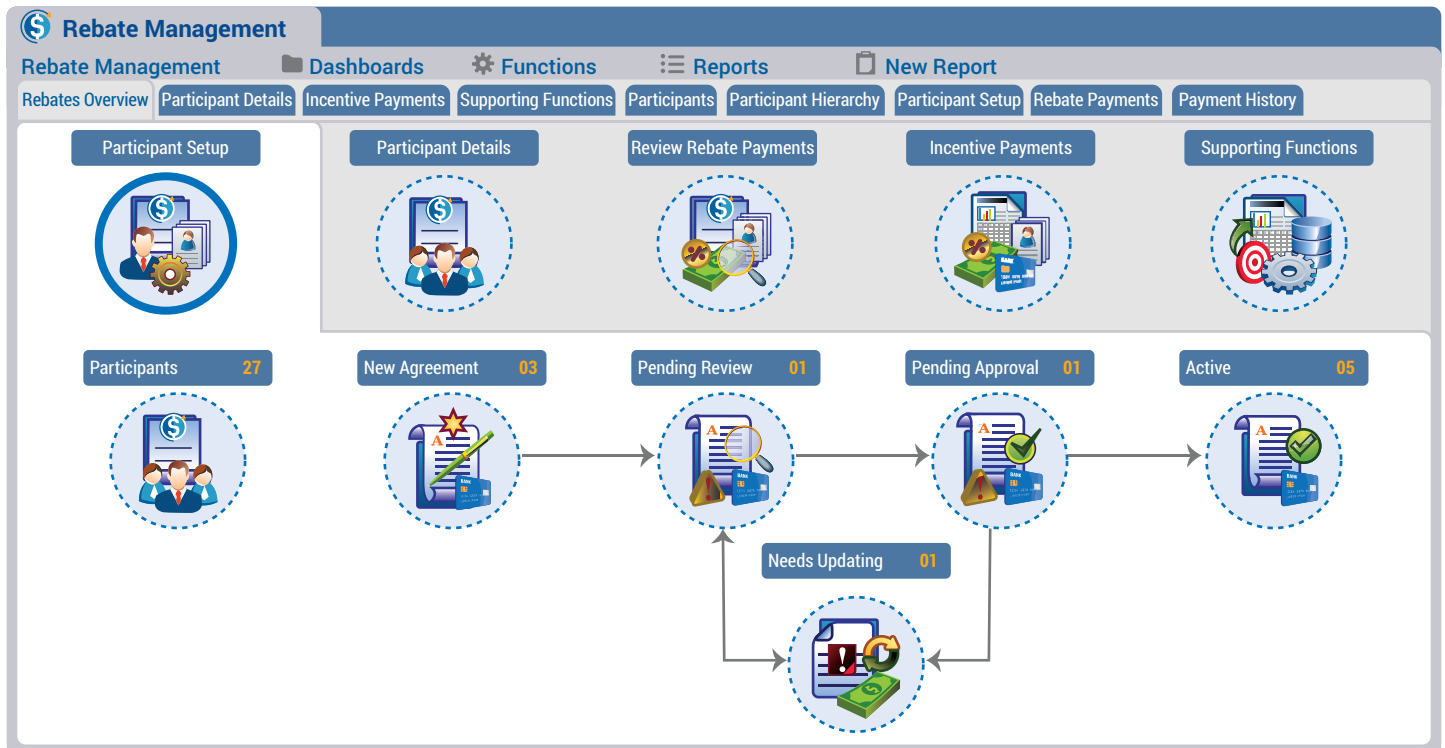




ACCORD® Rebate Management effectively supports a Financial Institution's Card Program efforts to manage Card-related Incentive Commitments to Customers.



Solution Benefits

1. **Incorporate** approved / awarded client contract agreement rebate pricing terms, contingencies, tier schedules, and payments.
2. **Integrate** client hierarchy-level, billing account-level, transaction-level, and payment days data.
3. **Capture** standard interchange transactions from various types of large ticket, discounted, and proprietary interchange to support quoted rebate schedules.
4. **Estimate** period-to-date and forecast end-of-period rebate amounts by client.
5. **Calculate** potential adjustments for clients not reaching spend thresholds.
6. **Automate** rebate calculation and prepare rebate payments for manager review / approval / initiation each period.
7. **Analyze** pricing across commercial card clients to identify outliers.
8. **Support** quarterly and annual reviews, renewals, and repricing based on comparison of current pricing to target return levels.
9. **Replicate** previously input / approved rebate pricing to expedite new prospective client rebate price quotations.
10. **Centralize and Standardize** all commercial card rebate policies and procedures.
11. **Facilitate** separation of duties, approval workflows, QC, compliance, and auditability.



The ACCORD® Rebate Management Solution supports the Financial Institutions' ability to control and manage...

- ✓ The Rebate Process through Comprehensive Workflow, Quality Assurance Review Checkpoints with Complete Auditability
 - Participant Setup with Organization Hierarchy and Card Accounts Designation
 - Participant Agreement Setup with Card Accounts, Bank Accounts, Incentives, Referrals, Rebate Tiers, and Speed of Payment Terms
 - Rebates/Incentives Payments Review (calculated at the appropriate hierarchy level) with support for Variable Payment Frequencies (Monthly, Quarterly, Bi-Annually, Annually, etc.)
- ✓ Incentive Details with support for Sign-On Bonuses, Referral Incentives/Revenue Share, Performance Bonuses, Rewards Points and Clawbacks
- ✓ Participant Details with Participant Positions, Hierarchy, and Payment History
- ✓ Transactions Imports, Audit Logs, Rates Configuration
- ✓ Role-based Access, Single-Signon, Automated Reports, and Ad-hoc Reports (with grid formatted, spreadsheet, chart, graph, dashboard output options)

Once the Participant and Participant Agreement profiles are set up and approved for production use (i.e., "Activated"), the actual spend activity can be imported and applied to the Participant's activity according to the program and participant rules, accumulated, and summarized at every level within the defined participant hierarchy for each applicable Rebate/Incentive Program. Approved Rebates/Incentives Payments are formatted for payment using the designated Customer payment preference and directed to the back-office Payment Host for payment processing.

Yojna's Solution roadmap for Rebate Management includes support for offering Rebates/Incentives for other more traditional payment types, such as ACH, Wires, RTP and more, thereby, supporting the expansion of incentive-based pricing across the Treasury Services landscape to increase overall revenues, customer retention and satisfaction.

Archived copies of YojNews newsletter will be available on the Yojna website at www.yojna.com/news.