



onbeTM

Case Study

PROCTER & GAMBLE RAISING BRAND VISIBILITY, REDUCING COSTS

As one of the world's largest consumer products companies, Procter and Gamble (P&G) devotes a significant portion of its branding and loyalty strategy to consumer incentives and rebates worldwide. In 2013 the company issued checks to consumers in more than 180 countries. P&G wanted to continue to reinforce brand recognition among its customers without the cost, complexity, and escheatment burden of paper checks.



ONBE'S
INCENTIVE CARD
SOLUTION HAS SAVED
P&G MORE THAN

65%

on payments operating costs.

THE OPPORTUNITY

For more than 25 years, Onbe has specialized in developing cost-effective payment solutions for consumer incentive campaigns. As a longtime partner of P&G, Onbe was uniquely positioned to provide a comprehensive payment solution along with global expertise in reconciliation, administration, and customer service.

THE SOLUTION

Onbe developed a customized program to meet P&G's unique requirements. The incentive card solution:

- Replaced rebates and money-back guarantee payment checks with a branded payment card
- Executed a customized monthly straight-through reconciliation accounting methodology across dozens of unique brands and segments
- Provided a universally accepted payment method that extends brand loyalty and is preferred by consumers in the U.S.

THE RESULTS

Since its inception in 2013, the Onbe-P&G incentive card solution has become the payment method most preferred by consumers and decision makers. Among its many benefits, the solution:

- Nearly eliminated P&G's use of consumer checks in North America
- Led to savings of more than 65% on P&G's payments operating costs

P&G now uses payment cards for:

- Market research
- Product testing
- Sweepstakes
- Consumer reimbursements
- Sales incentives
- Special events

