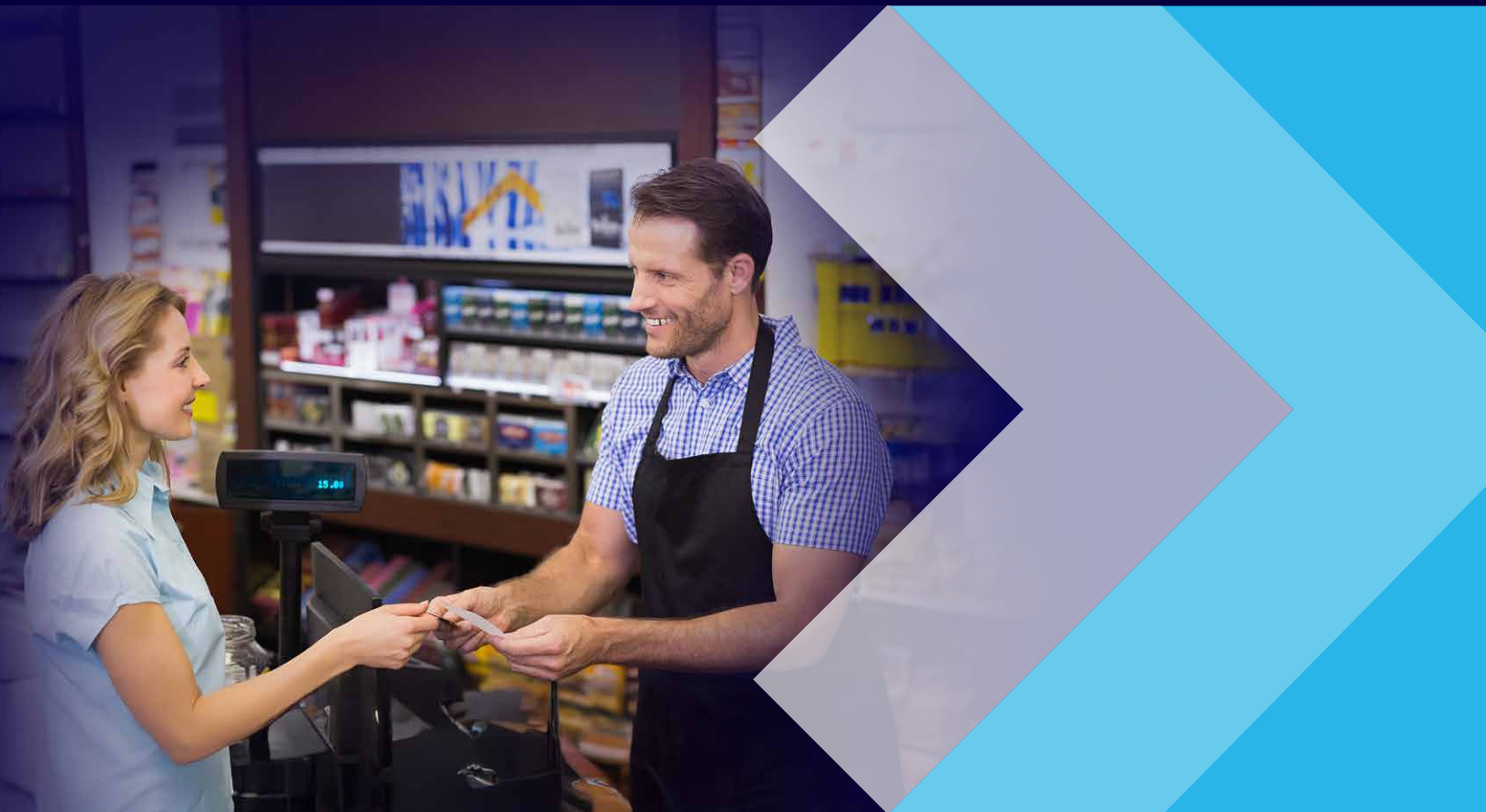




Private Label Debit: Your Guide to Maximizing Value

Best practices and strategies for increasing
engagement with your private label debit program

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Increasing Engagement and Impact

A Private Label Debit (PLD) program, also known as an Automated Clearing House (ACH) program, involves a retailer-branded payment card and/or mobile app that's linked to a customer's checking account. Customers can make purchases using their linked checking account. Retailers can avoid the standard credit card processing fees.

The lower transaction fees can quickly add up to significant savings for retailers. They can then pass on those savings to their customers to enhance their loyalty experience.

The key to success lies in effectively communicating the benefits of your PLD program to your customers and encouraging their engagement.



Maximize Your ROI

A Private Label Debit (PLD) program is a powerful way to reduce transaction costs and increase profitability.

This guide highlights best practices and strategies to maximize the benefits of your PLD investment.

How Retailers Benefit



Reduced transaction fees

PLD payments have lower processing fees than credit cards, significantly reducing overall transaction costs.



Increased customer loyalty

You can create a more personalized and rewarding experience for your customers that encourages repeat visits.



Improved cash flow

PLD payments are processed quickly, ensuring that funds are transferred to your account promptly and securely.

How Customers Benefit



Cost savings

Customers benefit from lower prices at the pump or store, thanks to the discounts and rewards offered.



Convenience

PLD payments provide a seamless payment experience, making purchases fast and easy.



Loyalty rewards

Customers can earn more rewards and discounts, enhancing their overall shopping experience and building a stronger relationship with the brand.

8 Best Practices for PLD Program Success

Although PLD programs deliver intrinsic benefits for both retailers and customers, the success of your program ultimately depends on the details. Follow these best practices to elevate your program across eight strategic areas.

BEST PRACTICE

1

Point of Purchase (POP) Signage

You can utilize benefit-focused POP signage to communicate the key advantages of your PLD program, updating the signage to keep it fresh and engaging.

➤ Position it strategically

Place signage inside and out at high-traffic areas such as entrances, checkout counters, and fuel pumps to maximize visibility.

➤ Feature instructional content

Provide step-by-step instructions on how to sign up for the program, making it easy for customers to participate.

➤ Create clear messaging

Use concise, compelling messages that highlight the value and benefits of the program, such as cost savings and rewards.

➤ Prioritize visual appeal

Incorporate eye-catching graphics and colors to draw attention to the signage.

2

Ongoing Employee Training

Your staff plays a crucial role in promoting your PLD program, so make sure they understand the program's benefits and can effectively communicate them to customers.

➤ Develop training programs

Build training modules that cover all aspects of the PLD program, including its benefits, enrollment process, and usage.

➤ Conduct role-playing exercises

Help employees practice their communication skills and become more comfortable discussing the program with customers.

➤ Offer refresher courses

Schedule periodic training sessions to reinforce key concepts and keep employees updated on any changes to the program.

➤ Add incentives for participation

Offer bonuses or recognition for employees who excel at promoting the PLD program.



Spice Up Your Promos

You can add excitement to your PLD promotional efforts with consumer-focused sweepstakes and giveaways. Be sure to comply with state sweepstakes regulations and all legal requirements.



BEST PRACTICE

3

Customer Sign-Up Bonuses

Encourage customer participation and set the foundation for long-term engagement, especially within the first 30 to 60 days of registration.

➤ Offer generous initial rewards

Provide substantial rewards for new sign-ups, such as a significant discount on the first few purchases.

➤ Create tiered incentives

Implement a tiered reward system that offers increasing benefits for continued usage of the PLD program.

➤ Promote limited-time offers

Create a sense of urgency by offering sign-up bonuses for a limited time, encouraging customers to act quickly.

➤ Communicate clearly

Ensure that customers understand the terms and conditions of the sign-up bonuses to help avoid any confusion.

4

Compelling "How-To" Content

Create helpful digital and physical content to guide customers through the process of joining and using your PLD program.

➤ Build step-by-step guides

Provide detailed instructions on how to enroll in the PLD program, including screenshots and visual aids.

➤ Share video tutorials

Create engaging tutorials that step customers through the enrollment and usage process.

➤ Produce FAQs

Compile a list of common questions with clear, concise answers to address any concerns customers may have.

➤ Emphasize customer support

Offer multiple channels for customer support such as live chat, email, and phone options to address any issues they may encounter.



Get Social

Create real-time connections with your customers by using social media to highlight your PLD program, key benefits, limited-time promotions, and important updates.



BEST PRACTICE

5

Day-of-Week Promotions

Implement timed rewards that encourage customers to plan their purchases around these promotions, so you can stimulate sales during off-peak times.

➤ Identify off-peak days

Analyze sales data to identify days with lower transaction volumes and target these days for promotions.

➤ Promote consistently

Use multiple channels—such as social media, email, newsletters, and in-store signage—to promote day-of-week offers.

➤ Monitor performance

Track the effectiveness of these promotions through sales data and customer feedback to make necessary adjustments.

➤ Reward consistency

Encourage customers to consistently take advantage of day-of-week offers by offering additional rewards for frequent participation.

6

Mystery Shopping Programs

Incorporate your PLD program into your mystery shopping initiatives to test and reinforce employee knowledge and customer engagement.

➤ Define objectives

Clearly outline the goals of the mystery shopping program, such as assessing employee knowledge and customer satisfaction.

➤ Develop checklists

Create detailed checklists for mystery shoppers to evaluate various aspects of your PLD program promotion.

➤ Provide feedback

Share results of mystery shopping evaluations with employees and provide constructive feedback to help them improve performance.

➤ Recognize excellence

Reward employees who perform well in the mystery shopping evaluations to motivate continued excellence.



33%
Sales Boost

Although individual site performance varies, several PDI Payment Private Label Debit customers have reported 33% or higher increases in their fuel and store sales.



BEST PRACTICE

7

Employee Incentive Programs

Create contests and incentives to motivate your employees to drive PLD program enrollment and participation.

➤ Set clear goals

Define specific targets for enrollment and usage that employees need to achieve to qualify for incentives.

➤ Offer attractive rewards

Provide meaningful rewards such as cash bonuses, gift cards, or additional paid time off to incentivize employees.

➤ Foster healthy competition

Encourage friendly competition among employees and locations to improve program performance.

➤ Track and communicate progress

Use reporting tools to monitor progress and reward the top-performing employees and locations.

8

Limited-Time Promotions

Boost enrollment and usage by offering limited-time promotions with elevated discounts that provide increased value to PLD program members.

➤ Plan strategically

Schedule limited-time offers during periods of high consumer activity, such as holidays or back-to-school seasons.

➤ Promote widely

Use a mix of marketing channels to promote the limited-time offers.

➤ Measure impact

Analyze sales data and customer feedback to assess the effectiveness of the promotions and identify areas for improvement.

➤ Adjust tactics

Based on the results, refine your promotional strategies to maximize engagement and sales during future limited-time promotions.

Calculate Your Savings

PLD can deliver significant savings compared to traditional credit card fees. You can reinvest those savings to fund rewards, such as an everyday fuel discount for customers who use your branded payment program.

[Try the PDI Savings Calculator](#)

pditechnologies.com/calculator



Payments and Loyalty: Better Together

Data shows that loyalty program members visit more frequently and spend more per visit. PLD customers also visit more often and spend more per visit. When combining loyalty rewards and PLD for fuel and convenience retail, the success metrics improve even further.

This strategic path is simple

- The more transactions you process, the more savings you realize.
- You can then reallocate these savings to fund more attractive loyalty offers.

Enhancing the overall value proposition helps build customer loyalty and encourage repeat business. Moreover, you see everything as one cohesive program—increasing efficiency for marketing, site execution, training, reporting, and management.



PLD for Commercial and Fleet Opportunities

A PLD program offers a smart way to provide fleet businesses with competitive fuel pricing.

A customizable commercial PLD program can help you...

- Move an existing fleet program to lower-cost payment alternatives
- Offer customized pricing to help increase fuel and in-store purchases
- Track usage data to continually improve service and retention

Don't Forget about Security and Fraud Protection

To protect customer data and payment transactions, your PLD platform should provide advanced security features such as:



PIN protection and tokenization



Geolocation authentication



Identity verification

Enhance Your PLD Program Today

As a global leader in enterprise software and payment solutions for the convenience and fuel retail industry, PDI Technologies has implemented over 100 PLD programs for national, regional, and local brands. To date, PDI has enrolled more than 4 million consumers and processed over 80 million PLD transactions for brands like Delta Sonic, Parker's Kitchen, and Circle K.

We can also help your business reduce transaction costs, increase customer engagement, and enhance long-term retention to deliver measurable business results.

Turn everyday transactions into lasting loyalty.

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About PDI Technologies

With 40 years of industry leadership, PDI Technologies, Inc. resides at the intersection of productivity and sales growth, delivering powerful solutions that serve as the backbone of the convenience retail and petroleum wholesale ecosystem. By "Connecting Convenience" across the globe, we empower businesses to increase productivity, make informed decisions, and engage faster with their customers.

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