



  
incomm®

# OUR STORY

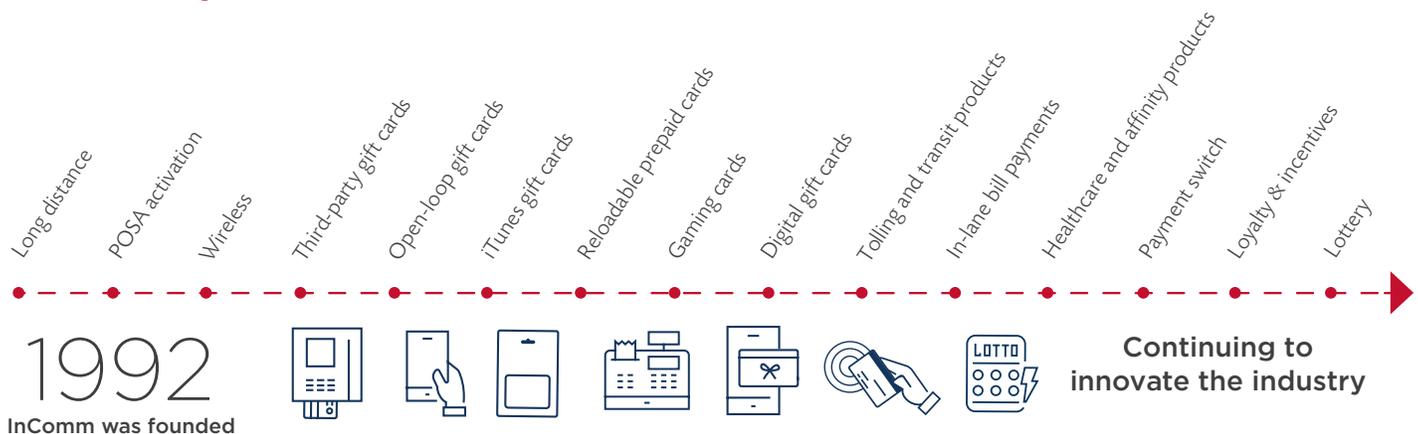
In 1992, Brooks Smith, founder and CEO, developed point-of-sale activation (POSA) technology, an innovation that allows retailers to activate products – like gift cards – at the register.

This one innovation opened the door for the entire prepaid industry.

Since then, InComm has expanded into a global company that transforms the shopping experience through innovative prepaid products and groundbreaking payments technology.



## Our history of innovation





# OUR MISSION AND VALUES

InComm's mission is to be the network that transforms the global commerce experience through innovative payments technology for retailers, brands and consumers.

**With a focus on serving our customers, our values are:**

Encourage **INNOVATION** at every level.



Uphold a high standard of **QUALITY** in our work.



Find **PASSION** and demonstrate **INTEGRITY** in everything we do.



Support employee **ENGAGEMENT** through our diverse communities.



Take **RESPONSIBILITY** for our successes and failures and learn from both.



Rely on **TEAMWORK** and collaboration to achieve our goals.

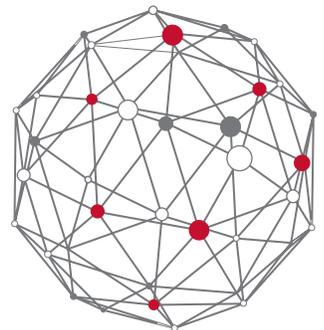




## OUR GLOBAL SCOPE

Headquartered in Atlanta, Georgia, InComm's network stretches across the globe and touches a wide variety of consumers.

- ❖ Manages \$50 BILLION in annual transaction volume
- ❖ Presence in more than 30 COUNTRIES
- ❖ Connected to more than 500,000 POINTS of retail distribution
- ❖ Works with more than 1,000 BRAND partners
- ❖ Manages more than 850 MILLION CARDS annually
- ❖ Owns 386 GLOBAL PATENTS
- ❖ Employs more than 2,700 EMPLOYEES across five continents





## OUR FOCUS ON HOME

As InComm grows, we create a ripple effect that supports job growth among the many U.S.-based industries we count on to get our products to market, from design and production to shipping and logistics. InComm has long relied on strong U.S. manufacturing for most of its global products.

**Since 2004, our Design and Production team has grown by 400 percent.**

Our primary supplier for our Vanilla-branded products has increased its number of full-time employees by 25 percent and facility space by 50 percent since we launched the brand in 2005.

**Over 25 years of doing business, our primary supplier for non-financial services products has increased facility size by 300 percent.**

That included an additional \$9.5 million in equipment and required an increase in full-time employees by 236 percent.



## OUR SOLUTIONS

Through both creation and acquisition, InComm has developed an unrivaled portfolio of prepaid and payment solutions that affect new commerce at every level.

### **Vanilla™**

InComm created its own full proprietary suite of prepaid products and services, including single-load, closed-loop and reloadable cards, bill pay and account reload solutions – Vanilla Gift, OneVanilla, MyVanilla and VanillaDirect.

### **Third-party gift cards**

InComm has long been an industry leader in creating one-stop shopping experiences for our retailers through a diverse and compelling assortment of third-party gift cards. By maintaining partnerships with the leading brands in every category and actively pursuing new partnerships to stay ahead of consumer trends, InComm provides retailers with the products they need to continue to meet their customers' needs and drive revenue growth.

## **InComm Product Control**

InComm Product Control provides retailers and manufacturers product protection by tracking the complete lifecycle of a product by a unique fingerprint, typically the UPC and serial number, instead of customer data. Not only does this empower retailers and manufacturers to make smart and timely decisions, it also helps achieve greater customer satisfaction.

## **InComm Agent Solutions**

InComm Agent Solutions offers bill payment options for an ever-expanding roster of service providers, utilities and wireless carriers, and is known as the industry leader in efficient payment processing solutions.

## **InComm OLS**

InComm On-Line Strategies handles the growing complexity of payment processing for retailers so they can focus on what they do best – serving their customers. Our comprehensive switch platform seamlessly handles various forms of payment, from credit and debit to gift cards and loyalty rewards, empowering our partners to spend their time and creativity on growing their businesses and developing new products.

## **InComm InCentives**

InComm InCentives provides an innovative technology platform that allows our partners to efficiently deliver and manage loyalty and rewards programs. Our team specializes in delivery and management of flexible engagement program solutions – supported by a best-in-class diverse rewards portfolio – initiated in a digital environment through our customizable platform.

## **Wireless**

InComm's Wireless program helps retailers offer consumers who opt for prepaid plans the options they need. Beyond just taking products that the wireless carriers provide to us, we also challenge the carriers to create niche products that can be key growth drivers in the industry and the retail marketplace, from SIM activation and handset bundles to a wide range of top-up options.

## **InComm Healthcare**

InComm Healthcare combines point-of-sale (POS) and restricted-payment capabilities to deliver an innovative and intelligent method of driving member engagement and brand awareness. Our proprietary restricted-spend payment capabilities are unique in providing SKU-level adjudication at the point of sale at leading U.S. retailers.

## **Tolling & Transit**

InComm's Tolling & Transit program provides transportation authorities with the prepaid technologies they need to provide their commuters with convenient travel solutions, including:

- Prepaid cards for public transportation
- Prepaid cards or starter kits for electronic tolls

## **InComm Lottery Solutions**

InComm Lottery Solutions leverages InComm's point-of-sale activation technology to connect state lotteries with retailers in innovative ways. Our solutions provide new and convenient ways to play for consumers while driving foot traffic for retailers and furthering the charitable work funded by lotteries.

## **Go Studio**

Go Studio, InComm's innovation studio, provides a central hub for global ideation, encouraging exploration of innovative ideas and fast-paced collaborative efforts with global partners and university systems. Go Studio's goal is to research and develop proofs-of-concept for customer-centric solutions utilizing emerging technologies.



## OUR ACHIEVEMENTS

### **In just the last 10 years, InComm has won:**

- ❖ 29 industry awards
- ❖ 15 partner awards
- ❖ 6 global awards

### **Most recently**

- ❖ 2019 Innovative Payments Association Award for Most Innovative Payments Technology – Alder API®
- ❖ 2018 7–Eleven Vendor of The Year Award
- ❖ 2018 Rite Aid Supplier of The Year Award
- ❖ 2017 Paybefore Award for “Best Design”
- ❖ 2017 Paybefore Award for “Startup Product of the Year”
- ❖ 2017 Walmart Merchant Strategy Partner of the Year

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