

Payments for Good

From Blackhawk Network

Supporting public and third sector
organisations with fund disbursements

Crown Commercial Service Framework RM6248: Payment Solutions



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Introducing Blackhawk Network's Payments for Good Division

We create impactful solutions through seamless user experiences. We seek to provide this with easy-to-use platforms, underpinned by expert programme management.

We proactively challenge and invest in our products to ensure that you achieve the maximum utilisation of your fund disbursement, reaching more beneficiaries for your budget. Our solution portfolio includes prepaid cards (both physical and virtual), digital e-codes and gift cards.

Our goal is to make life easier by taking the complexities out of fund distribution, resulting in less admin, better auditing, improved speed of delivery and more visibility of spend.

With over 40 years' experience in providing public sector engagement programmes, we're proud that over 2,000 schools, local authorities and charities across the UK trust us with their fund disbursement programmes.

Our friendly team of dedicated Payments for Good experts are on hand from start to finish of every project, whether that is during set-up and launch of the distribution or picking up the phone in customer services.

If you have a need for fund disbursement, we would love for you to consider appointing us as your provider. Not only do we care passionately about the success of every scheme we support; we ensure that every organisation we work with receives the highest quality of service possible.



Chris Ronald, VP, EMEA,
Blackhawk Network



Global

- Blackhawk Network offices in 28 countries
- Fund distribution in 140 countries
- Over \$2bn in emergency aid distributed globally



UK

- 2,000+ UK organisations
- £200m+ of funds disbursed in the UK
- Over 40 years' experience in public and 3rd sector engagement

“

The Blackhawk team ensured we had the scheme up and running very quickly and that families received much needed financial support.

Katie Flint, Policy Officer -
Bracknell Forest Council

”

Specialist Support: Dedicated Programme Management

In the spirit of our Blackhawk Network teamwork pillar, we work hard to deliver a seamless experience across every department. Our excellent technology capabilities, managed services and customer care facilities are underpinned by years of industry expertise and structured processes.

Our products and platforms

These have been designed to provide a robust, resilient service for our Payments for Good clients, specifically focused on the demands of large-scale fund disbursements.

Our vast Technology team have developed highly configurable platforms to quickly implement multiple fund disbursement programmes in a managed and efficient way. Our protocols ensure that we can scale to the expected load levels, resulting in a consistent, positive user experience.

During periods of unexpectedly high volumes, we have tools like New Relic & Traffic Defender to manage throughout and continued user experience.

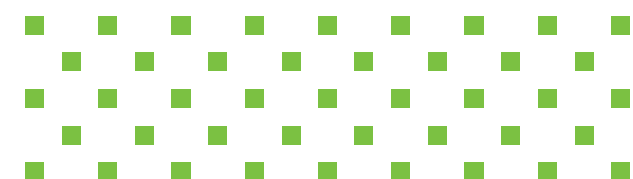
Our team becomes an extension of your team

Our friendly Payments for Good Account Managers have extensive experience working with the public sector and can efficiently guide and support new and existing organisations using practised project management principles. We pride ourselves on building relationships with our clients, so that they come to think of us as if we're members of their own team.

Every organisation who uses us for their fund disbursement needs will have one or two day-to-day contacts, with access to an Account Director for escalations and future planning initiatives. Quarterly business reviews and Voice of Customer surveys are used to gather feedback, and this data helps us to continuously improve our performance.

Each Account Team will work with you to outline and agree implementation, communication and test plans that work for your timescales and dependencies. All Account Managers complete thorough compliance and product training to ensure the safe delivery of your programme.

Throughout the duration of your contract, our team will share regular reporting and insights on performance, with delivery statistics and redemption patterns for each individual recipient. They will also make you aware of upcoming changes and platform enhancements, and resolve any issues that may arise.



Our phone lines are always open

Whilst our redemption websites include detailed FAQs to help solve customer queries, we have a 600 strong contact centres on hand to support recipients. Customer service is delivered 7-days a week using a blended two-tier approach between our main offshore contact centre and our specialist UK team. Customer support is provided across voice and email with our teams working to the following metrics:



“ We were very impressed with the transparency, honesty and friendly approach that Blackhawk Network took to ensure that this would go smoothly... We were ready to go in less than a week as we received over 3,000 applications in a 48-hour period – that volume is what we usually deal with in a year. I would have no hesitation in recommending Blackhawk Network to other charities, as we see them as a good partner and a great asset.

Carolyn Jenkinson, Head – Charity Services, Licensed Trade Charity

”

Compliant and Secure: Trusted and Accredited Payment Solutions

Protection for our clients

In addition to our legal obligations to be compliant and secure, we take great pride in investing in the Payments for Good division. It is not often that you can work on projects, such as fund disbursements, that really do make a difference to people that desperately need the funds. We take great accountability in delivering a secure, resilient, first-class service, because we believe that by protecting ourselves, we are protecting our biggest asset: the organisations we serve and the recipients that receive the funding.



Security

- PCI-DSS Compliant
- Onsite Cyber Defense Centre
- Mastercard certified card production and fulfilment facilities
- ISO 27001 Information Security Management certification
- Fraud monitoring
- Cloud Star Alliance Self-Assessment
- Cyber Essentials Plus certified



Consumer protection & privacy

- Safeguarded funds
- Global Privacy Programme incorporating:
 - GDPR policies and processes
 - Employee training



Prepaid & payments network

- Operational Control Centre
- Formal change control process
- Business Continuity & Disaster Recovery Programme
- Licence from Mastercard International



Anti-money laundering & financial regulations

- Our e-money issuer GVS Prepaid Limited is authorised and regulated by the FCA as an Electronic Money Institution under the E-Money Regulations 2011
- Anti-Money Laundering Risk Management Programme
- Global sanctions reviews
- Regulatory change management
- Fraud and Risk teams



Corporate compliance

- Anti-Corruption Programme
- Third-Party Risk Management Programme
- Employee background checks
- Formal employee training programme
- ISO 9001 Quality Management Systems certification

The Pure card is issued by GVS Prepaid Ltd, an Electronic Money Institution authorised in the UK by the Financial Conduct Authority with Firm Reference number 900230, pursuant to license by Mastercard International Incorporated

Physical or Virtual Prepaid Cards

Blackhawk Network provide an end-to-end service when distributing Physical and/or Virtual prepaid cards.

Prepaid cards

Our prepaid cards are governed by regulations and run on the Mastercard network. They can be quickly deployed to meet a wide variety of use cases. Single load, limited load and fully reloadable options are available. We can support everything from emergency one-off payments to regular fund loads.

From the initial discussion on the needs for disbursement, right through to the movement of funds and the issuance of the value to recipients, we control the entire process end-to-end using our Pure Prepaid Card product.

Virtual cards

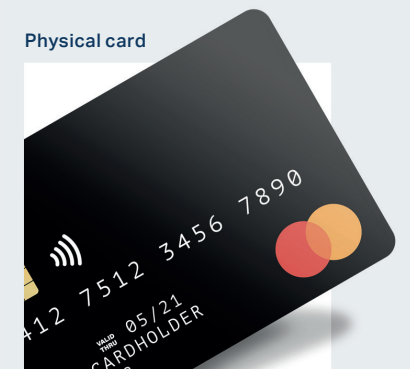
Our virtual Mastercards combine speedy distribution and convenient user experience with overall cost-effectiveness to provide the ultimate in prepaid disbursement solutions.

Energy card

In some instances, organisations have the requirement to lock spend to a specific category. We developed our prepaid Pure Energy Card with exactly this need in mind, limiting the redemption to utility companies only, to allow people to pay for Gas, Electricity, Water and Domestic Heating Oil. This product can be used to ensure that funds are used to help those in fuel poverty.



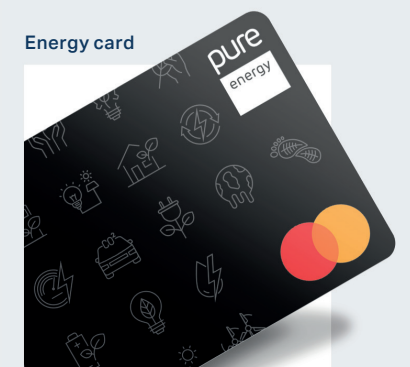
Physical card



Virtual



Energy card

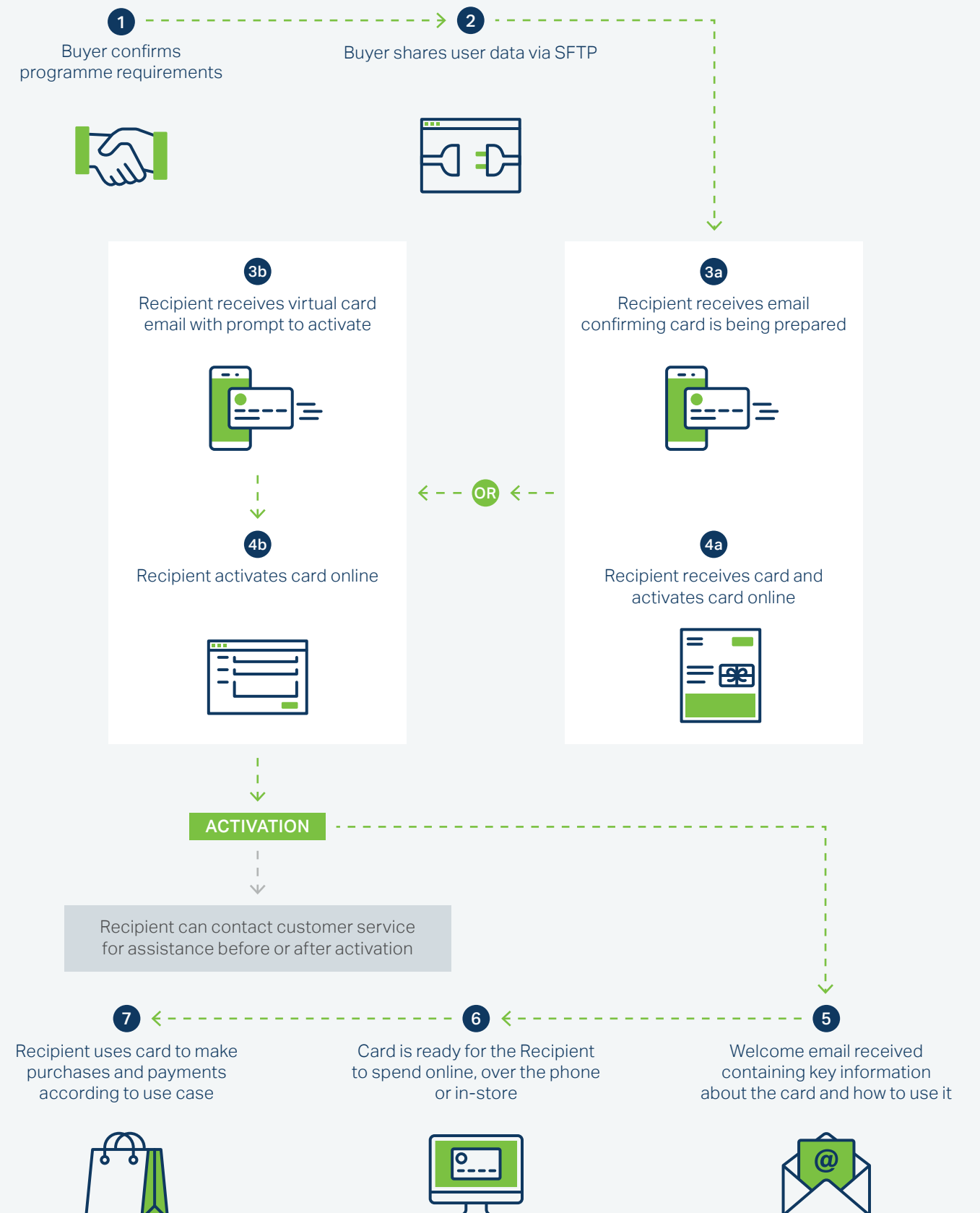


Process Flow and Options for Ordering

Process flow - Vouchers



Process flow - Virtual and Physical prepaid cards





Introducing Select, Your Digital Voucher Platform

At Blackhawk Network, we believe in the power of providing choice. By allowing your end recipient to have control over which retailer they select and where they spend their funds, you drive a better and more relevant engagement with that person.

So, whether that is providing a voucher to someone in a vulnerable situation, or incentivising a desired behaviour, you're offering them an opportunity to get something they truly want or need, rather than second-guessing what that is and where it should come from.

That's why we developed Select, to provide a swap platform that openly promotes the concept of choice, even when you need to exercise some control over spend.

Our broad range of partners span across every category meaning that you have vouchers for every use case at your fingertips - with the ability to customise as much or as little as you need.

As an end-to-end fund disbursements platform, Select can be bought off the shelf, or white labelled with a range of bespoke options. Offering ultimate flexibility, Select allows you to tailor your programme to suit the individual needs of your organisation.

The process is simple: A unique Select code of your chosen value is sent to each of your recipients, who then swap for their choice of retailer gift card or eGift, at a time that suits them.

**Denominations –
As little as £5 up to £1,000**

(higher values can be supported upon request)

Select

Programmes

We have extensive partnerships with leading brands, from supermarkets to technology providers and through Select there are over 80 gift cards and eGifts to choose from, providing access to over 130 retailers.

Grocery

Designed for funds disbursement programmes to support recipients in buying food and essentials.

Only grocery-specific retailers are available on the platform, to ensure that recipients are getting the items they actually need.

Supermarkets include: Tesco, Sainsbury's, Asda, Morrisons, Aldi, M&S, Waitrose, Iceland & Farmfoods meaning that recipients can choose their local, or most preferred brand.

Non-Grocery

Two programme types:

Funds disbursement

To support the purchase of clothing, furniture and white goods.

Relevant retailers can be provided alongside the supermarkets to provide an all-encompassing solution for vulnerable beneficiaries

Incentive programmes

Including brands from every retail category, this programme type is perfect for when you want to incentivise a desired behaviour.

Code Types

At Blackhawk Network we know that you need flexibility in your operations. As such, we support this by offering a choice in how your Select codes are distributed. The benefits of digital distribution are of course the speed of delivery to your end recipient paired with the lessened environmental impact. But we do offer the ability to print vouchers for the occasions where you really need that in-person touch point.

Digital Select Codes

Two delivery options:

BATCH

We can email personalised, branded Select codes direct to recipients.

BULK

Using our self-ordering portal, you can securely download a data file containing multiple codes for distribution via your own channels.



Print-Ready Select Codes

Two delivery options:

BATCH

We can create personalised, branded PDFs that include Select codes, made available for one or more organisations to securely download online and print out.

BULK

We can provide 'blank' PDFs that include Select codes made available for one or more organisations to securely download online and print out.



Branding

We offer three levels of customisation with Select, the highest of which allows a fully bespoke solution for your organisation.

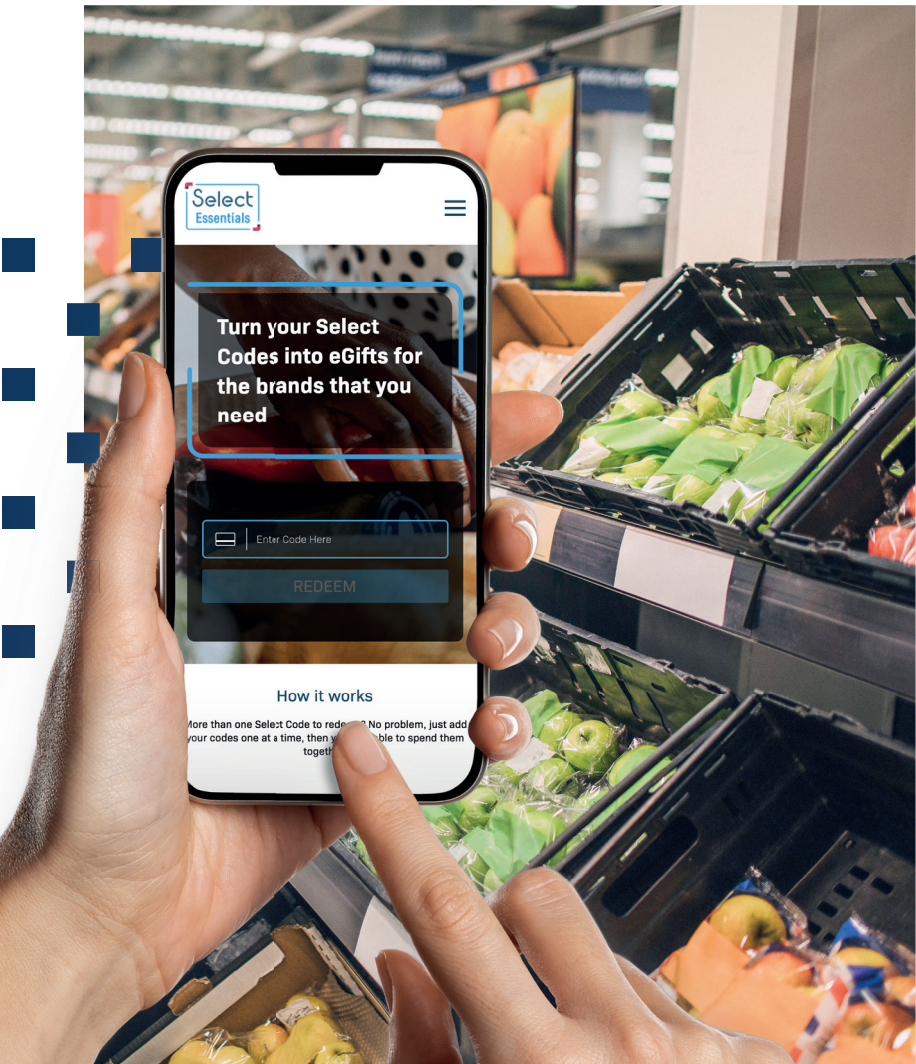


With all three options, we can distribute reminder emails on your behalf that nudge Select code recipients to redeem their code in a timely manner.

How to Redeem

1. Enter Select code on redemption website
2. Option to enter and redeem additional Select codes
3. Browse retailer list and select your retailer gift card(s) and/or eGift(s), along with your chosen denomination(s)
4. Check and confirm your order
5. Gift card/eGift received and can be spent in-store or online

eGifts typically arrive with recipients within 24 hours. Gift cards will arrive by post within 3-5 working days. When there is exceptionally high demand this may increase. All orders are subject to availability.



Options for Ordering

Self-ordering portal

Place orders yourself, at a time that is convenient for you with no delay in acknowledging your order. The portal provides full order transparency, allowing you to track progress in real-time, with visibility of historic orders.

SFTP

Drop a data file onto a secure file server.

API

Connect up the Select APIs to place orders and retrieve Select codes.

Email

Contact our Account Management Team directly with your order.

- Why is Select right for your organisation?**
- Select provides the funds or rewards you need, fast. From initial conversation to fully functional platform, this scalable solution can provide support to tens, or thousands, of individuals, with minimal administration time.
 - We want your funds to go further, especially when you're working with those in need. That's why we provide simple, transparent pricing designed to deliver exceptional value to our public and third sector clients.
 - The customisation and branding options are flexible for you. We want this to be a great experience for your recipients, so we'll work through every detail with you to ensure complete satisfaction all round.
 - Above all, it's our dedication to providing a choice-based solution. With both single-retailer and multi-brand cards available on the platform, we're bringing you one of the widest ranges of high street and online retailers on the market.



Case Study: Ealing Council



Ealing Council appointed Blackhawk Network as a provider to assist in the delivery of vital Winter Grant funds to families in need of support through the school holidays across Christmas, half-term and Easter.

Our custom funds disbursement platform Select Essentials was implemented to meet the required specification. Onboarding to activation was achieved in days and the agreed catalogue of supermarkets was made available to cover seven nationwide chains. This is the most-chosen set-up amongst our local authority and schools client base.

For Ealing Council, we built a custom-branded Select redemption site with their own subdomain, logo and bespoke wording. The chosen delivery method of

the codes was direct to recipient, with Blackhawk Network distributing codes via a custom email in the council's branding.

Volumes to date have been £1.6m to 74,000 recipients between December '20 – June '21, and £5.5m to 118,000 recipients between July '21 – November '22, all disbursed promptly.

As with all voucher programmes, full contact centre support has been available for any recipient queries, and a dedicated Account Manager, who specialises in managing our public sector clients, has been on hand for all client queries.



Social Value

At Blackhawk Network we understand the importance of corporate social responsibility and how our stance on environmental and employment standards can make a vital difference to our client relationships. You want us to be accountable for our actions, and we want to do things in the best way possible.

In an effort to minimise our environmental impact, we carefully analyse each point of the production line to consider where, how and when we can lower our carbon footprint. To this end, we have invested in the development of digital-first product lines and now promote those over our physical options. Whilst physical rewards will need to remain available to our clients and customers for the foreseeable, we ask that our sales and marketing teams lead with the benefits of our digital products, over printed form.

Our entire, global corporation is built on four pillars that we call the Blackhawk Network Beliefs – Win as One Team, Be Innovative, Global Excellence and Be Inspiring.

We ask that all of our employees try to approach their role with these in mind, and we encourage peer-to-peer recognition via quarterly 'Belief Award' nominations for those who have demonstrated the values that the beliefs represent.

We champion personal development, with a range of learning opportunities, such as the ILM apprenticeship programme and management diplomas. We consider personal applications for external studies and we bolster this with access to LinkedIn Learning for all employees across the globe.

From an external perspective, we have forged strong relationships within our local and wider communities. Not only do we support these internally with fundraising opportunities where relevant, but we also look to incorporate our efforts into our client work, to spread further awareness.

For more information, please contact us

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The data for this report was sourced via online interviews conducted by Sapio Research in June 2021, using an email invitation and an online survey to gather 2,000 responses from UK employees. At an overall level, results are accurate to $\pm 2.2\%$ at 95% confidence limits, assuming a result of 50%.