

Payments Are Personal

Your Choice Digital Payments Guide



Payments are deeply personal, influenced by everything from financial access to generational preferences. The right payment options can enhance financial inclusion and elevate the customer experience.

Choice Digital understands this and offers payment solutions that improve your customers' payments experience. Whether you're handling deposit returns, net energy metering rebates, energy programs (energy efficiency, demand response, beneficial electrification), contractor incentives, or C&I payouts, energy companies distribute millions of dollars annually. Choice Digital ensures those dollars make the greatest impact, tailored to meet your customers' needs.

SurePay Delivery ensures every dollar reaches its recipient, whether digitally or physically. It includes fraud detection, fallback options, and branded digital and physical experiences.

DirectPay makes payouts faster and easier by sending funds directly to bank accounts, PayPal, Venmo, and more. It supports same-day ACH, instant digital payments, and centralized reporting.

Save & Spend creates ongoing value with reloadable digital wallets or prepaid cards. These accounts can be topped up for recurring incentives and customized with your branding.





SurePay

Gives organizations certainty, prevents missed payments, and builds customer trust.

Features:

- SurePay delivery guarantee
- Fast digital delivery
- Fully customizable emails and reward templates
- Branded physical rewards
- Configurable digital delivery cadence

Benefits:

- Fast digital delivery
- Real-time reporting
- Improved economics
- Better customer experience
- Fully branded program

When to Use:

- When timeliness of reward delivery matters
- Lower denomination (<\$100) residential programs
- Demographics including technologically savvy and digitally native consumers



DirectPay

Provides real-time payouts that simplify operations and deliver funds where customers want them.

Features:

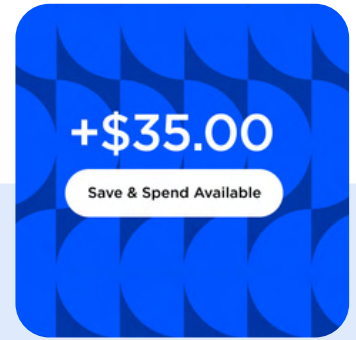
- Push payments to bank accounts, PayPal, Venmo, and more
- Same-day ACH and instant digital delivery
- Centralized reporting and reconciliation

Benefits:

- Real-time speed
- Flexibility across demographics
- Simplified operations with one partner

When to Use:

- Contractor and C&I incentives
- Refunds and deposit returns
- High-volume residential programs



Save & Spend

Drives ongoing engagement with reloadable accounts that reinforce your brand over time.

Features:

- Reloadable wallets or prepaid cards
- Fully branded and customizable
- Configurable for recurring incentives or benefits

Benefits:

- Reloadable wallets or prepaid cards
- Fully branded and customizable
- Configurable for recurring incentives or benefits

When to Use:

- Energy efficiency and DR programs
- Community assistance programs
- Workforce or contractor stipends

“Choice Digital is our payment fulfillment partner, customers have a whole world of choices, from an instant virtual prepaid card, a physical prepaid card, PayPal, Venmo, or they can still get a physical check. We now write all of that into our proposals.”

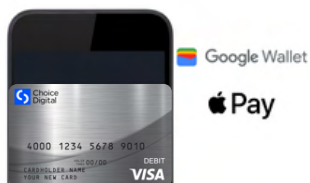
—Darren Hanway, Manager of Energy Programs and Strategy, SoCalGas

The Choice Digital Payments Catalogue

Digital Prepaid

(Restricted & Universal)

- Great for digital adopters
- Fast delivery
- 100% fraud protection
- Highly customizable
- Inclusive to the underbanked



Physical Prepaid

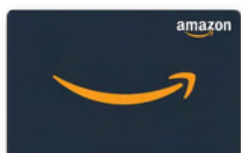
(Restricted & Universal)

- Highly popular
- Great for large denominations
- Great branding in-wallet
- 100% fraud protection
- Inclusive to the underbanked



Merchant Gift Cards

- Physical or digital
- Never expire
- Curated mall from 100s of options, or single brand available



Paypal/Venmo

- Liked by digital adopters
- Good for small denominations
- Direct digital payments
- Same-day availability



Paper Check

- Best suited for >\$1500
- Logo/program branding
- Good for commercial, industrial, and agricultural programs



ACH (commercial only)

- Available for payments to businesses only
- Great for recipients receiving multiple payments



“We partnered with Choice Digital to improve the customer experience—faster and better. They help us stay ahead of the curve and consistently outperform our peers in energy efficiency.”

—Darren Hanway, Manager of Energy Programs and Strategy, SoCalGas

The Energy Payments Comparison Chart

The right payment program can simplify processes, cut costs, and enhance the customer experience while burnishing your brand. SurePay outperforms any single payment method.

	Choice Digital Payment Solutions			Competitor/Legacy Payment Methods		
Payment Recipient Experience	SurePay	DirectPay	Save & Spend	Bill Credits	Checks	Prepaid Cards
Reward Accrual and Online Account	—	—	✓	—	—	—
Multiple Payment Choices	✓	✗	✓	✗	✗	⚠ *limited
Use online	✓	✓	✓	✗	✗	✓
Use in-store	✓	✓	✓	✗	✗	✓
Use immediately	✓	✓	⚠ *earn instantly, redeem anytime	✗	✗	✓
Fast, digital delivery	✓	✓	⚠ *earn instantly, redeem anytime	✗	✗	⚠ *delayed
No recipient fees	✓	✓	✓	✗	✗	✗
Guaranteed delivery	✓	✓	✓	✗	✗	✗
Fraud protection	✓	✓	✓	✗	✓	✓
No bank account required	✓	✓	✓	✓	✗	✓
Self-serve address updates	✓	✓	✓	✗	✗	✗
Branding & Communication						
Logo inclusion	✓	✓	✓	✗	✓	✗
Custom messaging	✓	✓	✓	✗	✗	✗
White-labeled customer communications	✓	✓	✓	✗	✗	✗
White-labeled website	✓	✓	✓	✗	✗	✗
Cross-promotion messaging	✓	✓	✓	✗	✗	✗
Operational Efficiency						
Automated reissue avoidance	✓	✓	✓	✗	✗	✗
Lower processing cost	✓	✓	✓	⚠ *limited	✗	⚠ *limited
Delivery and redemption dashboards	✓	✓	✓	⚠ *limited	⚠ *limited	⚠ *limited
Self-service portal	✓	✓	✓	⚠ *limited	⚠ *limited	⚠ *limited
Regulatory & Compliance						
Audit trails	✓	✓	✓	⚠ *limited	⚠ *limited	⚠ *limited
Escheatment avoidance	✓	✓	✓	✓	✗	✗
Guaranteed compliant delivery	✓	✓	✓	✗	✗	✗

Choice Digital: The Energy Payments **Experts**.

Choice Digital is the leading payments provider for energy companies, offering flexible, secure payment software that ensures every customer receives a payment they love.

Our enterprise payments platform delivers the transparency, service, and support that energy companies and their regulators demand. Join over 270 energy companies modernizing payments today.

Visit www.choicedigital.com

