



Case Study

Cracking Fraud, Saving Time, and Money: The Power of Debit Card Rewards

The Challenge

JCB, a global powerhouse in construction and agricultural equipment, faced a fearsome foe - internal fraud threatening their SPIFFS program's integrity. While others jumped ship, the North American division stood tall, refusing to let fraud win. Recognizing the crucial role of motivating their sales force, they sought a game-changing solution.



\$2.1M
SPIFFS Volume

\$1.7M
Actual SPIFFS Paid

13% Expenses slashed in overall program by JCB

Solution

JCB North America took the reins, launching a revolutionary debit card rewards program to defeat fraud head-on. This program wasn't just a fraud-fighting hero; it was a game-changer for participants. Unlimited choices, epic rewards, and lightning-fast redemption became their everyday reality. With Extu by their side, every program aspect was handled like a boss, ensuring compliance, top-notch security, and ultimate peace of mind. This dynamic solution streamlined program management and reclaimed precious time by freeing up internal resources. And the best part? The program's exceptional savings not only paid its own way but left a hefty net gain in the bank. After factoring in outsourcing costs, JCB slashed their overall program expenses by 13%!

Results

\$423,550

SPIFF Savings

\$140,342

Cost to Manage Program

\$283,208

Net Savings