

Fintech's California Distributor Toolkit

Distributors are transitioning to 100% EFT and these are tools to help get you there.

Join the 100s of distributors going 100% EFT.

September 24, 2024

For an updated version of this toolkit, please contact info@fintech.com

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FINTECH

Automating Invoice Payment Collection

Resources for Distributors

AB-2991 Summary

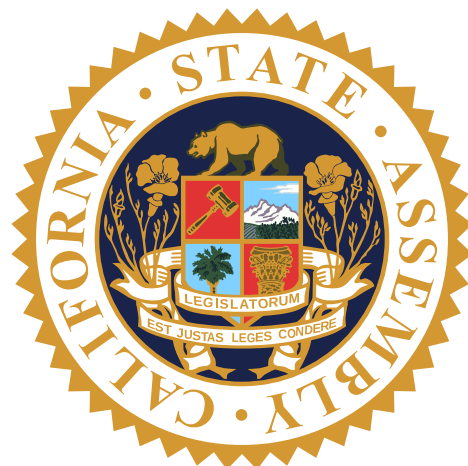
This legislative bill was introduced February 16, 2024, and, as filed, will require electronic payments for the wholesale delivery of beer/wine/spirits to licensed retailers.

As of September 22, 2024, Assembly Bill 2991 has been signed by Governor Newsom. This bill requires all alcohol invoice payments to be made using an electronic funds transfer (EFT).

What does this mean for you? It means that all California distributors and their retailers must transition to EFT payment for alcohol deliveries of beer, wine, and distilled spirits before January 1, 2026. Cash, checks, money orders, and other forms of payment will be replaced by EFT.

Where Can I Learn More?

Visit https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240AB2991



Fintech offers free support to its distributor partners including our Distributor Autopay E-Vite Mobile App, Customer List Analysis, Fintech Training for your organization, and a Co-op 50/50 Incentive Program.

E-Vite Mobile App

This is a free mobile app for distributors to **accelerate and increase retailer adoption of EFT payments.**

Gone are the days of paper enrollment forms! This tool provides distributor employees the ability to invite their customers, via text or email, to enroll in EFT payments.

Customer List Analysis

We can **identify customers who are paying your competitors electronically, but not you.**

Send us an Excel list of customers with addresses, including customer IDs. Fintech runs an analysis and identifies target customers. Fintech shares results and options for sending connection requests.

Optional: Fintech sends requests to approved customers.

750+ distributors have provided customer lists in the last 2.5 years!

Free Fintech Training

Invite your team to a 30-minute interactive Zoom training to learn about the benefits of Fintech for the distributor and customer, and **skill building around empathy, listening, and overcoming customer objections.**

Ask us about our on-site training.

Co-op 50/50 Incentive Program

Fintech has partnered with **200+** distributors on this program over the last 3 years.

Together, we define targets, payouts, and timelines. Fintech offers a **50/50 co-op.**

How Do I Utilize These Tools?

Contact your Fintech Account Manager to get set up with an E-Vite Mobile App training, Customer List Analysis, Fintech Autopay training, or the incentive program.



Download the app and start inviting your retailers today!

Available in the Apple and Google Play Store

Reduce Operational and Administrative Costs

Fintech's mobile app enrollment solution was designed to assist distributor teams in providing a secure, touch-free method to enroll independent retailers on Distributor Autopay. This tool allows you to invite retailers via text or email to register for electronic invoice payments. Teams can also use this tool to track progress and measure success.

How it Works



Register for an E-Vite Account



Send Invites to Your Retailers



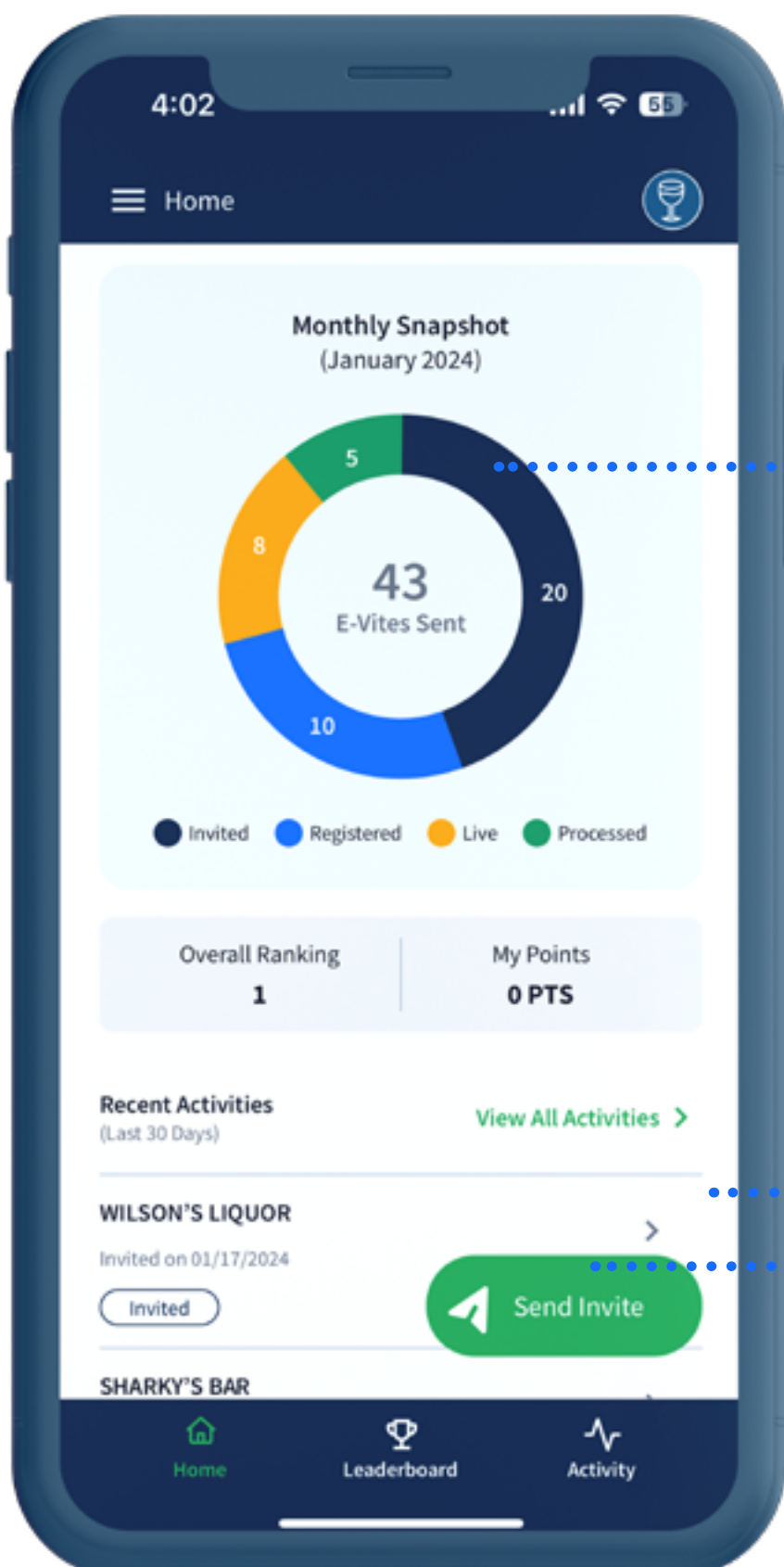
Track the Activity of Sent Invitations



View Your Team's Leaderboards



Follow Up with Invited Customers



Home Dashboard

Monthly snapshot lets users easily see what progress they've made for the month.

Scroll down to see recent activities.

Send invite button stays on home screen even when you scroll down.

GET IT ON
Google Play

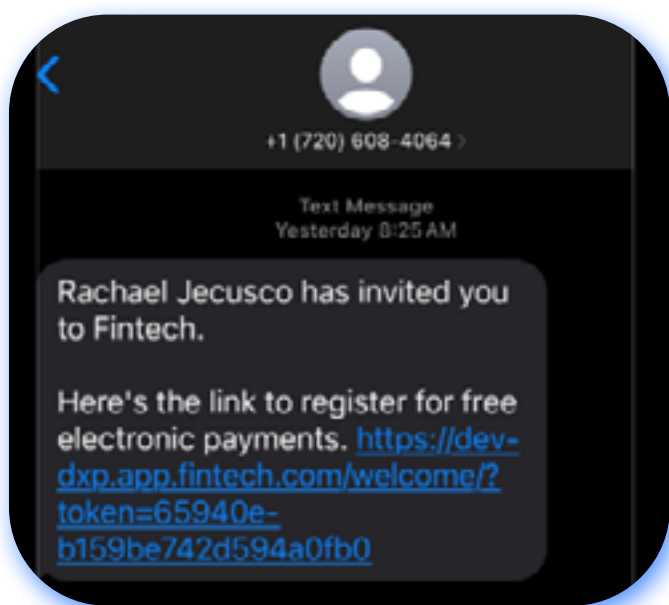
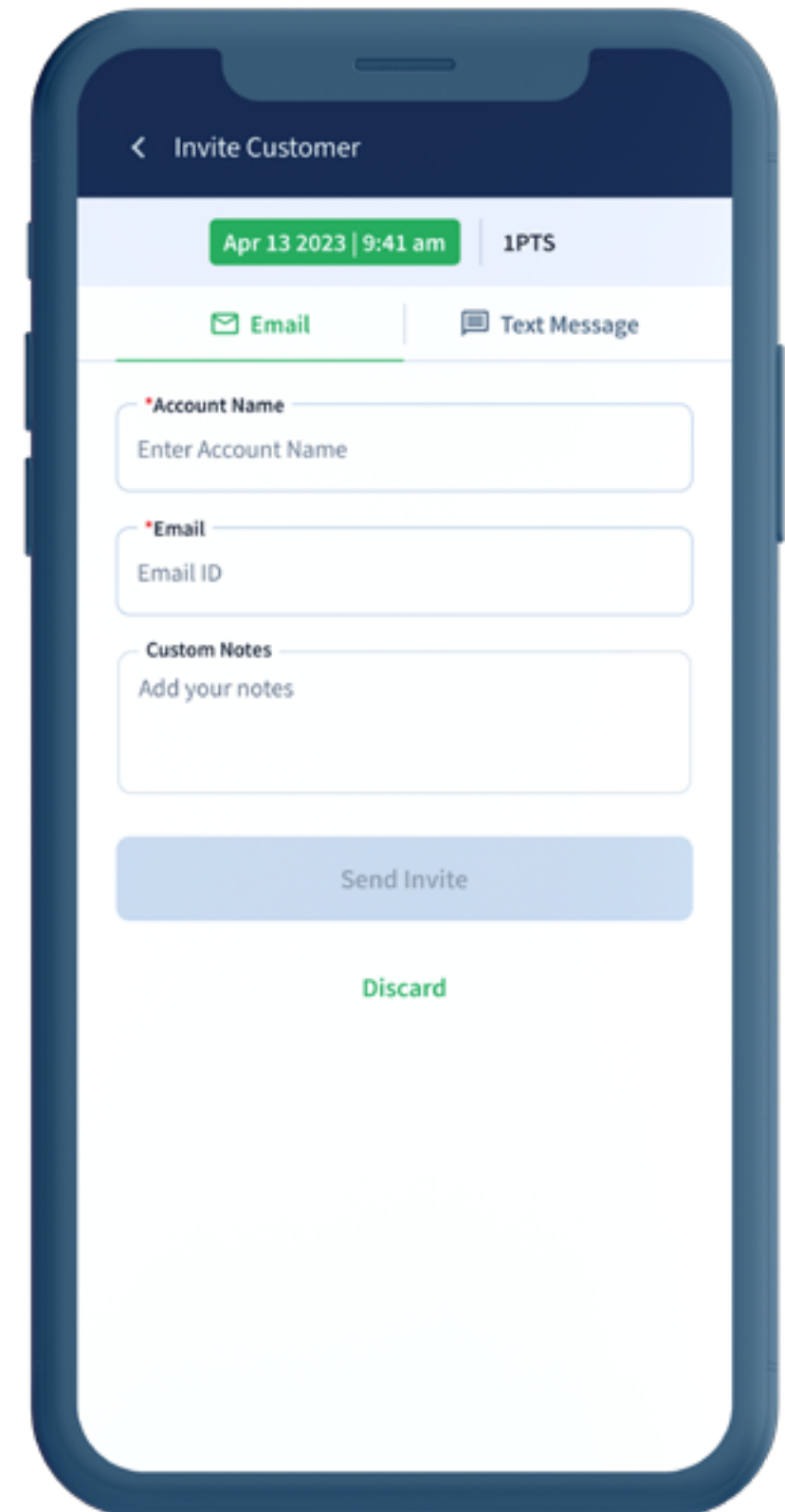


Download on the
App Store

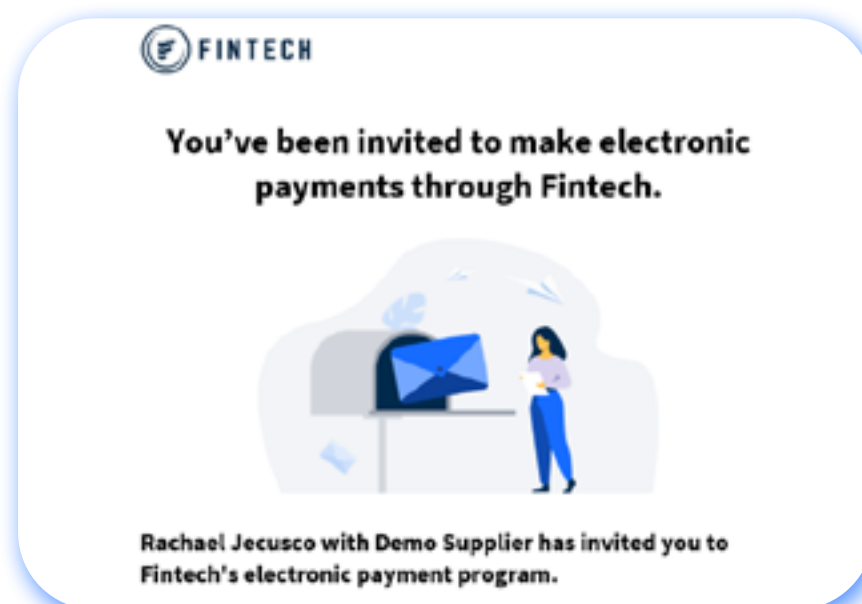


Sending Invites

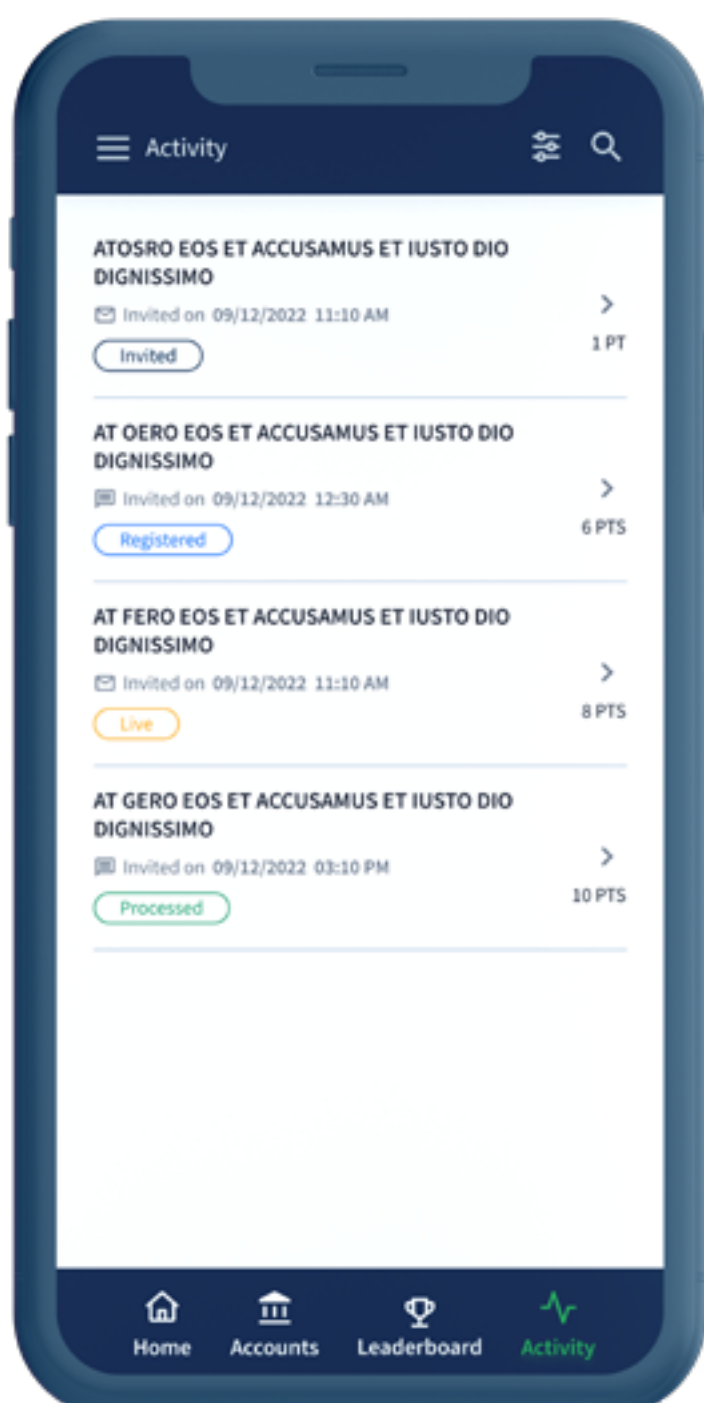
- Toggle between text or email.
- Custom note is pre-populated but the user is free to edit and send a personal message.
- Once invitation is sent, it will show up in the activities section.
- Reminder messages are sent 3 times if the retailer does not complete registration.



How the text invite will appear to invited retailers.



How the email invite will appear to invited retailers.



Activity Page

By viewing the status of invited accounts on the Activity page, users can see where the account is in the setup process.

Invited

- An invitation has been sent, but the retailer has not completed account registration.

Registered

- The retailer has registered for an account, including entering bank information, choosing distributors, and signing T&Cs.

Active

- Bank testing is complete and the relationship between the distributor and retailer is live.

Processed

- An invoice has been paid via Fintech.

Email Template

Below is an example email template you can send to your retailers explaining the benefits of paying alcohol invoices through Fintech.

Dear Valued Customer,

We are reaching out to inform you that a new bill has been signed by Governor Newsom. Assembly Bill 2991 will require electronic payment for your wholesale deliveries of beer, wine, and spirits.

In a continued effort to bring you best-in-class service, we have partnered with Fintech, the industry leader in electronic payments. Fintech has processed electronic invoice payments for alcohol deliveries for over 33 years. They offer a FREE autopay service which allows you to process payments with all your distributors, not just us. With Fintech, your existing payment terms will remain unchanged, and your invoice payment is made per the due date on the invoice, never sooner.

Not only does Fintech offer a free payment service with all your distributors, they offer other great benefits you may find helpful like:

- Receive credits electronically, deposited directly into your account (included in FREE autopay)
- Access Fintech's portal giving you up to 15 months of rolling invoice history*
- Request invoice credits through the Fintech portal*
- Download copies of all your invoices from any distributor*
- Capture invoice data electronically instead of manually entering invoices*

*Subscription features. Small monthly fee may apply

We have provided you with a secure link ([here](#)) to easily join our Fintech account so you can begin automating your alcohol invoice payments with us and your other distributor partners when you are ready.

It is important to us that this process is seamless for you, so if you have any questions or concerns, please reach out to us at ([DST to ENTER CONTACT INFORMATION email, or phone number, or both](#)).

Sincerely,

(Distributor Name)

Requesting a Custom Flyer or Business Cards

If you would like to receive a custom flyer with a direct link for your retailers to sign up with you directly, Fintech can create that for you. Please contact your account manager and include a high resolution copy of your logo to get started.

We also have Autopay Business cards you can request to give your retailers with a QR Code to the EZenroll page.



How to Add Fintech Link to Signature Line on Emails

If you would like to add the Fintech EZenroll link to your email signature, follow these steps:

Step 1: Go to the signature settings in your email dashboard

Step 2: Upload the image below



Step 3: Link the EZenroll Page to the button: <https://app.fintech.com/welcome>

Fintech EZenroll Page

Here is the link to Fintech's EZenroll page: <https://app.fintech.com/welcome>

Many distributors add this link to their website to easily onboard customers to pay through Fintech.

Add our Logo to Your Website

Here is the link to Fintech's logo page: <https://fintech.com/brand-logos>

Many distributors link the EZenroll page to Fintech's logo image on their website.

Adding a Fintech Logo to Your Website


Many distributors add a Fintech logo to their site with the EZenroll page linked so their customers can easily sign up for autopay.

Fintech Sign-Up



Fintech is a distributor autopay for retailers. Trusted by over 250,000 Retail Locations Processing \$50 Billion+ Annually and 1M+ Invoices Processed Weekly Fintech is the secure, no-charge, electronic payment solution preferred by alcohol distributors nationwide.

[TO SIGN UP FOR FINTECH CLICK HERE](#)



FINTECH

Introducing Autopay - This secure touch-free electronic payment solution is trusted by over 250,000 retail locations. [Click here for details...](#)

[Sign Up for EFT](#)

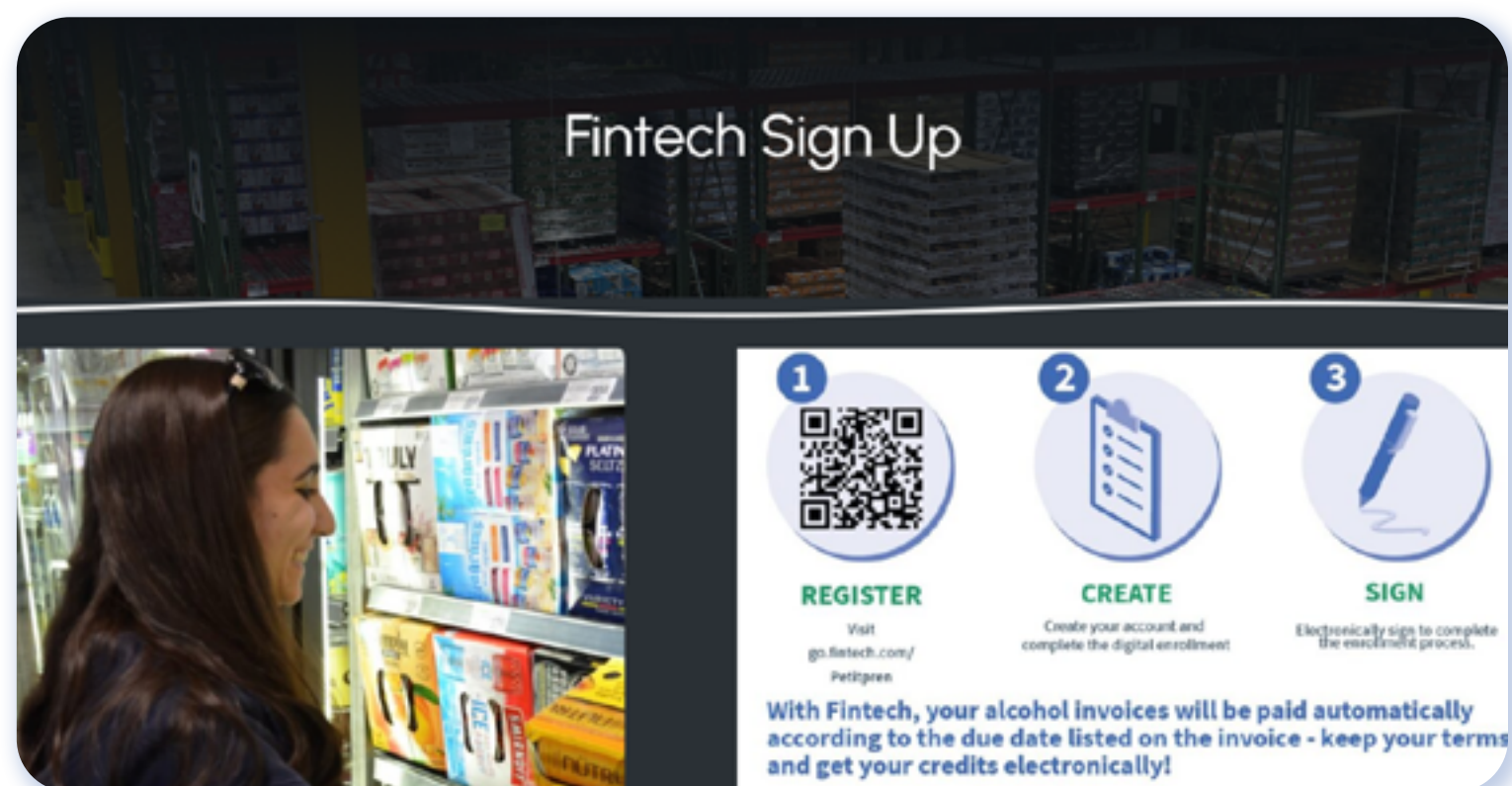
FINTECH
Distributor Autopay

Automate your beverage payments at no cost using Fintech's Distributor Autopay program.

With Fintech, your alcohol invoices will be paid automatically according to the due date listed on the invoice - keep your terms and get your credits electronically

[LEARN MORE](#)

Fintech Sign Up



1 REGISTER: Visit go.fintech.com/PetGreen

2 CREATE: Create your account and complete the digital enrollment

3 SIGN: Electronically sign to complete the enrollment process.

With Fintech, your alcohol invoices will be paid automatically according to the due date listed on the invoice - keep your terms and get your credits electronically!

Post on Your Social Media

Step 1: Download Social images provided.

Step 2: Upload image to social media channel.

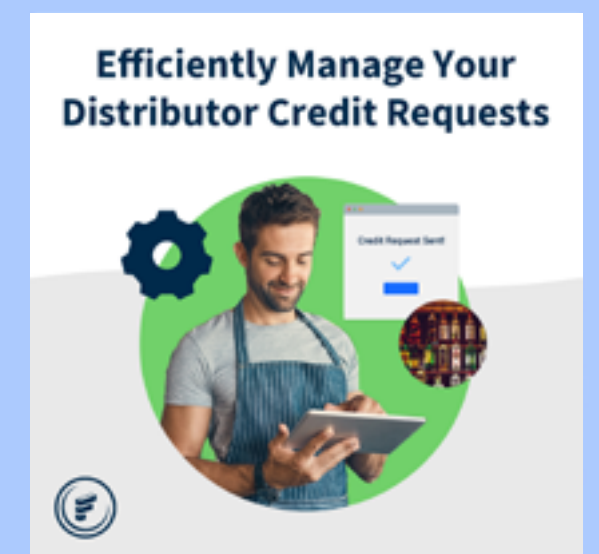
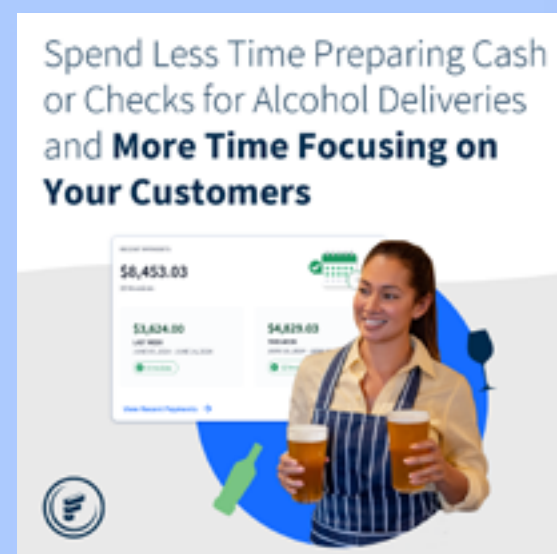
Step 3: Copy & insert provided captions.

Step 4: Tag @FintechBevAlc.

Step 5: Add a link to the EZEnroll page in the caption <https://app.fintech.com/welcome>

Step 6: Include hashtags #FintechBevalc #MoreThanPayments #ReThinkYourDrink.

Step 7: Post & Share to your network!



Posts to Share on Your Social Media

Social media is a great platform to help raise awareness and educate your followers about the benefits of paying all alcohol invoices through EFT. We've created five individual options for you to post across your own channels. Each post explains a benefit of paying invoices through EFT and can be a stand alone post, or posted together.

Eliminate Human Error in Your Manual Data Entry Process



Post Copy:

Eliminate human error in your manual data entry processes. It's time to automate your alcohol invoice entry, saving you time and money!

Spend Less Time Preparing Cash or Checks for Alcohol Deliveries and **More Time Focusing on Your Customers**



Post Copy:

PaymentSource will automate your manual alcohol invoice processes, giving you time to focus on taking care of your customers and growing profits.

Efficiently Manage Your Distributor Credit Requests



Post Copy:

Not only does Fintech automate your alcohol distributor payments. But with PaymentSource, you can also efficiently manage your distributor credit requests.

Assembly Bill 2991 Just Passed in **California**



Post Copy:

Have you heard about the newest alcohol payments bill passed in California? Assembly Bill 2991 will now require all alcohol payments to be made via electronic funds transfer (EFT). You will need to make your alcohol payments to your distributors electronically – cash, checks, money orders, credit cards, etc. will no longer be accepted. For more information on this bill, please visit https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240AB2991

Don't Let AB-2991 Disrupt Your Business



Post Copy:

With the passing of Assembly Bill 2991, California will now require all alcohol payments to be made via Electronic Funds Transfer (EFT). As a trusted partner in the industry, @fintechbevalc provides automated alcohol invoice EFT payments per the terms of your invoice. We encourage all our accounts to enroll with Fintech for seamless payments and deliveries. Click the link below to join Fintech and automate your alcohol invoice payments today: <https://app.fintech.com/welcome>



Unlocking the Full Potential of EFT Payments With Petitpren, Inc.

The Challenge

For the last 10 years, Petitpren, Inc. has been encouraging customers to sign up with Fintech for electronic funds transfer (EFT) services to automate alcohol invoice payment collection. A subset of their customer base had always resisted the change and preferred traditional payment methods like cash, checks or money orders. These payment methods presented frequent challenges, including:

Extended Delivery Times

Petitpren's drivers were delayed with certain deliveries because they had to wait for managers to write checks, create money orders or gather cash to pay the invoice. This disrupted their route efficiency and kept them on the road for longer.

Being Unable to Deliver

In some cases, managers forgot to leave checks behind for invoice payments. Or their money order machine was down and couldn't issue payment. In either case, the driver could not make the delivery, further contributing to route inefficiencies and creating issues for both sides.

Issues With Multiple Payments

Some retailers were complaining about having to write multiple checks for same-day deliveries. For example, Petitpren had separate deliveries for kegs and cases of beer. Retailers wanted to write only one check for the whole order, but each delivery had its own invoice required to be individually paid at the time of delivery.

Collecting the Wrong Payment Amount

There were some cases of drivers accidentally collecting underpayments or overpayments. In this case, the sales rep or AR clerk had to collect the short-pay from the retailer. This resulted in issues with accounts receivable at the end of the day and credits needing to be issued back to the retailer.

Security Risks

Drivers faced security risks driving around with either cash, checks or money orders picked up throughout their shift. As the day progressed, the security risk grew with payment collected at every stop.

To address these challenges, Petitpren joined forces with other local distributors who understood the immediate ROI of EFT payments and set out to initiate change by lobbying for statewide EFT adoption.

In March 2023, the state of Michigan passed a mandate requiring all alcohol distributors only to accept payment via EFT, thanks to the combined efforts of Petitpren and other local distributors. Prior to the mandate, Petitpren had a little less than 50% of their customer base enrolled in EFT payments through Fintech. Since the mandate, they have enrolled nearly 99% of their alcohol retailers. As soon as Petitpren became aware of the deadline to begin accepting EFT payments only, they began reaching out to customers and energizing their sales reps and drivers to sign up new retailers before the deadline.

Petitpren knew how their retailers could benefit from using EFT payments – speedier invoice processing, faster deliveries, and invoice data integration into their back-office system. This EFT mandate accelerated Petitpren's success with adding new retailers, but Petitpren were greatly assisted by Fintech's simplified enrollment process and helpful distributor tools.

The Fintech Solution

Using Fintech's complimentary Customer List Analysis, Fintech could find gaps where they could enroll more alcohol businesses in EFT invoice payments by comparing a distributor's current customer list to Fintech's retailer database to find potential EFT relationships. These are retailers already on Fintech with other distributors. Fintech assists in connecting these retailers with the distributor that provided the customer list inside to initiate an automated payment relationship.

Fintech also drove enrollment with a co-op incentive program, in which Fintech matched Petitpren's enrollment incentive for their sales reps 50/50. Petitpren did 3 co-op incentives with a designated Fintech point of contact for each so they could be updated weekly on each new relationship added.

Petitpren noted that the most helpful enrollment method was Fintech's E-Vite tool. Sales reps and drivers can use this free tool to text or email a custom link to potential customers to speed up the enrollment process and track the invites they've sent. Petitpren also received a custom flyer with a personalized QR code and a custom link that allowed retailers to enroll in Fintech in just a few minutes. Alternatively, they can send customers to Petitpren's website to click the Fintech sign up link on their homepage and enroll from there.

Fintech addressed the payment amount collection issue overnight through its EFT payment system. All invoice payments are collected for Petitpren on time and effortlessly, taking the burden of payment collection during a delivery away from the distributor and customer. Funds transferred always match the amount indicated on the invoice. With EFT, drivers save an average of 15 minutes per delivery, getting drivers back on the road faster, which results in efficiency dollars of \$6.83 per delivery. It also gives critical time back to retailers to focus on other areas of the business.

What Our Customers Are Saying

"Our decades-long partnership with Fintech has helped us scale our business tremendously by adding new relationships. With the Michigan EFT Mandate, Fintech's tools simplified the enrollment for new retailers coming onto EFT for the first time. Their Customer List Analysis allowed us to identify the gaps in our market, and our dedicated Fintech account manager kept us updated as we found and enrolled new retailers. Our co-op incentive programs with Fintech drove a significant increase in sales reps' enrollments. For us, the benefit of going fully EFT is enormous and Fintech makes that process simple."

Suren Fonseka, Manager, IT & Administration, Petitpren, Inc.

https://petitpren.com/about_us/

Deadline to transition all retailers to electronic payments is December 31, 2025.

11/01/24	Distributor meets with Fintech account manager to discuss communication and transition strategy. Dates for potential customer list analysis and E-Vite training can be confirmed.	
11/10/24	Distributor provides email addresses to Fintech for non-Fintech retailers	
11/17/24	FIRST SEND - Distributor letter to retailers goes out (print and/or email)	
11/17/24	FIRST SEND - Fintech communication to retailers (print or email) --- based on distributor providing email address (Fintech to ship printed communications to distributor if necessary)	
12/17/24	SECOND SEND - Distributor letter to retailers goes out (print and/or email)	
12/17/24	SECOND SEND - Fintech communication to retailers (print or email) --- based on distributor providing email address (Fintech to ship printed communications to distributor if necessary)	
01/15/25	Distributor launches E-Vites or Fintech launches invites (based in distributor providing customer list)	
02/15/25	Fintech sends business cards to requesting distributors (so that distributors can “leave behind” as a nudge)	



FINTECH

Automating Invoice Payment Collection

Resources to Give Your Retailers

AB-2991 Summary

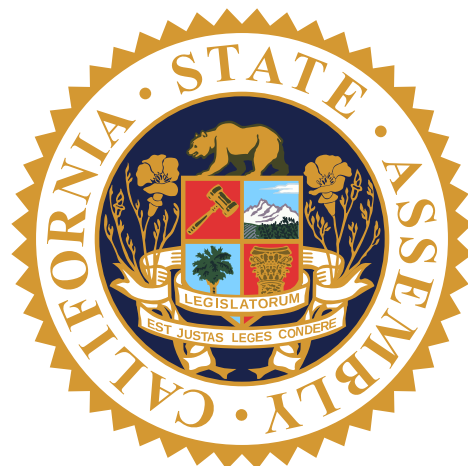
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What does this mean for you? It means that all California retailers and their distributors must transition to EFT payment for alcohol deliveries of beer, wine, and distilled spirits before January 1, 2026. Cash, checks, money orders, and other forms of payment will be replaced by EFT.

Where Can I Learn More?

Visit https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240AB2991



Are you currently using cash, checks, or money orders to pay alcohol vendors? Automate your beverage alcohol payments today with Fintech's no-cost Distributor Autopay program.



Automate All Alcohol Payments and Request Credits

Fintech is offered by over 5,000 alcohol wholesalers nationwide, including many control state agencies. Our automated payment solution will streamline and consolidate all of your alcohol payments, credits, reconciliation details, and purchasing history. In 2023, Fintech processed 3,602,825 credits from wholesalers to retailers, totaling \$820,088,335!



Eliminate Cash, Checks, and Money Orders

When utilizing Distributor Autopay, you reduce security risks associated with prepping manual payment.



Speed Up Deliveries

Through Distributor Autopay, your alcohol invoices are paid electronically, so employees do not have to take time to write a check or rely on management to leave a blank check for payment at time of delivery.



Ensure Regulatory Compliance

Keep your existing credit terms, Distributor Autopay pays all your invoices automatically on the due date listed, so your stores remain in compliance with all state regulatory laws.

Ready to sign up for automated payments?
Visit app.fintech.com/welcome to get started.

Simplify Your Alcohol Business

Utilizing an easy, affordable alcohol invoice data integration and digitizing your invoices will deliver an immediate ROI to both operators and accountants managing hospitality and retail businesses.

Problem

Solution

Lost paper invoices that lead to late payment and reconciliation issues?



Automate invoice payment for both COD and terms with PaymentSource and access the client portal to view all your invoices digitally while easily tracking your invoice payment activity.

Spending hours of time manually entering alcohol invoices and correcting entry mistakes?



PaymentSource integrates seamlessly with over 200 systems to ensure delivery of error-free, line-item invoice data with no manual effort.

Tedious invoice research or lack of informative data to protect your alcohol margins?



Access a personalized portal that gives you insight with data-driven reports such as, top-selling products in your business, spend by distributor, and tracking cost variances.

Need credits due to not receiving all the products listed on your invoice?



Request and track credits through the client portal, and automatically receive credits easily through PaymentSource.

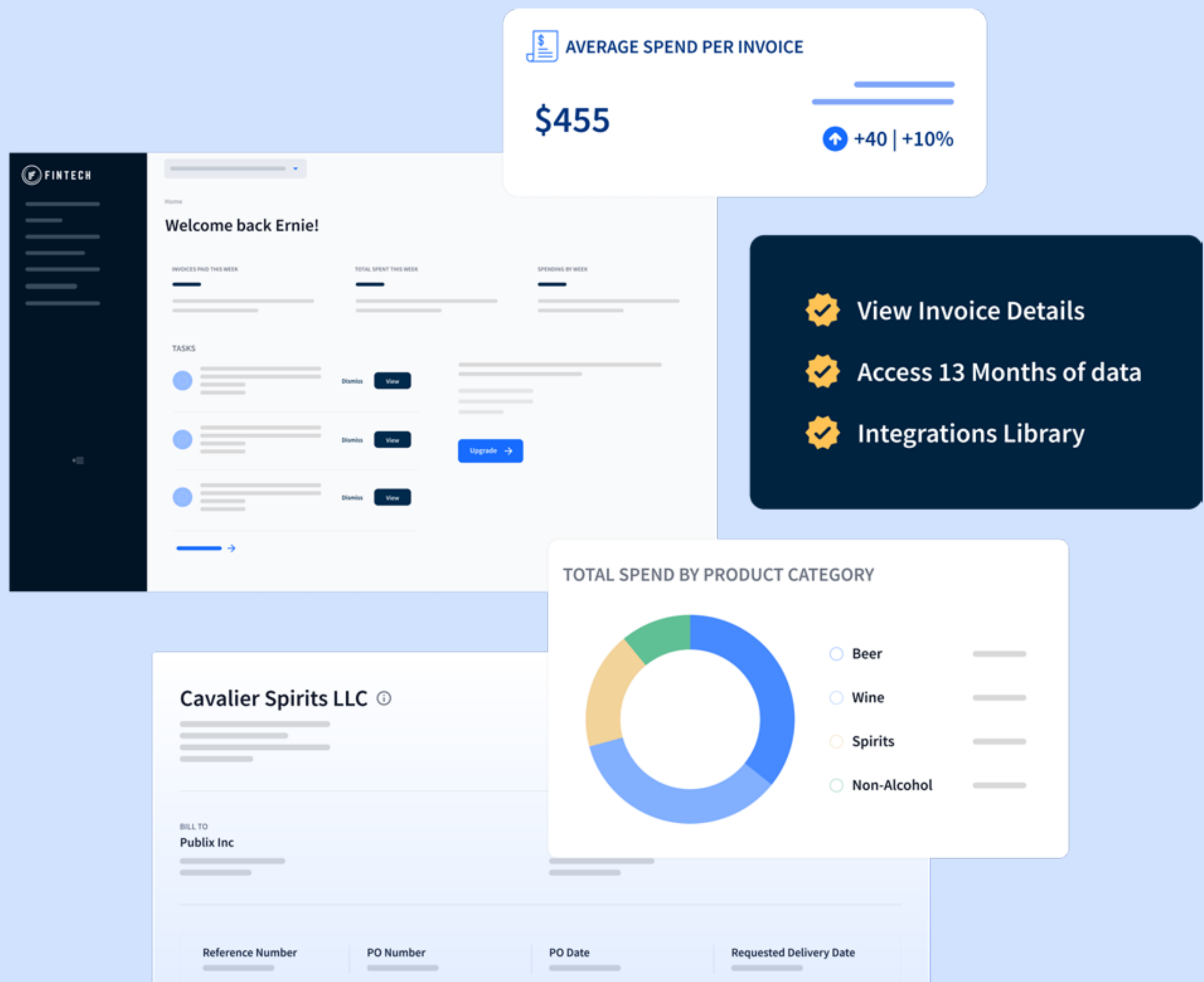
Fintech is proven and trusted - servicing over 200,000 businesses selling alcohol for 33 years and counting.

Take Advantage of All the New Portal Has to Offer

There are more benefits your business can take advantage of beyond just automated alcohol payments. We've recently upgraded our portal to give our clients an even better experience!

Managing Your Distributors in the New Fintech Portal

It is now easier than ever to add new vendors to your account. In just a few clicks, you can add a new distributor select which locations to associate with that distributor and confirm.



The screenshot displays the Fintech Portal dashboard with the following components:

- Header:** Fintech logo and navigation menu.
- Welcome Message:** "Welcome back Ernie!"
- Summary Cards:**
 - AVERAGE SPEND PER INVOICE:** \$455, with a trend of +40 | +10%.
 - TOTAL SPEND BY PRODUCT CATEGORY:** A donut chart showing categories: Beer, Wine, Spirits, and Non-Alcohol.
- Tasks Section:** A list of tasks with "Dismiss" and "View" buttons, and an "Upgrade" button.
- Distributor Profile:** "Cavalier Spirits LLC" with a "BILL TO" section for "Publix Inc" and a table for order details:

Reference Number	PO Number	PO Date	Requested Delivery Date
_____	_____	_____	_____
- Feature Callouts:**
 - View Invoice Details
 - Access 13 Months of data
 - Integrations Library

Account Support

For support with your Fintech account or more information about our distributor support tools:

813-207-5512 **distributors@fintech.com**

Marketing Support

For any social media post, distributor flyer feedback, marketing collateral questions, or an updated version of this toolkit, please contact:

info@fintech.com

Digital Toolkit

The online version of this toolkit

<https://fintech.com/distributor-tool-kit>

Download the EVite Mobile App

Google Play Store

<https://play.google.com/store/apps/details?id=com.crmfordistributors>

App Store

<https://apps.apple.com/us/app/fintech-e-vite/>