REBATES 2.0 READINESS

The Paper-To-Real-Time Checklist

Speed is the goal. Trust is the requirement. Modern rebates are faster and easier—but validation, fraud prevention, and compliance still matter. When planning your rebate program consider the following checklist items and discuss with your planning team.

1 Before You Convert: Define What "Real Time" Means

- ☐ Real time means instant submission, immediate confirmation, and near real time status visibility—not always instant payout
- ☐ Identify which steps can be automated and which require review
- ☐ Decide where approval holds are acceptable (high value claims, anomalies, compliance checks)

Modernization reduces friction, but not every step should—or can—be instantaneous.

2 Participant Experience: Replace Paper Friction with Digital Flow

- ☐ Mobile first submission (photo or upload instead of mail or fax)
- ☐ Pre filled fields to reduce errors and abandonment
- ☐ Upfront verification (email or identity checks) to prevent bad actors
- ☐ Clear claim status visibility from submission through payment
- ☐ Rules and requirements communicated directly in the submission flow

A better experience reduces support costs and increases completion rates.

3 Intake Automation: Digitize Without Slowing Down

- ☐ OCR used to capture receipt and invoice data automatically
- ☐ Image quality standards enforced to prevent rework and delays
- ☐ Required proof of purchase fields clearly defined and standardized

Speed Booster: OCR accelerates intake and reduces manual data entry when submissions are clean.

4 Decision Automation: Move Beyond OCR with IDP

- ☐ Intelligent Document Processing (IDP) used to classify and interpret documents
- ☐ Confidence scoring enables automatic approval of low risk claims
- ☐ Exceptions routed to human review instead of manual review of every claim
- ☐ Feedback loops improve accuracy as new formats and patterns appear

Key Shift: OCR gathers the evidence. IDP makes the decision.

5 Fast Validation: Rules Based Accuracy at Scale

- ☐ Eligibility and business rules enforced automatically
- ☐ Incomplete or invalid submissions flagged early in the process
- ☐ Consistent adjudication across all claims and participants
- ☐ Manual review reserved only for true exceptions

Speed Bump: Validation is often the gating factor for "instant" rebates—especially with incomplete documentation.

6 Fraud Prevention: Protect the Program, Support Participants

- ☐ Duplicate claim prevention across participants and submissions
- ☐ Automated blacklist and known bad actor screening
- ☐ Geo location and geo restriction controls where appropriate
- ☐ High value, high volume, and time based claim holds
- ☐ Suspicious activity monitoring and loss prevention protocols
- ☐ Human oversight and escalation paths for flagged claims

Effective fraud prevention runs in the background—visible only when needed.

7 Compliance & Security: Non Negotiable Foundations

- ☐ Audit ready documentation and consistent rule enforcement
- ☐ Secure hosted environments with validated security controls
- ☐ Proper handling of sensitive participant data
- ☐ Program controls flexible enough to meet client specific requirements

Speed without compliance creates risk. Infrastructure matters.

8 Fulfillment & Support: Where Trust Is Won or Lost

- ☐ Clear payout expectations communicated upfront
- ☐ Defined customer care coverage and escalation paths
- ☐ Reduced vendor fragmentation to avoid handoff delays
- ☐ Proactive communication to minimize participant confusion

Friction isn't just UX—it's support, communication, and ownership.

9 Measurement: Prove the Impact of Modernization

- ☐ Track cycle time from submission to payout
- ☐ Monitor exception and manual review rates
- ☐ Measure fraud detection and prevented leakage
- ☐ Track cost to serve and support volume
- ☐ Identify drop off points in the submission journey

What isn't measured can't be optimized—or defended.

The Bottom Line

Real time rebates aren't just about paying faster. They're about building infrastructure that balances speed, accuracy, trust, and scale—without increasing cost or risk. **Rebates 2.0 turn incentive execution into experience infrastructure.**