

# Insights on Incentives

## Tango Card

Leading gift card vendor uses Amazon Incentives to reward, recognize and engage its clients and employees

Nat Salvione is the Vice President of Business Development and Lindsay Gale is the Partnerships Manager at Tango Card, a company offering digital gift cards that can be redeemed for rewards or given as donations to non-profits. Tango Card's Reward Delivery Platform has enabled companies like Microsoft, H&R Block, Salesforce, and Extol to run large-scale, successful incentive campaigns using gift cards, non-profit donations and other digital products.

Nat and Lindsay have had tremendous experience and insight into how businesses in this industry work. They establish and maintain relationships with both their domestic and international brand providers to increase rewards offered to consumers.

### Q: What value does Amazon Gift Cards bring to your business?

NAT: Gift cards are the best incentives and drive incredible results for your business in achieving customer acquisition goals, sales goals, wellness goals and employee engagement. Gift cards work better than merchandise. They work better than travel. They just perform very well in helping companies achieve their goals. In fact, people are nine times more likely to tell someone about a product or service if they have a gift card as an incentive versus a coupon, bill credit or more of the same stuff. So of course, the Amazon Gift Card is an important part of our catalog for many reasons. **Amazon is the most popular choice in many of our programs because it has great brand power and everyone loves its inherent digital nature.**

Also, we look at a number of key measures for value, and one overlooked measurement is the viral nature of the incentive reward. To give you an example, if you receive \$50 cash from work on your paycheck, how many people are you going to tell that that happened? Zero, right? But if you got a \$50 Amazon Gift Card, our customer studies show

that you tell at least three more people. So, there's a very viral nature to this, and it creates buzz for your program.

In addition, people have to notice they received it. **There is a "wow" factor in getting an Amazon Gift Card.** When I worked for another company, I saved them a lot of money by identifying and correcting a fraud situation. Two months later, my manager called me in and gave me a check and said, "Thank you for your excellent work." It was a \$140 check after taxes and lacked any "wow." This is because cash is very much associated with your salary while gift cards are very much associated with a reward.

### Q: What was the initial trigger to work with Amazon?

NAT: **The Amazon brand was the number one factor. It's a desired brand and our customers wanted and expected us to offer Amazon Gift Cards. Also, Amazon has a really robust API that allowed us to offer any range of denominations.** With some other gift card options without an API, we're forced to pick three or four popular denominations, which restricts our offers. But with Amazon, you can go from a penny to \$1,000 or \$2,000 and



**Nat Salvione**  
Vice President of Business Development

order on demand without carrying any inventory. This makes a huge difference for us with what we can offer and do for our customers.

**Q: Has Amazon helped you improve any of your business processes?**

NAT: Absolutely, as I mentioned, having one bucket of money to support any range of Amazon Gift Cards really helps our inventory side. To give you an idea, we have a full-time employee that just does card inventory across the denominations we carry and makes sure we have the right number of cards and values at all times. Amazon saves us a lot of manual and operational work with keeping inventory. But also, having the Amazon brand in our catalog has really helped us win customers. **Amazon has helped with the growth of our organization because not providing Amazon Gift Cards as an option would be very detrimental to our business and seen as a failure by our customers. In addition, we have been able to help in programs that were traditionally only a cash or PayPal award. The virtually unlimited choice of items on Amazon means that an Amazon Gift Card gives users the choice they are looking for and it stacks up very well against cash rewards.**

Amazon takes a customer first approach in the whole process and roll out. We've noticed that the Amazon team has everything, from very specific instructions and disclaimers to questions customers need answered, ready for us and our clients. Some of our other card partners have been slow to change and evolve. They provide little more than a code and tell people to, "Go on our site and use it."

A lot of our programs are national and very visible. It is very important in these cases that the process and creative materials are well defined and simple. Some vendors make us track them down for an answer, which makes us look a little bit disheveled. **Amazon is different and they have built a pretty robust process with a strong SLA that our team has really come to rely on. Amazon is the best in class for getting our programs approved and getting us answers before the client has to bug us.**

LINDSAY: Another critical element we see with Amazon is how they help manage the process with us and for our

clients. When we add a new client, we help them with the UI design and make sure that they're using the right card image, description and approved legal language. Amazon has really helped us and our clients build trustworthy programs. So when a recipient earns a reward for doing a good job at work or participating in a challenge, they see a page that is compliant with Amazon's guidelines and displays the trust symbols that reinforces our client's brand and the program. **Plus, Amazon makes the whole program and the experience seamless and consistent, which makes the customer's journey really solid.**

Also on the customer service side, Amazon is exceptional. Tango Card has an in-house team that answers questions on

redemption. After we fulfill and distribute the card to the customer, they become a customer of the issuing retailer. But it is important to us to be a part of this process and help the customer if they have questions. **Whenever we have had to work with Amazon customer support it has been amazing. We know with confidence that if there's something that we can't resolve, Amazon can get things smoothed out instantly.** We have a nice escalation process to make sure that the end recipient can use their code and that is incredible for us, our customers and our support process.

**Q: How has your relationship with Amazon evolved?**

NAT: Our business has evolved quite a bit and through that our relationship with Amazon has evolved. Since Amazon represents millions of items, it becomes a very interesting product to use in disbursement cases. We have one client that sends out textbooks, scientific and education books to professionals to peer-review for accuracy, and as part of that they get an honorarium or compensation for their time. They used to send a check, but last year we helped them move to a gift card. They would not give up something as liquid as a check for a gift card with a very narrow use or something restricted to one kind of spend. The satisfaction of the recipient is higher because they get the payment faster. The company itself is saving about \$10 to \$15 per payout by not issuing a check, mailing it out and having some of them returned for bad addresses. **With Amazon Gift Cards, it is now effectively free for them to order through the API and send out a gift card.**



**Lindsay Gale**  
Partnership Manager

**Q: Why are Amazon cards such a big part of your business?**

NAT: While gift cards have inherent value, they also bring with them the power of the brand they are associated with. Gift cards are also being used in cases where checks were once given. In the market research space, we have transformed and transitioned a lot of programs from checks to gift cards.

**Although online money transfer sites are pretty frictionless, they are still more difficult to use than an Amazon Gift Card.**

Only one in four people in America have an online payment account (like a PayPal account), so you're still missing a big segment. Plus, there's a cost to send these payments and you have 30 days to claim it. **With Amazon Gift Cards there is zero friction, and people love getting them and turning them into something memorable.**

Amazon also provides an online experience for the customers that they know and value. To make it even easier, we've built a button into our e-mail delivery that allows customers to instantly deposit their Amazon code right into their account. So, it really helps the recipient have a very smooth and easy experience using Amazon.

The interesting thing about incentives for almost every company is that they are not critical for that company to exist. Think about it. Most companies do not need, and in some cases even value, their incentive programs since they are not a core part of their business. But if done right and made easy, they become critical for growth and engagement. **For us, just with Amazon alone we've grown from issuing thousands in 2011 to tens of millions of dollars in issuance in 2016. We are definitely seeing exponential growth with the Amazon cards. And that is just testimony to the fact that if you do it right, like Amazon does with us, you can make it easy and businesses will definitely rely on you and your gift cards for their needs.**

**Q: How do you see the market and your industry changing?**

NAT: Digital B2B is the fastest-growing part of the entire gift card industry. The ability to send an incentive instantly, and one that consumers and participants actually want, has opened up all kinds of new opportunities. I think if a program participant redeems points on a website and has to wait 1-2 weeks to receive their gift card – that will be viewed as a huge disappointment. One really cool thing in some of our customers' programs is the ability to redeem points right from a mobile phone. In that case, the gift card better come right away! We also have seen that once you remove the friction in payouts, all manner of new use cases open up – receiving compensation in the form of a gift card, a bonus related to a tax refund, an incentive for saving money on travel for work... and so many more. We can't wait to see what is ahead in the world of digital incentives.

**Q: Any final comments about Amazon Gift Cards and Tango Card?**

NAT: I would say we get two types of feedback from users. The first is, "I got my Amazon Gift Card from work, and it came so fast and was so easy to use." That's a very specific comment we get very often. The second, which is equally as important to us, is about how we can resolve issues quickly and digitally. Sometimes people say their Amazon code was already claimed, usually because it was claimed on a different Amazon account. But we resolve it, and they are happier because of the service. That is a testament to the Amazon customer service and how we can research issues quickly and handle them without it becoming time consuming for us or the customer. Customers see it as just magical. **Amazon's instant delivery and issue resolution leads to genuine satisfaction from our users. We send out more Amazon codes than most all other brands. So of course, we get more positive comments about Amazon as well. But the ability to resolve issues quicker is almost unique to the Amazon team and customer service. As we run more global programs, this becomes even more important for us to scale.**

LINDSAY: Corporate buyers have a specific goal in mind for their program. They want to increase the participation rate and get people involved in their programs. So when that goal is achieved, that's linked to the fact that Amazon is the reward in their program. **So, Amazon is actually helping a lot of brands achieve their business goals by giving users what they value, an Amazon Gift Card.**

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