



ASSURANT®

## A Guide to Choosing the Right Device Trade-In Solutions Partner

The keys to incentivizing customers to upgrade their devices and monetizing your reverse logistics program



As mobile phone prices continue to rise, trade-in and early upgrade programs are an increasingly important part of the economic equation for incentivizing consumers to purchase new devices. Mobile carriers, OEMs, retailers, and cable operators with optimized programs can offer their customers better value, encourage demand, and generate revenue from selling new devices.

**At the same time, the right asset recovery program can monetize reverse logistics by selling pre-owned devices into secondary markets.** Even as consumers upgrade their 4G devices in favor of new 5G devices, there is still global demand for affordable 4G devices. Those with the right offers will be better positioned to gain brand loyalty and additional revenue from the resale of pre-owned devices.

The purpose of this guide is to help you make informed and confident decisions about choosing a provider that offers a comprehensive suite of device lifecycle technologies and services for trade-in solutions that best meet the needs of your company and your customers. Each checklist is shaped by the common needs and challenges faced by mobile carriers, OEMs, retailers, and cable operators. These are based on our insights from repurposing more than 115 million devices globally, work with 7 of the top 8 telecommunications companies in the world, interactions with hundreds of buyers of pre-owned devices, and experience in mobile support and protection for over 35 years. So, whether you're concerned about providing the right trade-in or upgrade incentives to drive adoption of new devices or monetizing your asset recovery program, you'll know what to look for in choosing the right partner.

**Use these charts to evaluate Assurant offerings against other potential solutions.**

The "Other" column is blank to add your own research.

- 1. Device Lifecycle
- 2. Device Collections
- 3. Upgrade Programs
- 4. Customer Experience
- 5. Processing
- 6. Global Asset Value Recovery
- 7. Analytics
- 8. Reporting & Proven Business Results



## Device Lifecycle Expertise

When evaluating a partner for your trade-in program, it's important that you choose a company that can manage all aspects of the program. From collection through disposition of the device, you need a partner that provides best-in-class software, analytics, and supply-chain operations. And whether the trade-in is online or in-store, the right partner will make sure your customers' experiences are seamless.

Does your partner offer ...	Assurant	Other
Expert experience managing every aspect of the program for a comprehensive end-to-end process  <i>This includes collections software, promo configuration, pricing management, kitting, shipping logistics, device processing, grading, repair, refurbishment, global resale, automated inventory reporting, rigorous chain-of-custody controls, data wipe certification, and financial settlement reporting</i>	<input checked="" type="checkbox"/>	
Operational integration across retail, e-commerce, dealer, B2B, and telesales channels	<input checked="" type="checkbox"/>	
The ability to handle processing and repurposing large quantities of devices	<input checked="" type="checkbox"/>	
A global asset recovery network with proven monetary impact	<input checked="" type="checkbox"/>	

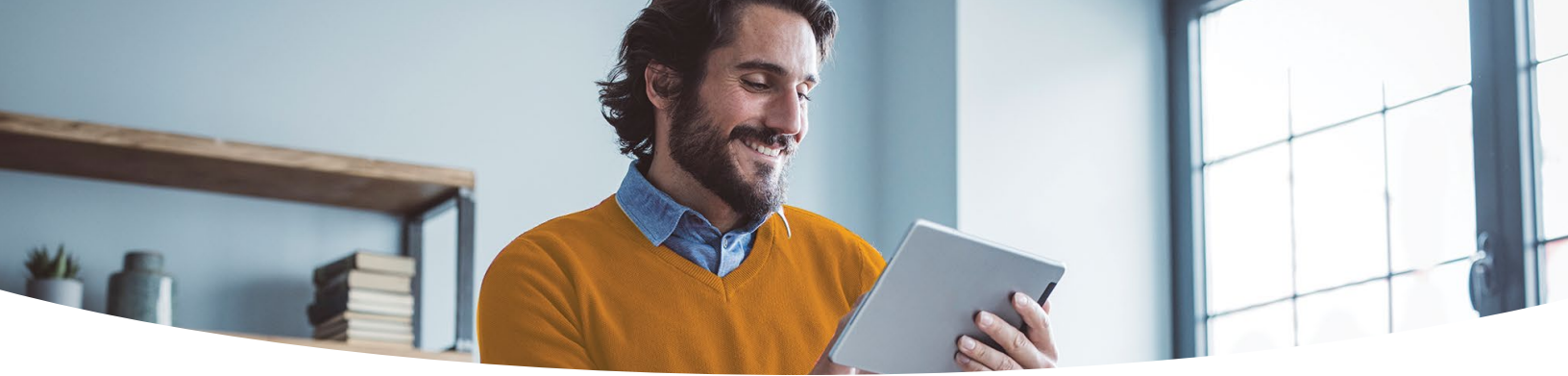




# Device Collections Platform

As the global leader in providing omni-channel trade-in solutions, our Device Collections Platform allows a seamless integration for your existing systems, including POS, billing, back-office management, reporting, and warehouse inventory. Our enterprise-class architecture is adaptable for in-store, online, and on-device trade-in, creating peak flexibility for your program and your customers.

Does your partner offer ...	Assurant	Other
Integration into point-of-sale systems, in-store kiosks, ecommerce systems, and inventory management systems	✓	
A promotional engine that enables flexible configuration of promos, a key driver to increase trade volumes, and eligibility criteria for even the most complex promotional offers	✓	
An end-to-end transaction engine and inventory management system	✓	
Real-time pricing display based on make/model and assessed condition	✓	
A real-time status updates for transaction flows, physical device flows, and monetary flows	✓	
API and batch data feeds to communicate status updates and/or trigger actions within your systems	✓	
A comprehensive smartphone product catalog of 10,000+ SKUs representing every device in active use in the U.S. today	✓	
An expanded catalog with hearables, wearables, and tablets	✓	
Device check for lost and stolen devices	✓	
Seamless shipping carrier integration for inventory control management	✓	



# Upgrade Programs

Our upgrade programs are designed to support our clients in retaining their customer base while ensuring that their customers have the latest devices at the best prices. Upgrade programs can be delivered in several varieties and can also be combined with our trade-in and device protection programs.

Does your partner offer ...	Assurant	Other
Loan-based upgrades <ul style="list-style-type: none"> <li>• Configurable monthly finance terms</li> <li>• Partner pays off remaining balance of smartphone once eligibility criteria are met by consumer</li> <li>• Consumer must purchase a new smartphone at the same time they relinquish their smartphone from the upgrade program</li> </ul>	<input checked="" type="checkbox"/>	
Guaranteed buyback <ul style="list-style-type: none"> <li>• Consumer buys a new device and partner guarantees an amount they will pay the consumer depending on how long the consumer has had the device</li> <li>• Consumer must purchase a new smartphone at the same time they relinquish their smartphone from the upgrade program</li> </ul>	<input checked="" type="checkbox"/>	
Trade-in to reduce the initial cost of the device for the consumer	<input checked="" type="checkbox"/>	
Device protection programs to integrate with upgrade programs, as devices need to be returned in good working order and cosmetically sound	<input checked="" type="checkbox"/>	



# Customer Experience

We meet your customers where they are — whether that’s in-store or online. Delivering a true omnichannel experience presents consumers with choice and convenience. If the customer chooses to orchestrate their own trade-in, we make sure the process is easy for them every step of the way.

Does your partner offer ...	Assurant	Other
Intuitive consumer websites to drive higher online trade-in attach rates	✓	
Online analytics to track consumer behavior and optimize results	✓	
A short end-to-end trade process, with reliable product search and eligibility validation	✓	
Multichannel customer support, with multiple options for customers to check trade status	✓	
An online status tracker to the latest/real-time online trade status(es) to customers	✓	
An in-store kiosk, integrated into your trade-in program, for self-service automation	✓	



# Processing

As the global leader in trade-in solutions, we process millions of devices every year and have optimized our systems to grade devices both quickly and accurately. As the saying goes, time is money and devices can lose 1% of their value every week. But no shortcuts are taken to prepare devices to set out on their next life. Ensuring devices are still usable and graded accurately is what keeps buyers coming back to Assurant for their device inventory.

Does your partner offer ...	Assurant	Other
Supply chain, logistics, processing, grading, repair, recycling, data sanitization, refurbishment, keeper management, and inventory control protocol combined as one cohesive back-end service	✓	
State-of-the-art processing facilities	✓	
A comprehensive grading matrix	✓	
AI for highly accurate and fast cosmetic grading	✓	
An automated and dynamic functional diagnostic evaluation	✓	
Expanded categories, including tablets, wearables, and hearables	✓	
Real-time processing status	✓	
Data clearing for all devices being resold	✓	
Transparent device-condition inspection results and grades, including photos	✓	
A recycling program for all devices that cannot be resold	✓	



# Global Asset Value Recovery

From the largest global buyers to small niche purchasers, our Asset Value Recovery sales platform enables us to achieve maximum recovery values for our customers' inventory.

Does your partner offer ...	Assurant	Other
The fastest collections-to-cash cycle in the industry for repurposed devices	✓	
A cohesive re-sale service that bundles global sales activity, asset value recovery service, and the device sales platform	✓	
A global distribution network across key secondary markets with proven monetary impact	✓	
A 24/7 online buying platform	✓	
Data-driven pricing	✓	
Global shipping logistics facilities and management	✓	
Premium repair and refurbishment experts and facilities	✓	
Hundreds of qualified buyers, including wholesalers, insurance providers, and online retailers	✓	
Strict adherence to U.S. and international trade laws	✓	

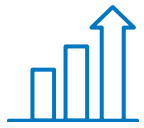




# Analytics

We know that no matter what, price matters. It matters to you, and it matters to your customers when they are determining whether they can afford a new device. Our powerful SaaS platform drives data-driven market and business insights for running profitable trade-in, upgrade, promotions, warranty, and insurance programs. By applying analytics and machine learning to what once was a subjective and unpredictable market, we now provide a holistic view of your device life cycle performance.

Does your partner offer ...	Assurant	Other
The industry's most complete mobile device trade-in pricing and risk-management analytics	✓	
Trade-in value benchmarking across thousands of SKUs for all major carrier, retail, OEM, and cable operator programs	✓	
Historical trending analysis and predictive forecasting of trade-in values	✓	
The real-time ability to change/modify trade-in values	✓	
Historical, current, and projected wholesale market values	✓	
Residual value planning	✓	
Inventory reserve planning	✓	
Business insights on trade volume/mix, program performance, and regional trends	✓	
Operational Insights for inventory tracking, trade flows, and cycle times	✓	



# Reporting & Proven Business Results

With our rare combination of machine learning, AI, and human intelligence, we put performance and KPIs at management's fingertips. Our reporting offers a comprehensive analysis of trade-in program performance so you can visualize the end-to-end process and pivot as necessary for an optimal experience.

Does your partner offer ...	Assurant	Other
Custom reports based on the program's goals, operational performance, and financial performance	☑	
Daily oversight combined with weekly and monthly data dashboard reviews	☑	
Continual tracking of inventory flow, financial performance, recovery values and margins, cycle times, system uptime, and all other operational KPIs	☑	
Detailed financial reporting for the overall program, for each market, and by handset model	☑	
Proven success optimizing trade-in values and driving continuous program improvement	☑	
Proven ability to increase attachment rates and promo performance	☑	
An ongoing record of system enhancements to improve ease of use and collection innovation	☑	
A program that constantly evolves, improves, and operates to meet and exceed industry benchmark levels	☑	



## Put Assurant's expertise to work for you.

Our comprehensive end-to-end suite of solutions are optimized each step of the way and help drive acquisition and retention for our mobile clients. We are confident that you will discover the clear choice for your Device Trade-in Solutions partner is Assurant.



Visit [Assurant.com](https://www.assurant.com) to get started.