



PRIORITY
COMMERCE

Strategic
AUTOMOTIVE SOLUTIONS

〈 CASE STUDY 〉

Strategic Automotive Solutions Streamlines Incentive Payments with Priority Commerce's Banking Solution, Passport



< OVERVIEW >

Scaling Incentive Payouts with Passport

Strategic Automotive Solutions helps automotive dealer partners drive sales performance through incentive programs and partner engagement initiatives. As the business grew, managing hundreds of monthly incentive payouts became increasingly difficult using consumer payment applications that weren't designed for business-scale operations.

To support continued growth and eliminate operational bottlenecks, Strategic Automotive Solutions partnered with Priority Commerce and implemented Passport, Priority Commerce's Banking & Treasury solution. The result was a scalable, cost-effective way to manage incentive payments while saving valuable time and improving operational efficiency.

Under the leadership of owner **Matthew Stuemky**, Strategic Automotive Solutions sought a more efficient and scalable approach to incentive payment distribution, enabling the company to support continued growth while reducing administrative complexity and operational costs.

KEY TAKEAWAYS

- Strategic Automotive Solutions replaced manual payment processes with a scalable incentive payment program powered by Passport, Priority Commerce's Banking Solution
- Priority Commerce eliminated transaction limitations and recurring card fees that made alternative solutions costly and inefficient
- Passport reduced administrative workload and saved significant time for the team.
- The Priority Commerce team provided a collaborative, hands-on implementation experience tailored to a unique business model
- Strategic Automotive Solutions gained the flexibility to manage hundreds of incentive recipients without increasing operational overhead





〈 CHALLENGE 〉

Overcoming Payment Limitations and Complexity

Strategic Automotive Solutions regularly distributes performance-based incentive payments to hundreds of business partners, retail contacts, and dealership personnel throughout its territory. Historically, these payments ranged from \$10 to \$500 and were distributed using Cash App and Venmo.

As the business expanded, those tools became increasingly restrictive. Transaction limits created significant operational challenges, restricting the number of payments that could be sent daily and making it difficult to efficiently manage large payout volumes.

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We were hitting limits on how many transactions we could send in a day. When you're trying to distribute hundreds of payments a month, that becomes a major challenge.”



Matthew Stuemky

Owner of Strategic Automotive Solution

The company explored alternative solutions, including payroll card programs, but many came with recurring fees that quickly added up across hundreds of cardholders.

“For a small business, paying a monthly fee on every card, even when there's no activity, is a significant expense. We needed a solution that made financial sense.”

Strategic Automotive Solutions needed a platform that could:

- Eliminate transaction limitations
- Support large-scale incentive payouts
- Reduce unnecessary program costs
- Simplify administrative processes
- Scale alongside the business

< SOLUTION >

Modernizing Payouts with Priority Commerce

Strategic Automotive Solutions selected Passport, Priority Commerce's Banking & Treasury solution, to modernize and streamline its incentive payment program.

Passport delivered the functionality and flexibility the business needed:

SCALABLE INCENTIVE PAYMENT DISTRIBUTION

Passport enabled Strategic Automotive Solutions to distribute payments across hundreds of recipients without worrying about transaction limits or payment restrictions.

COST-EFFECTIVE CARD PROGRAM MANAGEMENT

Unlike alternative solutions that charged monthly fees for inactive cards, Passport provided a more economical structure that aligned with the company's business model and growth objectives.

SIGNIFICANT TIME SAVINGS

By automating and simplifying the payment process, Passport dramatically reduced the administrative effort required to manage incentive payouts.

"Through Passport, I was able to accomplish in half a day what would have taken up to two weeks using our previous process."

COLLABORATIVE PARTNERSHIP

Strategic Automotive Solutions had a unique use case that required flexibility and collaboration throughout implementation. The Priority Commerce team worked closely with the company to understand its goals, provide guidance, and adapt the program as needed.

"It wasn't a cookie-cutter approach. The team was willing to work with us, listen, and figure things out together."





< RESULTS >

Efficiency, Savings, and Sustainable Growth

INCREASED OPERATIONAL EFFICIENCY

By eliminating manual payment bottlenecks, Strategic Automotive Solutions significantly reduced the time spent administering incentive programs.

The time savings allowed the team to focus on higher-value activities, including customer support, partner training, and business development.

REDUCED ADMINISTRATIVE BURDEN

Managing hundreds of incentive recipients became substantially easier, enabling the business to operate more efficiently without adding staff or resources.

COST SAVINGS

Passport's pricing structure helped Strategic Automotive Solutions avoid recurring costs associated with alternative card programs, creating a more sustainable solution as the program grew.

SCALABLE GROWTH

The company can now support hundreds of dealership and retail contacts through a payment infrastructure designed to scale alongside the business.



< CONCLUSION >

The Partnership Experience

One of the most valuable aspects of the relationship has been Priority Commerce's responsiveness and commitment to customer success.

“The communication has been excellent. They’re easy to get a hold of, quick to respond, and they’ve never made us feel less important because we're a smaller business.”

Despite serving much larger organizations, Priority Commerce provided Strategic Automotive Solutions with personalized attention and support throughout implementation and ongoing program optimization.

Advice to Others

For distributors, wholesalers, automotive organizations, and businesses managing large-scale incentive or SPIF (Sales Performance Incentive Fund) programs, Strategic Automotive Solutions recommends considering Passport as a modern alternative to manual payment methods.

“If you’re managing incentive payments across hundreds of contacts, this is a great option. It saves time, removes limitations, and gives you a much more scalable way to operate.”

By partnering with Priority Commerce, Strategic Automotive Solutions transformed a time-consuming and restrictive payment process into a streamlined, scalable program that supports continued business growth.

Ready to Simplify Incentive Payments?

Discover how Passport can help your business automate payouts, reduce operational complexity, and scale more efficiently.

Contact us to learn more about Priority Commerce’s Banking & Treasury solutions.

About Priority Commerce

Priority Commerce is the payments and banking solution that enables businesses to collect, store, lend and send funds through a unified commerce engine. Our platform combines payables, merchant services, and banking and treasury solutions so leaders can streamline financial operations efficiently — and our innovative industry experts help businesses navigate and build momentum on the path to growth. With the Priority Commerce Engine, leaders can accelerate cash flow, optimize working capital, reduce unnecessary costs, and unlock new revenue opportunities. To learn more about Priority Commerce (NASDAQ: PRTN), visit prioritycommerce.com.