REPAY
Realtime Electronic Payments
+
SouthState

BANK PARTNER REFERENCE

WHY SOUTHSTATE BANK CHOSE REPAY AS ITS VENDOR PAYMENTS PARTNER

SouthState wanted to expand its treasury management offering without creating additional operational burden. By partnering with REPAY, the bank launched a vendor payments program that is easy to implement, simple to support, and delivers value for both SouthState and its commercial customers.

> **"We can confidently recommend REPAY because we know the implementation and ongoing support experience reflects well on SouthState."**
>
> –Alex Keene, SVP & Treasury Management Digital Product Manager, SouthState Bank

WHAT REPAY DELIVERS TO SOUTHSTATE CUSTOMERS

Kickoff to First Payment in Only a Few Days
Customers can start sending payment groups fast enough that relationship managers can lead with the timeline, not caveat it.

Vendors Enrolled at the Time of Payment
Vendor enrollment happens as payments are processed, eliminating large enrollment campaigns.

More Ways to Pay
Virtual card, ACH, and check give customers flexibility without adding operational complexity.

Managed Payment Operations
Payments Specialists handle payment support, preference updates, reissues, and exception handling—work that never lands on the bank's team.

Built-in Fraud Support
A full suite of fraud prevention tools reduces the manual, fraud-related work that customers would otherwise ask the bank to help manage.

Relationship-First, U.S.-Based Support
REPAY works alongside its bank partners before, during, and after implementation, at the standard of service banks expect to offer their own commercial customers.

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A PITCH YOUR TEAM CAN ACTUALLY SELL

For SouthState, REPAY isn't just a back-end platform — it's a new way to deliver value.

	Legacy Programs	REPAY
Vendor Enrollment	Managed by customer using campaigns	Payments Specialists enroll 100% of vendors at the time of payment
Ongoing Maintenance	Managed by customer	Payments Specialists contact vendors for updates, exceptions, validations
Support	Managed by customer	Payables help available for all inquiries
Fraud Prevention	Managed by customer, often requires third parties	REPAY offers a built-in set of payment protection tools

> **"When I tell customers that REPAY takes over fraud prevention processes, like positive pay, people have stopped me to say, 'Where's the contract?'"**
>
> –Alex Keene

SouthState's Success

Retention, Not Damage Control
SouthState keeps its customer relationships friction-free — vendor issues get resolved directly with the vendor, before customers ever become a retention risk.

A Proven Playbook, Not a Rebuild
SouthState leaned on REPAY's experience rather than starting from scratch — a proven program, not a custom rebuild of its existing systems.

Revenue That Scales
SouthState converts new customers to revenue in days, not the months legacy onboarding required.

> **"One of REPAY's biggest strengths? The average implementation is a week or less for most customers."**
>
> –Alex Keene

READY TO GET STARTED?

SouthState's customers go from kickoff to first payment in days.
See what it could look like for your bank.

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