

vpay® | The Total
Payment Solution



Creating better
claim payment
experiences
**for workers
compensation
payers**

Replace claim payment costs with speed, efficiency and new sources of revenue

Today, your service providers and claimants expect and deserve more connected and convenient payment experiences. With VPay, you can deliver—by taking advantage of a total payment solution that replaces inflexible payment processes and cumbersome, costly paper checks with safe, convenient and low-cost epayment options.

VPay increases the payment satisfaction of every service provider/vendor and claimant you work with. But it also provides the tools and capabilities you need to quickly boost payment efficiency, lower your payment costs, maximize ROI and drive higher epayment adoption—guaranteed.

This includes streamlining and simplifying every part of the payment process by:

- Making it easy to understand and track how service providers and claimants want to be paid—and encouraging them to use more efficient and cost-effective epayment options.
- Providing a complete range of convenient payment choices, including VCard, paper checks, ACH transactions and ACH alternatives like push-to-debit.
- Offering simple payment and enrollment options through a convenient mobile solution.
- Protecting every transaction with built-in authentication and security.

"We knew that in order to continue our strong growth we would need to revamp our approach to payments. With VPay, we have a scalable solution that delivers high levels of customer satisfaction and **measurable savings.**"

A large independent TPA converted more than

50%

of indemnity payments to
electronic payments **with VPay**

How much will VPay save your organization? With **no up-front costs, guaranteed revenue sharing and other proven savings**, one workers' compensation administrator reported **saving nearly \$1.3 million every year with VPay**. We're ready to help you do the same.

—John Kluth, Chief Financial Officer, CCMSI

Outsource your claim payments to simplify management and increase profits

Partnering with a proven claim payment specialist like VPay has never made more sense. It's the fastest, most efficient way to streamline your payment processes, lower your costs and connect seamlessly with your existing workflows and systems.



Eliminate paper check costs

VPay actively works to move service providers and claimants from paper checks to faster, more efficient epayment options, so you can eliminate the postage, printing and treasury costs associated with paper checks. Based on a long and proven track record of success, you will experience higher epayment conversion rates with VPay.



Reduce banking fees

VPay offloads the hassles of dealing with positive-pay, stop pay, escheatment and other payment-related banking fees and management tasks, so you can focus your people and resources on more important priorities.



Gain always-on visibility into payments and transactions

VPay includes an “always on” portal that provides real-time visibility into all of your payment transactions. This gives you a single, unified system of record across payment types that you can use to track and reconcile payments quickly and efficiently.



Process payments efficiently from any location

With VPay, you get a fully remote-enabled solution that allows you to manage, control and deliver claim payments more quickly and safely—without being tied to a physical location.



Take advantage of revenue sharing

VPay doesn't just lower payment costs—it also allows you to tap into the revenue sharing opportunities that go with virtual card payments. This includes a proven payment preferencing system that actively encourages service providers to adopt virtual card payments, so you gain the financial benefits faster and with less effort.



Increase security and fraud prevention

VPay has a proven track record of keeping sensitive information safe and significantly reducing payment fraud. This includes meeting all of the relevant security standards and certifications.



Making payments easy with a mobile-friendly solution

VPay's Mobile Expedited Payment solution makes it easy for claimants to review claims, select their preferred payment type, and sign up for epayments—all without the extra friction, hassle and risk of enrolling and sharing bank account information with adjustors. This eliminates inefficient, paper-based processes for you and provides your claimants with faster, safer and more convenient epayment options.

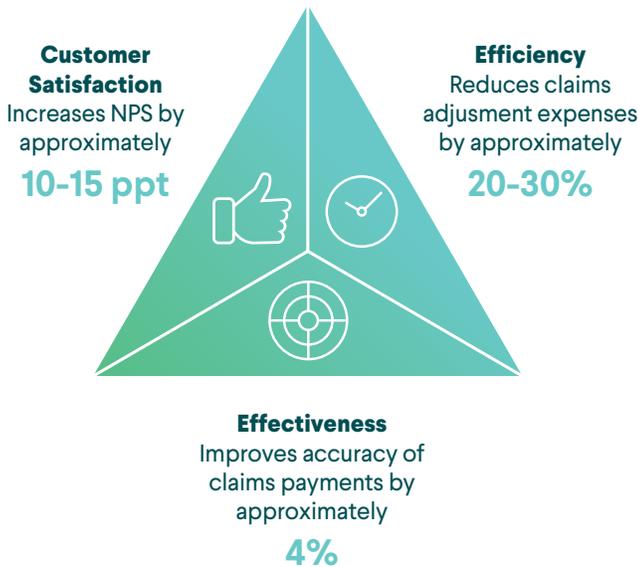


Offer your customers award-winning support

Whenever your providers have a payment issue or question, they simply call VPay's dedicated Support Center, and our experienced service experts take care of it. Because VPay handles every step of the claim payment process in-house, we are in the best position to address problems quickly and efficiently—usually with a single call.

Experience the VPay total payment solution

The only turnkey outsourced payment processing solution for all payment types



Effect of **digitization** on customer satisfaction, efficiency and effectiveness for an insurance claim

Source: McKinsey, *Digital Disruption in Insurance: Cutting Through the Noise*.

Get a faster ROI with QuickStart

The VPay QuickStart program exists for one reason: To deliver more claim payment value in less time. With QuickStart, we'll work with you to get your organization up and running on VPay's total payment solution, replace checks and reduce your claim payment costs, and boost epayment adoption—

all within 45 days.

Discover the advantages of a proven, complete payment platform

Not all payment solutions are created equal. With VPay, you get the most comprehensive and capable solution specifically configured for workers' compensation administrators.

Eliminate costs and offer payment flexibility

- ✓ Supports all payment types (checks, ACH, push-to-debit and virtual cards).
- ✓ Eliminates check print/mail costs.
- ✓ Offers unique payment preferencing that boosts epayment adoption and revenue sharing.
- ✓ Reduces banking and treasury fees.

Boost efficiency and satisfaction

- ✓ Provides an online portal with real-time access to claim, payment and delivery data.
- ✓ Simplifies reconciliation.
- ✓ Integrates seamlessly with existing claim systems and workflows.
- ✓ Includes in-house "one call resolution" support for policyholders and service providers.

Improved security and compliance

- ✓ Provides a single, unified system of record where all financial, claims and delivery data are securely stored.
- ✓ Improves security and reduces fraud.
- ✓ VPay is NACHA, PCI, SOC1 and SOC 2, and HIPAA certified.



**Partner with the trusted, proven
claims payment leader**

When you partner with VPay, you tap into a proven combination of patented technology, deep insurance industry expertise and uncompromising service and support—all dedicated to saving you money and making your claim processes more efficient and secure.

Let us show you how we can configure the ideal payment solution for your business.

Call **855-VPAY-USA**
or visit **vpayusa.com**
to get started.

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