

The Total Payment Solution for Auto Insurers

Reduce Costs

Simplify the Claim
Payments Process

Convert Payment Costs to
Revenue Opportunities

vpay[®]

MAKE THE COST OF ISSUING CHECKS DISAPPEAR.

Eliminate the significant cost of issuing claim checks, including the labor, bank fees, postage costs, tracking and reissues. And get paid to process your claim payments.

Discover the power of **ALWAYS GREATER THAN**

Accidents can result in many payments: to doctors, hospitals, body shops, towing companies, and policy holders. VPay is a total payment solution that can make the significant cost of paying claims to all of them disappear.

VPay is more than claim payment processing. We offer a total payment solution that adopts your goals and delivers efficiencies that save you money with transactions that make you money.

VPay's patented platform allows you to stop mailing checks on day one. We assume the responsibility of delivering payments and managing Provider preferences... all at NO COST to you.

When you partner with VPay, you're taking the steps to make an impact on labor and time efficiencies, as well as transforming your cost center into a revenue generator.

REALIZE A GREATER IMPACT

Our largest clients save over \$1,000,000 annually by using VPay.

\$1,000,000. Each year.

How you process payments can make a difference. Discover how transforming your payments can lead to an ROI that's **ALWAYS GREATER THAN.**

Eliminate print/mail costs

Because of our vast payment preferencing database, we deliver more virtual payments to more service providers who want them, eliminating postage and printing.

Reduce banking fees

Since VPay doesn't issue payments from your checking account, you don't have positive-pay, stop pay and related banking fees.

Multi-party endorsements

Turn to VPay for an electronic platform for more complicated multi-party situations.

Payment flexibility

Our platform allows for payments via ACH, virtual card or check. The service provider chooses what works best for them.

Simplify reconciliation

You receive a configurable report every day to help you track payments.

Enjoy revenue share

Make money on every virtual card transaction.

Reduce fraud risk and work

Reduce fraud related to check cashing. Virtual cards deliver proven security backed by the Card network.

Seamless implementation and integration

Our team of implementation specialists get you up and running faster. And a responsive and dedicated account management team ensures your ongoing processing needs are met.



How VPay makes a difference



Service provider decides method of payment—ACH, virtual card or check.



Virtual card can be delivered electronically, replacing checks and eliminating postage.



VPay's onsite Call Center is there to answer questions, keeping payees and policy holders happy.

VPay delivers real-time reconciliation data

- › Single system of record for all payments
- › The 24/7 VPay Portal provides real-time status of every transaction
- › Activity report delivered daily is portable to your Claims System
- › Configured to your business and needs

You enjoy revenue share

- › Better service means higher virtual card adoption rates, which means better revenue share
- › Over 80% of virtual card payments delivered electronically
- › Unique Payment Preferencing maximizes adoption
- › Dedicated in-house Call Center increases adoption and decreases calls to your Call Center, which increases profitability

We talk the talk and we walk the walk

Our platform is flexible and works easily with whatever payment system you have in place. We invented virtual card technology and unlike other solutions that are add-ons to existing systems, VPay's Payment platform is designed to simplify business processes while maintaining the highest levels of security and transparency. The patented VPay platform:

- › Can safely handle all payments and payment types
- › Provides you with secure visibility into all payment activity
- › Allows you to monitor all payment activity through a comprehensive dashboard and web-based client portal so you can track each transaction real-time
- › Is flexible and adapts to the individual needs and workflows of your organization
- › Provides you with maximum control over the payment process while eliminating labor-intensive reconciliation and banking fees
- › Never requires set-up or transaction fees

Every single one of our clients has realized reduced print/mail costs and banking fees.

It starts with a **Payments Maximizer**—our free and thorough, point-by-point assessment of your current process and how VPay can maximize it.

Call us at **855-VPAY-USA** or visit vpayusa.com to schedule your complimentary analysis.



vpayusa.com
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