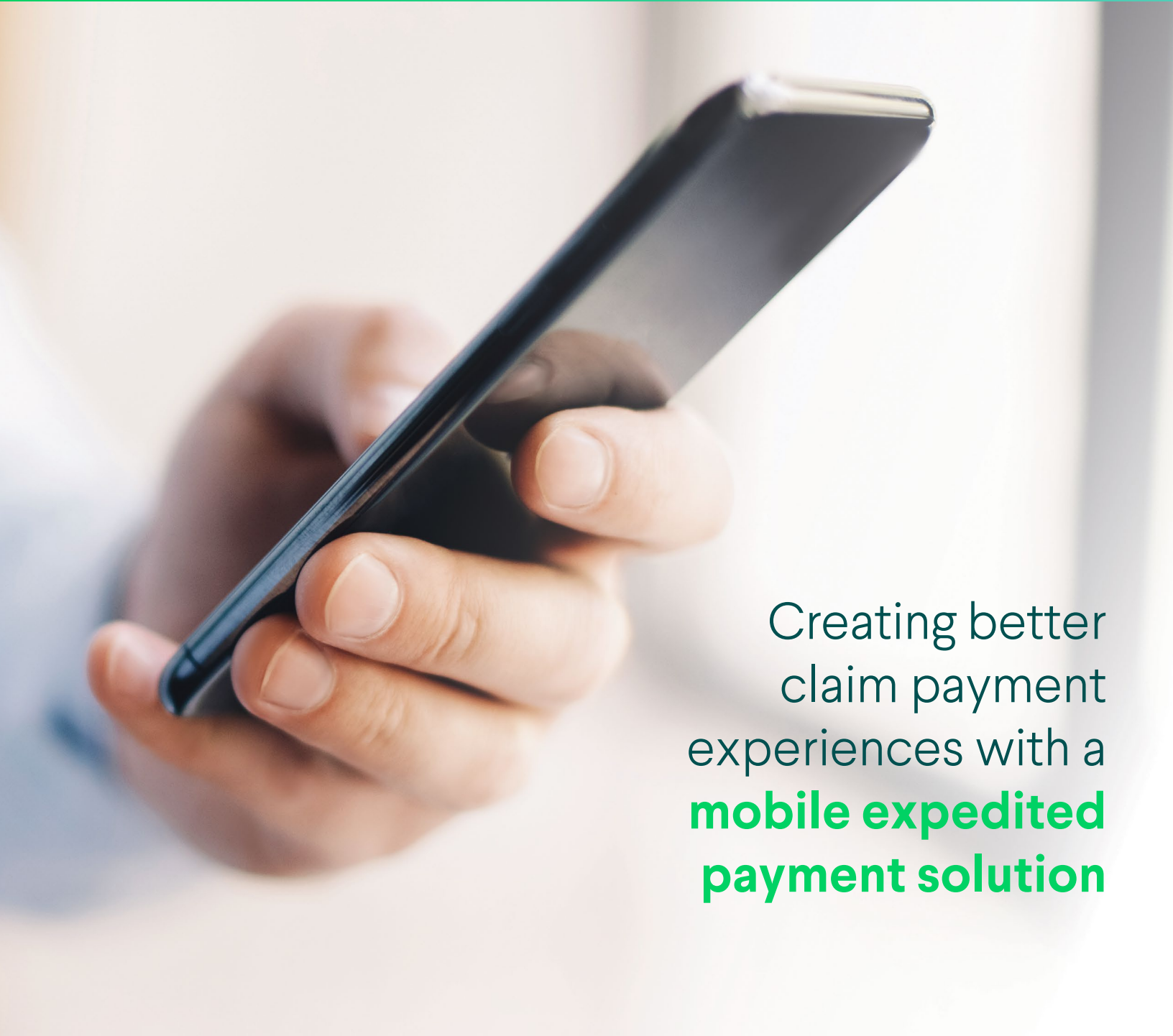


vpay® | The Total
Payment Solution

A close-up photograph of a person's hand holding a black smartphone. The hand is positioned in the lower-left quadrant of the frame, with the phone held vertically. The background is a soft, out-of-focus light color, possibly a wall or a window. The overall composition is clean and modern, emphasizing the use of mobile technology in payments.

Creating better
claim payment
experiences with a
**mobile expedited
payment solution**

Boost retention by offering policyholders a more convenient way to manage and receive claim payments

Today, your policyholders expect more modern and connected payment experiences. Now, you can deliver them—with a web-based, mobile-friendly Mobile Expedited Payment solution that transforms how policyholders manage, track and receive their claim payments.

The VPay Mobile Expedited Payment solution can help increase policyholder satisfaction by making it easy and convenient for payees to:

- Manage their own payment preferences and decide how they want to be paid—whether it's through an ACH, push-to-debit or traditional paper check.
- Quickly enroll in the epayment program of their choice—without involving adjusters or other third parties.
- Receive claim payment notification, approve payments and manage payment distribution to service providers and other payees, including complex multiparty payments to policyholders.
- Do it all any time, from any device they choose.

Deliver better payment experiences and boost your bottom line

Providing policyholders with a convenient mobile payment option has never made more sense. With VPay's Mobile Expedited solution, you will:



Eliminate print/mail cost and process complexity

Making epayments faster and easier means more policyholders will embrace them. This leads directly to lower check printing and postage costs, more streamlined multiparty payment processes, and new revenue-sharing opportunities. Based on a long and proven track record of success, you will experience higher epayment conversion rates with VPay.



Get always-on visibility into payments and transactions

With VPay's Mobile Expedited Payment solution, you gain access to 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 more efficiently.



Integrate payments into your existing mobile solution

The VPay Mobile Expedited Payment solution is built to integrate seamlessly with your existing mobile claim processing solution. That means you can easily add claim payments to your overall mobile experience—either as an integrated component of your larger mobile claim processing solution or as a branded, standalone mobile payment app.

Streamline single and multiparty claim payments

Single party payment to policyholder



Policyholder receives electronic notification



Link loads web application



Policyholder reviews claim and selects preferred payment method



Payment made to policyholder

Single party payment to service provider



Policyholder receives electronic notification



Link loads web application



Policyholder reviews claim and approves payment to service provider



Payment made to service provider by VCard unless they opt for check or same day ACH

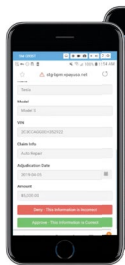
Multiparty payment



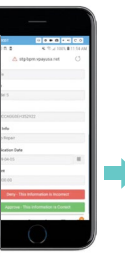
Each policyholder receives an electronic notification



Link loads web application for each of them



Each party reviews and approves the claim details



Each party selects the appropriate payee



Payee selects preferred payment method and then payment is made



100% of VPay customers have reduced their printing and mailing costs and banking fees on day one. We are ready to do the same for you – guaranteed.

How will providing more modern, mobile-friendly claim payment experiences impact your organization?

With the right approach, you can:

- ✓ Raise your Net Promoter Score (NPS) 25% compared to your peers.¹
- ✓ Reduce payment related service calls by 50%.²
- ✓ Deliver the instant payment options 90% of insurance consumers say they want.³

¹ Source: Treasury Today

² Source: Treasury Today

³ Source: Sarzen, Jay and Baker, Talie. Business-to-Consumer Disbursements in the U.S.: The P&C Insurer Opportunity. Aite Group, 2019



Discover the advantages of a proven, complete payment platform

The VPay Mobile Expedited Payment solution is one piece of a comprehensive claim payment platform that's configured specifically to:

Eliminate costs and offer payment flexibility

- ✓ Supports all payment types (checks, ACH, same day ACH, push-to-debit and virtual cards).
- ✓ Simplifies multiparty electronic endorsements and payments.
- ✓ Eliminates check print/mail costs.
- ✓ Delivers 40-60% epayment adoption for vendors and 80% epayment adoption for policyholder/claimant payments.
- ✓ Reduces banking and treasury fees.

Boost efficiency and satisfaction

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

Improve security and compliance

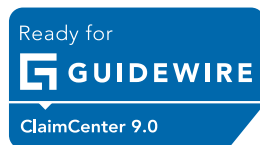
- ✓ Provides a single, unified system of record where all financial, claims and delivery data is securely stored.
- ✓ Improves security and reduces fraud.
- ✓ VPay is Nacha, PCI, SOC1 and SOC 2, and HIPAA certified.



Partner with the trusted, proven claims payment leader

When you partner with VPay, you tap into a proven, winning combination of patented technology, deep insurance industry expertise, and uncompromising service and support—all dedicated to delivering better payment experiences and saving you money.

Let us show you how we can bring the **convenience** and **savings** of a Mobile Expedited Payment solution to your business.



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



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