ONE INC
Pay by Link

What is Pay by Link?

Pay by Link is a convenient, mobile-friendly, and PCI- and TCPA-compliant payment channel that allows insurers to securely collect premium payments from policyholders while they are communicating with an agent or CSR in a mobile or live chat environment. With its mobile-friendly user interface, policyholders can enjoy the convenience of making a payment directly from their phone. Agents, CSRs, and policy management systems are never exposed to sensitive payment information, making the payment completely secure and compliant, without sacrificing customer experience.

How Does it Work?

1. A policyholder contacts you via phone or chat and wants to make a payment.

2. Your agent or CSR offers to send a personalized link to the insured via text or email. An insurance agent or CSR communicating with a policyholder over the phone or via chat sends the policyholder a link to complete their premium payment within a secure portal completely hosted by One Inc. The link can be sent via text (SMS) or email.

3. Once the policyholder has indicated their preference – text or email – your agent or CSR clicks a button in your system, which tells One Inc to send a link to this insured to collect payment.

4. One Inc receives the request, identifies the policyholder, looks up her opt-in/opt-out preferences, and proceeds with sending a message – ensuring TCPA and CAN-SPAM compliance.One Inc follows existing operations to detect a policyholder's opt-in/opt-out preferences for texts and emails and takes care of all communication and payment compliance, including TCPA and email spamming policies.

5. The policyholder receives the message, taps the link, and completes payment using a card or bank account saved in their digital wallet or enters a new payment method to pay. The entire experience is hosted by One Inc – for compliance and ease of implementation – and completely white-labeled for your brand.The policyholder uses the link to make a secure payment by selecting a previously-saved payment method or entering a new payment method. If a new payment method is entered, the policyholder can choose to save that method for future transactions.

6. After the payment is complete, the policyholder receives confirmation of the payment with the option to print or email thereceipt. Simultaneously, your system receives real-time feedback that the payment has been complete, so the agent/CSR can confirm the successful transaction.

Features and Benefits

- **Maintains compliance PCI, TCPA, and CAN-SPAM regulations.**

- **Simple integration with your core system, resulting in a seamless workflow for the agent/CSR.**

- **Hosted by One Inc and white-labeled for your brand, so you can get up-and-running with minimal effort**

- **Leverages the One Inc digital wallet, reducing friction in the payment process.**

Behind the Scenes

Pay by Link messages are initiated by calling the One Inc API. The Pay by Link feature can be imbedded within the policy management system used by the agent or CSR, and the fields are auto-populated, helping to reduce human error associated with manually entering in policyholder information.

All links sent though Pay by Link can be configured with custom expiration timeframes and dates. If necessary, the agent or CSR can also cancel the link. If a carrier has multiple lines of business, multiple payment portals can be set up for Pay by Link to match branding guidelines as needed.

All payments made via Pay by Link are searchable using the Transaction Search function within the Admin Portal and appear in payment reports for easy reconciliation.

For more information, or to get started with Pay by Link:

Visit oneinc.com or reach out to your One Inc customer success representative.

About One Inc

One Inc, a Californian-based insuretech company, helps insurers modernize their operations by delivering a frictionless payment experience. The One Inc digital payments platform delights policyholders and streamlines internal operations to boost customer satisfaction, save time, reduce costs, and simplify security and compliance.

For more information, please visit www.**oneinc**.com or call 866.343.6940.