



# PremiumPay<sup>®</sup> 2.0

## Inbound Payments Reimagined

### Product Summary

Accelerate your payment capabilities to a digital-first customer experience with PremiumPay<sup>®</sup> 2.0. Streamline integration using Low-Code accelerators. Create, style, and deploy your premium payment experience and digital engagement messaging within minutes, using No-Code configuration tools.

Now, you have the power to retain more customers by delivering the user experience they need at critical times during a policy term. **That's the Power of One Inc.**

### Why Customer-Centric Insurers use PremiumPay 2.0

**Frictionless Integration** – Easily connect the SaaS-driven PremiumPay<sup>®</sup> platform to your existing Guidewire, Duck Creek, Majesco, Insuresoft, or legacy system.

**Proactive Communications** – Communicate with policyholders through text, email, and IVR, using customized messaging content while maintaining TCPA and CAN-SPAM compliance.

**Apply No-Code Tools** – Configure your payment modal experiences and launch new communication templates quickly, test and go live – all without writing a single line of code.

**Improve Retention and Expand** – Increase on-time payments through autopay, paperless enrollment, and payment scheduling and configure payment flow to accept premiums in new states or for new lines of business.

**Save Time and Money** – Put an end to costly and time-consuming customization efforts, back-and-forth requirements gathering, and repetitive manual tasks by leveraging no-code tools for automating reconciliation.



## Payment Channels

- ✓ Payment Modal
- ✓ Pay by Text
- ✓ Payment Portal
- ✓ Outbound IVR
- ✓ Mobile SDKs
- ✓ Inbound IVR
- ✓ Agency Bills
- ✓ Call Center
- ✓ Pay by Link



## Payment Methods

- ✓ Credit Card
- ✓ Debit Card
- ✓ ACH
- ✓ Apple Pay®
- ✓ PayPal®
- ✓ Google Pay™



## Communication Channels

- ✓ Text
- ✓ Email
- ✓ Outbound IVR

## Features and Benefits

**Administrative Portal** – Perform all payment support, finance, and configuration functions within one portal.

**Reconciliation Automation** – Match payment records in your policy/billing system and match bank activity with deposits/withdrawals to reconcile settlement funds automatically.

**Convenient Payment Options** – Accept any method payments from anyone, anytime, anywhere. Enable policyholders to create and manage AutoPay installment plans, pay for multiple policies in one transaction, make quick payments, and combine credit cards to pay their premiums.

**Digital Wallet** – Create a cohesive payment experience across all payment channels and keep track of policyholder payment methods, installment plans, communication preferences, and survey responses.

**Split Settlement Routing** – Split and route single payments to multiple bank accounts for routing agency commissions, premium and loan amounts in whole life insurance policies, and more.

**Validation and Updater Services** – Maintain accurate customer payment information with bank account validation (BAV), card updater service, and address verification service (AVS).

**Fully Certified and Compliant** – Keep policyholders' sensitive data safe and stored off the network with multi-step authentication, tokenization and comply with PCI DSS, Nacha, SOC 1 & SOC 2, HIPAA®, and ADA.

**TCPA & CAN-SPAM Compliance** – Collect and manage customer communication preferences through the Communication Preference Modal.

## About One Inc

One Inc is one of the fastest growing digital payments platform in the insurance industry today. Delivering a frictionless payment experience to policyholders, One Inc streamlines operations, boosts customer engagement, saves time and money, and simplifies security and compliance.

For more information, please visit [www.oneinc.com](http://www.oneinc.com) or call 866.343.6940.