



# Digital Payments

## The Digital Payments Platform Built for Insurance

### Product Summary

One Inc Digital Payments combines payment processing, multi-channel communication, claims payments, and financial reporting to proactively engage policyholders, securely process payments, and simplify reporting and reconciliation—while reducing the cost of credit card processing fees.

Unlike generic payment processors, which just move money around and can be applied to any industry, Digital Payments is specifically designed to integrate with insurance core systems and create frictionless payment experiences triggered by milestones in the policyholder journey.

*“We wanted to offer our customers a better payment experience overall, including improved payment portals and the ability to make recurring payments. One Inc’s integrated platform will allow us to do all this and more.”*

— Bill Montgomery, President and CEO  
Celina Insurance Group

### How It Works

Digital Payments integrates with your core policy, billing, and claims systems in order to create secure payment experiences, personalized to the policy lifecycle of each policyholder.

- 1 Policyholders manage their payment methods through a modal window—customized and seamlessly embedded into your existing insured portal. Additionally, they can manage their communication preferences, set-up installment payments, and turn-on auto-pay.
- 2 When a payment due date is approaching, has passed, or a claim has been paid, policyholders receive a notification via their preferred channel(s), including text, email, and phone (IVR).
- 3 Then, policyholders respond directly to that message—instantly making a payment through their tokenized payment method on file—convenient for them, increased retention for you.
- 4 All digital payments are aggregated and made available via preconfigured finance reports or via API, so you can programmatically reconcile with your policy management system.

# Features & Benefits



## Payment Processing

Securely processes credit card and ACH payments through your online portal, text, email, chat, and phone IVR. Supports installment payments, recurring auto-pay, and automatically updates lost, stolen and expired credit cards.



## Security & PCI Compliance

Tokenization prevents cardholder data from ever touching your network. There's nothing to steal because there's nothing there. Complete PCI compliance through all payment channels, even phone payments with a CSR. Qualify for the easiest form of PCI compliance – SAQ A.



## Multi-Channel Communication

Proactively engage policyholders through text, email, and phone IVR when a payment is approaching, past due, or a claim has been paid.



## Financial Reporting

Ready-made reports with real-time data. Programmatic reconciliation via API. Export data to Excel for custom visualization and analysis.



## Customized Modals and Portals

Customizable to match your brand, supports browser autofill functionality, real-time account validation, and protects your network from ever touching sensitive payment information.



## ClaimsPay®

Close claims faster and save money on check printing and mailing by paying claims through ACH, instant digital payment ClaimsCard®, and push to an existing debit card. We can also print and mail your paper checks.

# One Inc Digital Payments Platform



## Premiums Payments

Align your payment experience with core systems and securely process credit card and ACH payments.



## Security & Compliance

Remove sensitive payment data from your network and simplify your compliance burden.



## Multi-Channel Communication

Reach policyholders throughout their journey in the channels they use most.



## Reporting & Reconciliation

Reconcile accounts, instantly find discrepancies, analyze and report payment activity.



## ClaimsPay®

Deliver fast, secure digital claims payments through payees' preferred channels and methods.



#GoDigital



Download PDF