



## Are your insurance billing and payment methods relevant in today's real-time mobile world?

As a secure, cloud-based electronic payment partner, **Clearwater Payments** delivers a solution set that meets your policyholders' evolving expectations of where and how they want to interact - increasing your e-channel adoption while streamlining your deposits and reducing payment costs.

### The Clearwater Difference

#### Deeper Integration

Our fresh technology stack and open API architecture allows us to seamlessly and securely integrate with your customer management systems and user interfaces. Direct URL pass, IFrames or API, we can deliver payment data and interfaces as deep or as shallow as you need to create the best experience for your customers and agents.

#### Relevant Payment Options

Your customers can make payments when and how they want through our Mobile, e-Wallet, Web and Phone channels. They can also receive and act on smartphone messages, create their own mobile wallet and manage payment enrollments.

#### Faster Funding

Our solution shortens your receivables time-frame and eases reconciliation by consolidating all payment channels into one daily deposit.

#### Enhanced Security

Our bill payment platform is backed by a fully PCI-certified solution that employs leading edge security and state-of-the-art fraud detection tools.

#### Quick Implementation

Start taking payments faster on your new Clearwater Payments platform with our rules-based portal engine that fast tracks the implementation process and eliminates lengthy project queues.

### The CLEAR choice for all of your billing and payment needs

## OUR SOLUTION

Online

Mobile

IVR/VRU

Agent Assisted

Terminal

Cash

eBill Presentment

eLockbox

Alerts & Reminders

Card Account Updater

Token Vault

Interactive Messaging

- One-Time
- Scheduled
- Recurring

# Stay relevant in today's mobile world

## Add **e-Wallet** to your Electronic Bill Payment Channels

Get Paid Faster and Increase eBill  
Adoption with Native iOS and Android  
Mobile App Functionality

Send Alerts/Reminders, Accept  
Payments, Deliver Statement Summaries  
via Smartphones



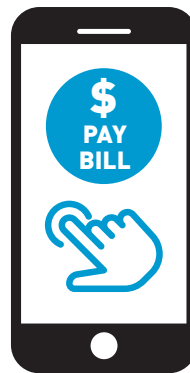
### EASY CONSUMER INTERACTION



Receive e-Wallet  
alert on  
smartphone



Tap alert to open Biller  
pass in e-Wallet and view  
amount due, due date  
and payment options



Tap "Pay My Bill"  
and link to mobile  
payment interface



Pay bill and get  
confirmation via  
e-Wallet message