Digitization Without Disruption:
The Path to a Better Claims Payment Process

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Why Deluxe & Prelude Together?

» Boost NPS with quick, digital claims payments

» Give claimants choice in how funds are deposited

» Easily integrate with homegrown or off-the-shelf core systems

» Add new payment modalities without disrupting claims and accounting processes

Deluxe Corporation

- $2 billion, publicly-traded financial tech company
- America's leading check brand for over 100 years
- Patented process for digitizing paper check transactions
- Developed multi-rail payment process that enables payment choices for payers and payees while complying with regulations

Prelude Software

- Focused on insurance payment and integration technology for more than 30 years
- Experienced integrating new tech with homegrown and off-the-shelf core systems
- Processes millions of claim payments annually

What you know about new payment modalities…

- Many different payment options
- Vendor offerings sound similar
- Customer experience with digital will be different
- Sounds easy to implement….
- …are vendors telling us the full story?

What you know about new payment modalities, may be just the tip of the iceberg.
IT Challenges
Back Office Processes

Top 5 Benefits of Prelude's PayPilot®

- **Integration**

Seamless with source systems; Users don't log into separate applications

- **Automation**

Transacts behind the scenes immediately or in batch mode

- **Reconciliation**

Data updated and synchronized without manual intervention

- **Flexible**

PayPilot integrated with Deluxe enables its capabilities to meet client requirements.

- **Scalable**

Easily scales from a limited proof-of-concept to enterprise-wide deployment

GUIDEWIRE PARTNERCONNECT™ Solution Select

Client's Enterprise

Prelude Software

Client's primary core systems

Claim System(s)

Billing System

Policy System

Client's other core systems and applications

GL

Legacy System

3rd Party App

Legacy System

Disbursement Hub

PayPilot®

Disbursement Hub

deluxe PAYMENT EXCHANGE

MICR Checks

ACH

Online Deposit

eChecks

Direct-to-debit

PayPal

OFAC

UNCLAIMED PROPERTY

Online Auction

Click Here

Other Processes and Payment methods

deluxe®

Prelude Software

What is the claimant's payment experience?

Helping insurance carriers digitize their claims payment process.