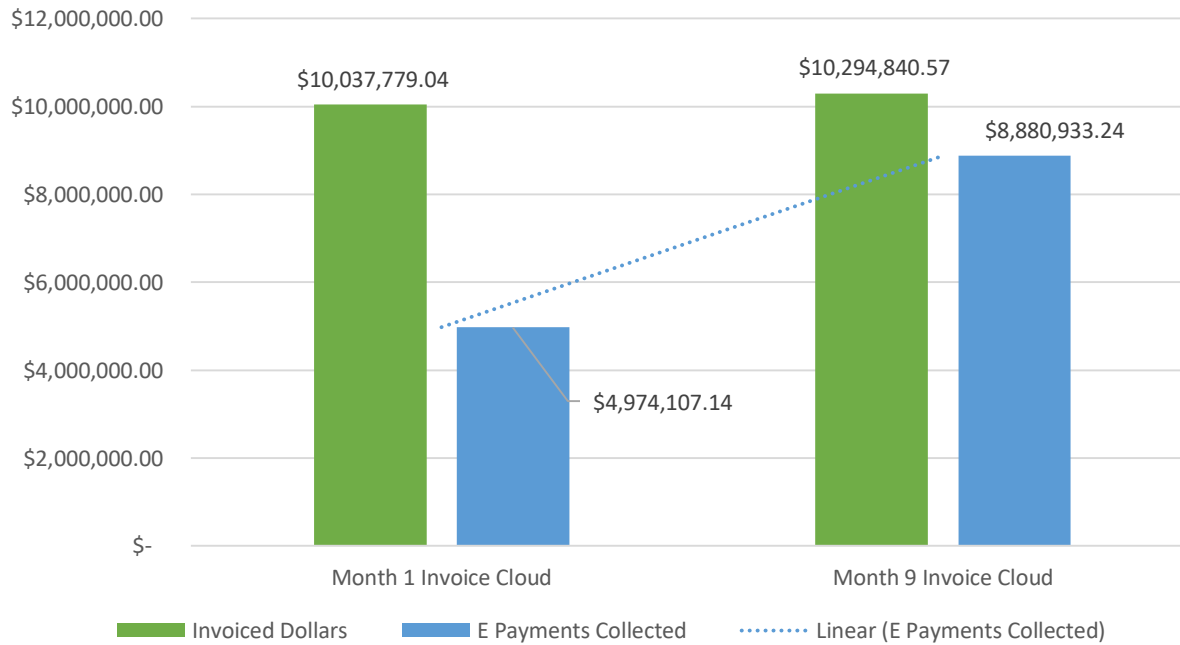


Oasis Client: Invoice Cloud Results



Increased collections, reduced costs, and improved policyholder satisfaction

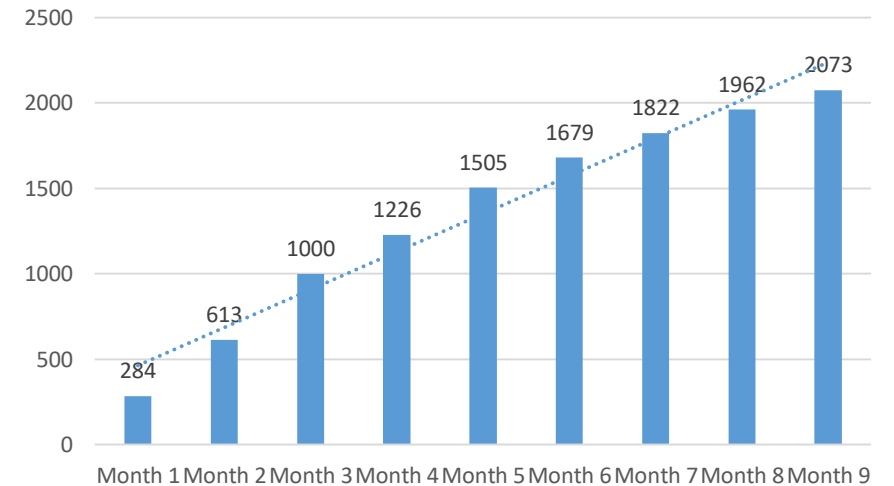
Electronic Payment Adoption Results

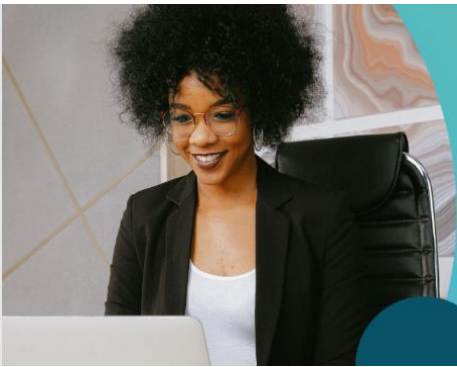


80% increase in Electronic Payment Collections

8X increase in Paperless Enrollment which equates to nearly \$36K in Print & Mail savings annually

Paperless Enrollment Adoption Results





InvoiceCloud®

Insurance Overview

Increase policyholder satisfaction, online payments, and retention

Drive real results

Our digital payment platform is designed to capitalize on your most frequent engagement point – premium payments – to help your organization:

- **Increase customer engagement** to reduce policyholder churn with omni-channel payment options
- **Save time and resources** with an increase in self-service, paperless, and AutoPay registrations
- **Decrease policy cancellations and late payments** with intelligent payment reminders
- **Accelerate reconciliations** through a seamless integration with your core billing software
- **Deliver quick and easy technology updates** with a true SaaS platform to keep up with policyholder expectations
- **Reduce the burden of compliance liability** with PCI Level 1 security

Collect more than just premiums.
Collect happy customers.

Over 100 insurance clients have seen real results, such as:

- **2 to 3 times** as many e-payments
- **60% decreases** in annual call volume
- Customer satisfaction ratings that are **over 95% positive**



InvoiceCloud®

Tailored to meet the unique needs of insurance companies

Our highly configurable, true SaaS platform is tailored to fit the needs of your organization.

Our insurance solution features include:

🔄 Auto renewal

Allow your policyholders to 'set it and forget it' with easy auto renewal enrollment capabilities. Invoice Cloud offers policyholders the option to enroll in these services both at the time of binding their policy, as well as during the one-time payment route to make sign up as easy as possible.

💻 Innovative agent portal tools

Invoice Cloud's platform offers the best agent experience, strengthening the carrier-agent relationship. Help your organization retain the best agents to drive new policyholder growth.

🖥️ Engaging policyholder interface

Our simple-to-use interface engages policyholders to increase satisfaction and e-adoption. Invoice Cloud's platform achieves 2 to 3 times the industry average adoption rates because we engage insureds throughout the payment route to enroll in AutoPay, paperless billing, and more.

🗨️ Omni-channel payment options

Enable your customers to pay when, how, and where they want. Invoice Cloud's platform maintains context from one channel to the next, creating easy and engaging customer experiences.

📧 Intelligent communications

The key to encouraging customers to pay online is engaging them throughout the payment route – starting with payment reminders. Our platform utilizes email, text, and phone to help payers stay on top of their bills, and even enables payment through text or calendar reminders.

🌱 True SaaS model

With our true single instance, multi-tenant SaaS platform, you can always deliver the latest innovations to your policyholders – without time-consuming upgrades or costly customizations.

🔗 Seamless integrations

Invoice Cloud partners with leading CIS/core billing software companies to create tight integrations and accurate, fast account reconciliations.

SAPIENS
Partnering for Success

