

We Find Opportunities for Payment Processing Savings



1

SNAPSHOT OF SAVINGS WITH THE CONVENIENCE FEE MODEL

Monthly Payment Volume: **\$1,200,000**

Payment Strategy: **Moved to the Convenience Fee Program**

Monthly Savings: **\$29,000**

Annual Savings: **\$350,000**

2

SNAPSHOT OF SAVINGS DUE TO LOWER FEES

Leveraging our banking partnerships and industry knowledge, payCloud.io rate was roughly 50% lower, cutting the insurer's previous rate in half.

The Result: Insurer is saving more than \$100,000/year by switching to payCloud.io's payment processing.

3

SNAPSHOT OF SAVINGS BY OPTIMIZED INTERCHANGE

Optimized the interchange and lowered the effective rate by 30%.

Monthly Volume: **\$3,400,000**

Average Ticket: **\$450**

Previous Monthly Processing Charges: **\$81,600**

New Monthly Processing Charges: **\$57,120**

Annual Savings of **\$293,760**



Escape Costly Fees with payCloud.io's Digital Payment Processing Tools

payCloud.io offers the lowest payment processing rates in the industry – and we'll beat any competitor's pricing.

Best of all, getting started is fast, easy and inexpensive.

- ✓ Lowest merchant rates in the industry
- ✓ Flexible fee structures that let you offset costs
- ✓ Credit card, debit card, bank draft and eCheck support
- ✓ Easy integration into your website and mobile app
- ✓ E-signature
- ✓ Intelligent Voice Response (IVR) system for 24/7 phone payments
- ✓ Recurring payment options to reduce missed premium payments
- ✓ Fast funding of ACH, credit card payments – typically next day
- ✓ Claims payments support
- ✓ PCI DSS compliant technology
- ✓ Industry-leading security
- ✓ Integrated cash reconciliation
- ✓ Real-time payment reports
- ✓ Partnership with a company that is solely focused on supporting the insurance industry and understands the insurance market demands

Your customers want digital payment options. Give them what they want while creating opportunities to equalize your costs.

Learn more about payCloud.io Payment Solutions



Phone 404-777-9105

