Digital Payments
The Digital Payments Platform Built for Insurance

Product Summary

One Inc Digital Payments combines payment processing, mulit-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 chose One Inc because, as an insurance-focused software company, their product has built-in features to help us streamline processes, lower costs, and create a superior customer experience."

— Frank Benedek, Vice President, Claims
Penn National Insurance

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.

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.

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.

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.

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

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.

Engage ----> Process

◯ ONE INC

Retain <---- Report

#GoDigital

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