

Solutions for the Insurance Industry



For many years, insurance providers have looked to BNY Mellon Treasury Services for solutions to accelerate cash flow, eliminate manual processes and strengthen distribution channels in their hyper-competitive marketplace. In turn, consumers and policy holders now also actively seek more efficient, less paper-intensive and *greener* ways of doing business with their providers.

Whether you want to improve the timeliness and quality of your collection process, better control payments accepted by either captive or independent agents, need help in your efforts to migrate more payments to electronic delivery, or want to expand the range of payment options you offer your policyholders, ClearTran™ can tailor a solution that not only works for you, but can also reduce your organization's impact on the environment.

ClearTran

The ClearTran Payment Acceptance Platform enables you to:

- accept consumer electronic payments in your offices from multiple sources (e.g., call center, Web, mobile, Integrated Voice Response (IVR) systems and walk-in)
- access information through a central database that facilitates reporting, administration and compliance;
- review robust reporting with time-stamped transaction detail;
- process payments as electronic ACH, credit and debit cards; and
- post payments in real time or on an end-of-day basis.

The electronic commerce and financial transaction landscape – and the regulations that go along with it – change rapidly. New technology introduces new ways of doing business with your customers. With the ClearTran solution, you can focus on the aspects of your business you do best, such as assessing risk, underwriting policies and providing great customer service. We'll do the rest.

ClearTran can be your trusted electronic commerce provider for premium payments. You can focus on providing your customers with all the information necessary to purchase or maintain a particular policy, and we'll handle the operations associated with receiving the payment and provide you the tools to manage it yourself. Whenever your current or potential policyholder looks to initiate a transaction, ClearTran's solutions will help you execute that transaction – quickly, easily and effectively.



BENEFITS

- Improve the policy binding process with multiple solutions for accepting payments.
- Reduce print mail and related costs by offering customers Electronic Invoice Delivery and Payment options.
- Expedite urgent policyholder payments and improve funds availability.
- Reduce costly and error-prone manual posting processes by converting paper transactions to electronic.
- Increase market share by making it easier for your policyholders to do business with you.
- Your interface can integrate with other BNY Mellon collection and payment services.
- Lead by example in your marketplace, by offering *greener* payment options.

WHY CLEARTRAN?

As a BNY Mellon Treasury Services business, ClearTran can rely on the resources of a leader in delivered financial solutions to the insurance market. A safe and secure bank, known for high quality treasury services, we are experts in managing consumer privacy issues. Additionally, ClearTran services are designed to be integrated with our robust comprehensive consumer receivables services, so we are able to provide you with access to a total solution from a single source.

CONTACT US

As part of BNY Mellon Treasury Services' comprehensive suite of consumer receivables services, ClearTran offers a range of flexible installation and configuration options to fit virtually any payment processing environment. To learn more, talk to your Account Representative, send an e-mail to sales@cleartran.com or visit us at www.cleartran.com.

LEARN MORE ABOUT HOW CLEARTRAN CAN HELP YOUR ORGANIZATION GO GREEN

We encourage you to visit <http://www.bnymellon.com/about/environment.html> for more information on how we are doing our part to sustain the environment.

This material provides a general overview of our services and is not an offer or commitment to provide credit facilities or services. BNY Mellon Treasury Services may be provided by one or more legal entities of The Bank of New York Mellon Corporation. Not all services are offered at all locations.

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