

# Welcome to the first end-to-end digital claims payment experience

## With Deluxe Payment Exchange (DPX)

- Improve your **net promoter score (NPS)** and client retention
- Digitize and automate the claims payment experience
- Deliver faster, flexible payments to policyholders and claimants when it matters most
- Simultaneously send attachments, like EOPs, in the payment transaction



**Drive NPS With Quick Payments** — Customers expect instant payment. As soon as a claim is filed and approved, payments can be issued by adjusters from a call center or in the field and received in seconds. Quicker payments improve customer experience, boosting NPS.

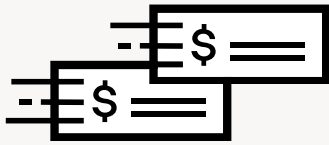


**Reduce Claim Disbursement Costs** — DPX lets you create and send digital claim payments in a fraction of the time — and at less than half the cost — of manually sending paper checks. Shift costs from capital expenses (CapEx) to scalable operating expenses (OpEx), while eliminating payment assembly, stuffing envelopes, and postage costs.



**Business Continuity** — Because a digital payment doesn't rely on a production facility or the postal system, and recipients don't have to visit a bank to make a deposit, payments can reach individuals without ever being touched by human hands, Deluxe Payment Exchange (DPX) is the perfect delivery method for business continuity.





\$13 billion dollars have been transacted in 2019 by DPX



90% of payees receiving DPX payments had a positive experience



**Multiple Deposit Options** — Recipients have multiple deposit options: Instant Funds (debit card), Direct Deposit, Deposit to PayPal, or print and deposit in branch or by mobile deposit.



**Easy integration** — Seamless integration into core claims and accounting systems via our API or use the DPX web portal to issue ad-hoc or one-off payments. However you issue payments, migrating from paper checks to digital payments requires no large infrastructure investments or changes to claims or accounting processes.

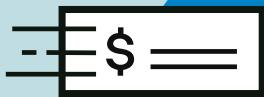


**Simultaneously Send Payment and Claims EOP** — Unlike other digital options, each DPX payment allows you to include detailed, freeform remittance information for transactions and the EOP in the same transaction.

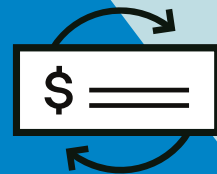


**Patented Security** — Our innovative security features dramatically reduce risks to your business and, because you only need an email address to send a payment, no sensitive financial information ever changes hands.

## How It Works



deluxe<sup>®</sup>  
PAYMENT EXCHANGE



1. Upon approving claim, adjuster issues payment in claims system

2. Via API, DPX digitizes and sends payment and EOP to claimant

3. Claimant notified of claim payment, chooses payment method, and views EOP

To learn more about DPX visit: [deluxe.com/echecks/insurance](https://deluxe.com/echecks/insurance)

