

# INSURANCE

EMERGING MARKETS

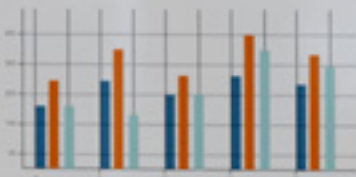
We are your payment consultants

OVER 500+ INTEGRATIONS

With over  
20 years of experience!

## BUSINESS STRATEGY

OPPORTUNITIES TO INCREASE SALES



Compa  
Growth

85%



1,505

18,321



## Insurance Application

### A. General Questions

Proposed Insured's Name:

(Please use capital letters)

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Gender:  Male  Female

Email Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Marital Status:  Single  Married  Divorced  Others

Are you a retiree?  Yes  No

### B. Type of Health Coverage

Medical: \_\_\_\_\_

Employer Plan Choice:  Yes  No

Complete if Spouse/Children are Programmed for Insurance

Name	DOB	Relationship to Proposed Insured

**NPS BANK**

EST. 2001

Business Technologies

[www.npsbank.com](http://www.npsbank.com)



**When it comes to financial business decisions, you want a company that you can trust that puts your best interests, needs, and goals first. We value creating and maintaining lifelong client relationships.**

**We work with your organization to improve the following with your payment processing and improve the customer payment experience**

- Optimize your Interchange
- Increase your Profits
- Payment Options

We Integrate into over 500 different software products, and we have an OPEN API.



## **How do we work with your company?**

**In the initial Discovery Call, we will:**

1. Gather information about your company and the processes
2. Learn about how you process your payments
3. Explain about Interchange and Emerging Markets
4. Evaluate your current processing
5. Discuss different payment options that you can offer

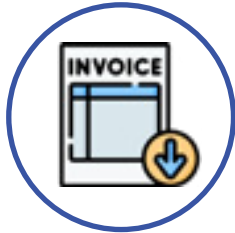
**Learn more at**  
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# Choose Your Technology!



**Call Center Integration**



**E-Invoicing**



**Payment Portal**



**E-commerce**



**Virtual Terminal**



**ACH**



**Alternative Payment Methods**



**Text - Email Payment Requests**



**Accept Payments 24-7**

The way customers want to pay is changing and we can help you put a plan in place that will help your company streamline payment acceptance.

Nationwide Payment Systems will work with you and your staff to launch a successful program.

- Pricing
- Technology
- Payment Acceptance methods and choices
- All the solutions your business needs

Learn more at  
[www.npsbank.com](http://www.npsbank.com)

# Insurance Case Studies

## COMPANY #1 - Health Insurance - Call Center

Using CRM Software - we determined we could integrate a gateway to the CRM

- Lowered their Costs through our “**Optimization Program**”
- Reduced fees saving **\$10,000 a month** and **\$120,000 to \$150,000 a year** based on the yearly volume
- Also added ACH which reduced cost as ACH is significantly lower than credit card fees
- Adding ACH saved **\$50,000 per year** in fees

## COMPANY #2 - P & C Insurance Company

We met with the company and reviewed the following:

- **What software** they used for their CRM system and portals
- **How** they used the software, call-center, invoicing, payment portal
- We also **reduced other costs** by checking on **how they enrolled new clients** and eliminated some extra authorization fee expenses
- We looked at the **gateway** they used and **who controls the gateway** (they had control, or we would have to get it transferred so, we would not lose the data and the recurring transactions)
- Looked at their current statements and used our “**Optimization Program**”
- We determined we can work with their software and gateway for an easy transition.
- We lowered their rates and saved them **\$12,000 per month** and approx based on yearly volume **\$180,000 for the year**

	MONTHLY VOLUME	FEES	EFFECTIVE RATE	MONTHLY VOLUME	FEES	EFFECTIVE RATE	MONTHLY SAVINGS	SAVINGS 12 MONTHS
COMPANY 1	704,908.26	22,680.18	<b>3.22%</b>	631,339.13	12,447.02	<b>1.97%</b>	<b>\$10,000</b>	<b>\$120,000</b>
COMPANY 2	769,604.78	25,679.68	<b>3.34%</b>	787,525.52	13,151.67	<b>1.67%</b>	<b>\$12,527.33</b>	<b>\$150,327.99</b>

Learn more at  
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# Security & Features



## Security

At Nationwide Payment Systems, security is part of technology and is a top priority. We offer secure software, gateway & hosted systems. Keeping our clients out of scope of PCI.



## PCI Compliance

We make sure each client is doing their SAQ and if there are any issues we make sure they are addressed.



## EMV

Our EMV Solutions support a variety of transaction types.



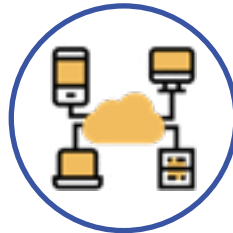
## P2PE - Point to Point Encryption

PCI-Validated P2PE solutions.



## Tokenization

All transactions are tokenized and all payment data is in the cloud on secure servers.



## Software Integration

Our systems are integrated into over 500 different types of software.



## OPEN API

We offer and OPEN API and we can integrate into any system.



## Virtual Terminal

Our virtual terminal and gateways offers a variety of features including reporting, recurring billing + more.



## Payment Portal

We offer a payment portal so your customers can pay 24-7.



## Processing Options

We offer a variety of payment options, accept all major credit cards, ACH, along with alternative payment options.

Learn more at  
[www.npsbank.com](http://www.npsbank.com)

**Founded in 2001**

## ***USING AN EXPERT IS KEY***

With 20 plus years of experience we can work with your company to design a program that runs through one platform and offers your clients all the different ways they want to pay.

# **INSURANCE**

## **EMERGING MARKETS**

**We are your payment consultants**

**Connect with NPSBank Today!**

**Toll-Free: (866) 677-2265**

**Phone: (954) 772-9008**

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