



## *Universal Payments Connector*

*All of the choice, all of the control, none of the integration*

*Trusted by:*



Technologies RSA

# Payouts

*Claims*

*Customer journey*

*Partnerships*

*Emergency support*



# Use Case 1: Partners to enhance value

*EXAMPLE: Device replacements (mobile/tablet) and rewards for loyalty/retention (travel/pet insurance)*

The diagram illustrates two scenarios where partner rewards are integrated into existing user journeys:

**Scenario 1: Mobile Device Replacement**

- Insurer A App:** Shows an approved claim amount of €800. Rewards include €800 from PayPal and €860 from Apple Store (total €1,660).
- MediaMarkt Website:** Shows a new iPhone X 64 GB Space Grey for €1,149.00. A reward of €860.00 is applied, resulting in a total payment of €472.77.

**Scenario 2: Hotel Reservation Reward**

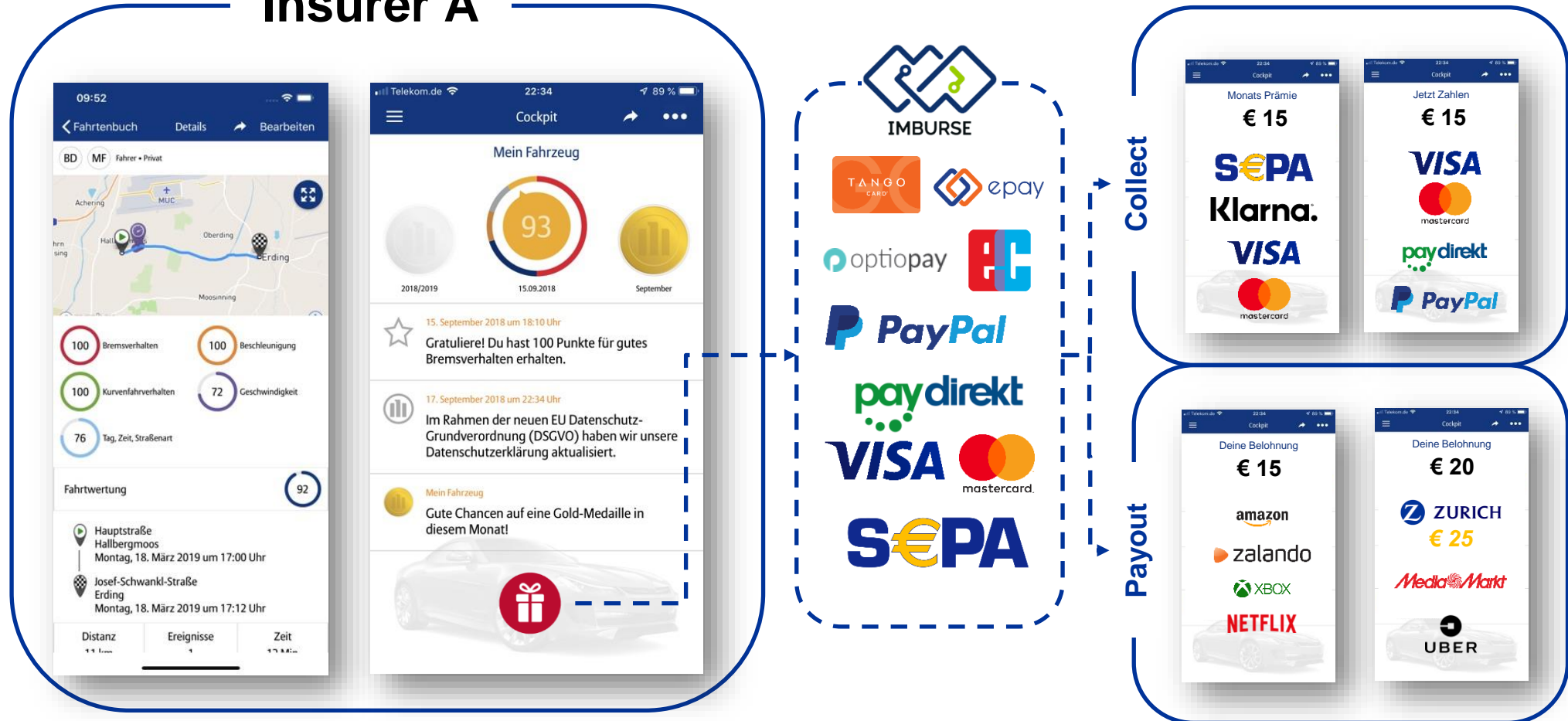
- Insurer A App:** Shows a reward of €20. Rewards include €20 from Barzahlen, €20 from PayPal, €23 from MediaMarkt, €25 from REWE, and €30 from Marriott.
- Marriott Website:** Shows a room reservation for 222.5 EUR/night. A 15.0 EUR/night discount is applied, resulting in a subtotal of 415.00 EUR.

Maximize value and impact by embedding into existing journeys

# Use Case 2: PAYG Insurance Solutions

*EXAMPLE: Collecting and paying out on pay-as-you-go (PAYG) products*

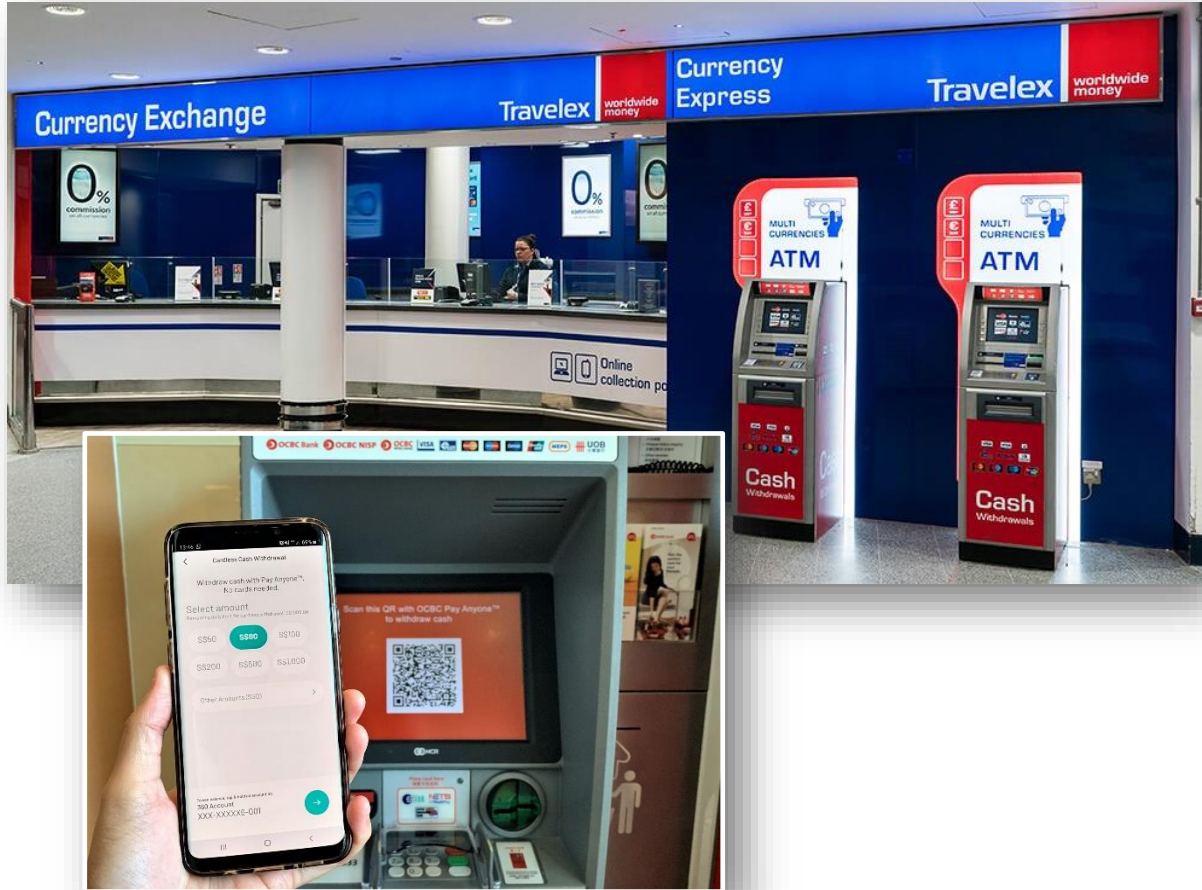
## Insurer A



**IMBURSE enables full collections and payout coverage through a single integration**

# Use Case 3: Emergency Cash

*EXAMPLE: Get emergency cash to clients in multiple markets quickly*



**Deploy through market services**

**Leverage partner products**

**Prioritise customer well-being**

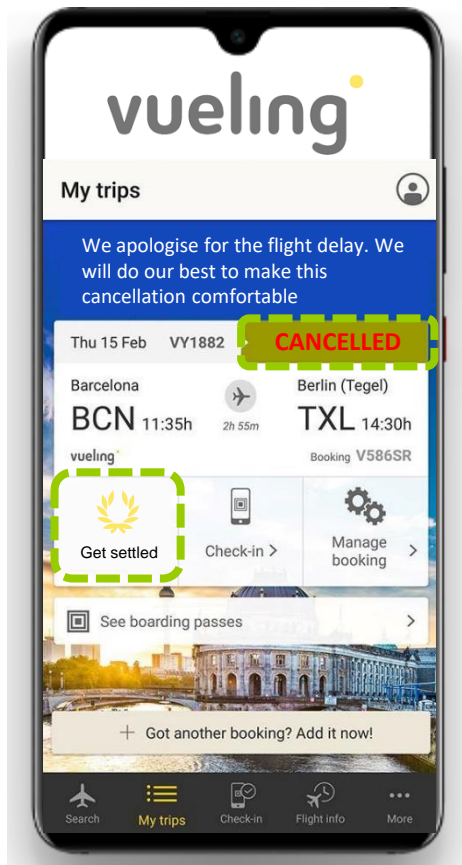
**Manage and control costs**

**IMBURSE enables clients to respond to customer needs and emergencies in real-time**

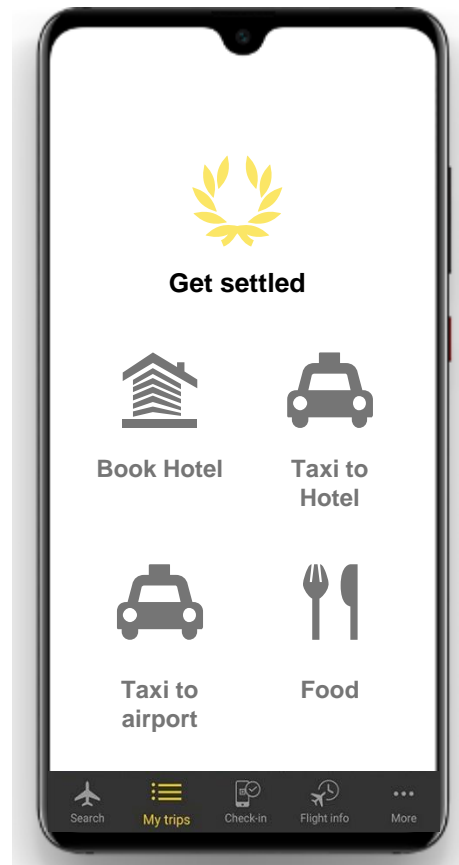


# Use Case 4: Flight cancellation

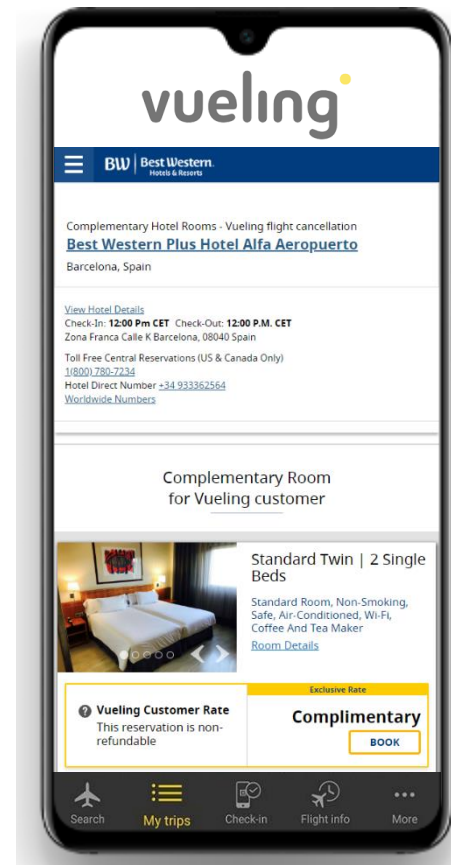
*EXAMPLE: Immediately offer clients accommodation and transport after flight cancellation*



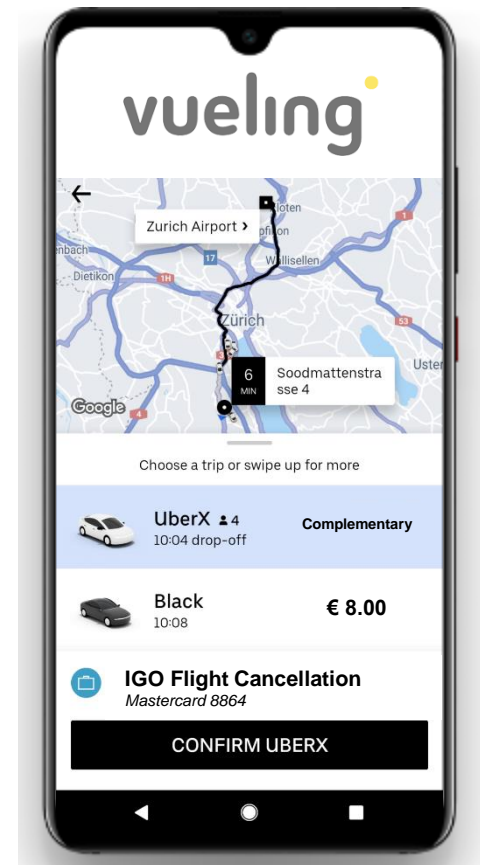
Communicate



Offer



Book Hotel

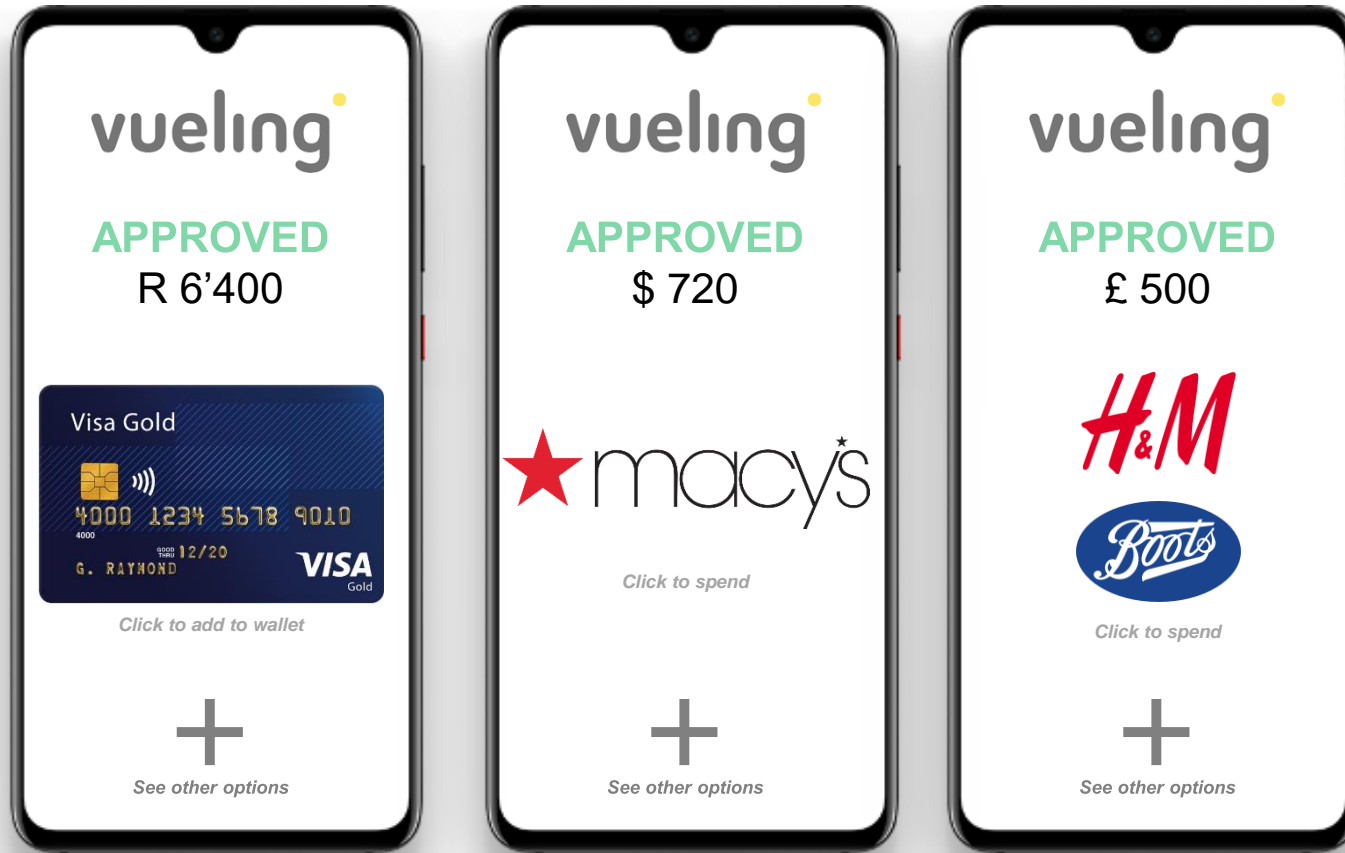


Book Taxi

Maximize value and impact for customers through your brand

# Use Case 5: Lost luggage

*EXAMPLE: Offer a variety of options for the customer to purchase replacement items*




- Maximize customer value**
- Control spending and costs**
- More variety and flexibility**
- Leverage partners**
- Spend through own app**

**Global, real-time and value add engagement with customers**

# Use Case 2: Book replacement flight

**EXAMPLE: Give customers immediate options to rebook flights, without needing to wait for airline vouchers**

BSL / EN

✓ Travel dates

**2** ZRH-LON


③ Seat selection

④ Options


⑤ Your details




⑥ Payment

**Zurich → London**  
Wednesday 07/08/2019

 **Currency** Change currency ↕

Exchange Rate 0 / Incl. 0% handling fee.

 **You are covered by "Insure and Go". Select a flight that suits you..**

Sun 04/08/2019 Covered	Mon 05/08/2019 Covered	Tue 06/08/2019 Covered	Wed 07/08/2019 from CHF 169	Thu 08/08/2019 Covered	Fri 09/08/2019 Covered	Sat 10/08/2019 Covered
ZRH 06:40 → LCY 07:20 London City Airport Travel time: 1h 40m			 <b>LX 450</b> Operated by SWISS	Economy COVERED 0	Business COVERED up to Economy costs 314	
ZRH 07:05 → LHR 07:55 London Heathrow Travel time: 1h 50m			 <b>LX 316</b> Operated by SWISS	Economy COVERED 0	Business COVERED up to Economy costs 112	
ZRH 08:45 → LCY 09:25 London City Airport Travel time: 1h 40m			 <b>LX 460</b> Operated by HELVETIC AIRWAYS	Economy COVERED 0	Business COVERED up to Economy costs 314	

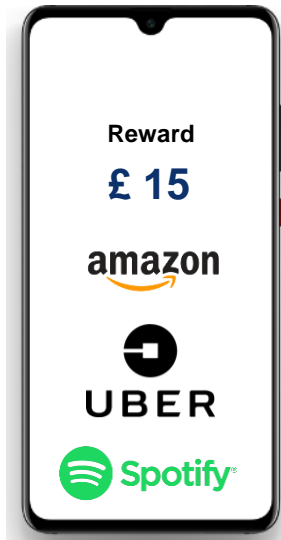
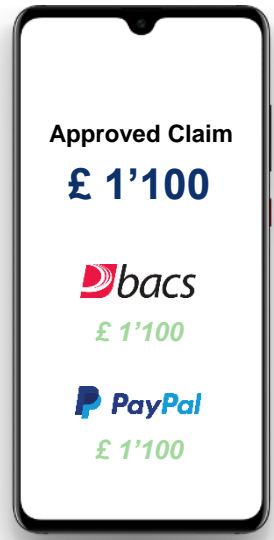
**IMBURSE easily enhances coverage across multiple products and providers**



# Global Rewards and Vouchers

*EXAMPLE: Grow solutions globally and have rewards available in every country*

**Insurer A**

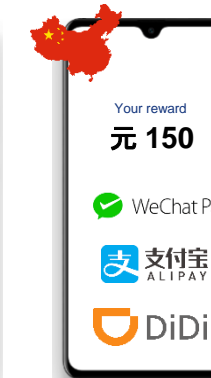
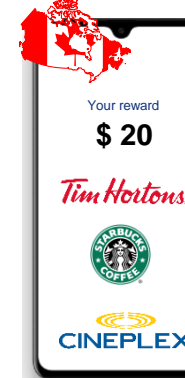
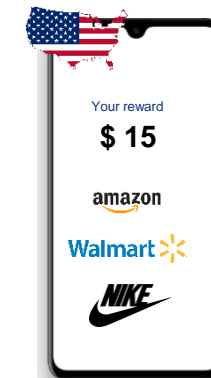
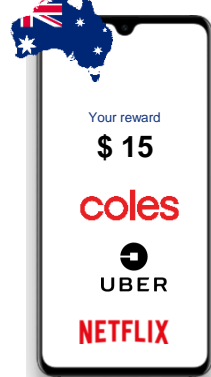
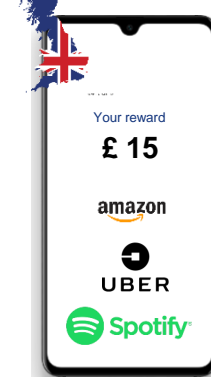


**White-label**



**Reward Options**

**Insurer A**



**IMBURSE architecture allows group solution to be deployed easily in multiple markets**

# Operational

*Efficiencies*

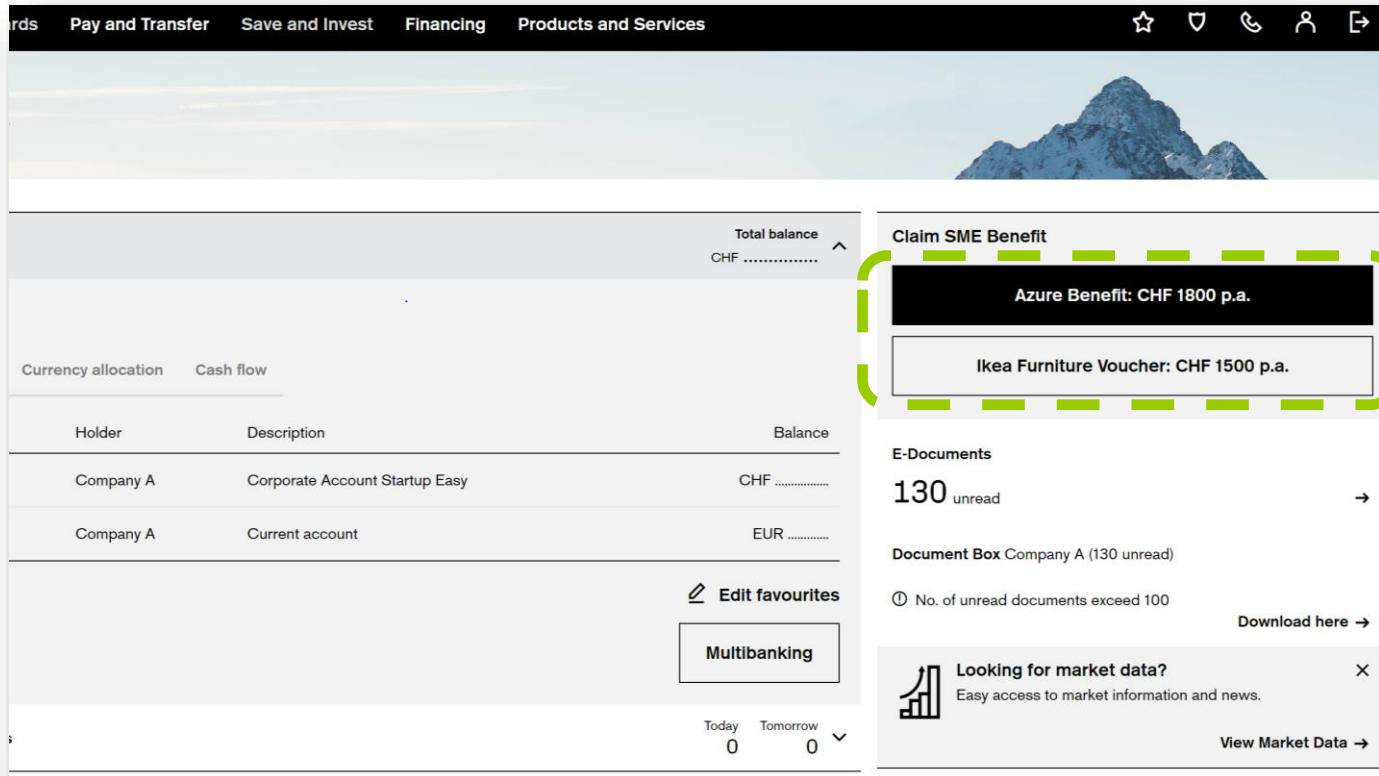
*Enhancements*

*System modernisation*



# Use Case 1: SME account solutions

*EXAMPLE: Expand on existing banking product to enhance with services from external partners*



**Connect external partners**

**No direct IT integration**

**Flexible deployment**

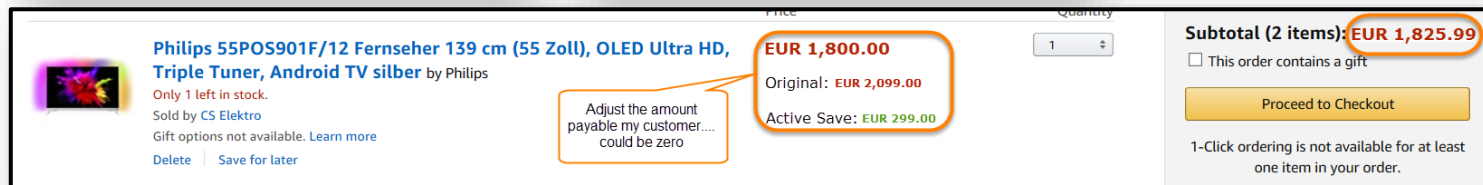
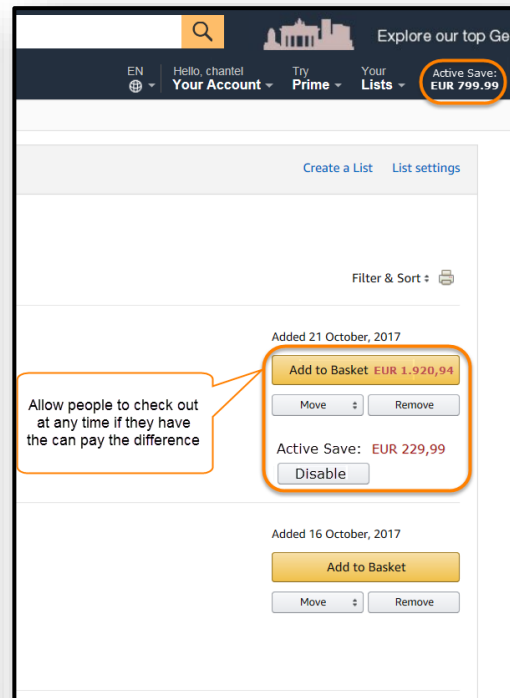
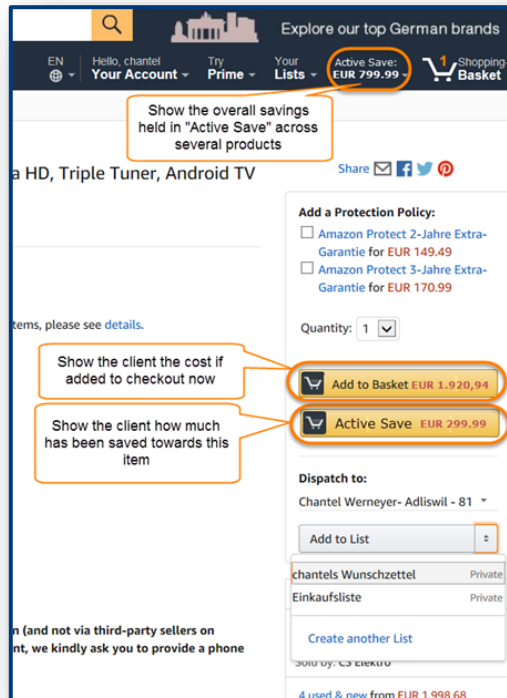
**Rapid Deployment**

**Marketing control**

**IMBURSE enables easy connection to partner offers to maximize customer benefit**

# Use Case 2: E-commerce savings product

**EXAMPLE:** Offering own bank savings to e-commerce platforms that want to enable “saving for products” to customers



Embed products into other solutions

Offer own products as a service

No need to develop own APIs

Maximise growth and distribution

Minimize own IT work

**IMBURSE empowers functionality deployment at minimal IT impact and full security**

# Use Case 3: Removing Cheques

**EXAMPLE:** Changing core payment methods quickly and easily to simplify processes and reduce costs

## Today



3 integrations, 3 reporting files,  
3 collection types, 2 pay-out types

## Tomorrow



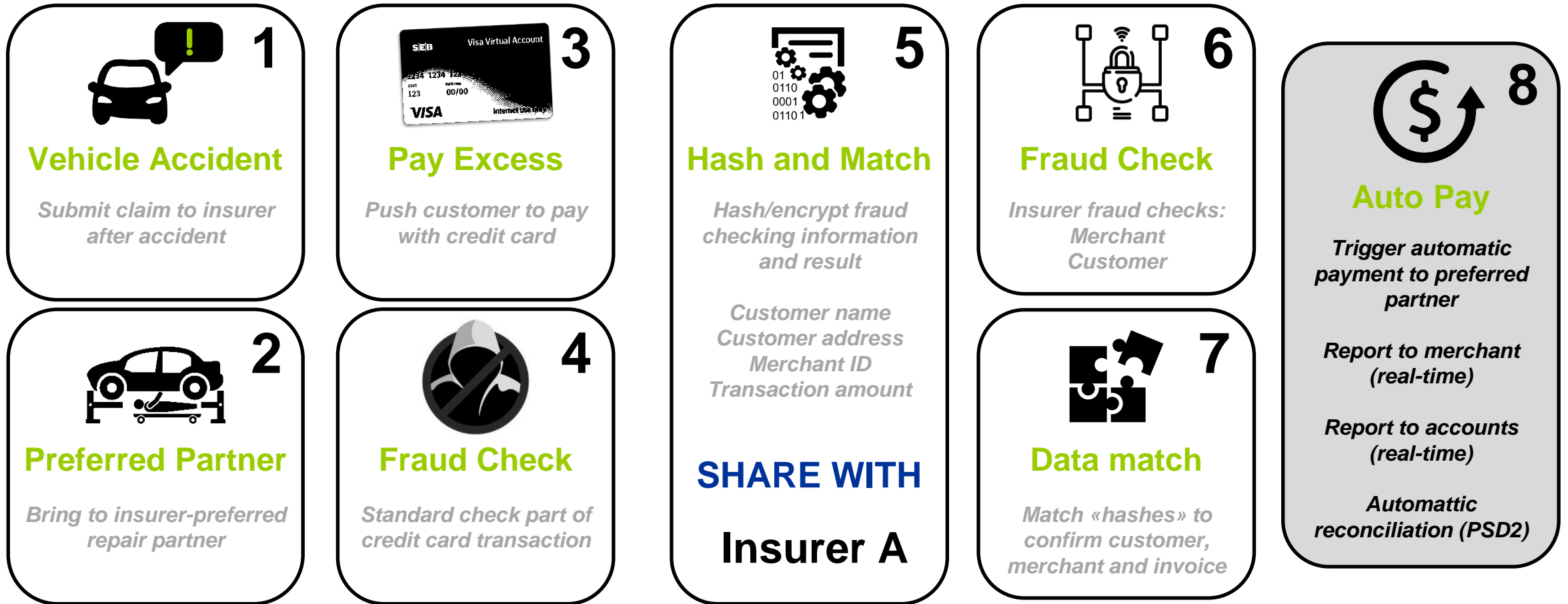
1 integration, 1 reporting file,  
9 collection types, 18+ pay-out types

**Simplify partner management, optimise cost structures and maximise benefit for the business**

**UPGRADE quickly and easily... to ALL other payment methods... via one integration**

# Use Case 4: Automate accounts payable

*EXAMPLE: Automate the payment, reporting and reconciliation with preferred or selected service partners*

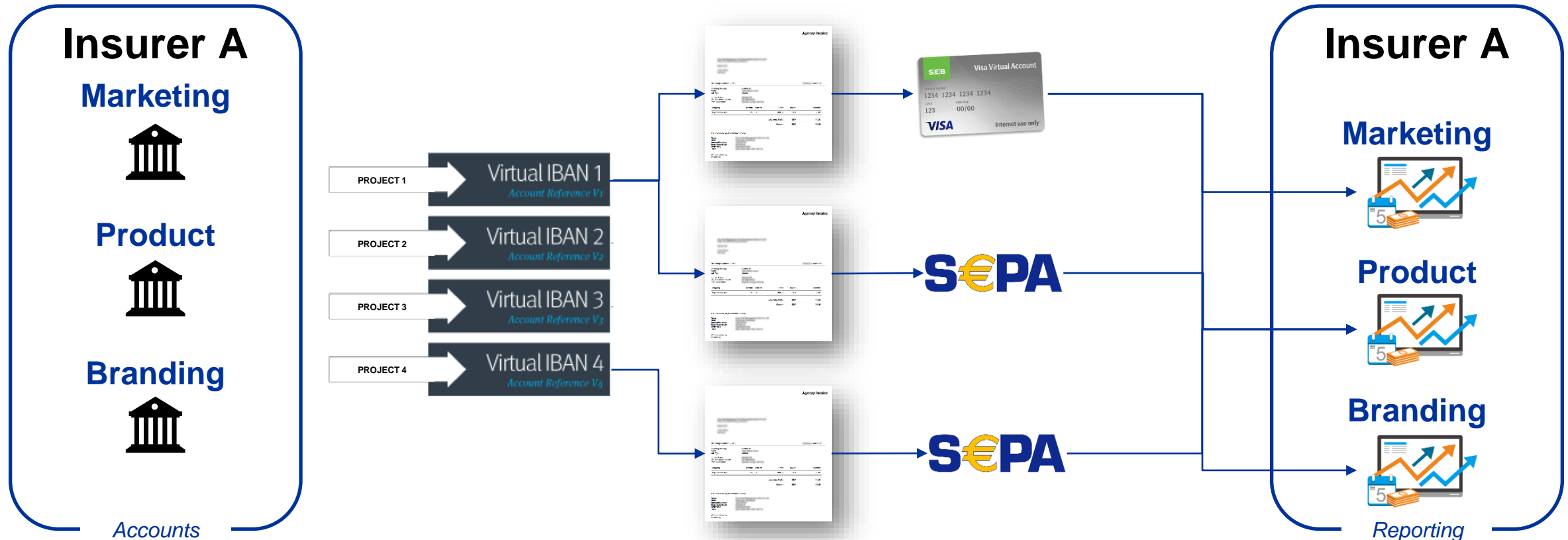


**Deliver automation, process simplification, cost reduction and partner satisfactions**



# Use Case 5: Multiple Cost Centre Payments

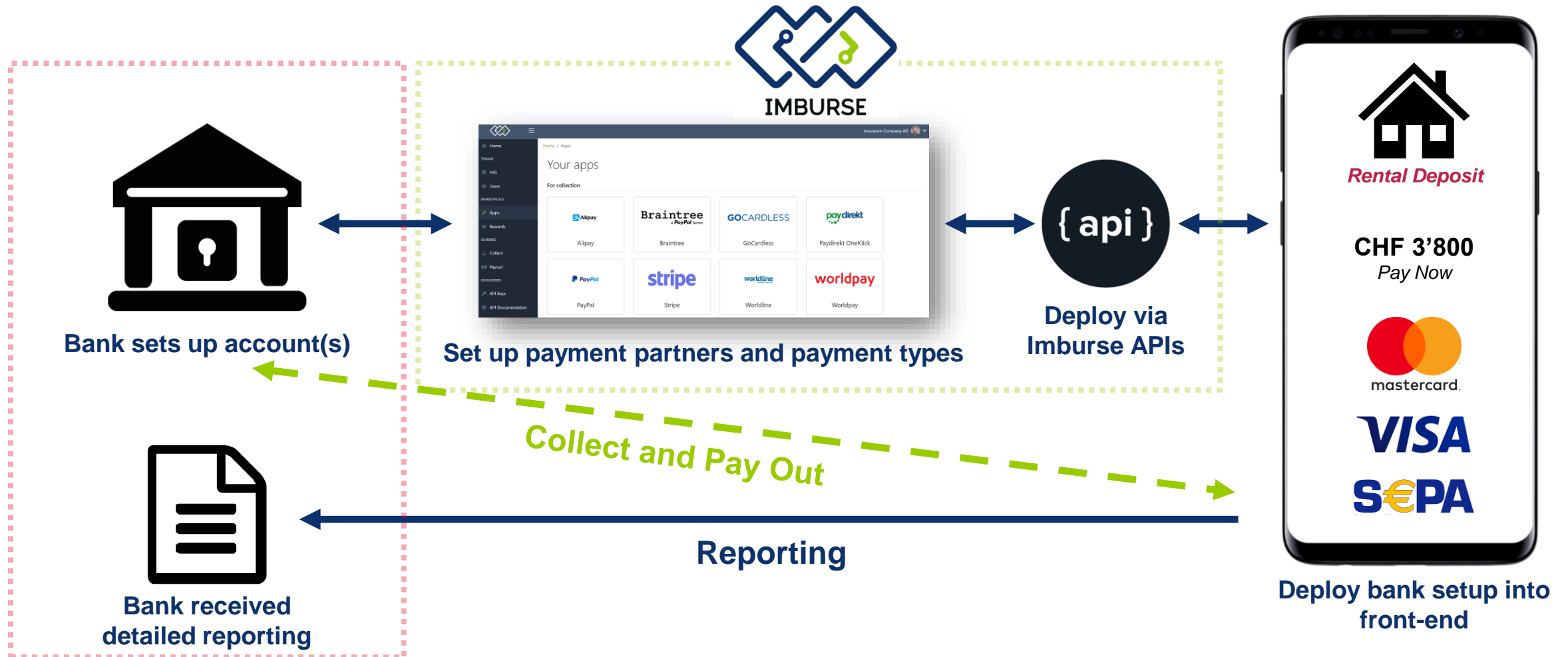
*EXAMPLE: Simplify payments and accounting for multiple cost centre based payments*



**Simplified setup, account creation, real-time reporting and split settlement (fund returns)**

**Leverage payment technologies to simplify payment execution, accounting and reporting**

# Use Case 6: Deploying Products via API



Imbursed can help banks deploy it's products to market partners via our APIs

# Collections

*Variety*

*Partnerships*

*Markets*

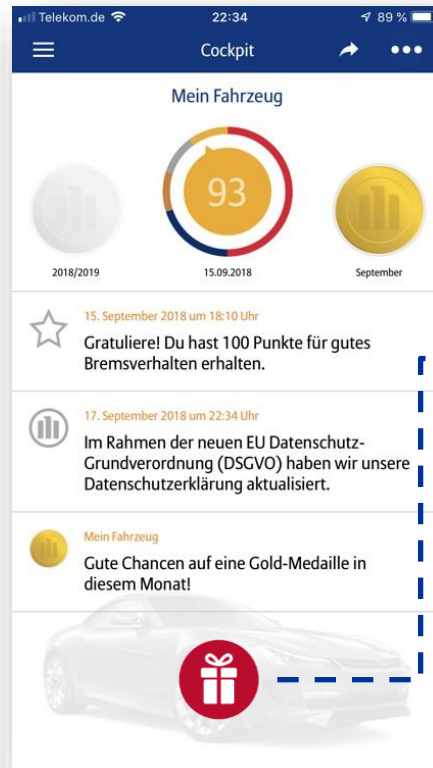
*Customer Segments*



# Use Case 1: PAYG Insurance Solutions

*EXAMPLE: Collecting and paying out on pay-as-you-go (PAYG) products*

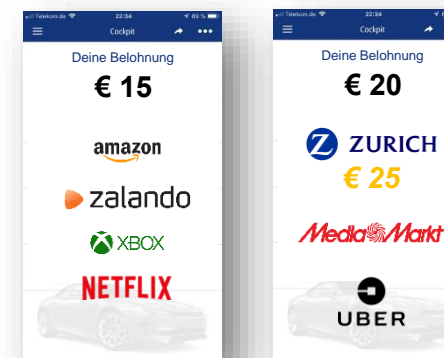
**Insurer A**



Collect

Payout

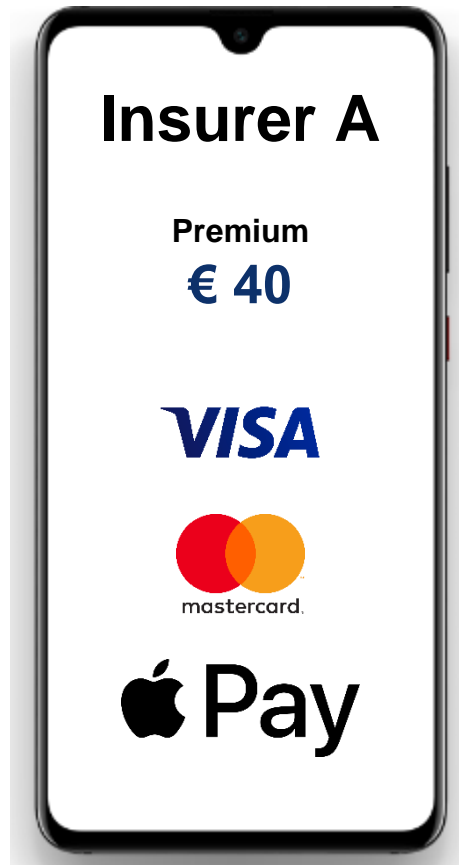
**Insurer A**



**IMBURSE enables full collections and payout coverage through a single integration**

# Use Case 2: Payments for customer groups

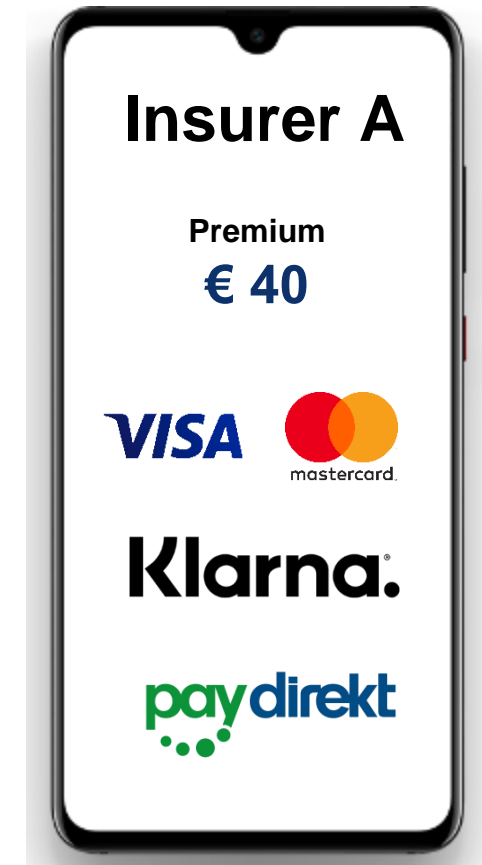
*EXAMPLE: Easily offer different payment options for different customer profiles*



*Millenials*



*Silver Surfers*



*Family Fun*

**Build the best products and customer journeys for each customer segment**

# Use Case 3: Group Insurance Cover

**EXAMPLE:** Offering insurance products to groups, each paying their own part. Individual policies issued

## Insurance Policy Payment

Edit

You are Mark Split payments enabled by Super Kitty!

---

### Overview

This insurance premiums cost the group \$308.98. It cost everyone \$77.25.

You have paid \$77.25. The outstanding amount is still \$231.73.

[View all 2 premiums](#)[+ Open invoice](#)

### Who has paid so far

\* Jason still owes \$32.76

← Michelle has paid \$77.25

← Tracy still owes \$77.25

♥ Click here to collect your thank you gift!

Mark as settled

Mark as settled

Mark as settled

Do these numbers not add up for you? Don't panic, [there's an explanation here.](#)

**Offer split payments to customers**

**Combine multiple products**

**Integrate other providers or build own**

**Settle to multiple providers**

**Settle to multiple accounts**

**IMBURSE empowers functionality deployment at minimal IT impact and full security**



# Thank you for your consideration.



Stockerstrasse 44, 8002 Zürich, Switzerland

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

## Contact us now to find out more.

Email: [oliver.werneyer@imbursepayments.com](mailto:oliver.werneyer@imbursepayments.com)