

# xyCard

## Premium / Fee Verification and Billing System

xyCard is the most comprehensive credit insurance / debt protection administration system for premium / fee verification and billing available in the marketplace today. xyCard is a complete administration system that **tracks and bills premiums / fees** for credit cards, revolving lines of credit and other debt instruments where billings are based on a monthly balance.

### Dynamic Processing

- **Multiple Fields for Storing the Monthly Balance and Fee Data**
- Calculate the Premium / Fee or Simply Verify What is Reported
- Generate a Billing File Back to the Account
- Generate Personalized Correspondence
- **Age Out Insureds & Send Termination Notices**
- Automatically Reduce Coverage
- Transfer Certs

### Streamlined Processing

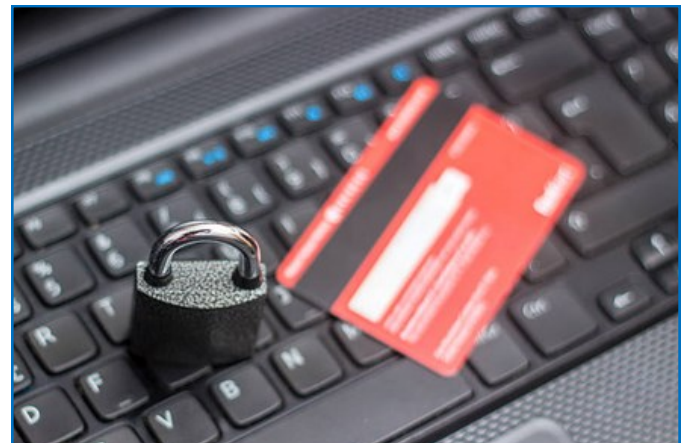
- Powerful Electronic Interface Process
  - Executed Daily, Monthly, On Request
  - **Various Input File Types Including CSV**
- Online Screens
- **Multiple Insurers Per Cert**
- 12 Coverages Per Cert
- Balance, Premium History Online & In Data Warehouse
- View All Activity for the Cert

### Ensure Correct Premium Verification and Billing

- Prorates Premium / Fee For Each Coverage
- Premium / Fee Verification Function
- Premium Billing Function
- Creates Billing File for Loan Servicer / Card Processor

### Fully Integrated Xycor Systems

- **Fully Integrated with XyCredit/XyClaim/eSolutions**
- Shares Producer, Rate, Liability Limits, Options, & Authorizations
- **Datarray - SQL Data Warehouse**



**Combine With xyClaim / eSolutions for a Fully Integrated Administration System**

**Powerful \* Flexible \* Secure**