# 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 credit insurance premiums / debt protection 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
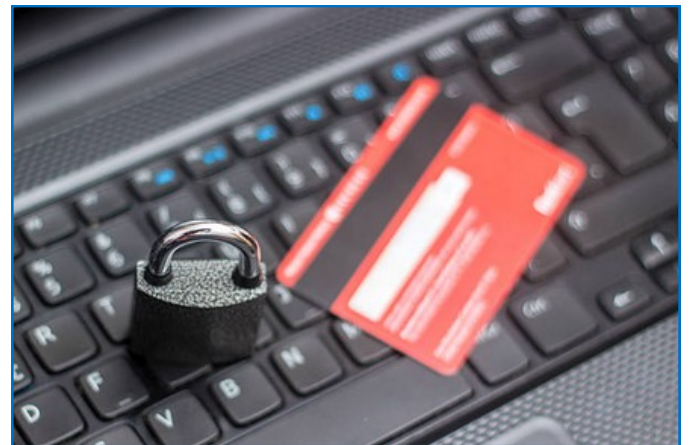- Transfer Certs

### Streamlined Processing

- Powerful Batch Interface Process
  - Executed Daily, Monthly, On Request
  - **Various Input File Types Including CSV**
- Batch Interfaces / 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 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**

# Selective On-Shore IT Solutions

◆ **Flexibility**   ◆ **Scalability**   ◆ **Reliability**   ◆ **Security**

♦ **Comprehensive Insurance Processing Systems**

Credit Life & Disability

Modal Premium Products

Debt Protection

GAP

Lender Products

Master Policy Administration

♦ **Applications Services**

♦ **Cloud Hosting Solutions**

Mainframe: z/OS, OS/390, VM/VSE

Mid-Range: AS/400-iSeries

Open/Distributed Systems: Windows, UNIX, VMware, Linux

♦ **Colocation Services**

♦ **Dedicated Disaster Recovery Services**

♦ **Business Continuity Solutions**

In 2016, Blue Hill and XyberNET merged, further strengthening our mission for providing efficient support services to our insurance clients. We strive to achieve the highest levels of client satisfaction, realized through the delivery of essential IT services and application systems and support.

All services are delivered from On-Shore USA.

*Contact us: www.Xyber.NET, Sales@Xyber.NET, or call us at (800) 228-9026.*