
CURBSTONE

Case Study: How A Leading Life Insurance Company Streamlined Customer Service with Online and Telephone Payments

The Company: Senior Life Insurance

Built on the IBM i, Senior Life Insurance Company, based in Thomasville, Georgia, provides final expense coverage to customers across the United States. Until 2019, their payments program was only set up to accept bank transfers – but customers were increasingly asking to pay by card. They also needed a more convenient way to collect internal payments from more than 7,000 agents – a challenge that led them to Curbstone.

Goal #1: Fast Authorizations in the Field

“We developed our own app that agents use in the field,” explained Marcia Reis, Director of Programming Services. “They needed a way to collect payment information up front and validate the customer’s card, without running a charge until later in the billing cycle.”

Goal #2: Less Work Behind the Scenes

Reducing manual work was another key objective. “We didn’t want to have to log in

on our PC, take a customer’s payment, print the information, and key it in again on the back end,” explained Reis. “It was important to streamline operations, while taking the opportunity to make our processes better.”

Goal #3: Avoid Complicated PCI Questionnaires

“We also knew we didn’t want to keep credit cards on our system. We did an initial assessment for PCI compliance, but we don’t have an in-house security team,” continued Reis. “There were so many questions, and changing our network configurations would have required us to work with a third-party vendor.”

The Solution: Integrated Payments Over the Phone and Online

To help Senior Life Insurance process payments online and by phone, Curbstone recommended two technologies: IPT ([Isolated Payment Terminals](#)) and PLP ([Payment Landing Pages](#)).

With IPT, Senior Life Insurance was able to start accepting credit payments over the phone. Customer Service Agents enter the customer's card number, expiration date, and CVV in their order processing application; Curbstone takes care of the rest. Credit card data never touches the Senior Life Insurance system, keeping their infrastructure out of scope for PCI.

With PLP, customers can securely make online payments. Customers enter their policy number and premium amount, then select their preferred billing option: monthly, quarterly, annually, or semi-annually. From there, the data is sent directly to the Curbstone Portal.

The Results: Less Manual Work and Fewer Calls to Customer Service

With more customers submitting their own payments online, Customer Service is now spending less time manually processing payments.

“We are documenting up to 40 transactions per day [that self-pay instead of calling], and we expect these numbers to increase significantly once we start more heavily promoting the use of the web-based payments platform.”

“Our Customer Service Manager has been very happy. Payments are automatically posted, without them having to keep with as many spreadsheets. There were so many intricacies with how the back end of our system works, but we were able to inject Curbstone into our existing processes, and we didn't have to change those processes before we were ready.”

The Next Step: IVR for Voice Scope Removal

With a continued focus on streamlining operations, Senior Life Insurance is working with Curbstone and their partner Paytia to add IVR (Interactive Voice Response) technologies to their phone system. Customers will be able to enter their own payment information over the phone, without an agent on the line - further reducing the amount of time the Customer Service Team has to spend on billing.

Get Similar Results for Your Business:

If you're processing payments on the IBM i, Curbstone can help you do so more securely - and at a lower cost. To learn more, call (888) 844-8533 or email sales@curbstone.com.

CURBSTONE
