



Streamlined Payments Solution for Global Healthcare Programs

In an increasingly global economy, many health insurers, TPA's, cost containment and assistance companies have continued to expand their healthcare programs in order to meet the needs of their clients and members. As a result of this global expansion, a common challenge facing these companies is their ability to make timely and accurate payments to providers and members located around the globe.

We have the global payments expertise and healthcare industry experience to deliver accurate payments on time while providing transparent, industry leading technology and service. We partner with you to streamline your payment workflow in order to identify inefficiencies and provide time and quantifiable cost savings.

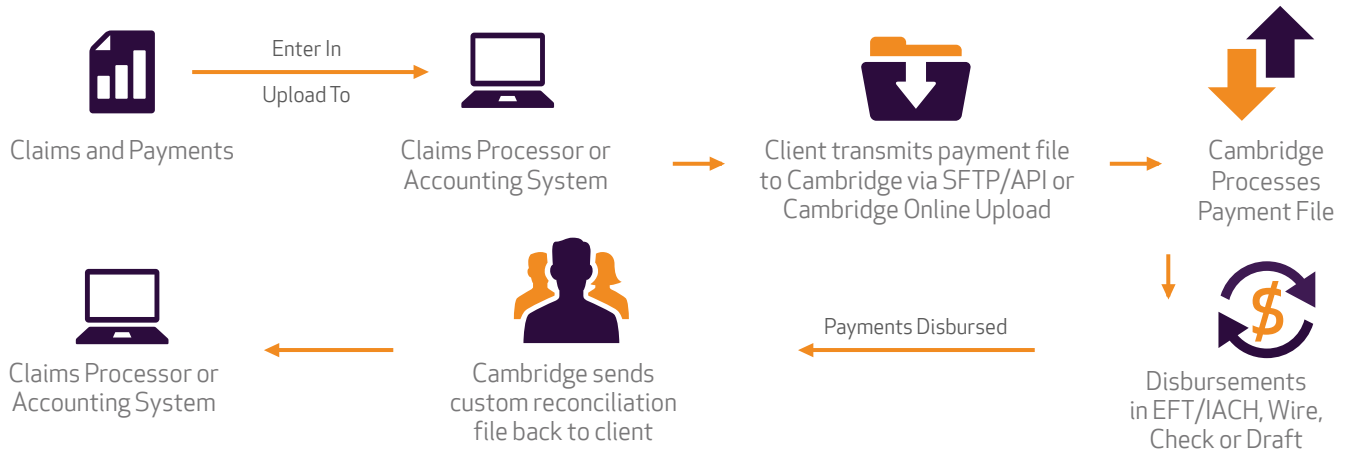
Common Payment Issues

- ❑ Heavy intermediary bank fees
- ❑ Failed or returned payments
- ❑ Invalid beneficiary banking information
- ❑ Lack of visibility into payment status
- ❑ Foreign currency risk
- ❑ Understanding local regulatory banking requirements
- ❑ Delayed payments which affect relations with providers



<p>Smart</p> <p>Cambridge's global banking footprint can deliver payments in over 150 currencies:</p> <ul style="list-style-type: none"> ❑ Sophisticated knowledge of unique payment requirements for each country ❑ International ACH in 22 currencies for low cost in-country delivery ❑ Ability to absorb intermediary bank lifting charges 	<p>Accurate</p> <p>Robust validation tools enable timely and correct delivery of your payments:</p> <ul style="list-style-type: none"> ❑ Optimize claims payments through a centralized and consolidated payment workflow ❑ Dedicated and knowledgeable client support group with expertise working with TPA's ❑ Pre-payment validation tools to minimize human error and wire investigations 	<p>Secure</p> <p>Cambridge's technology solution assures the security of your payments:</p> <ul style="list-style-type: none"> ❑ Flexible technology and services to align with various internal controls and policies ❑ Secure, scalable solution for multi-user and multi-entity access and authentication for enhanced security ❑ Interactive Audit Log to monitor use activity, controls and approvals
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Automated Payment Workflow:



Our Industry Accolades

-  Product Innovation Award in FX for our Cambridge Link Mobile Application - 2017; (Global Finance Magazine)
Product Innovation Award in FX for our Enhanced User Interface - 2015; (Global Finance Magazine)
-  Canada's Best Managed Companies Award - 2017; 2-time winner (Deloitte)
-  Canada's Fastest Growing Companies Ranking - 2017; 5-time winner (Profit 500)
-  Innovative Payments Technology of the Year Award - 2016 (PayStream Innovate)
-  Excellence in Straight Through Processing Award - 2015; 8-time winner (Deutsche Bank)
-  Most Innovative FX Platform Award - 2013 (Global Financial Market Review)

Customer Service

- Dedicated Account Management team
- Real-time SWIFT copies
- Document attachment
- Enhanced, customizable reporting capabilities
- Payment confirmations can substitute EOPs

Payment Service

- In-country payments and multi-currency accounts
- EFT/IACH, wire/transfers
- SEPA payments
- Payment confirmations with Whitelabel capabilities
- ERP and/or claims system integration

Global Infrastructure

- File upload
- IBAN validation
- Online investigations
- Flexible fees
- Customizable approval models

Management

- Product updates
- Business reviews and workflow analyses
- Best practice strategies
- Cambridge Online - payment management platform



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