

Rayterton **Customer Portal & Mobile App for Insurance**

Provide your policyholders a seamless digital experience through one unified platform. Our solution enhances your core insurance systems and enables customers to handle onboarding, payments, claims, and renewals in a single, simple interface.

A unified gateway for every digital customer touchpoint.

Executive Overview

Today's insurance customers expect fast and transparent way to access information. **Rayterton's Customer Portal & Mobile App** deliver a unified digital interface that connects directly with core insurance systems. This allows every customer interaction to use real time data and helps close the gap between internal operations and the customer experience.

The platform brings key services into one place to improve efficiency and support healthier cash flow. It also helps lower call center demand, speed up payments, and strengthen long term customer relationships through ongoing digital engagement.

End-to-End Approach

Our platform goes beyond basic insurance billing by delivering true end-to-end financial control across the entire insurance transaction lifecycle. Every premium, fee, and claim payment is linked to a defined insurance business event, accounting policy, and approval workflow. Billing, collections, and disbursements are unified within a single integrated ecosystem. This removes traditional silos between insurance operations and finance and ensures that accounting and compliance are embedded into every transaction from the beginning.

Software Modules for Customer Portal & Mobile App for Insurance

Digital Customer Access & Identity

Centralized authentication and identity management module providing biometric and multi-factor login, device binding, session controls, and audit logging to secure web and mobile access.

Digital Onboarding & eKYC

End-to-end onboarding module with digital registration, ID document capture, liveness detection, consent management, and automated profile creation for rapid, compliant customer activation.

Unified Policy Self-Service

Policy management module that exposes coverage details, policy history, documents, and self-service actions (endorsements, beneficiary updates) synchronized with the core PAS.

Billing, Payment & Renewal Control

Billing and payments module offering invoice views, saved payment methods, digital payment channels (Virtual Accounts, QR), renewal workflows, grace period tracking, and reinstatement handling.

Claims FNOL & Tracking

Claims intake and tracking module enabling digital FNOL submission, photo/document uploads, integrated claims routing, and real-time status updates for customers and adjusters.

Documents & Communication Hub

Secure document vault and messaging module that stores policies, bills, claims letters, and notices with version control, delivery acknowledgments, and centralized communication threads.

Engagement, Wellness & Value-Added Services

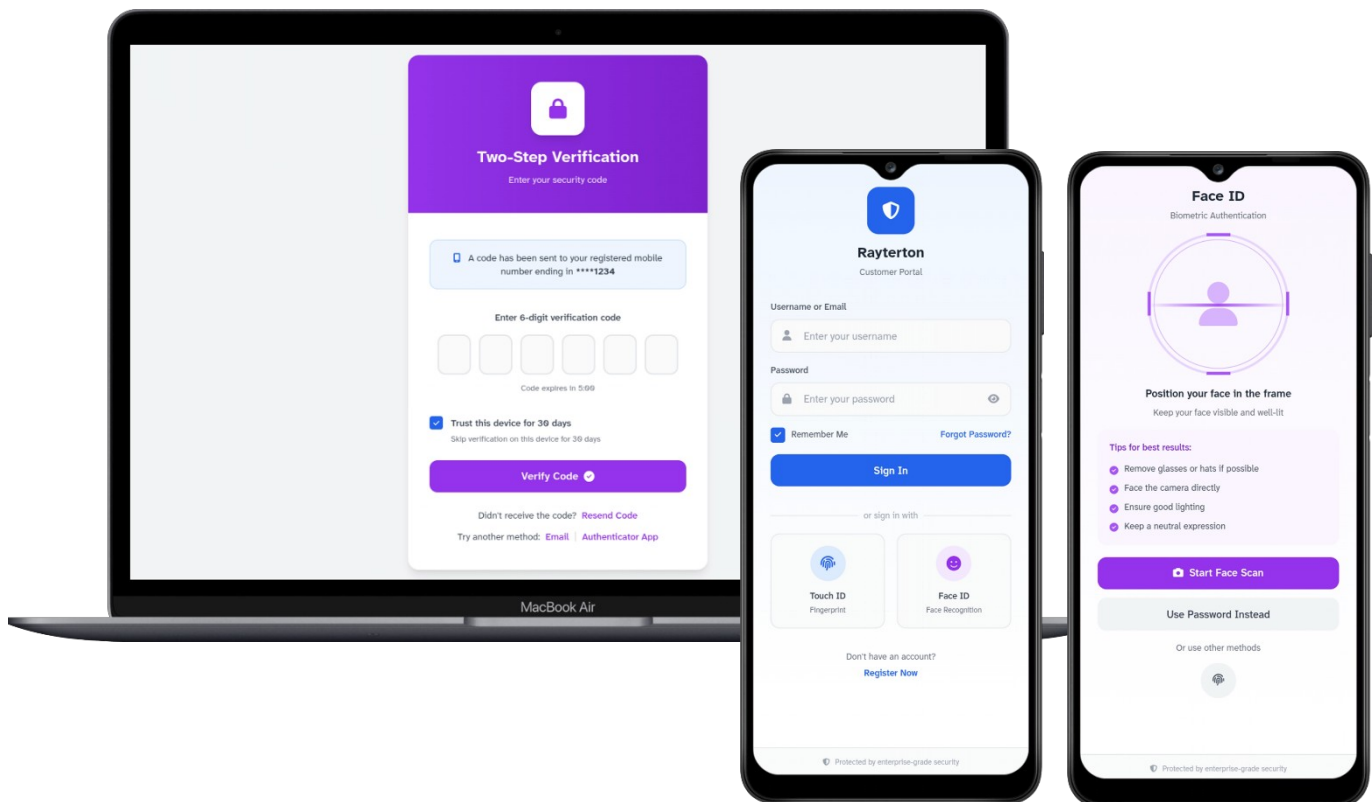
Customer engagement module for wellness programs, rewards, partner services, provider search, and participation tracking to increase retention and gather behavioral insights.

Service Requests & Customer Support

Service ticketing module for non-claim requests with SLA tracking, workflow automation, status updates, and performance reporting to streamline support operations.

Digital Customer Access & Identity

Security is the foundation of any digital insurance service. We provides a secure entry point that balances protection with ease of use through integrated authentication methods, including biometrics and multi-factor verification. This ensures that the customer's digital identity remains consistent across both web and mobile channels.



Establishing a trusted connection from the first interaction helps insurers prevent fraud and ensure that sensitive policy information is accessible only to authorized users. The platform manages device binding and session controls to maintain a secure environment while keeping the user experience smooth and frictionless.

Features:

- Biometric and multi-factor authentication
- Device binding and trust management
- Session and security controls
- Centralized customer digital identity
- Authentication and access audit logs

Digital Onboarding & eKYC

Transforming prospects into policyholders is made faster through a fully digital onboarding process. The platform integrates eKYC capabilities, such as ID scanning and liveness detection, to validate customer identities. This reduces the need for manual paperwork and physical verification, allowing for a much smoother start to the customer relationship.

The image displays three sequential mobile app screens for a digital onboarding process:

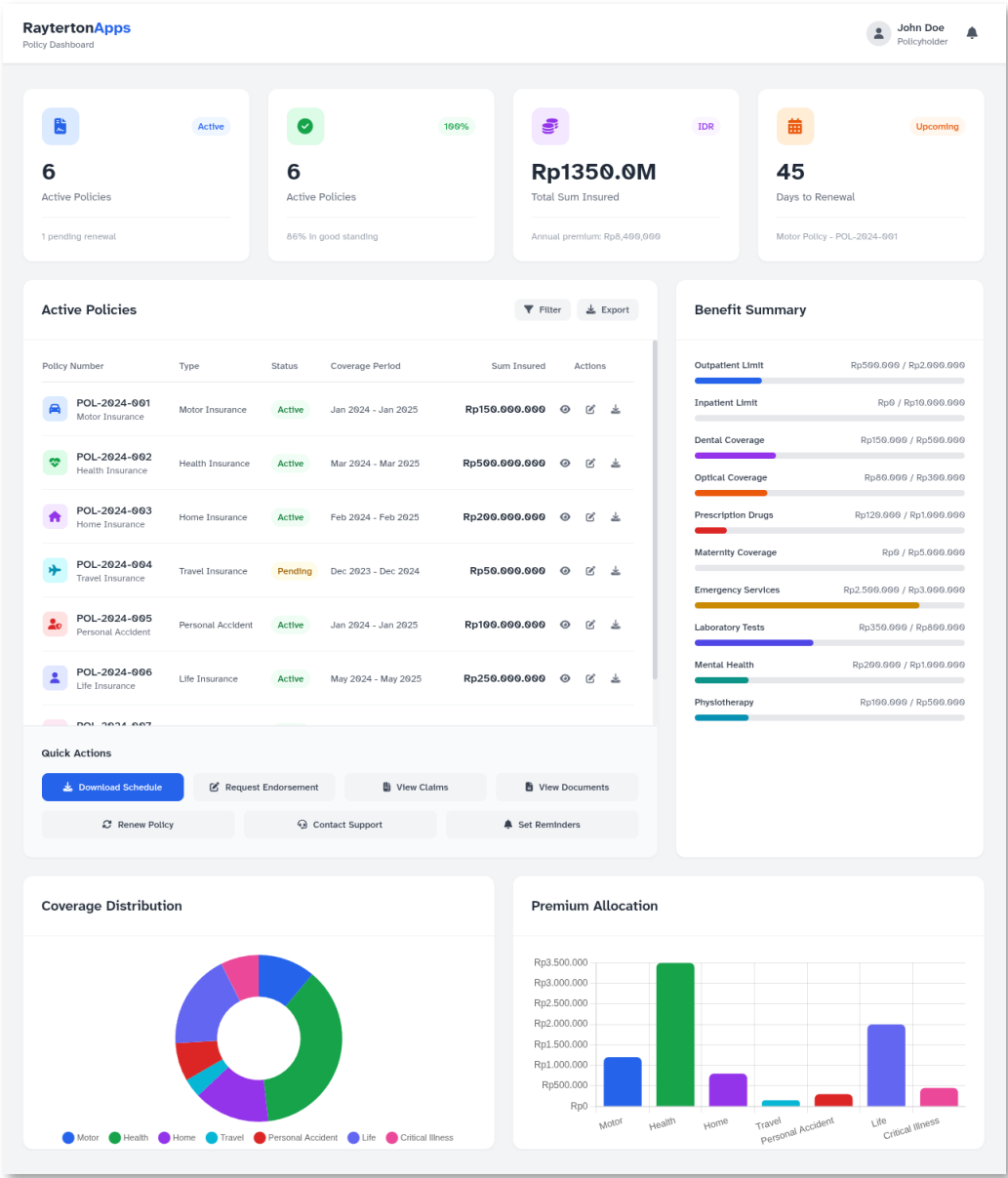
- Screen 1: Personal Information** (Step 1 of 3). The header shows a progress bar with step 1 highlighted. The title is "Personal Information" with the instruction "Please provide your details to continue". Fields include: Full Name (text input), Email Address (text input), Phone Number (country code dropdown set to +62 and a text input with 81234567890), Date of Birth (mm/dd/yyyy format with a calendar icon), and Gender (radio buttons for Male and Female). A blue "Continue to Verification" button is at the bottom.
- Screen 2: Identity Verification** (Step 2 of 3). The header shows a progress bar with step 2 highlighted. The title is "Identity Verification" with the instruction "Capture your ID document". A large frame is shown for the user to align their ID. Below the frame, it says "Align your ID within the frame" and "Ensure there is no glare". Two green checkmarks indicate "Document Detected" and "Lighting OK". Buttons for "Take Photo" (purple) and "Upload from Gallery" (grey) are at the bottom.
- Screen 3: Review Your Information** (Step 3 of 3). The header shows a progress bar with step 3 highlighted. The title is "Review Your Information" with the instruction "Please verify your details before submitting". It displays a summary of the entered information: Personal Information (John Doe, john.doe@email.com, +62 81234567890), Identity Document (National ID Card), and Verification Status (Your identity has been verified successfully). A green "Submit Application" button is at the bottom.

This streamlined approach helps keep customer data accurate and compliant from the start. Digitized onboarding reduces acquisition costs and delivers a modern digital first experience that aligns with today's customer expectations.

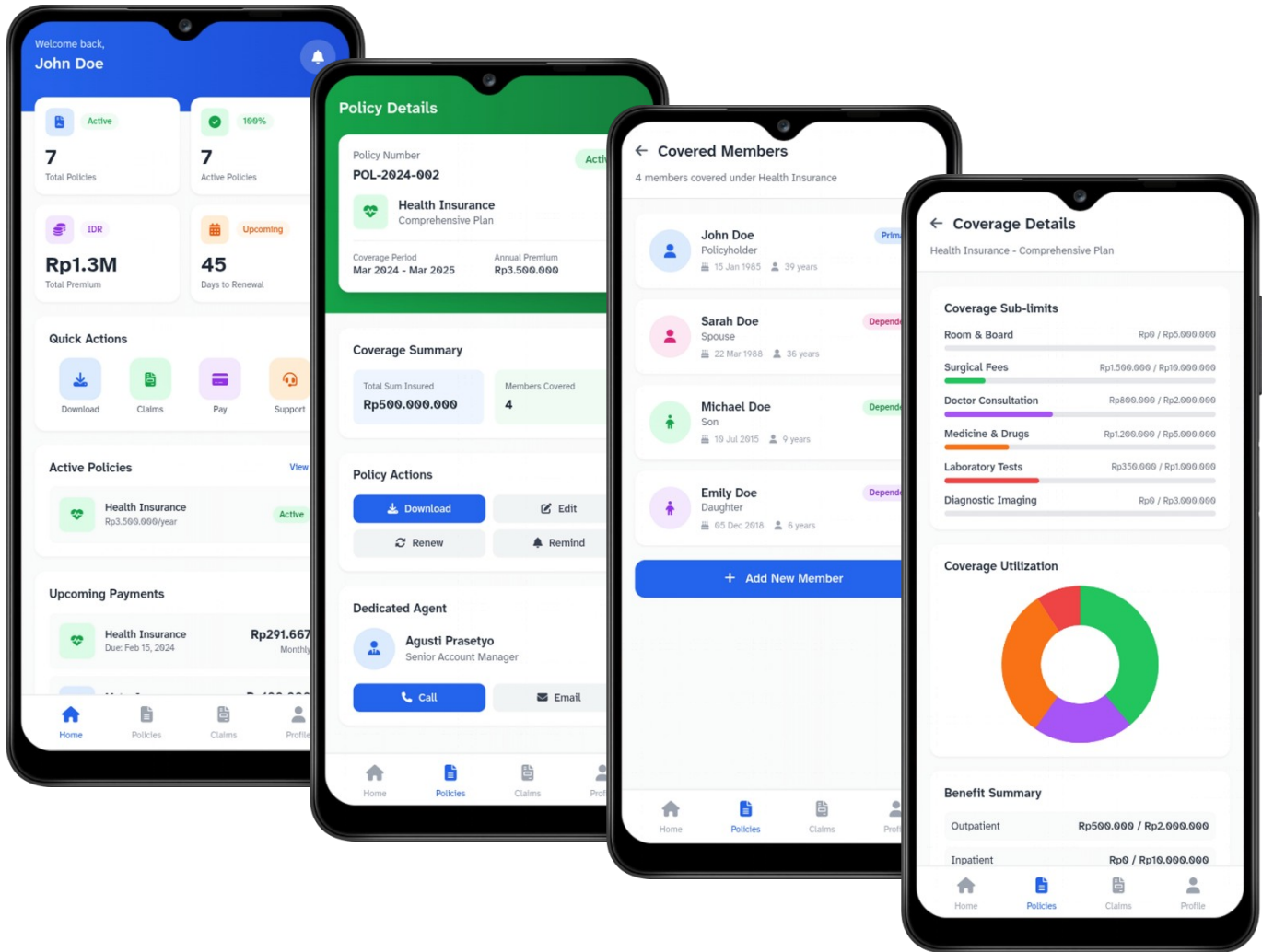
Features:

- Digital customer registration
- ID document scanning and capture
- Liveness detection and identity verification
- Consent and data authorization
- Automated profile creation and validation

Unified Policy Self-Service



The platform gives customers one reliable source for viewing and managing all of their active policies. Users can view coverage details, benefit limits, and policy history at their convenience. This level of transparency reduces the burden on customer service teams, as policyholders can find answers to their questions independently.



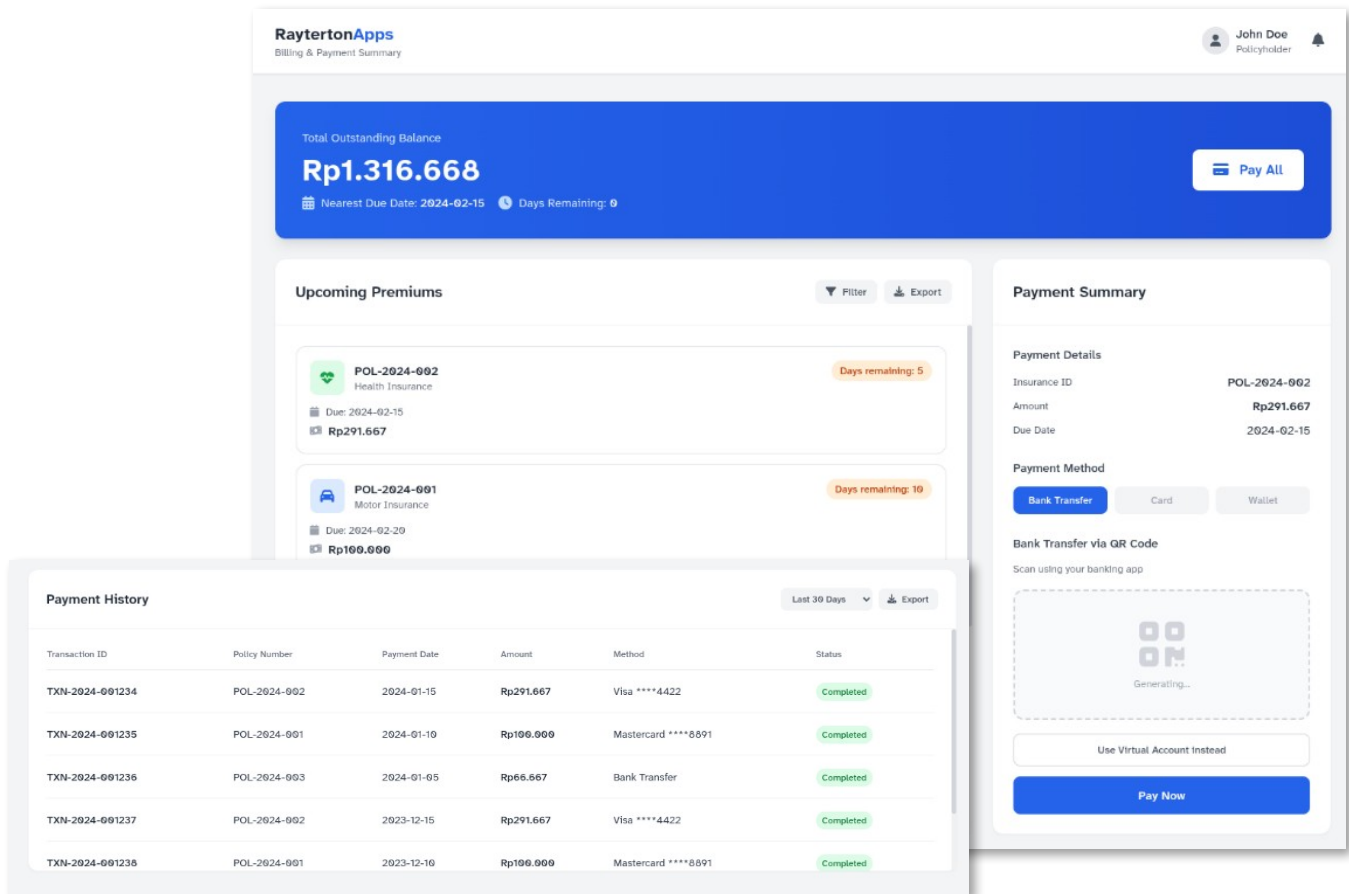
Beyond just viewing information, the portal allows users to initiate service requests, such as updating personal details or requesting policy endorsements. Every change is tracked and synchronized with the core Policy Administration System (PAS), ensuring that the record remains up-to-date and accurate.

Features:

- Policy overview and dashboards
- Coverage and benefit details
- Policy history and document access
- Endorsement and beneficiary updates
- Customer-initiated data change requests

Billing, Payment & Renewal Control

Customers have access to a clear billing summary, where they can view invoices, track grace periods, and make payments using integrated digital channels like Virtual Accounts or QR codes. This transparency encourages on-time payments and helps prevent unintended policy lapses.

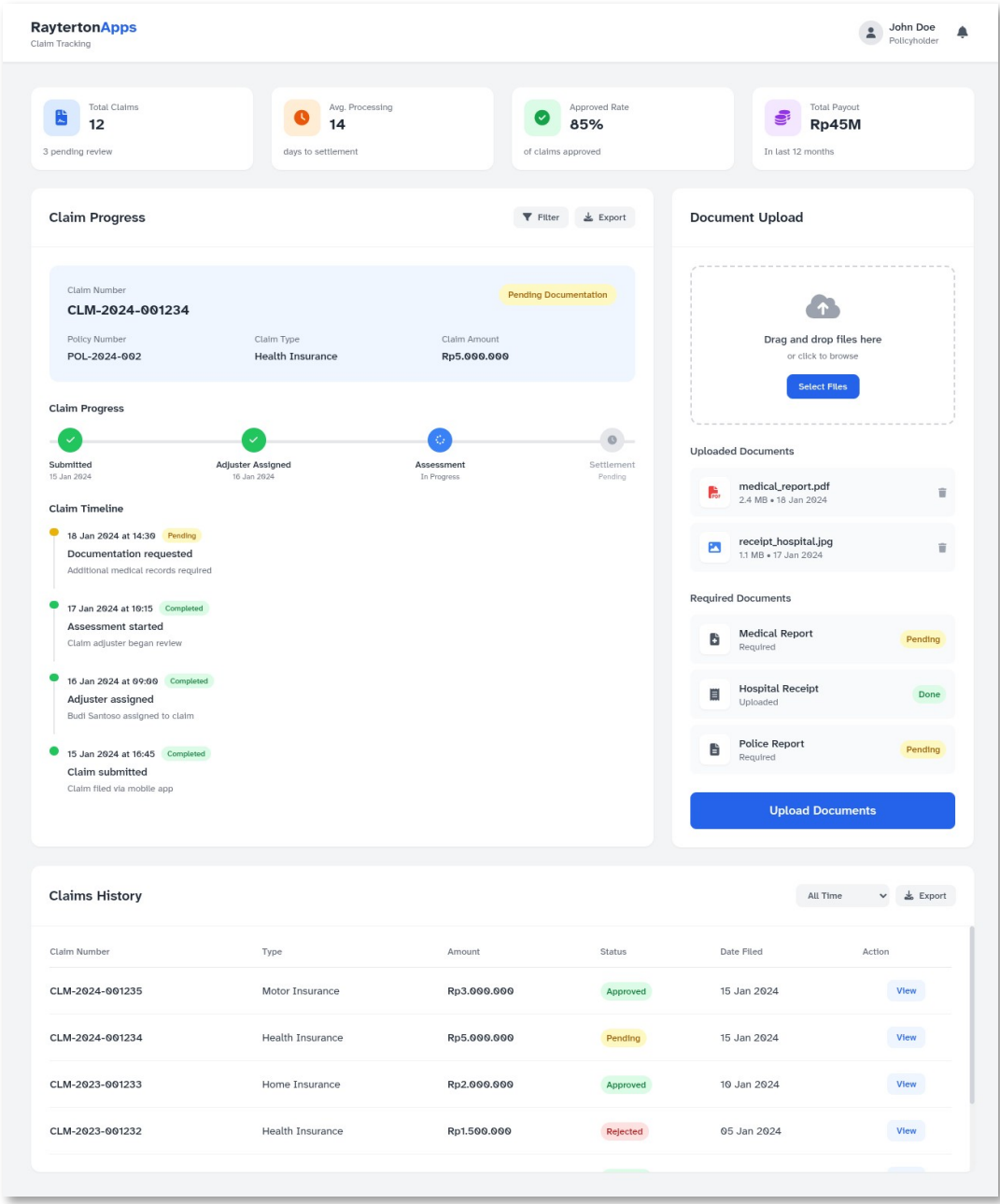


The platform also automates the renewal process by sending proactive notifications and providing a simple pathway for customers to renew their coverage. With seamless payment process, insurers can improve retention rates and maintain a steady flow of premium income.

Features:

- Billing summaries and invoices
- Digital payment options and saved methods
- Grace period and renewal tracking
- Automated renewal workflows
- Reinstatement request handling

Claims FNOL & Tracking



Claims are a key moment for insurance customers. The platform simplifies First Notice of Loss (FNOL) by allowing customers to submit claims, upload supporting photos, and provide descriptions directly from their devices. This immediate submission reduces delays and ensures that the claims team receives high-quality data from the start.

New Claim
Submit your insurance claim

Select Policy
Health Insurance - POL-2024-002

Type of Loss
Accident

Date/Time of Loss
01/29/2024, 02:30 PM

Location
Jl. Sudirman No. 123, Jakarta

Incident Description
Vehicle collision at intersection. Front bumper damaged, windshield cracked. No injuries reported.

Attach Evidence

Attach Evidence

Estimated Loss Amount
Rp 5.000.000

Witnesses
Budi Santoso
+62 812 3456 7890

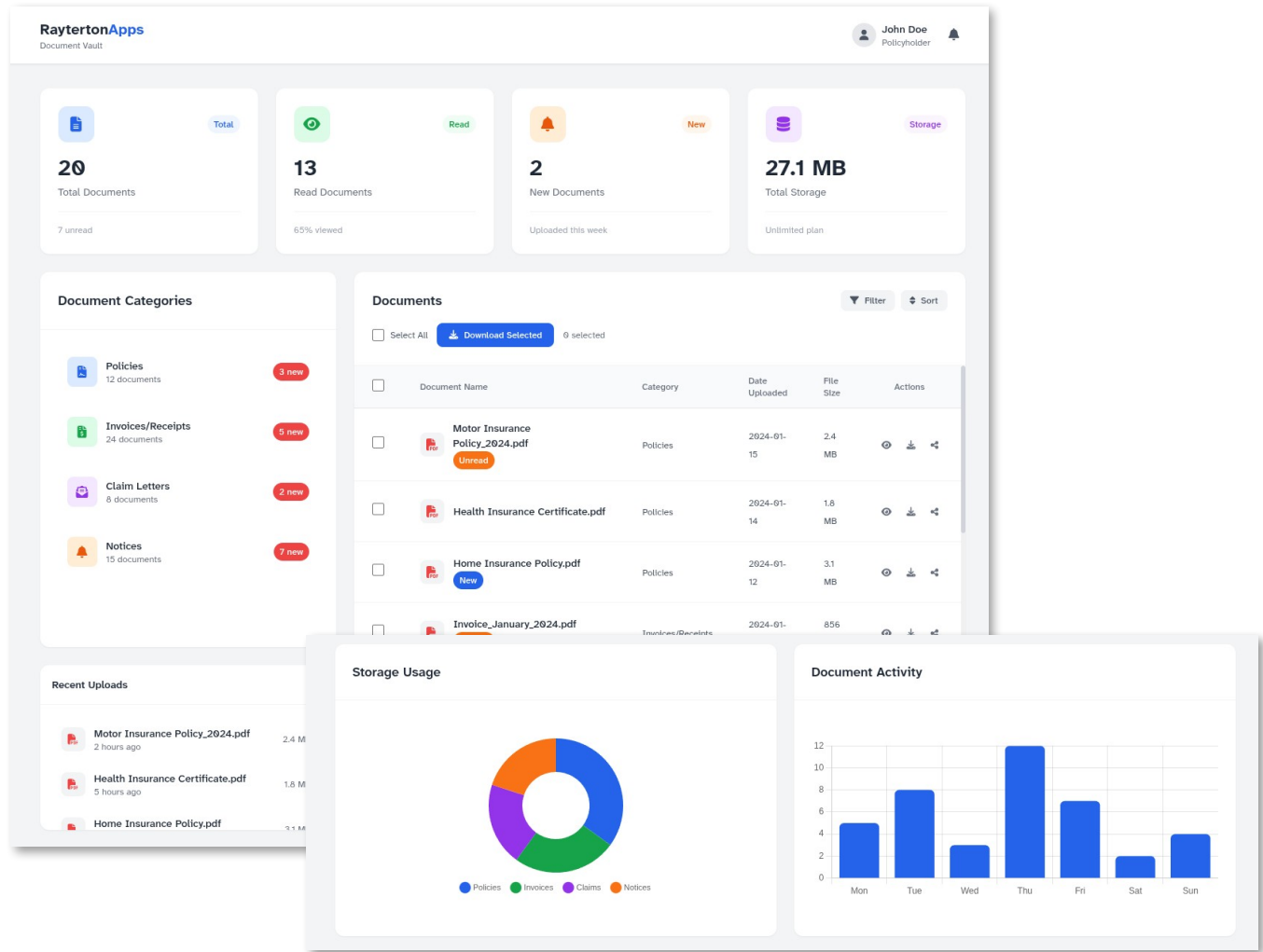
Submit Claim

Once a claim is submitted, the platform provides real-time tracking so the customer is always aware of the progress. This transparency significantly reduces customer anxiety and the need for repetitive status inquiries via telephone or email.

Features:

- Digital FNOL submission
- Photo and document upload
- Real-time claim status tracking
- Customer communication and updates
- Integrated claims system synchronization

Documents & Communication Hub

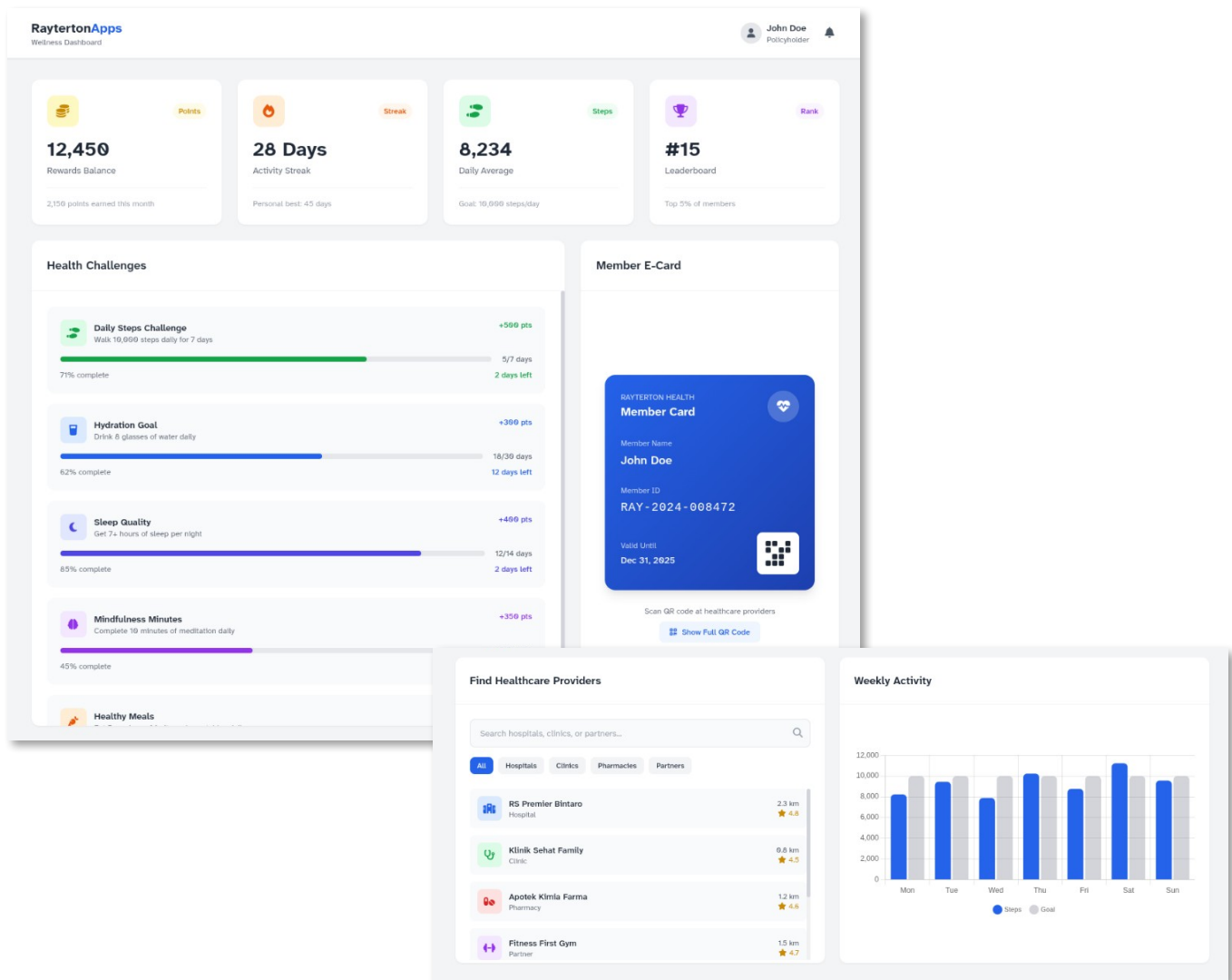


The platform enables a fully paperless environment by centralizing all official communications and documents in a secure vault that customers can access at any time, including policies, billing statements, and claim letters. This single source of truth ensures both the insurer and policyholder work from the same records while maintaining a complete history of notices and acknowledgments to support compliance and audit readiness.

Features:

- Digital policy documents
- Billing statements and receipts
- Claims letters and settlement documents
- Version control and document history
- Delivery and acknowledgment tracking

Engagement, Wellness & Value-Added Services



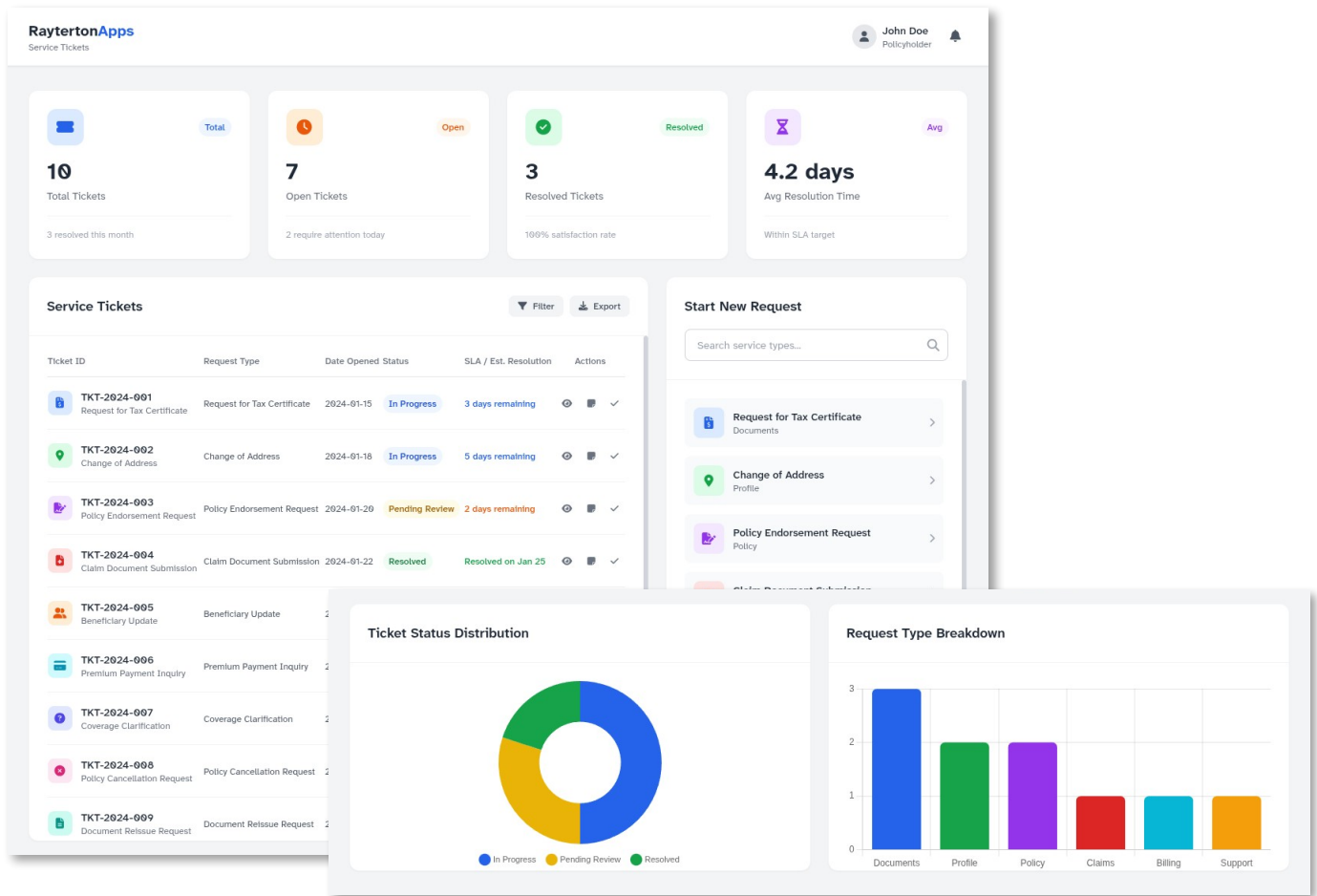
The platform helps insurers move beyond purely transactional relationships by becoming a daily resource for customers through integration with wellness programs, reward systems, and provider search tools. Ongoing engagement strengthens brand presence and provides insurers with valuable behavioral insights.

Features:

- Wellness programs and challenges
- Rewards and benefit management
- Provider search and discovery
- Digital e-cards
- Engagement and participation tracking

Service Requests & Customer Support

For non-claim inquiries, the platform provides a structured service request management system. Customers can open tickets for specific needs, such as requesting a tax certificate or a policy amendment, and track the SLA status of their request. This ensures that every customer need is captured and addressed.



Features:

- Digital service request submission
- Ticket tracking and status updates
- SLA monitoring
- Non-claim service workflows
- Service performance reporting

Ready to Transform Your Digital Customer Experience

Discuss your digital roadmap and integration priorities with our team. Rayterton will help you deploy a unified customer portal and mobile app that standardizes your digital operations, secures your data, and delivers real-time visibility across every stage of the policyholder journey.

Contact Us :**+62 812 9615 0369****marketing@rayterton.com**

About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free**Best fit to client
requirements****Easy to
customize****Software
ownership****No Change
Request (CR)
fees during
maintenance****For more information, visit rayterton.com**