

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

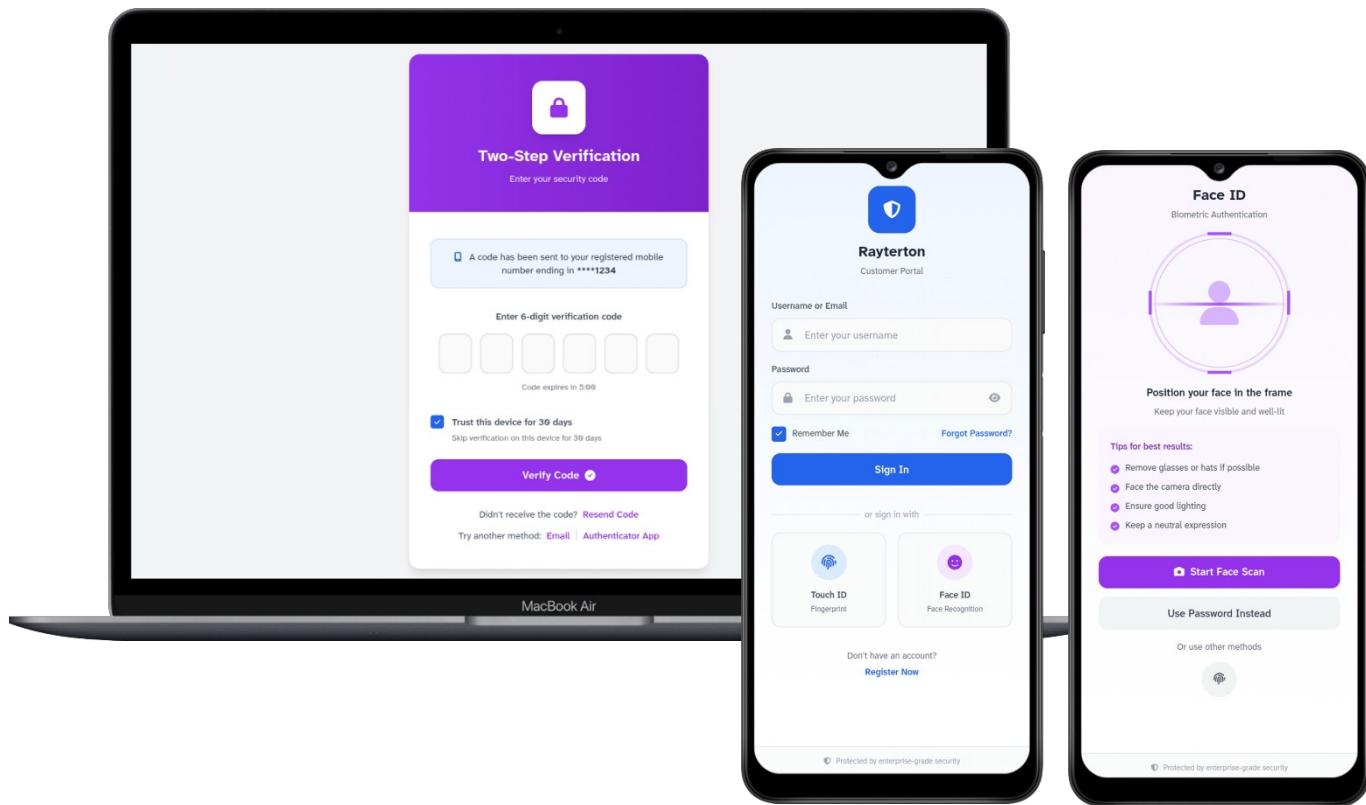
Customer engagement module for wellness programs, rewards, partner services, provider search, and participation tracking to increase retention and gather behavioral insights.

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 provide 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.



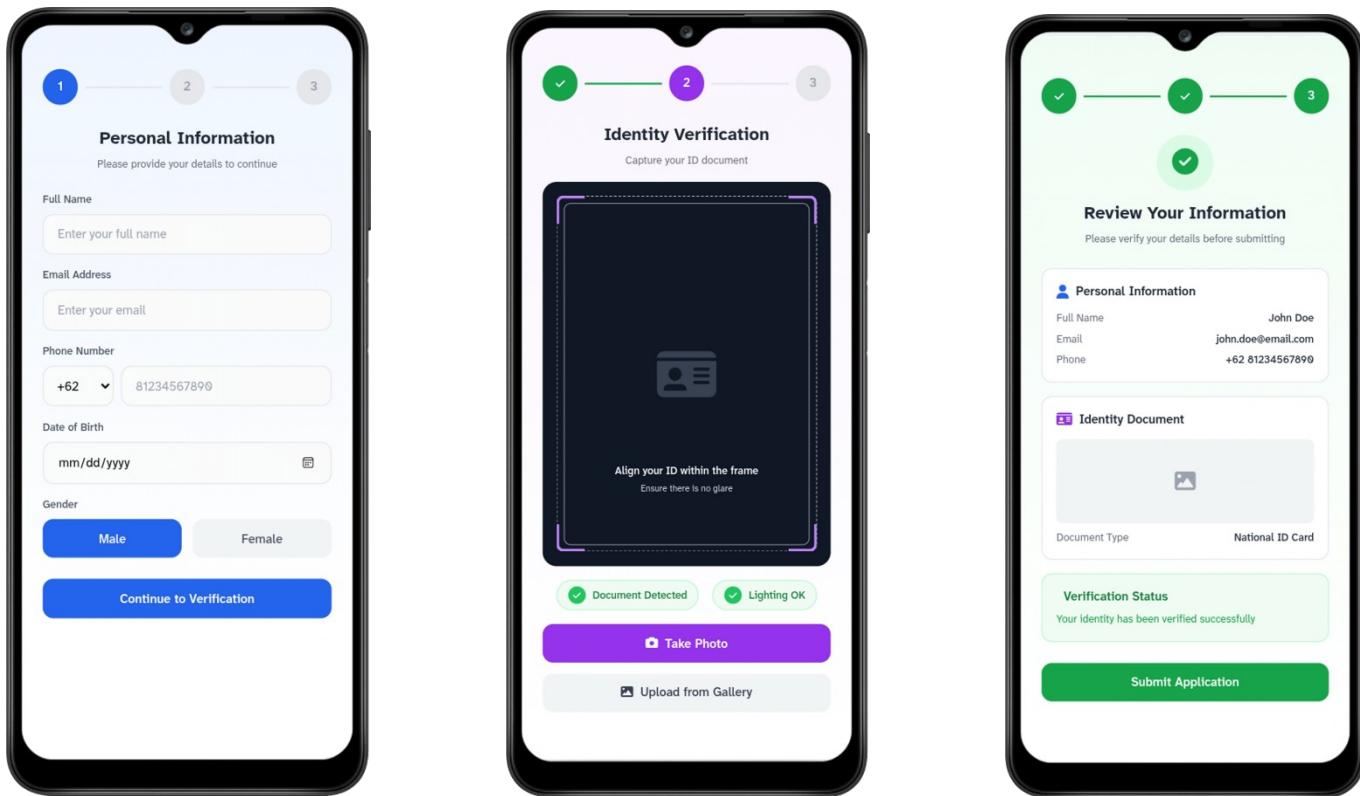
Establishing a trusted connection from the first interaction helps insurers prevent fraud and ensure that sensitive policy information is accessible only to authorized users. The platform manages device binding and session controls to maintain a secure environment while keeping the user experience smooth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



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 screenshot displays the Rayterton Apps Policy Dashboard. At the top, there are four summary cards: 'Active Policies' (6), 'Active Policies' (6), 'Total Sum Insured' (Rp1350.0M), and 'Days to Renewal' (45). Below these are two main sections: 'Active Policies' and 'Benefit Summary'. The 'Active Policies' section lists six policies with details like policy number, type, status, coverage period, and sum insured. The 'Benefit Summary' section shows various benefit limits and their usage. At the bottom, there are sections for 'Coverage Distribution' (a donut chart) and 'Premium Allocation' (a bar chart).

Policy Number	Type	Status	Coverage Period	Sum Insured	Actions
POL-2024-001 Motor Insurance	Motor Insurance	Active	Jan 2024 - Jan 2025	Rp150.000.000	⋮ ⋮ ⋮
POL-2024-002 Health Insurance	Health Insurance	Active	Mar 2024 - Mar 2025	Rp500.000.000	⋮ ⋮ ⋮
POL-2024-003 Home Insurance	Home Insurance	Active	Feb 2024 - Feb 2025	Rp200.000.000	⋮ ⋮ ⋮
POL-2024-004 Travel Insurance	Travel Insurance	Pending	Dec 2023 - Dec 2024	Rp50.000.000	⋮ ⋮ ⋮
POL-2024-005 Personal Accident	Personal Accident	Active	Jan 2024 - Jan 2025	Rp100.000.000	⋮ ⋮ ⋮
POL-2024-006 Life Insurance	Life Insurance	Active	May 2024 - May 2025	Rp250.000.000	⋮ ⋮ ⋮

Coverage Distribution

Premium Allocation

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.

Total Outstanding Balance
Rp1.316.668
Nearest Due Date: 2024-02-15 | Days Remaining: 0 Pay All

Upcoming Premiums

Policy ID	Policy Type	Due Date	Amount	Days remaining
POL-2024-002	Health Insurance	2024-02-15	Rp291.667	5
POL-2024-001	Motor Insurance	2024-02-20	Rp100.000	10

Payment History

Transaction ID	Policy Number	Payment Date	Amount	Method	Status
TXN-2024-001234	POL-2024-002	2024-01-15	Rp291.667	Visa ****4422	Completed
TXN-2024-001235	POL-2024-001	2024-01-10	Rp100.000	Mastercard ****8891	Completed
TXN-2024-001236	POL-2024-003	2024-01-05	Rp66.667	Bank Transfer	Completed
TXN-2024-001237	POL-2024-002	2023-12-15	Rp291.667	Visa ****4422	Completed
TXN-2024-001238	POL-2024-001	2023-12-10	Rp100.000	Mastercard ****8891	Completed

Payment Summary

Payment Details

Insurance ID	POL-2024-902
Amount	Rp291.667
Due Date	2024-02-15

Payment Method

Bank Transfer Card Wallet

Bank Transfer via QR Code
Scan using your banking app

Generating... Use Virtual Account Instead Pay Now

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

The screenshot displays the Rayterton Apps Customer Portal interface for claims management. At the top, a navigation bar shows the Rayterton Apps logo and a user profile for 'John Doe, Policyholder'. Below the navigation, a dashboard section provides quick access to various metrics:

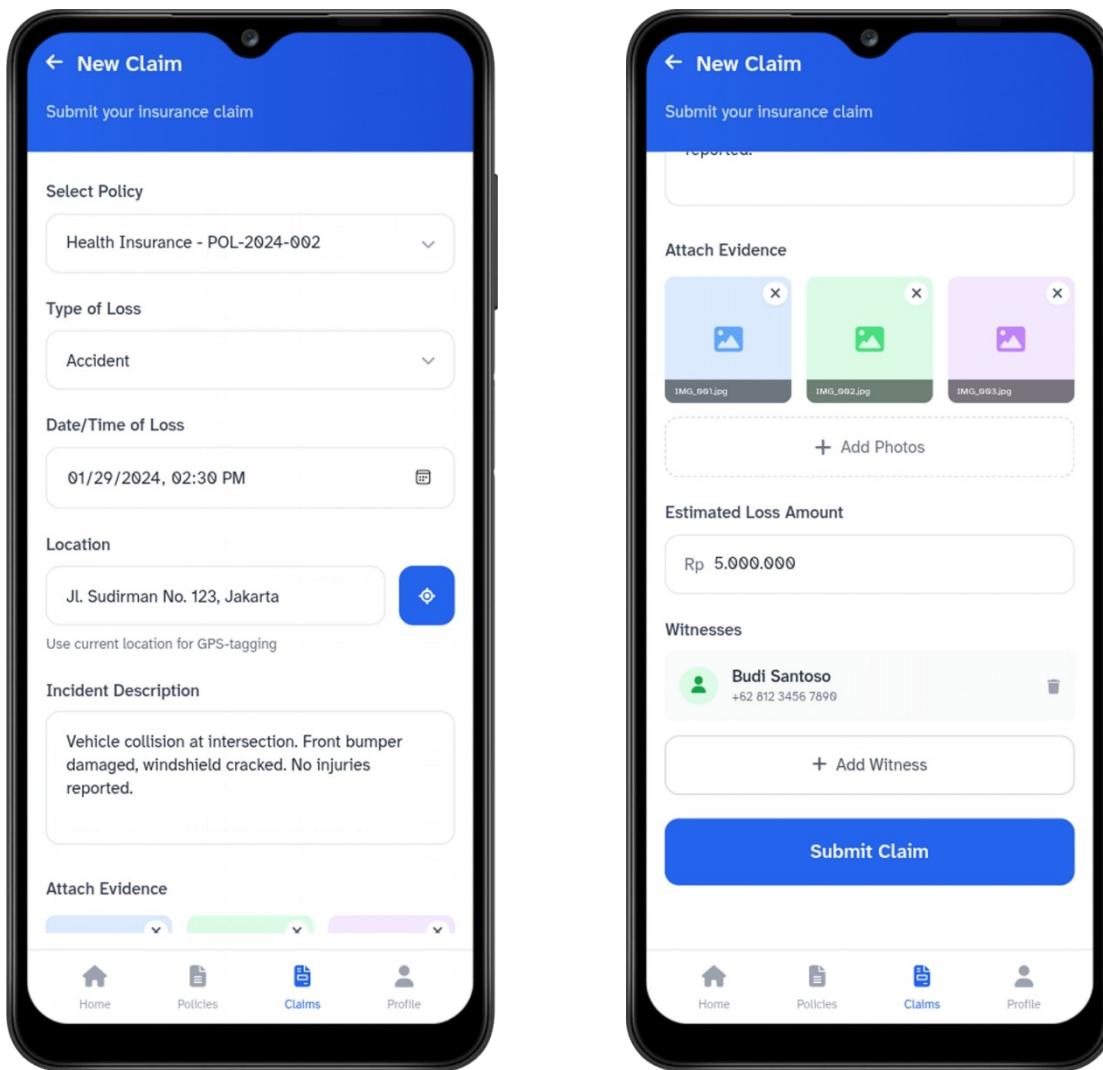
- Total Claims:** 12 (3 pending review)
- Avg. Processing:** 14 days to settlement
- Approved Rate:** 85% (of claims approved)
- Total Payout:** Rp45M (In last 12 months)

The main content area is divided into several sections:

- Claim Progress:** Shows a detailed timeline for a specific claim (CLM-2024-001234). The timeline includes:
 - Submitted (15 Jan 2024)
 - Adjuster Assigned (16 Jan 2024)
 - Assessment (In Progress)
 - Settlement (Pending)
- Claim Timeline:** A list of chronological events with their status and descriptions:
 - 18 Jan 2024 at 14:30: Documentation requested (Pending). Additional medical records required.
 - 17 Jan 2024 at 10:15: Assessment started (Completed). Claim adjuster began review.
 - 16 Jan 2024 at 09:00: Adjuster assigned (Completed). Budi Santoso assigned to claim.
 - 15 Jan 2024 at 16:45: Claim submitted (Completed). Claim filed via mobile app.
- Document Upload:** A section for uploading supporting documents. It includes a 'Drag and drop files here' area, a 'Select Files' button, and a list of uploaded documents:
 - medical_report.pdf (2.4 MB • 18 Jan 2024)
 - receipt_hospital.jpg (1.1 MB • 17 Jan 2024)
- Required Documents:** A list of documents required for the claim:
 - Medical Report: Required (Pending)
 - Hospital Receipt: Uploaded (Done)
 - Police Report: Required (Pending)
- Claims History:** A table showing a list of previous claims:

Claim Number	Type	Amount	Status	Date Filed	Action
CLM-2024-001235	Motor Insurance	Rp3.000.000	Approved	15 Jan 2024	View
CLM-2024-001234	Health Insurance	Rp5.000.000	Pending	15 Jan 2024	View
CLM-2023-001233	Home Insurance	Rp2.000.000	Approved	10 Jan 2024	View
CLM-2023-001232	Health Insurance	Rp1.500.000	Rejected	05 Jan 2024	View

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.



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

Rayterton Apps Document Vault

John Doe Policyholder

Document Categories

- Policies: 12 documents (3 new)
- Invoices/Receipts: 24 documents (5 new)
- Claim Letters: 8 documents (2 new)
- Notices: 15 documents (7 new)

Documents

<input type="checkbox"/> Document Name	Category	Date Uploaded	File Size	Actions
<input type="checkbox"/> Motor Insurance Policy_2024.pdf (Unread)	Policies	2024-01-15	2.4 MB	
<input type="checkbox"/> Health Insurance Certificate.pdf	Policies	2024-01-14	1.8 MB	
<input type="checkbox"/> Home Insurance Policy.pdf (New)	Policies	2024-01-12	3.1 MB	
<input type="checkbox"/> Invoice_January_2024.pdf	Invoices/Receipts	2024-01-01	856	

Recent Uploads

- Motor Insurance Policy_2024.pdf (2 hours ago, 2.4 M)
- Health Insurance Certificate.pdf (5 hours ago, 1.8 M)
- Home Insurance Policy.pdf (3 hours ago, 3.1 M)

Storage Usage

Document Activity

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

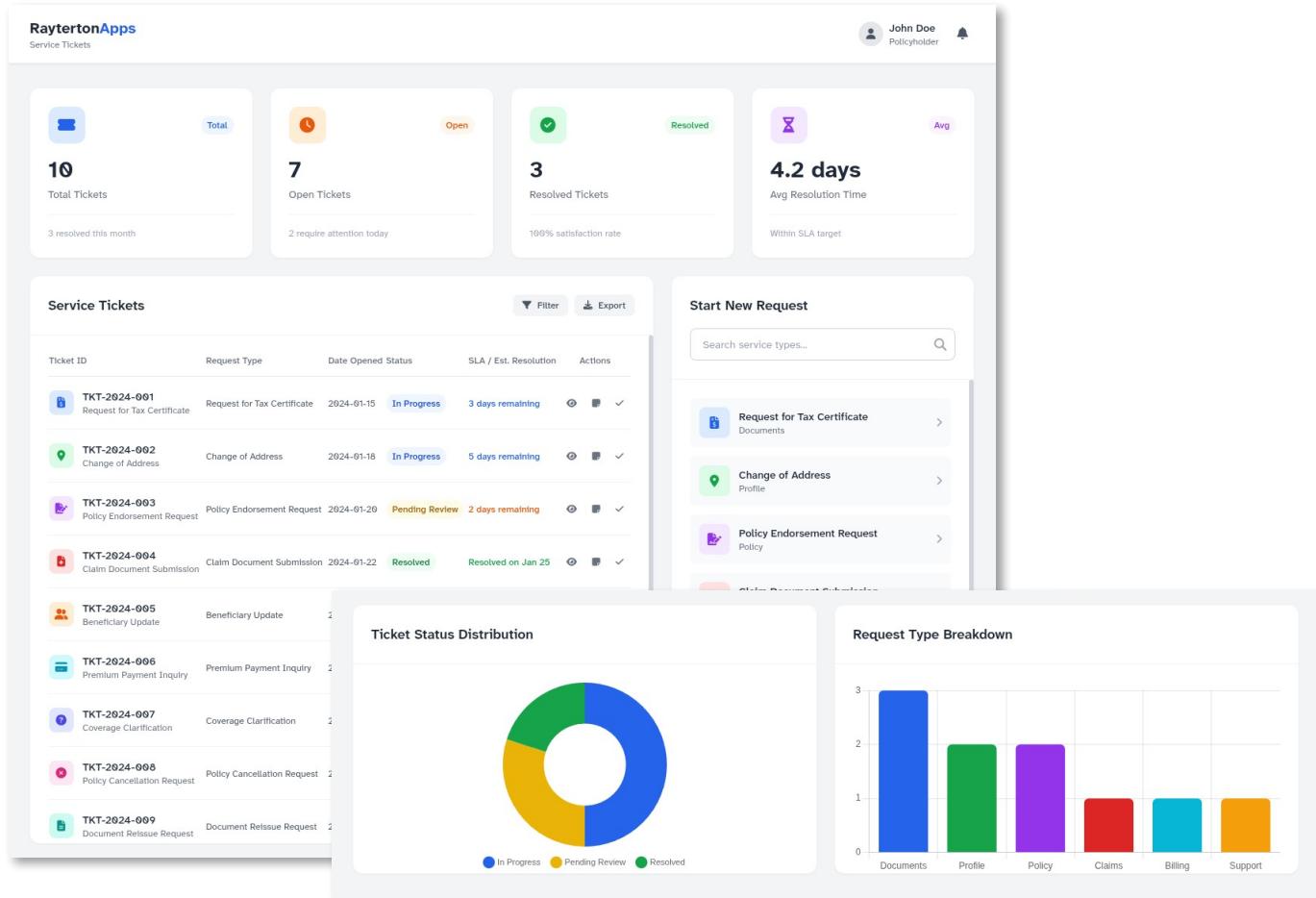
The platform helps insurers move beyond purely transactional relationships by becoming a daily resource for customers through integration with wellness programs, reward systems, and provider search tools. Ongoing engagement strengthens brand presence and provides insurers with valuable behavioral insights.

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.



The screenshot displays the Rayterton Apps Customer Portal interface. At the top, there are four summary cards: 'Total Tickets' (10, 3 resolved this month), 'Open Tickets' (7, 2 require attention today), 'Resolved Tickets' (3, 100% satisfaction rate), and 'Avg Resolution Time' (4.2 days, Within SLA target). Below this is a table of 'Service Tickets' with columns for Ticket ID, Request Type, Date Opened, Status, SLA / Est. Resolution, and Actions. Tickets include: TKT-2024-001 (Request for Tax Certificate), TKT-2024-002 (Change of Address), TKT-2024-003 (Policy Endorsement Request), TKT-2024-004 (Claim Document Submission), TKT-2024-005 (Beneficiary Update), TKT-2024-006 (Premium Payment Inquiry), TKT-2024-007 (Coverage Clarification), TKT-2024-008 (Policy Cancellation Request), and TKT-2024-009 (Document Reissue Request). To the right, a 'Start New Request' sidebar shows service types: Request for Tax Certificate, Change of Address, and Policy Endorsement Request. Below the table are two charts: 'Ticket Status Distribution' (a donut chart showing 3 In Progress, 2 Pending Review, and 5 Resolved) and 'Request Type Breakdown' (a bar chart showing 3 for Documents, 2 for Profile, 2 for Policy, 1 for Claims, 1 for Billing, and 1 for Support).

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.

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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