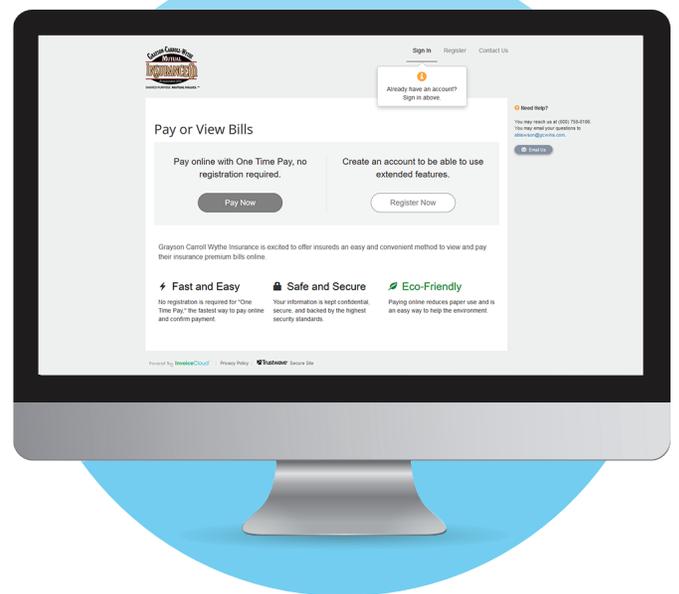


Grayson-Carroll-Wythe Mutual Boosts Digital Payments and Self-Service with Enhanced Customer Experience

Growing demand for innovative payment options from insureds and agents was putting increased pressure on Grayson-Carroll-Wythe Mutual to implement an electronic bill presentment and payment (EBPP) platform. Being in a highly competitive space, they needed to provide a better customer experience, and they needed to act fast.

After switching to Invoice Cloud, Grayson-Carroll-Wythe Mutual has seen several benefits, including:

- Increased self-service, paperless and AutoPay adoption
- Higher customer satisfaction
- Decreased print and mail costs
- Automatic technology updates



"We are a relatively small insurance company, but with Invoice Cloud's platform, we look like a much bigger operation. We can offer the same level of bill presentment and payment services to our insureds as do our larger competitors. Our insureds are happy, our agents are happy, and we are happy."

Randall H. Carpenter
Executive Vice-President
Grayson-Carroll-Wythe Mutual
Insurance Company

BY THE NUMBERS:

Grayson-Carroll-Wythe Mutual saw:



53%
increase in
e-payment
adoption



25%
decrease in
mailed in
payments



Immediate
increase in
paperless billing
enrollment



Decrease
in late
payments

▲ 1—THE CHALLENGE

Insureds and agents were demanding a better platform to make payments, and Grayson-Carroll-Wythe Mutual needed to implement a solution that would enhance the user experience and enable them to compete with the offerings of larger competitors. Other challenges included:

- Limited self-service functionality
- No paperless or AutoPay options
- Separate systems for card payments and electronic checks
- High costs associated with printing and mailing paper bills

💡 2—THE SOLUTION

Grayson-Carroll-Wythe Mutual needed an EBPP provider that could help quickly upgrade their payment platform and provide the resources to stay ahead of their larger competitors. They chose Invoice Cloud as it provided everything they needed to:

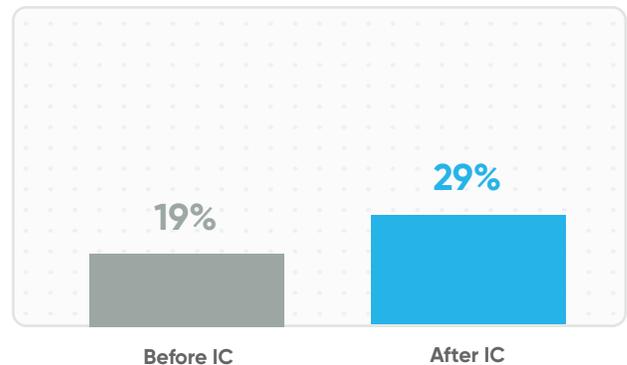
- Enable a better user experience to drive more digital payments
- Increase self-service adoption with omni-channel payment options
- Streamline all digital payments through one platform
- Decrease print and mail costs

💎 3—THE RESULTS

Since implementing Invoice Cloud, Grayson-Carroll-Wythe Mutual has realized significant benefits, including:

- **Increased self-service and higher customer satisfaction** due to an enhanced user experience
- **Decreased customer churn and improved efficiencies** with the increase in e-adoption and AutoPay registration
- **Lower print and mail costs** due to increased paperless adoption
- **Quick and easy technology updates** with a true SaaS platform

% Electronic Payments per month



53% increase in e-payment adoption



ABOUT GRAYSON-CARROLL-WYTHE MUTUAL INSURANCE COMPANY

Grayson-Carroll-Wythe Mutual offers Homeowners, Fire, Farm and Church Insurance products, and has agents located throughout Virginia.

ABOUT INVOICE CLOUD

Invoice Cloud® provides trusted, secure e-payments and the highest adopting Electronic Bill Presentment and Payment (EBPP) solution. To learn more, visit invoicecloud.com

InvoiceCloud®