

AdInsure Billing

BILLING, COLLECTIONS MANAGEMENT AND ACCOUNTING

**Precision billing, cash flow control and Insurance
Subledger Accounting built for insurers
who demand operational clarity.**



AdInsure Billing

01 Introduction



ADINSURE

AdInsure - Digital Core Platform

COMPREHENSIVE DIGITAL CORE

Sales
Policy Administration
Claims & Recoveries
Reinsurance
Billing & Collection,
Accounting Subledger
Data Analytics

DRIVING BUSINESS VALUE

Product flexibility
No-code/Low-code
configuration Short time to
market
Open for InsurTech integration
Efficient operations and
control

DIGITAL CONNECTIVITY

Modern integration framework
Modular scope integrations
B2B Portal

VERTICAL CONFIGURATIONS

Life
P&C
Motor
Commercial
Commercial brokers

HORIZONTAL CONFIGURATIONS

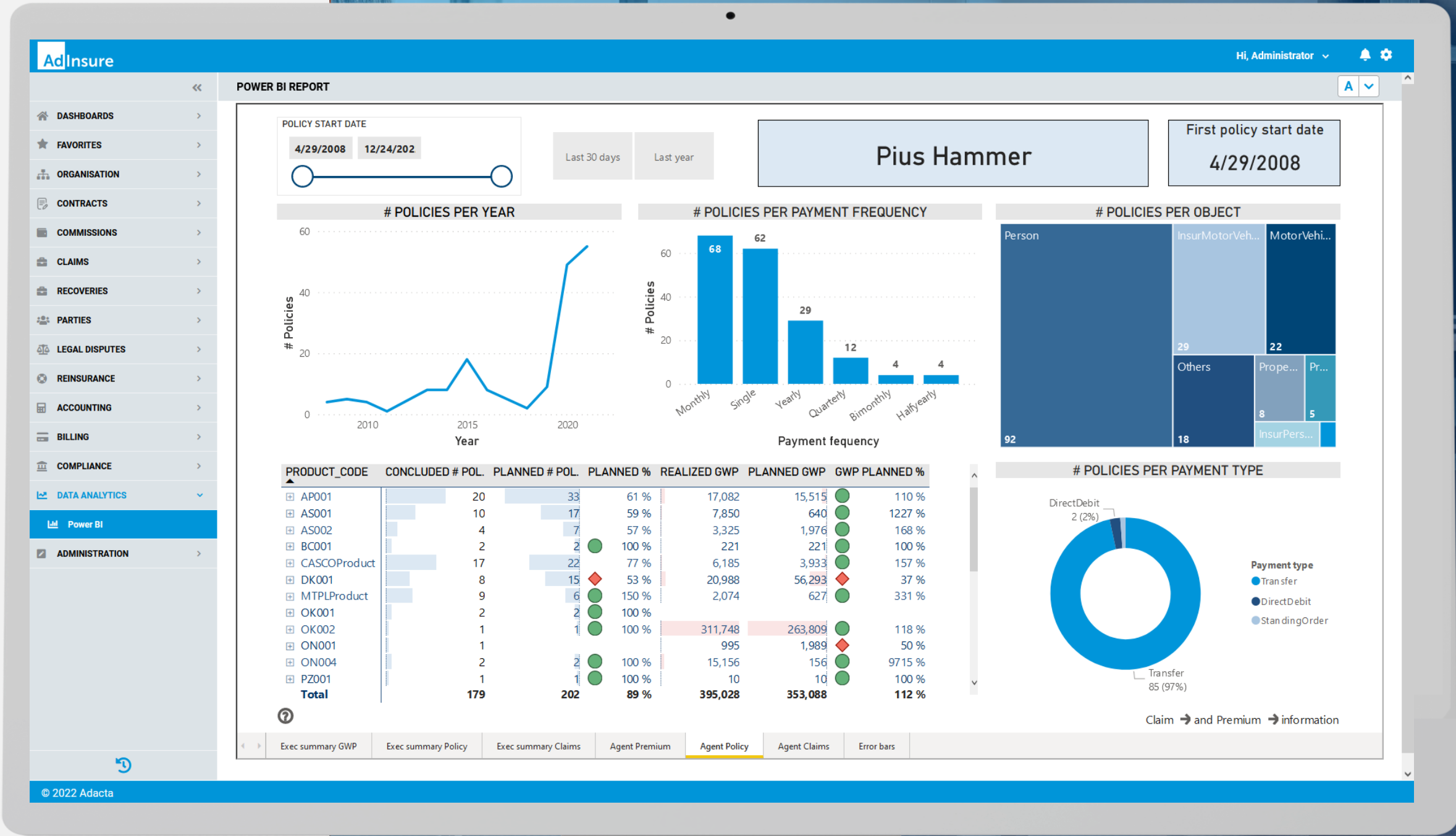
Agent Portal
Broker Portal

DELIVERING ACROSS GEOGRAPHIES

Multi-currency
Multi-language
Layered customization
approach
Localization layers
Localization plug-ins

CLOUD OR SERVICE

Private or Public Cloud
Deployments
Azure and OCI cloud services
AdInsure-As-A-Service (on Azure)



AdInsure Billing

02 Functional Scope



ADINSURE BILLING

Billing

AdInsure Billing automates the entire invoicing lifecycle – from payment plan configuration to document generation – allowing finance and operations teams to maintain control without manual overhead.

- Invoice generation rules. Billing generates receivables; Accounting manages and posts them
- Posting rules (Accounts Receivable, Premium, Tax, Commission)
- Payment Terms define the policy payment plan and payment frequency
- Invoice generation rules can be set differently for each insurance product
 - Automated (on issuance or in batches)
 - Manual invoices for one-off situations
- Payment document (for one or more invoices):
 - Payment Order form (e.g. SEPA)
 - Direct Debit Request
 - Reminder letter

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Contracts

Life Sales

Life Administration

Claims

Recoveries

Parties

Legal Disputes

Accounting

Billing

Invoicing

Billing Document

Direct Debit

SDD Requests Overview

Cancellation Overview

Rejection Overview

SDD Requests Cancellat...

Rejected SDD Requests L...

Debt Transfer

Collection

Compliance

Data Analytics

Administration

SDD REQUESTS OVERVIEW

Debtor

Policy Number

Invoice Number

Reference Number

SDD Mandate Number

Billing Document Number

Status

Sequence Type

OOFF

Payment Date From

Payment Date To

Export

Clear

Search

MANDATE NUMBER	BILLING DOCUMENT	REFERENCE NUMBER	DEBTOR	SEQUENCE TYPE	STATUS	PAYMENT DATE	AMOUNT	
SDDM-00001/2024	BRD-02/BR-0001/000001	020001000001	Fruits and vegetables - VeggieTab	OOFF	Revoked	20.06.2024	18.24 EUR	
SDDM-00001/2024	BRD-02/BR-0002/000001	020002000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	18.24 EUR	
SDDM-00001/2024	BRD-02/BR-0003/000001	020003000001	Fruits and vegetables - VeggieTab	OOFF	Exported	20.06.2024	18.24 EUR	
SDDM-00002/2024	BRD-02/BR-0004/000001	020004000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	27.41 EUR	
SDDM-00002/2024	BRD-02/BR-0005/000001	020005000001	Fruits and vegetables - VeggieTab	OOFF	Revoked	20.06.2024	27.41 EUR	
SDDM-00002/2024	BRD-04/BR-0001/000001	040001000001	Fruits and vegetables - VeggieTab	OOFF	Revoked	20.06.2024	27.41 EUR	
SDDM-00002/2024	BRD-04/BR-0002/000001	040002000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	27.41 EUR	
SDDM-00003/2024	BRD-02/BR-0006/000001	020006000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-02/BR-0007/000001	020007000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-02/BR-0008/000001	020008000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-02/BR-0009/000001	020009000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-04/BR-0003/000001	040003000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-04/BR-0004/000001	040004000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-04/BR-0005/000001	040005000001	Fruits and vegetables - VeggieTab	OOFF	Rejection received	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-04/BR-0006/000001	040006000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-08/BR-0001/000001	080001000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-08/BR-0002/000001	080002000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-08/BR-0003/000001	080003000001	Fruits and vegetables - VeggieTab	OOFF	Created	20.06.2024	36.58 EUR	
SDDM-00003/2024	BRD-09/BR-0001/000001	090001000001	Fruits and vegetables - VeggieTab	OOFF	Created	16.08.2024	36.58 EUR	
SDDM-00008/2025	BRD-01/BR-0003/000005	010003000005	Dinesh Chugtai	OOFF	Exported	25.05.2025	96.90 EUR	

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Collection Management

When premiums become overdue, AdInsure keeps the process structured. Configurable collection workflows, automated reminders, and direct debit management reduce manual effort and help protect cash flow.

- Configurable collection process
- Reminders
- Configurable templates for collection letters
- Notifications (email, SMS)
- Direct debit management

AdInsure

Contracts

Life Sales

Life Administration

Claims

Recoveries

Parties

Legal Disputes

Accounting

Billing

Invoicing

Billing Document

Direct Debit

Debt Transfer

Collection

Reminders Overview

Reminder Run

Reminder run Overview

Exclusion List Candidate

Exclusion List Overview

Compliance

Data Analytics

Administration

Hi, Administrator User

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REMINDERS OVERVIEW

Recipient

Fruits and vegetables - VeggieTab

Reminder Number

Contract Number

Document Number

Issue Date From

Issue Date To

Due Date From

Due Date To

Reminder Group

Reminder Level

Export

Clear

Search

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REMINDER NUMBER	REMINDER LEVEL	RECIPIENT	ISSUE DATE	DUE DATE	REMINDER AMOUNT	NOTIFICATION		
RM-000066/2025	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	03.02.2025	14.02.2025	436.11 EUR	ReminderNonLife	📄	👁
RM-000067/2025	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	03.02.2025	14.02.2025	13,320.81 EUR	ReminderNonLife	📄	👁
RM-000068/2025	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	03.02.2025	14.02.2025	363.43 EUR	ReminderNonLife	📄	👁
RM-000069/2025	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	03.02.2025	14.02.2025	12,311.67 EUR	ReminderNonLife	📄	👁
RM-000070/2025	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	03.02.2025	14.02.2025	12,790.35 EUR	ReminderNonLife	📄	👁
RM-000138/2024	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	19.08.2024	30.08.2024	4,449.35 EUR	ReminderNonLife	📄	👁
RM-000139/2024	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	19.08.2024	30.08.2024	588.40 EUR	ReminderNonLife	📄	👁
RM-000140/2024	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	19.08.2024	30.08.2024	4,512.96 EUR	ReminderNonLife	📄	👁
RM-000141/2024	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	19.08.2024	30.08.2024	4,512.96 EUR	ReminderNonLife	📄	👁
RM-000142/2024	First Reminder - Non-Life Corporate	Fruits and vegetables - VeggieTab	19.08.2024	30.08.2024	4,512.96 EUR	ReminderNonLife	📄	👁

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Payment Processing

AdInsure connects directly to banks and payment processors via REST APIs, automating payment matching while allowing manual overrides where human judgment is required.

- Payment processing:
 - Bank & payment processor integration via REST APIs or files
 - Automatic matching and tolerance interval
 - Manual matching to a customer, document or policy
 - Cancel matches
 - Bank statement reconciliation
 - Processor-related postings (Premium -> Policy; Receivable -> Card/Payment Processor).
- Payables (e.g. claims and refunds)
 - Payment order packages
 - Approval workflow

←

MANUAL MATCHING

MANMATCH-0028/2026 (EXECUTED)

ALLOCATION DETAILS

Recipients Bank Account

SI20436266963946784

Source Allocation Type

Premium

Amount

21.00

Currency

EUR

Payers Bank Account

SI77242004883192369

Payer

Jon Snow

Allocation Date

08.06.2026

Reference Number

PINV-4604/2026

Intent

No description

MATCHING ITEMS

1-1 (1)

PERSON	TARGET ALLOCATION TYPE	DOCUMENT NO.	TARGET AMOUNT	TARGET CURRENCY	FX RATE	FX DATE	ALLOCATION AMOUNT	ALLOCATION CURRENCY
Alex Bante	Premium	PINV-4604/2026	21.00	EUR	1.000000	06.05.2026	21.00	EUR

ALLOCATIONS OVERVIEW

Bank Statement Date From

Bank Statement Date To

Bank Statement No.

Bank Account No.

Amount

Debit/Credit

Allocation Status

Currency

Allocation Type

Payer

Reference Number

Second Reference

Document Number

Allocation ID

Allocation Date From

Allocation Date To

Statement Year

Intent

Show Cancelled

Less Filters

Export

Clear

Search

1-1 (1)

ALLOCATION ID	STATEME... DATE	PAYER	ACCOUNT NO.	CREDIT	DEBIT	CURRENCY	INTENT	REFERENCE NO.	CORRECTED REFERENCE NO.	ALLOCATION TYPE	ALLOCATION STATUS	MESSAGE	STATEME... NO.	ALLOCATION DATE
☐ 1756	13.03.2025	Jon Snow	SI20436266963946784	4,512.96	--	EUR	No description	PINV-2251/2025		Premium	Matched	Matched automatically	2025-03-13-97	24.03.2025

ADINSURE BILLING

Accounting
(Insurance Subledger Accounting)

AdInsure Insurance Subledger Accounting delivers automated double-entry postings, FX revaluation, AR impairment, write-offs, debt transfer to intermediaries, small open amount adjustments, and full G/L integration to give finance teams a single, reliable view of insurance financial positions.

- Automated double-entry postings to the accounting subledger
- Contract, party and other dimensions
- Accounts Receivable, Accounts Payable
- Posting date controls:
 - By role(s)
 - By department (leveraging organizational structure)
 - By source system
- FX Revaluation:
 - Unrealised FX gains/losses (period-end revaluation).
 - Realised FX gains/losses upon settlement of receivables and payables.
- AR impairment calculation (specific or configurable rules) and posting
- Rounding and small amounts adjustments
- Open items reports (by source system)
- Account records reports (by source system)
- Chart of accounts management
- Flexible General Ledger integration with configurable aggregation rules

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Life Administration

Claims

Recoveries

Parties

Legal Disputes

Accounting

Balance Accounts

Balance Account Card

Customer View

Contract View

Overpayments View

Subledger

Bank Statements

Payment Orders

Netting Proposals

Accounting periods

Reports

End of Month

Billing

Compliance

Data Analytics

Administration

BALANCE ACCOUNT CARD

Person

Fruits and vegetables - VeggieTab

Balance Account Type

Premium

Currency

Balance Account ID

Policy Number

Document Number

Document Type

As Of

More Filters

Export

Export

Clear

Search

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	DOCUMENT NO.	ACCOUNT TYPE	DOCUMENT TYPE	POSTING DATE	DUE DATE	DEBIT AMOUNT	CREDIT AMOUNT	OPEN AMOUNT	DUE AMOUNT	CURRENCY	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.08.2024	4,512.96	0.00	0.00	0.00	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.09.2024	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.10.2024	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.10.2024	203.51	0.00	203.51	203.51	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.11.2024	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.11.2024	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.12.2024	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.12.2024	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.01.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.01.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.02.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.02.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.03.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.03.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.04.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.04.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.05.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.05.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.06.2025	4,440.27	0.00	0.00	0.00	EUR	
☐	PIWV-166/2024	Premium	Sales Invoice - Premium	03.07.2024	01.06.2025	116.30	0.00	116.30	116.30	EUR	
☐	PIWV-165/2024	Premium	Sales Invoice - Premium	03.07.2024	01.07.2025	4,440.27	0.00	0.00	0.00	EUR	

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ADINSURE BILLING

Accounts Reconciliation

Reconciliation in AdInsure is both automated and fully auditable. Reference-based matching, configurable tolerances, and full reallocation capabilities enable fast discrepancy resolution—with a complete audit trail behind every decision.

- **Manual matching:**
 - Users mark unmatched payments and link them to the receivables they should be matched with
- **Automatic matching:**
 - Reference number (billing number, invoice number, etc.),
 - Amount (with relative or absolute threshold, i.e +/-2%, or +/- 1 EUR)
 - Currency
- **Audit trail, reallocation:**
 - Allocation overview
 - Audit history for (automatic or manual) matching and matching cancellation
 - Reallocation Document – manual matching cancellation and rematching payments to the correct invoice, policy, or person



ADINSURE BILLING

View of Reconciliation Data

Finance teams get a comprehensive operational view with balance account cards, 360-degree customer positions, and aging analysis reports — all in one place, in real time.

- **Balance account card** (comprehensive overview of all postings—invoices, amendments, incoming payments, outgoing payments, cancellations, write-offs, etc.).
- **Customer/Agent/Broker 360-degree view** (overview of all positions regardless of type - premium, claim, recovery, overpayment, commission, etc.).
- **Open items report** (report returns open amounts and provides debt aging analysis (e.g., 1–30 days, 31–60 days, etc.)).

☐ PINV-2251/2025

Premium

Sales Invoice - Premium

07.02.2025

01.02.2026

4,440.27

0.00

0.00

0.00

EUR

☐ BSA-1756

Premium

Bank Statement Item

13.03.2025

13.03.2025

0.00

4,512.96

0.00

0.00

EUR

Balance Account Number
PR-LE-00211-EUR

Original Amount
4,512.96

Open Amount
0.00

Closed Amount
4,512.96

Currency
EUR

Entry Type
Payment received

Posting Date
13.03.2025

Due Date
13.03.2025

Document Number
BSA-1756

Contract Number
FL-MOT-0000002/2025

Source Document Number
--

Closing Details

1-1 (1)

DOCUMENT NUMBER	ENTRY TYPE	POSTING DATE	DUE DATE	CLOSING DATE	CLOSED AMOUNT	CURRENCY
PINV-2251/2025	Invoice issued	07.02.2025	01.03.2025	13.03.2025	4,512.96	EUR

Close

BROKER COCKPIT

N000012133

Best Broker LTD

Balance Account

Print Open

Open Receivables DUE 61.314

Open Receivables NOT DUE 186.031

Unreconciled Cash 31.341

Policies YTD 261.314

Payments YTD 161.314

Commission YTD 161.314

ADINSURE BILLING

Broker Accounts

AdInsure manages broker receivables with precision. Invoices, bank statement items, and commissions flow into a single broker account view, with automated and manual matching capabilities and full balance visibility.

- Policy premium is invoiced to the broker
- Broker account key transactions types:
 - Invoices (premium)
 - Bank Statement Items
 - Commission
- Automated or manual matching

Debit
Credit
Credit

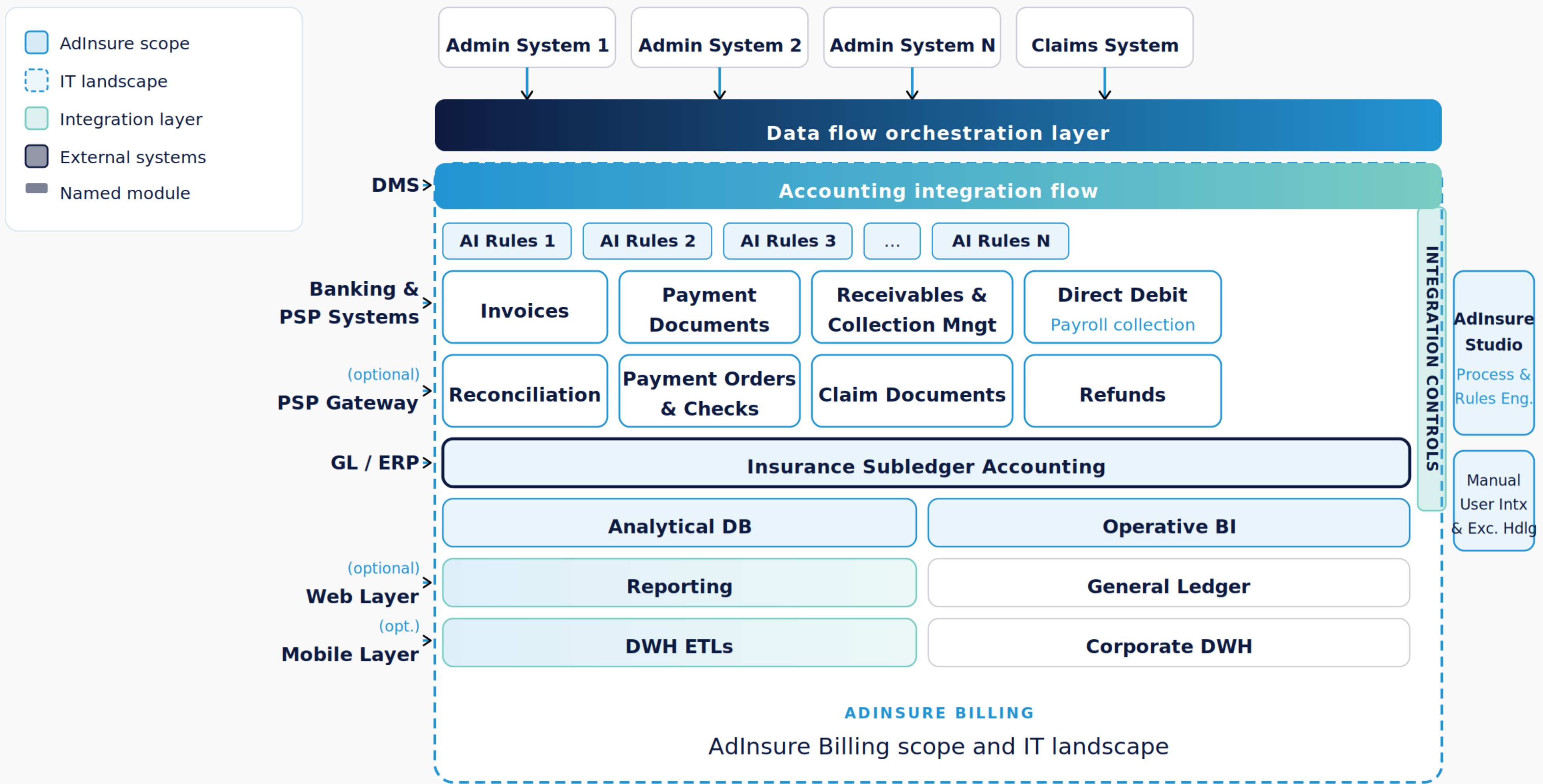
											1-16 (16)
☐	DOCUMENT NO.	ACCOUNT TYPE	DOCUMENT TYPE	POSTING DATE	DUE DATE	DEBIT AMOUNT	CREDIT AMOUNT	OPEN AMOUNT	DUE AMOUNT	CURRENCY	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.12.2025	211.99	0.00	211.99	211.99	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.01.2026	212.02	0.00	212.02	212.02	EUR	
☐	BSA-2	Premium	Bank Statement Item	11.01.2026	11.01.2026	0.00	211.99	0.00	0.00	EUR	
☐	BSA-51	Premium	Bank Statement Item	11.01.2026	11.01.2026	0.00	-211.99	0.00	0.00	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.02.2026	212.02	0.00	212.02	212.02	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.03.2026	212.02	0.00	212.02	212.02	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.04.2026	212.02	0.00	212.02	212.02	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.05.2026	212.02	0.00	212.02	212.02	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.06.2026	212.02	0.00	212.02	212.02	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.07.2026	212.02	0.00	212.02	0.00	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.08.2026	212.02	0.00	212.02	0.00	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.09.2026	212.02	0.00	212.02	0.00	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.10.2026	212.02	0.00	212.02	0.00	EUR	
☐	PINV-32/2026	Premium	Sales Invoice - Premium	11.01.2026	01.11.2026	212.02	0.00	212.02	0.00	EUR	
☐	CCR-00001/2026-P-0000023/2026	Commission	Purchase Invoice - Commission	31.01.2026	31.01.2026	0.00	21.49	0.00	0.00	EUR	
☐	CCR-00106/2026-P-0000023/2026	Commission	Purchase Invoice - Commission	31.01.2026	31.01.2026	0.00	-21.49	0.00	0.00	EUR	
SUMMARY											
ACCOUNT TYPE		TOTAL DEBIT AMOUNT		TOTAL CREDIT AMOUNT		TOTAL OPEN AMOUNT		TOTAL DUE AMOUNT		CURRENCY	
Premium		2,544.21		0.00		2,544.21		1,484.11		EUR	
Commission		0.00		0.00		0.00		0.00		EUR	

AdInsure Billing

3 Architecture & IT Landscape



AdInsure Billing Scope and IT Landscape



AdInsure Horizontal Integration Capabilities

- AdInsure architecture allows modules to be used relatively independently, as database-level dependencies between modules are limited and many cross-module functionalities are supported through the AdInsure Integration Framework (data sources, event-based integrations, etc.).
- Transactions in AdInsure Billing are initiated based on signed policy information received via an API from the AdInsure Policy Administration & Sales module. AdInsure Billing then supports the entire collections and disbursements scope while simultaneously managing transactions in the AdInsure insurance accounting subledger.
- Most implementations run in parallel with existing systems – replacing legacy components in controlled phases while maintaining production continuity.





ADINSURE BILLING

Integration APIs

AdInsure exposes a complete set of integration APIs - covering payment initiation, journal posting, cash receipts, netting, and party account management - so billing operations connect seamlessly with any enterprise IT landscape.

Integration Framework APIs:

- API to trigger journal postings from external applications (for posting receivables, payables, credit memos, and rounding adjustments)
- APIs to initiate payment orders by external applications and to receive and relay payment confirmation and entry closing details
- API to trigger return payments
- API to relay payment processing status information to source systems
- API to relay cash receipt information to the source system
- API to relay entry application (e.g. closing receivable against payment) information to the source system
- API to relay netting information
- Party bank account management APIs
- Party consent management APIs
- Party Direct Debit management APIs including changes during contract lifecycle.
- Capability to support procurement and accounts payable system (ERP) as external source systems

More info: info@adacta-fintech.com

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