



# Healthcare

## General overview

Healthcare is considered to be one of the most important verticals for Retarus. As regulations, compliance requirements, and patient record confidentiality continue to get stricter, the healthcare industry has had to retain and support their critical messaging needs with fax. The industry requires constant sending of sensitive patient information (PHI) via a secure messaging channel that must meet the most stringent security requirements of the Health Insurance Portability and Accountability Act (HIPAA).

All of Retarus' services run in a platform that guarantees security, compliance and transparency. As healthcare related faxes can literally be life and death for patients, deliverability and uptime are key components and considerations of any vendor in this vertical. Together, these are key features/benefits that all healthcare companies will be looking for in a solution.

Common Applications	Retarus Services
Prior Authorizations	Desktop Fax, Transactional Fax
Test Results	Transactional Fax
Prescription Refills	Transactional Fax, Desktop Fax, SMS
Doctor Approvals	Desktop Fax
Appointment Reminders	SMS, Email for Applications

## Healthcare Companies

- › Laboratory processing
- › E-Prescribing
- › Hospitals & Hospital Management
- › Pharmaceutical Integration providers

## Key Talking Points

- › Retarus' faxing services was specifically built for the healthcare industry. The services reduce costs and meet all compliance requirements for HIPAA – all without dedicated fax hardware or phone lines.
- › Automate delivery, receipt and tracking of private health information. Make available an easily accessible yet secure archive of all incoming and outgoing faxes.

- › Includes seamless integration into Healthcare Applications and EMR software, and medical software developers can easily embed healthcare fax capabilities into their applications to increase productivity and integrate the user experience. Eliminate error-prone, time consuming, repetitive manual routines that waste administrative time and resources. In fact, many of the industry's leading software vendors already have – References Available.
- › With our HIPAA compliant online fax service, received faxes are delivered securely to a private email inbox to ensure that documents with PHI are not left on paper-based fax devices in the office. Your users send faxes securely over an encrypted connection. Using fax machines to send and receive faxes that may contain protected health information is expensive and risky. Fax machines lack tracking and security. Additionally, fax machines cannot provide an audit trail of who sent each fax, and inbound faxes with sensitive information can't be directed to a specific user or group.
- › Our multi-layer redundant architecture eliminates single points of failure in the platform so that outages can be quickly isolated without ever affecting service. Complete business continuity is ensured to provide near 100% uptime with 7 global data centers.
- › 100% Retarus US employees are HIPAA trained and certified. This guarantees that client data is handled meeting the most stringent compliance. Retarus' products are all HIPAA compliant, and adhere to the strictest governmental regulations.



## Finance

### General overview

Finance is considered to be one of the most important verticals for Retarus. Today, many key financial operations require faxing – trade confirmations, account statements, etc.- Given the nature of the specific processes and operations of this industry, it provides a wide range of opportunities for Retarus' solutions to meet key critical communications needs.

Retarus increases efficiency in critical processes, therein reducing operational costs, by providing a unified enterprise solution. Traditionally, banks have been reluctant to switch to cloud-based services, but thanks to the vast improvement in the areas of security and reliability, more banks are making the switch.

**SMS:** Considered one of the top trends in the banking industry as it provides one of the most effective ways to communicate with customers. It is utilized to alert customers of low balance, suspicious activity, upcoming payments and a number of other key applications.

Common Applications	Retarus Services
Alert Messaging	SMS
Rate Sheets	Transactional Fax & SMS
Automated Balance Reporting	Transactional Fax & SAP Fax
Sweep Reporting	Transactional Fax
Confirmations	SMS & Transactional Fax

### Key Phrases

- › In today's fast-paced market, many financial institutions are looking to decrease transaction costs, streamline workflows, and increase automation. These enterprises need solution providers that can offer tight integration with legacy systems because of the inflexible nature of existing business technologies. Retarus provides support for unique requirements, as well as various problems commonly encountered by organizations in the finance industry.
- › Retarus provides significant return on investment by decreasing total cost of ownership of existing hardware solutions. Business processes are improved with greater reliability and scalability, reducing resources needed on the client side.
- › Retarus is the first messaging company certified for both data centers and services for PCI – DSS (the Payment Card Industry Data Security Standard).
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- › Retarus optimizes customer service, by providing 24/7/365 live support, and satisfaction, 7 globally redundant data centers ensuring for complete business continuity, in a fiercely-competitive financial services landscape.
- › Retarus improves security and confidentiality to meet today's financial compliance mandates. We ensure guidelines that mandate the secure tracking, reporting, and distribution of personally identifiable information (PII) as required by Gramm-Leach-Bliley and other various federal acts are met.
- › Retarus helps financial institutions perform their critical business transactions faster, more securely, and with reduced costs by converting and delivering messages with flexible outsourced global messaging and transaction management solutions.
- › Retarus automates the creation and secure email transmissions of trade confirmations and other vital communications, and improves the successful delivery rate
- › Retarus automates the collection, verification, and imaging of incoming fax and paper-based forms seamlessly converting them into electronic data and integrating them into your loan origination or underwriting systems.

## Insurance

### General Overview

At its core, insurance companies pool funds from many insured entities to pay for losses that some may incur, while also protecting the insured entities from risk for a fee based on the amount of risk assessed. Most insurance companies utilize electronic submission forms that require signatures; this makes fax – port to port communication method - the most reliable and efficient system to communicate.

The success of an insurance company is directly linked to their reputation in the industry. A company that receives busy signals during heavy claim periods will appear to be unresponsive, making a solution with redundancy, capacity and security critical to their business processes. It is no surprise then that insurance is a very important vertical for Retarus. To bring additional value to the insurance space, Retarus provides an OCR feature which allows claims to be accelerated into workflow processes, thereby increasing efficiency.

Common Applications	Retarus Services
Claims, Contracts & Other Forms	Transactional Fax, Desktop Fax
New Business Applications	Desktop Fax, Transactional Fax
Policy Administration	Transactional Fax, SMS Services
General Communication w/ Brokers	WebExpress, Desktop Fax, Transactional Email
Underwriting	Desktop fax, Transactional Fax

### Key Phrases

- › Insurance is a complex network spread out across multiple channels of communication. Enterprises need to constantly connect, exchange information, and trade with various parties. Since transactions flow in many directions, businesses must guarantee confidential and quick transport of critical information. Retarus provides an efficient, independent communication layer that streamlines front-end and back-end electronic transactions. Our cost-efficient, outsourced solutions guarantee end results that are secure, accurate, and fast.
- › Retarus provides for more efficient claims processing. There's no more manual rekeying of information from faxes, paper shuffling, misplaced claims, or data entry errors that wreak havoc with customer service downstream. Retarus' OCR technology can extract the critical information and place documents into existing workflows.
- › Retarus lets mobile employees send and receive faxes directly in their email accounts, anywhere in the world, so they can perform daily work task immediately and effortlessly. When traveling, your adjusters will be able to exchange vital information immediately, speeding the claims process, simplifying tasks at the home office, and keeping your customers satisfied and loyal.

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- > Retarus provides significant return on investment by decreasing total cost of ownership of existing hardware solutions. Business processes are improved with greater reliability and scalability, reducing resources needed on the client side.
- > Retarus is the first messaging company certified for both data centers and services for PCI – DSS (the Payment Card Industry Data Security Standard).
- > Retarus can also help streamline processes around claims, contracts, & other paper-based insurance forms, new business applications, and policy administration which are all mission critical documents. Retarus optimizes customer service, by providing 24/7/365 live support, and satisfaction, 7 globally redundant data centers ensuring for complete business continuity, in a fiercely-competitive landscape.

# Manufacturing

## General Overview



Manufacturing is the use of machines, tools and labor to produce goods for use and sales. Manufacturing is considered to be one of the most important verticals for Retarus. Given the nature of the specific processes and operations of this industry, it provides a wide range of opportunities for Retarus' solutions to meet key critical communications needs.

This industry relies heavily on EDI, however, certain financial transactions require fax as a method of transmission – i.e. accounts payable, receivable, etc. In addition, many larger manufacturing companies do business with smaller, less technically capable providers, making fax the only method of communication. The speed of service is a critical component in manufacturing as processing batch jobs is very common; Retarus provides different services that meet these key requirements.

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<b>Common Applications</b>	<b>Retarus Services</b>
<b>Accounts Payable &amp; Accounts Receivable</b>	SAP Fax & Transactional Fax
<b>Invoices &amp; Warehouse Shipping Orders</b>	SAP Fax & Transactional Fax
<b>Contract Awards &amp; Request for Quotations</b>	Transactional Fax & Desktop Fax
<b>Purchase Orders &amp; Acknowledgements</b>	SAP Fax & Transactional Fax

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### Key Phrases

- › Manufacturing industry enterprises are constantly interacting with various parties to ensure supply chain functionality. Every process in the manufacturing business requires efficient communication in order for these companies to meet customer expectations. An inadequate transaction protocol among parties can result in lower-quality products, production time lag, reduced company morale, stagnant or reduced ROI, and other negative effects.
- › Retarus provides significant return on investment by decreasing total cost of ownership of existing hardware solutions. Business processes are improved with greater reliability and scalability, reducing resources needed on the client side.
- › Retarus optimizes customer service, by providing 24/7/365 live support, and satisfaction, 7 globally redundant data centers ensuring for complete business continuity, in a fiercely-competitive landscape.
- › Retarus provides global infrastructure and business continuity to ensure complete supply chain functionality through messaging deliverability, communication and reporting around the world.

# Energy

## General Overview

The energy industry is comprised of all of the industries involved in the production and sale of energy, including fuel extraction, manufacturing, refining and distribution. These subgroups are composed of: Petroleum, Gas, Electric, Coal, Nuclear, Renewable Energy, and more. As society consumes large amounts of fuel, the energy industry is a crucial part of the infrastructure and maintenance of society in almost all countries.

As observed, communication in the energy vertical is now mostly focused on e-mail. Fax still plays a role, although it is not quite as large due to the limited number of applications which utilize fax as the primary communication method. This low volume can be assumed based on the lack of strict regulations for certain communications which, unlike HIPAA or SOX, doesn't contain as sensitive of information being transferred. However, since these companies have generally only started to consider cloud technology recently, it is an opportunity for Retarus to remove internal hardware systems and automate processes to enable operations to run as efficiently and cost-effectively as possible.

Common Applications	Retarus Services
Internal Communications w/ Repair Crew / Drivers	Fax2Mail, Mail-to-Fax, SMS Services, WebExpress
Accounts Payable & Accounts Receivable	SAP Fax & Transactional Fax
Contract Awards & Request for Quotations	Transactional Fax & Desktop Fax
Purchase Orders & Acknowledgements	SAP Fax & Transactional Fax

### Key Phrases

- › Retarus provides significant return on investment by decreasing total cost of ownership of existing hardware solutions. Business processes are improved with greater reliability and scalability, reducing resources needed on the client side.
- › Retarus is the first messaging company certified for both data centers and services for PCI – DSS (the Payment Card Industry Data Security Standard).
- › Retarus optimizes customer service, by providing 24/7/365 live support, and satisfaction, 7 globally redundant data centers ensuring for complete business continuity, in a fiercely-competitive landscape.
- › Retarus lets mobile employees send and receive faxes directly in their email accounts, anywhere in the world, so they can perform daily work task immediately and effortlessly. Reporting is not tied to a single machine, but accessible anywhere in the world via a world-class web-based reporting and administration portal.



- › Retarus' messaging solutions replace on premise hardware with secure cloud-based services which saves energy and eliminates the need for paper and consumables, and increases the speed and efficiency in which messages are received and transmitted.
- › It is estimated that by replacing ten high volume fax machines with a hosted fax service, a company can save a minimum of \$5,100 a year in electrical and supply costs, while automating paper-intensive business processes. Reducing even a fraction of the paper used for faxing purposes will help protect thousands of forest acreage.

## Retarus' Quick Reference Application Guide



<b>Verticals</b>	<b>Desktop Fax Services</b>	<b>Faxolution for Applications</b>	<b>WebExpress</b>
<b>Healthcare</b>	<ul style="list-style-type: none"> <li>› Operating Room Scheduling</li> <li>› Patient Records Transfer</li> <li>› Billing</li> <li>› internal communications</li> </ul>	<ul style="list-style-type: none"> <li>› Insurance approvals diagnostic/lab results report</li> <li>› Prescription refills</li> <li>› Medical records</li> </ul>	<ul style="list-style-type: none"> <li>› Prescription medication recalls</li> </ul>
<b>Finance</b>	<ul style="list-style-type: none"> <li>› Mortgage applications</li> <li>› Bank reconciliations</li> <li>› Internal communications</li> </ul>	<ul style="list-style-type: none"> <li>› Mortgage applications processing</li> <li>› Trade confirmations</li> <li>› Customer credit notification</li> </ul>	<ul style="list-style-type: none"> <li>› Lending rate sheets</li> <li>› Investor newsletter</li> </ul>
<b>Insurance</b>	<ul style="list-style-type: none"> <li>› Insurance applications</li> <li>› Insurance claims</li> <li>› Patient records</li> <li>› Internal communications</li> </ul>	<ul style="list-style-type: none"> <li>› Insurance applications</li> <li>› Insurance claims</li> <li>› Patient records</li> </ul>	<ul style="list-style-type: none"> <li>› Internal marketing messaging for independent brokers.</li> </ul>
<b>Manufacturing</b>	<ul style="list-style-type: none"> <li>› Internal Communications</li> </ul>	<ul style="list-style-type: none"> <li>› “Just in Time” processing</li> <li>› Invoices</li> <li>› Shipping documentations</li> </ul>	<ul style="list-style-type: none"> <li>› Price changes, customer alerts</li> </ul>
<b>Logistics</b>	<ul style="list-style-type: none"> <li>› Bills of Ladings</li> <li>› “Last mile Logistics”</li> </ul>	<ul style="list-style-type: none"> <li>› Container tracking</li> <li>› Authorization forms (Certificates of Origin, Packing Slips, Dock/Warehouse Receipts)</li> </ul>	<ul style="list-style-type: none"> <li>› Customer alerts</li> </ul>
<b>Energy</b>	<ul style="list-style-type: none"> <li>› Contract Awards</li> <li>› Contracts</li> <li>› Request for Quotation</li> </ul>	<ul style="list-style-type: none"> <li>› Purchase Orders</li> <li>› Acknowledgments</li> <li>› Accounts payables / recievables</li> </ul>	<ul style="list-style-type: none"> <li>› Internal communication</li> <li>› Customer alerts / outages</li> <li>› Driver re-routes</li> </ul>