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Deluxe Enters into Health Care Payments Claims Transactions through new Venture with ECHO Health

New platform will enable organizations making healthcare payments to migrate from paper checks to digital payments.

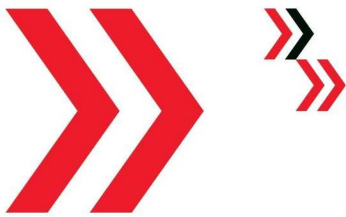
SHOREVIEW, Minn. — April 2, 2020 — Today, Deluxe (NYSE: DLX), a Trusted Business Technology™ company, announced the launch of the Medical Payment Exchange (MPX) platform, a joint venture with healthcare payment provider ECHO Health.

This venture establishes a new cloud-based digital payment process to address an unmet need in healthcare payments: the healthcare payers' challenge of delivering efficient electronic payments to providers whom they pay infrequently. According to the [2018 CAQH Index](#), these payments account for roughly 40 percent of all medical claim payment transactions and 88 percent of dental claim payments.

"The partnership between Deluxe and ECHO brings a new approach to healthcare payments, solving key challenges faced by payers and providers," said Michael Reed, General Manager of Payments for Deluxe. "The joint solution uses patented technology to overcome today's challenges of business process disruptions when migrating digital payments and flexibly addressing the differing needs of payers and providers."

For providers, establishing and maintaining electronic connections with payers from whom they receive infrequent payments is complex. As a result, payers making these payments are hampered by the high costs and inefficiencies of delivering paper checks. The MPX solution powered by Deluxe leverages best-in-class payment platforms from Deluxe and ECHO to solve this challenge by digitizing the payers' common paper checks and delivering them electronically to healthcare providers in a format that is easy to process.

The new joint venture solution enables healthcare payers to migrate from paper checks to digital payments, generating significant savings through speed and efficiency gains without requiring large infrastructure investments or changing payment processes. Payers upload check batch files and MPX digitizes the remittance, sending an electronic payment and Explanation of Payment (EOP) simultaneously through its rapidly growing electronic network serving more than 160,000 service providers in 50,000 locations.



Healthcare providers receiving payments now have multiple choices to pick from as to how they would like to receive the disbursement. Providers are electronically notified of their payment, and can choose between a digital check payment, a Visa commercial card payment, or an ACH payment.

“High costs, inefficiency and lack of payment choice for providers has been the norm in the healthcare payments space,” said Bill Davis, Chairman and CEO, ECHO Health. “Partnering with Deluxe allows us to jointly bring a solution to the market that delivers immediate benefits to insurers and providers and helps drive costs out of healthcare. For the payers using MPX, they receive the benefits of electronic payments, while providers now have the speed of electronic payments with the simplicity of a check.”

For more information about the Medical Payment Exchange, visit www.mpx.com.

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About Deluxe

Deluxe is a Trusted Business Technology™ company that champions business so communities thrive. Our solutions help businesses pay and get paid, accelerate growth, and operate more efficiently. For more than 100 years, we’ve been helping businesses succeed at all stages of their lifecycle, from start-up to maturity. Our unparalleled global scale supporting approximately 4.5 million small businesses, over 4,000 financial institutions and hundreds of the world’s largest consumer brands uniquely positions Deluxe to be our customers’ most trusted business partner. To learn how we can help your business, visit us at www.deluxe.com, www.facebook.com/deluxecorp, www.linkedin.com/company/deluxe, or www.twitter.com/deluxecorp.

About ECHO Health

ECHO Health, Inc. is the leading provider of electronic healthcare payment solutions. ECHO processes 200 million claims and pays more than \$40 billion annually to providers and members from industry-leading payers. Founded in 1997, ECHO is a privately held company located in Westlake, Ohio. For more information, please visit www.echohealthinc.com or call 440.835.3511, ext. 118.