

CUSTOMER CASE STUDY

# HRASimple improves payment operations and delivers seamless experience for customers

HRASimple™

## Challenge:

01

HRASimple needed a scalable, compliant payment solution to replace their inefficient, error-prone manual processes.

## Solution:

02

By implementing a B2B and B2C payment solution, HRASimple enabled smooth workflows and access to more payment options.

## Results:

03

HRASimple achieved a streamlined payment experience for themselves and their customers and implemented a robust solution that can grow with them.

### CUSTOMER:

HRASimple, LLC

### INDUSTRY:

Insurance and Healthcare

### SOLUTION:



B2B and B2C Payments Solution

### DATE:

April 2025

## Customer

HRASimple's mission is to make health coverage a valuable benefit again. By putting the purchasing process in the employee's hands, they empower individuals and families to choose the plan that best fits their needs through an innovative, comprehensive portal. Their cloud-based digital tools guide employees step by step through the funding, enrollment, and attestation process. Employers can manage their employees' benefits with pre-set reports and easy to access tools.

The result: increased employee satisfaction, greater recruiting and retention of talent, cost savings for employers and employees, and less administrative responsibility.

## 01 Challenge

HRASimple needed a solution that supported their specific use case, with the ability to scale. For their business model, they make premium payments on behalf of employees. At one time, they were using corporate credit cards to make these payments over the phone which was a time consuming, cumbersome and error-prone process.

Leadership recognized the need for a more efficient and scalable approach. HRASimple began their search for a fintech application to support their payment structure and meet regulatory requirements. Their goal was to implement a payment solution that appeared seamless to their users but in the background had the robust complexity to meet their specific payment technology needs.



## 02 Resolution

After evaluating their options, HRASimple selected Transcard as their payment orchestration partner. They were drawn to Transcard's ability to support both B2B and B2C payments, as most vendors only offered one or the other. Although the majority of their payments are B2B, there are unique situations where they need to make B2C payments, and they wanted the ability to use the same payments partner to orchestrate all payments.

*Transcard not only had the payment technology we needed, they also felt like the right fit for us as a partner. We choose our vendors carefully and take pride in our partner relationships.*

**Mark Mixer** HRASimple CEO

HRASimple now delivers a streamlined payment experience for their customers. On the backend the solution is created to meet specific needs and provide appropriate funding and workflows. Employers place benefit funds into an account for their employees and then those funds are used to pay for their selected health benefit plan within HRASimple's online platform. The funding and payment workflow take place on the backend with HRASimple facilitating the payment to the selected benefit provider on the employee's behalf. With Transcard's solution, HRASimple has payment rail optionality, including ACH and virtual card, to make the benefit payments seamlessly. Employers and employees experience a smooth enrollment process, without payment friction.



## 03 Results

When selected, open enrollment was quickly approaching and Transcard had a tight implementation timeline to get HRASimple up and running and ready for the busy season. There was no room for error. Transcard worked closely with HRASimple to understand the intricacies of their needs, craft the solution to meet requirements, educate the team on its functionality, and provide ongoing support throughout implementation and post-go-live.

*With Transcard we were able to move from contract to implementation quickly and felt fully supported along the way. The team listened and brought solutions with a sense of immediacy, which was noticed and appreciated. We wouldn't have been implemented in time without it. For our business, the payment solution is at the 'heart of the mission,' so it was critical for us to choose the right payment partner. After working with the team on implementation and since we've been up and running, I'm confident that what we've implemented with Transcard will support our innovative solution while also supporting scale and enabling growth.*

**Mark Mixer** HRASimple CEO

### ABOUT US:

We make frictionless payments a reality with comprehensive global payment solutions designed for banks, fintechs, and businesses of any size and in any industry. We deliver solutions for B2B payments, C2B payments, B2B2C payments and A2A automation.

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