The payment engine for tied-agent and distribution networks

Your agents sell the policy. Someone still has to handle the money.

Most insurance carriers sell through a mix of channels: direct via web and phone, and indirect through tied agents, brokers, and agencies. Those agents usually work inside a sales portal to write new business, sometimes a packaged one, often something the insurer built themselves.

But agents also touch real money. They collect premiums, get paid commissions, and sometimes handle claims or refunds on the insurer's behalf. Policy admin systems are built to rate and administer policies, not to manage that money. **FinDock fills that gap, underneath whatever your agents already use.**

FinDock is the payment engine underneath your agent network

Runs behind your portal
Your agents keep the front end they already use. FinDock runs underneath.

Money in and money out
Premium collection and commission payouts through one engine.

Reconciled, not reconstructed
Every figure traces back to what actually happened.

01

Runs behind whatever your agents already use

Most agent portals are designed to help agents sell and service policies, not manage payments. Insurers often rely on separate tools and integrations to handle premium collection, payouts and reconciliation. FinDock brings those payment processes into Salesforce.

- **Works behind** the portal or front end your agents already use
- **Deep-links** into FinDock screens whenever an agent needs to see the detail behind a number
- **Covers the jobs** a policy admin system usually can't: tracking cash received, calculating payouts, dunning, commissions
- **Built on Salesforce,** so every transaction lands in the CRM alongside your policy and customer records

02

Agents get paid, not just charged

Collecting premiums is half the job. Commissions go the other way, and outbound is where most payment tools on the platform stop, so payouts get calculated and paid somewhere else entirely.

- **Commission payouts** run through the same engine as premium collection
- **No separate payout system** to maintain, integrate, or reconcile against
- **Refunds and claims** paid via agents run the same way

03

Retire the tools built to cover this gap

Over time, many insurers have added extra systems to handle this gap: sub-ledgers, bespoke tools and integrations that can be expensive to maintain. FinDock brings those payment processes into one payment engine in Salesforce.

- **Removes the need** for old, hard-to-maintain ledgers built specifically to cover this gap
- **One data model** for all payment activity, instead of several overlapping systems
- **Frees your IT team** from maintaining brittle integrations between legacy tools and Salesforce
- **New payment processes** can use the same Salesforce data model and payment engine.

Sell in the portal. Reconcile in Salesforce.

Agents can keep working in their portal, but the payments behind those interactions still need to be matched against PSP and bank data and connected to the right records in Salesforce. FinDock handles that reconciliation in the background, keeping payments, refunds and payouts connected to the policies and claims they relate to.

What the agent sees

IN THE PORTAL

TODAY

At the end of the month, agents may only see the total they are owed or need to pay. If the figure looks wrong, finding the transactions behind it can mean asking finance to investigate manually.

WITH FINDOCK

- **Payments and payouts are connected** to the underlying transactions and records in Salesforce.
- **Monthly payouts break down** into the transactions behind them, not one lump total
- **Agents can open the detail** behind any figure themselves instead of calling in to ask
- **Lets agents self-serve** payment and payout details

What the reconciliation engine does

BEHIND IT, IN SALESFORCE

Payout reconciliation

Claims payouts and premium refunds match line by line against PSP records, bank statement credits, and your core systems, flagging fee differences, currency variance, and timing gaps.

Exception handling

Chargebacks, partial payments, and non-standard formats resolve automatically. Rules-based and AI-assisted matching identifies exceptions that require review.

Multi-entity and multi-currency

Works across separate entities, channels and currencies while keeping payment activity connected to the relevant records.

Audit trail

Full traceability from the payment to the record, giving finance, audit and compliance teams a clear record to work from

If this is how agent payments work today, FinDock can simplify it

- You sell through **tied agents, brokers, or agencies** alongside your direct channels
- You need agents to see clearly **what they're owed and why**, not just a monthly number
- Agent payments and payouts still rely on **old sub-ledgers, spreadsheets, or manual processes.**
- Month-end reconciliation currently **depends on people** rather than the system

ABN·AMRO Verzekeringen

ABN AMRO Insurance moved its business insurance offering onto Salesforce alongside its existing intermediary processes, with end-to-end payment operations for both premium collection and claims disbursements. **Four legacy systems retired.**

"Because of the seamless integration between Salesforce and FinDock, we have one overview of business insurances and intermediary activities. That's easier for us and for customers: we can collect and pay money faster, in ways they expect."

— **Roel van de Donk**, IT manager, ABN AMRO Insurance