Digital Payouts for Insurance

Transform customer experiences by delivering fast, more secure and efficient digital payout options to policyholders and third-party partners – when and how they want. With built-in compliance and security tools, our comprehensive solution combines single API integration, split/mass payouts and near real-time electronic funding to help reduce costs, simplify operations and disburse payouts in less than five seconds.¹

Merchant Benefits
- Improved customer satisfaction, profitability and efficiency
- Direct connections to robust, exclusive and multi-party payout options
- Increased brand engagement and loyalty
- Customizable program options and tailored communications
- Tokenized payment data and recipient authentication

Technology Benefits
- REST APIs with clear documentation
- Integrated to third-party service providers
- Automated consumer preferences
- Developer-friendly sandbox

¹Fiserv data; individual results may vary
More Digital Payout Options Provide a Competitive Advantage for Insurance Providers

Offer your policyholders unmatched choice by leveraging our exclusive digital payout options, including Money Network®, the leading provider of open-loop prepaid digital and physical cards. We set the industry standard with extensive partnerships and more direct connections to top-tier banks that makes it simple and seamless for policyholders to get paid on their terms.

Payout Options

- Debit Cards
- Money Network/Prepaid
- Gyft
- ACH
- Social Payments
- PDF Check

Carat Drives More Commerce for Insurance

Fast, efficient digital disbursements delivered in <5 seconds Insurance biller solutions connecting to millions of consumers Global acquiring solutions for credit, debit and ACH Modern APIs and developer portals for rapid integration Proven scale of Fiserv, processing >$3T in annual spend Partnerships with key data and risk service providers

Customer Service

25%
Reduction in call center volume\(^2\)

Lower Cost

Up to 60%
Cost reduction by enabling digital payouts\(^3\)

Consumer Demand

70%
Percent of U.S. consumers who prefer instant payments\(^4\)

Revenue Potential

44%
Percent of U.S. consumers willing to pay for instant payments\(^4\)

Source:

\(^2\)Fiserv and client-provided data
\(^3\)Client-provided data
\(^4\)Aite Group