



Carat

Digital Payouts for Insurance

Increase payout choice and speed; improve policyholder experiences

Deliver fast, efficient digital payout options to policyholders – when and how they want. With built-in security, our comprehensive solution combines single integration, split/mass payouts and near real-time funding to help reduce costs, simplify operations and disburse payouts in less than five seconds.¹

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Merchant Benefits

- Centralized portal for settlement, reconciliation and reporting
- Direct connectivity to high-volume payment networks
- Customizable programs and tailored communications
- Pre-integrated fraud and tokenization services

Technology Benefits

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



Source: 1. Fiserv data; individual results may vary

More payout options provide a competitive advantage for insurance providers

Give 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 – in 30+ countries.

Provide policyholders with payout options that offer immediate access to funds*



Debit



Bank Accounts



Money Network



Social Payments



Digital and Print Check



Crypto Wallets

*Speed of delivery may vary based on payment type



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Accelerate business success with digital payouts

Customer
Service

25%

Reduction in call center volume²

Lower Cost
Up to

60%

Cost reduction by enabling digital payouts³

Consumer
Demand

70%

Percent of U.S. consumers who prefer instant payments⁴

Revenue
Potential

44%

Percent of U.S. consumers willing to pay for instant payments⁴

Carat drives more commerce for insurance

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

Sources:

2. Fiserv and client-provided data

3. Client-provided data

4. Aite Group

