

Payouts

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 seconds¹.

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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



Insurance
Claim Payout





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



ACH



Money Network/Prepaid



Social Payments



Gyft



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 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

Source:

²Fiserv and client-provided data

³Client-provided data

⁴Aite Group

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