Carat_{from}fiserv.

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 seconds.

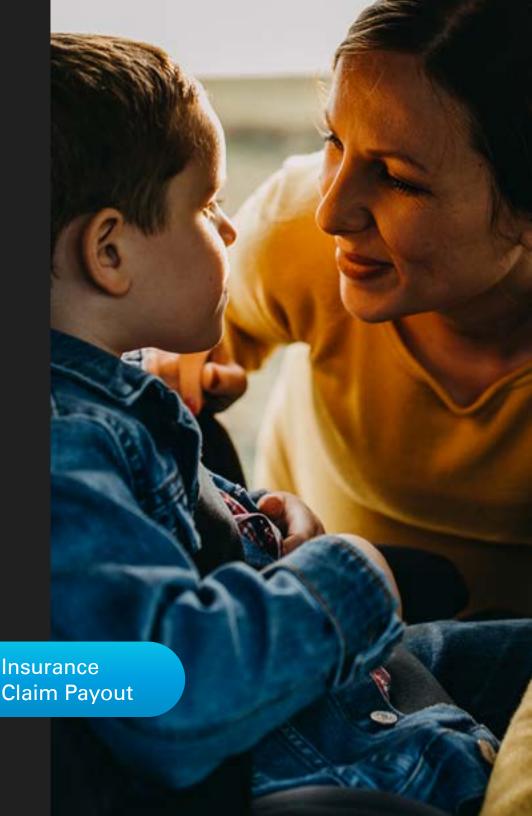
Contact Us >

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



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



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Money Network/Prepaid



Social Payments



Gyt



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 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

Sourc

Fiserv and client-provided data

3 Client-provided data

⁴Aite Group

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