

Commerce Bank: Delivering faster payouts, one use case at a time



6 out of 10

would opt in for real-time
payments when available¹

ROI > 3:1

for Commerce Payments™
direct-to-debit
vs. traditional check²

+193%

payment-volume growth
rate in insurance payouts
from 2014–2017³





In less than a minute, I received an email containing my confirmation info and receipt. I immediately logged in to my online banking and the money was already there!

Leslie A.

Insurance policyholder



Challenge:

Traditional payout options fell short on simplicity, ease of adoption and speed. Insurers needed a solution that wouldn't involve long waits or creating a new account.

Solution:

With push-to-debit payouts, enabled by Visa Direct, Commerce Bank could enable clients to deposit funds to a customer's bank account using their existing debit card in real time.⁴

Result:

Adding a push-to-card payout option means less hassle and lower costs. Insurers can now use Commerce Bank's standalone system to offer quick payouts to customers in immediate need.

Learn more

[**Click here to visit the Visa Direct website**](#)

Footnotes:

1. Visa Funds Disbursements Research, Aite Group survey of 2,378 North American consumers, Q4 2017.

2. Commerce Bank comparative analysis of current carrier costs and costs of CommercePayments™ Claims Payments, January 2017 to April 2019.

3. Visa & Aite Group, Funds Disbursements Research, Estimates 2017.

4. Actual funds availability depends on receiving financial institution and region. Visa requires fast-funds enabled issuers to make funds available to their recipient cardholders within a maximum of 30 minutes of approving the transaction. Please refer to your Visa representative and the Visa Direct Original Credit Transaction Global Implementation Guide for more information.