Vitesse

The finance infrastructure for Insurance

Vitesse Foundations



Control delegated funds and pay claims fast, globally and securely with real-time visibility and compliance support.

Delegated claim funds often suffer from limited oversight, delayed settlements, and fragmented reconciliation. These inefficiencies lock up working capital, increase compliance complexity, and undermine the customer experience, particularly in programs involving multiple value-chain partners across multiple geographies.

Vitesse transforms fund management and accelerate payments though a financial infrastructure combining safeguarded multicurrency accounts with a global payment network, built specifically for Insurance.

Key capabilities and benefits are:

- Unlimited claim fund accounts provisioned within one business day, enabling segregation and safeguarding.
- ✓ Instant or same-day payments in 42 major destinations, with one- to two-day global reach, via smart routing in the Vitesse Global Payment Network optimising speed and availability.
- ✓ Integrated FX* enabling seamless conversion from funds held in 25 currencies to payouts in over 100 currencies.
- Sanction screening and fraud prevention before funds are released, ensuring compliance and security.
- Real-time visibility and comprehensive reporting of balances and payments across the portfolio, enhancing reconciliation and governance.
- ✓ Secure claim fund delegation enabled through granular account access controls and role-based permissions, complemented by approval workflows and transaction limits.

Benefits



Regulated environment to hold premiums and claim funds



Secure platform for aligned, consistent financial operations and reporting.



Fast claim payments at global scale

^{*} Foreign Exchange

A future-proof treasury and payment infrastructure for Insurance



Vitesse platform's capabilities

- Unlimited claim funds
- Segregation
- Delegation
- Multi-currency / FX
- Sanction and fraud checking
- Real-time reports
- User rights & workflows

When you're ready to scale, expand beyond Foundations with our advanced Treasury and Claims suites.

Treasury Suite



Trust account

Strengthen your balance sheet by recognizing Vitesse held assets as near cash equivalents; earn interest.



Risk sharing

Segregate co-underwriters' funds in a subscription contract and deliver a unified payment to the claimant.



Treasury insights

Manage your funds more effectively with a dashboard that tracks trends, allocations and runway forecasts.



Fund pooling

Streamline liquidity oversight across your portfolio while optimizing the financial efficiency.

Claims Suite



Claimant experience

Brand your postal and electronic checks and let claimants choose how they want to get paid with Payee Choice.



Payment insights

Manage your payments more effectively with a dashboard that tracks trends, allocations and runway forecasts.

Payment operations

Queue payments until funds are available and streamline payments to panel suppliers with Merchant Pay.



