



# VIVA Finance Partners with Walnut and Securian Financial to Bring Embedded Loan Protection to Borrowers

ATLANTA, GA, UNITED STATES, May 5, 2026 /EINPresswire.com/ -- Partnership delivers seamless, one-click loan protection coverage directly within the VIVA lending experience — offering borrowers peace of mind without added friction

VIVA Finance ("VIVA"), one of the nation's fastest-growing employment-based lending platforms, today announced a partnership with Walnut, a leading North American provider of embedded insurance technology, and Securian Financial, a leading provider of payment protection solutions, to deliver embedded loan protection coverage to VIVA's borrowers. The collaboration combines FlexTech™ technology provided by Walnut, Securian Financial's underwriting expertise and VIVA's mobile-first lending platform to offer borrowers access to debt protection coverage at the moment of loan origination — with a single click.

Through the partnership, VIVA borrowers will be offered loan protection administered by Securian Financial's insurance company subsidiaries — covering scenarios such as disability and involuntary unemployment — as a seamless, optional part of their borrowing experience. FlexTech powers the behind-the-scenes quoting, enrollment, billing and contract management via Walnut's API-based platform.

## Bringing Much-Needed Protection to Underserved Borrowers

VIVA serves a segment of the American workforce that traditional financial institutions have long overlooked: hardworking employees who may not have strong credit histories but demonstrate stable employment. For these borrowers, an unexpected life event — a disability, job loss or the death of a family member — can turn a manageable loan into a serious financial hardship. Embedded loan protection provides a critical safety net, helping ensure that covered borrowers and their families are not left carrying debt during the most difficult moments of their lives.

"We know that for the essential workers we serve, financial stability is top of mind. This partnership with Walnut allows us to offer our customers true peace of mind at the click of a button. By protecting our borrowers against the financial impact of involuntary unemployment or disability, we're helping to ensure that a temporary life event doesn't throw our customers out of financial equilibrium. We are excited to partner with Walnut and Securian Financial to bring this loan protection to our customers," said Jack Markwalter, Co-Founder & CEO, VIVA Finance.

"We are thrilled to help bring much-needed protection to VIVA's borrowers, with a loan protection product fully integrated into their incredible consumer experience," said Derek Szeto, Co-Founder and CEO, Walnut. "VIVA is doing transformative work in expanding access to affordable credit for millions of Americans, and we're proud to ensure those borrowers have access to meaningful protection at the moment it matters most."

### A Seamless Experience, Powered by Technology

FlexTech integrates directly into VIVA's existing loan origination flow via a headless API architecture. This means borrowers see a fully VIVA-branded experience — with no redirects, no separate applications and no added friction. At the point of loan approval, borrowers are presented with a clear, optional offer for loan protection coverage. Cost of coverage is calculated in real time based on the borrower's specific loan attributes, and enrollment is completed in a single step.

For VIVA, the integration also creates a new source of non-interest revenue while simultaneously helping to reduce delinquency risk across its loan portfolio — a meaningful benefit as the company continues to scale its lending platform and employer partnership network.

Securian Financial, the sixth largest life insurance company in the U.S.<sup>1</sup> and a provider of payment protection products<sup>2</sup> to more than 6,000 lenders, financial institutions and associations throughout North America, will administer the loan payment protection product.

"We are excited to bring our FlexTech solution to VIVA Finance's personal loan customers," said Dave Seidel, Securian Financial Senior Vice President and Head of Affinity Solutions-U.S. "Loan payment protection is an important tool that protects the financial well-being of borrowers should the unexpected happen."

### Why It Matters for Borrowers

For VIVA's customers — many of whom are essential workers, educators and healthcare employees managing tight household budgets — the availability of affordable, embedded loan protection represents a significant step forward in financial resilience. Rather than requiring borrowers to seek out and purchase standalone insurance products, protection is offered right where they are, in the context of a financial product they already trust. If a covered event occurs, the loan payment protection helps cover their loan payments, protecting their financial stability and credit standing during an already stressful time.

### About VIVA Finance

VIVA Finance powers a mobile-first lending platform that offers personal loans underwritten primarily based on employment information rather than credit history. VIVA's mission is to build

an inclusive financial system by expanding access to affordable credit for American workers. Through partnerships with leading employers and payroll providers, VIVA serves hundreds of thousands of borrowers across the country with loan amounts up to \$15,000 and APRs starting at 11.99%. Founded in 2019, VIVA Finance is headquartered in Atlanta, Georgia. For more information, visit [www.viva-finance.com](http://www.viva-finance.com).

#### About Walnut Insurance

Walnut Insurance is a leading North American embedded insurance platform that enables financial institutions, fintechs and other large enterprises to offer digital-first protection products within their existing customer journeys. Walnut specializes in payment protection, income loss and loan protection solutions designed to help consumers stay financially resilient when unexpected life events impact their ability to meet financial obligations. Through modern API infrastructure, trusted carrier partnerships and deep regulatory expertise, Walnut has helped many partners quickly launch compliant, fully-digital protection programs that enhance customer value and support partners' business model and strategic goals. For more information about Walnut, visit [www.gowalnut.com](http://www.gowalnut.com), or follow us on LinkedIn.

#### About Securian Financial

To be confident in your financial future, you need to trust the strength and commitment of the companies you choose to work with. For more than 145 years, the Securian Financial family of companies has been developing innovative insurance, payment protection and retirement solutions to meet the evolving needs of individuals, families and businesses. Offered through partnerships with employers, financial professionals and affinity groups, our products help bring peace of mind to more than 23 million customers throughout the United States and Canada. We are trusted by our partners and customers to fulfill our purpose of helping to build secure tomorrows. For more information about Securian Financial, visit [securian.com](http://securian.com) or follow us on Facebook, Instagram or LinkedIn.

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1. A.M. Best's Statistical Study, U.S. Total Life, July 11, 2025. Based on 2024 total life insurance in force for Securian Financial Insurance Group.

2. Payment protection refers to Securian Financial's suite of products that support lending solutions sold through financial institutions. These products include debt protection and credit insurance. In this press release, payment protection specifically refers to debt protection.

Minnesota Life Insurance Company acts as the administrator of the debt protection program. The lender is independently owned and is not affiliated with Securian Financial.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Casualty Company are subsidiaries of Securian Financial Group, Inc.

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