

# Carat





## Digital Payouts

Pick up speed to optimize efficiency and transform customer experiences

The on-demand economy is fueled by the instant gratification of digital experiences. Consumers are in control and they want choice and speed.

This digital wave means people expect companies to pay them the same way – quickly and securely. It's crucial for businesses to embrace technologies that give consumers control and choice over how and when they receive funds.

### Digital payouts empower customer choice by delivering:

-  Payments in the blink of an eye
-  Anytime, anywhere payout options
-  Friendly, consistent user experiences
-  Peace of mind and security protection



# 70%

of U.S. consumers prefer instant payments<sup>1</sup>

## How you pay customers is a competitive advantage

An effective payments plan should include a digital payouts strategy that delivers a superior experience, including the ability for customers to easily pay and get paid, on their terms.

Today, consumers expect digital payout options and convenience across all industries, driving a transformation in non-traditional areas like insurance, healthcare, gaming and the gig economy.

We helped a client be the bright spot in someone's day

Insurer success story:



Time it took from claim submission to payout<sup>2</sup>

## Motivating drivers behind digital payouts



### Insurance

Policyholders expect quick, secure and efficient digital payout options from their insurance providers. When there's an urgent need, policyholders don't want to wait for their funds.



### Healthcare

Patients want control and choice over how they receive their funds. Healthcare providers need multiple payment options for patients, B2B partners and insurers.



### Gaming

Players expect fast, secure and efficient digital pay-in and payout options. Gaming operators need to meet this demand, while complying with regulatory requirements across markets.



### Gig Economy

Pay your workers how they want to get paid – immediately after they complete a job, after a shift or on a set schedule. Deliver fast, cost-effective payouts through a centralized digital platform.



## Prepare for success – take action to **accelerate digital payouts** adoption

The right digital platform enables faster payouts, lowers costs, boosts productivity, reinforces your brand promise and helps drive customer loyalty.

Make digital payouts part of your business practice to deliver fast, easy and convenient payments.



**Improve Speed to Market:** Replace multiple platforms and vendors with a single, highly-integrated global and scalable omnichannel commerce platform.



**Enhance Customer Satisfaction:** Provide quick, seamless digital payouts in near real-time along with tailored communications.



**Expand Payout Options:** Deliver more customer choice with multiple payout options, from debit cards to social payments like Venmo and PayPal®.



**Simplify Operations:** Standardize your back office, customer service and compliance services.



**Keep Ahead of Fraudsters:** Apply a multilayer approach to consumer privacy, data security and risk mitigation.



**Plan for Now and the Future:** Be ready to activate new payout methods like real-time payments and cross-border payouts.

### Digital Payouts Help Reduce Costs

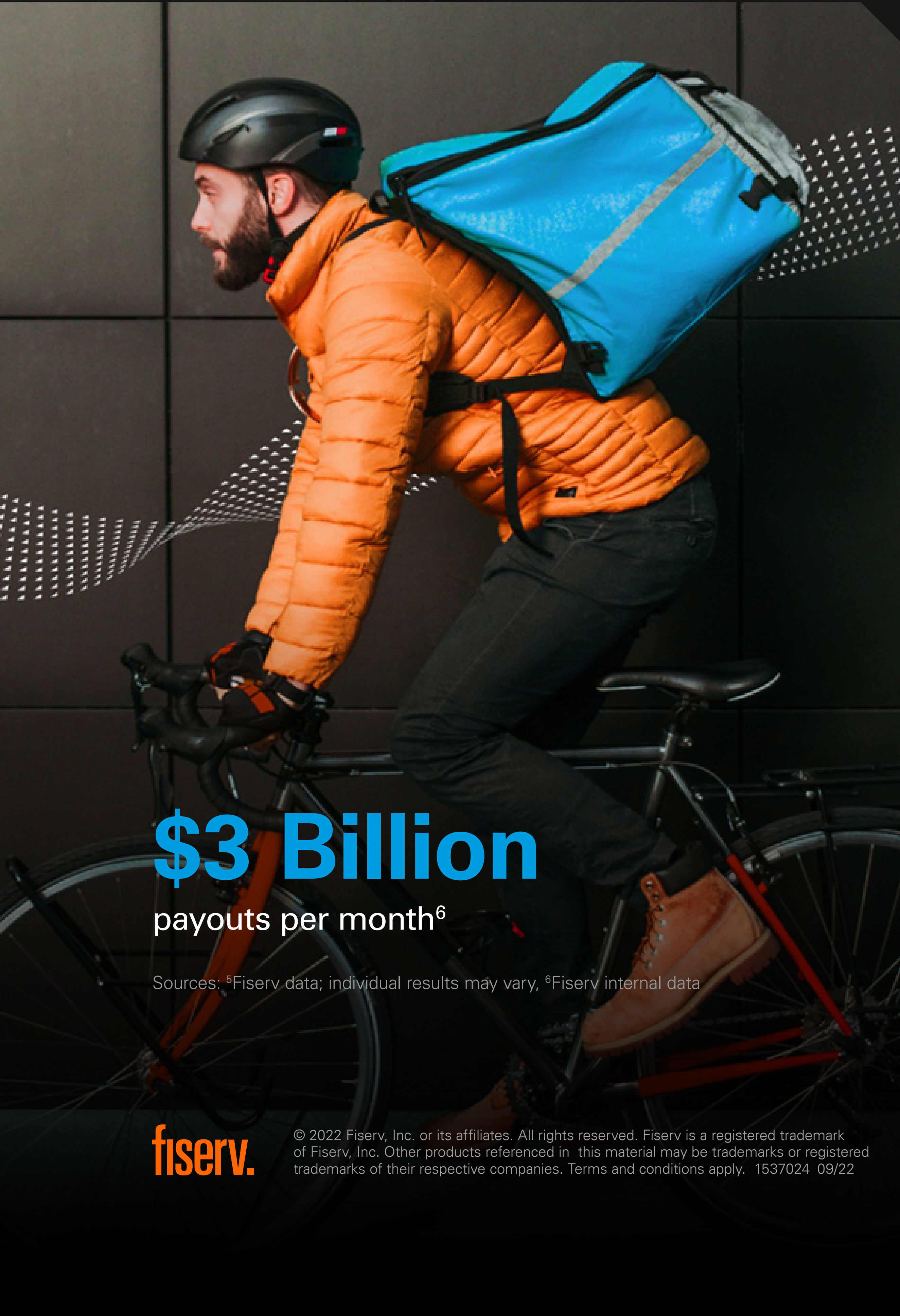


Up to  
**60%**  
less expensive than checks and wires<sup>3</sup>



Up to  
**25%**  
reduction in call center inquiries<sup>4</sup>





**\$3 Billion**  
payouts per month<sup>6</sup>

Sources: <sup>5</sup>Fiserv data; individual results may vary, <sup>6</sup>Fiserv internal data

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## Carat is a leader in digital payouts, committed to innovation

The Carat operating system offers unlimited payment opportunities across any channel, executing transactions on any device with any payment method, securely and at global scale.

Digital payouts from Carat enable merchants to provide customers with fast, more secure and cost-effective payout options how and when they want – on weekends, holidays and after hours.

### Our comprehensive solution delivers:

- Flexible API, batch file or portal-driven implementation
- Recipient portal for co-branded experiences
- Single, split or mass payouts disbursed in under five seconds<sup>5</sup>
- Extensive and exclusive payout options, including prepaid, debit, ACH, Money Network®, digital check and social payments
- Built-in tools to help protect data, mitigate risk and reduce regulatory and compliance burdens
- Connectivity to a global, omnichannel commerce engine to accept, protect and optimize payments

We work with the most successful brands in the world. Trust our people, our technology and our global partner network to help keep you one step ahead.

**Start the Conversation >**

**Carat**