

# Carat

Digital Payouts for Gig Economy

## Increase payout choice and speed; improve worker experiences

Deliver fast, efficient digital payout options to gig workers how they want to get paid – after they complete a job, after a shift or on a set schedule. With built-in security, our comprehensive solution combines single integration, mass payouts and near real-time funding to help reduce costs, simplify operations and disburse payouts in less than five seconds.<sup>1</sup>

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### Merchant Benefits

- Centralized portal for settlement, reconciliation and reporting
- Direct connectivity to high-volume payment networks
- Customizable programs and tailored communications
- Pre-integrated fraud and tokenization services

### Technology Benefits

- REST APIs with clear documentation
- Integrated to third-party providers
- Automated consumer preferences
- Developer-friendly sandbox



Source: 1. Fiserv data; individual results may vary

# More payout options provide a competitive advantage for gig economy companies

Give your gig workers 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 workers to get paid on their terms – in 30+ countries.

## Provide workers with payout options that offer immediate access to funds\*



Debit



Bank Accounts



Money Network



Social Payments



Digital and Print Check



Crypto Wallets

\*Speed of delivery may vary based on payment type



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## Accelerate business success with digital payouts

Customer Service **25%** Reduction in call center volume<sup>2</sup>

Lower Cost Up to **60%** Cost reduction by enabling digital payouts<sup>3</sup>

Consumer Demand **70%** Percent of U.S. consumers who prefer instant payments<sup>4</sup>

Revenue Potential **44%** Percent of U.S. consumers willing to pay for instant payments<sup>4</sup>

## Carat drives more commerce for the gig economy

Gig economy 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

Sources:

2. Fiserv and client-provided data

3. Client-provided data

4. Aite Group

