



Payouts

Digital Payouts for FinTech

Transform consumer experiences by delivering fast, more secure and efficient digital options to online customers, when and how they want, for neobanking and microlending payments. With built-in compliance and security tools, our comprehensive solution combines single API integration, scalable mass payouts and near real-time electronic funding to help reduce costs, simplify operations and disburse payouts in less than five seconds.¹

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Merchant Benefits

- Improved customer satisfaction, profitability and efficiency
- Direct connections to robust and exclusive payout options
- Increased brand engagement and loyalty
- Customizable program options and tailored communications
- Tokenized payment data and recipient authentication

Technology Benefits

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

Source:

¹Fiserv data; individual results may vary



 **Direct Deposit Payout**



More Digital Payout Options Provide a Competitive Advantage for FinTech Providers

Offer your online customers 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 customers to get paid on their terms.

Payout Options



Debit Cards



Money Network/Prepaid



Cross-Border Transfers



ACH



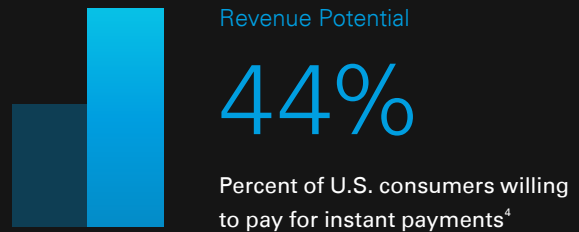
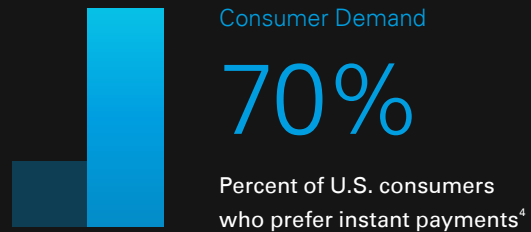
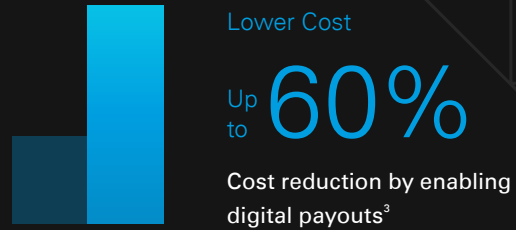
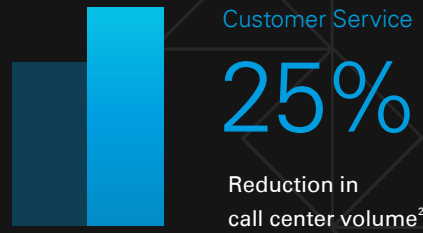
Social Payments



PDF Check

Carat Drives More Commerce for FinTech

- Fast, efficient digital disbursements delivered in <5 seconds
- FinTech 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



Source:
²Fiserv and client-provided data
³Client-provided data
⁴Aite Group