



Payouts

Digital Payouts for the Gig Economy

Transform payment experiences by delivering fast, more secure and efficient digital payouts 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 compliance and security tools, our comprehensive solution combines single API integration, mass payouts and near real-time electronic funding to help reduce costs, simplify operations and disburse payouts in less than five seconds.¹

[Contact Us >](#)

Merchant Benefits

- Improved customer satisfaction, profitability and efficiency
- Manage working capital via consolidated pay-ins and payouts
- 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



Earned Wage Payout





More Digital Payout Options Provide a Competitive Advantage for Gig Economy Companies

Offer 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.

Payout Options



Debit Cards



Money Network/Prepaid



Cross-Border Transfers



ACH



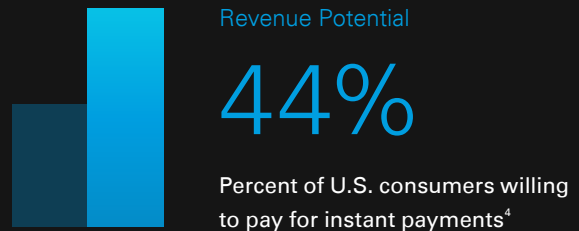
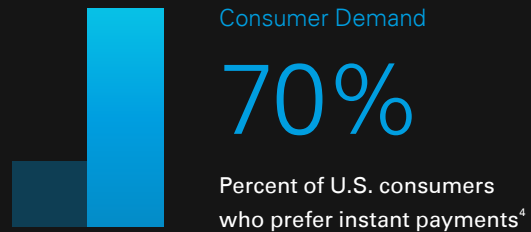
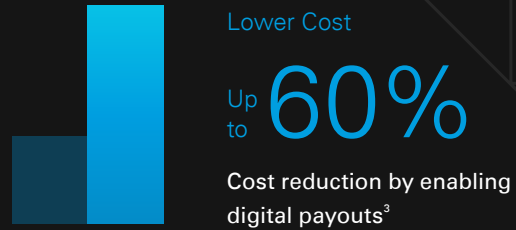
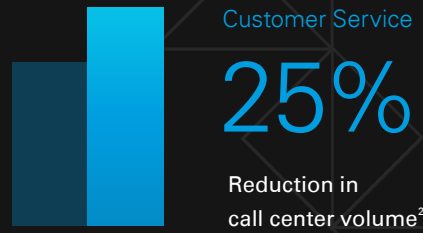
Social Payments



PDF Check

Carat Drives More Commerce for the Gig Economy

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



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