

## Digital Payouts

# Increase payout choice and speed; improve customer experiences

Deliver fast, efficient digital payout options to customers when and how they want. With built-in security, our comprehensive solution combines single integration, split/mass payouts and near real-time funding to help reduce costs, simplify operations and disburse payouts in less than five seconds<sup>1</sup>

**Contact Us >**

## 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

Give your customers unmatched choice by leveraging the most popular digital payout options, including Money Network®, the leading provider of open-loop prepaid digital and physical cards. We make it simple and seamless for customers to get paid on their terms in 30+ countries.

## Disburse payouts that offer immediate access to funds\*



Debit



Bank Accounts



Disbursements



Social Payments



Digital and Print Check



Crypto Wallets

## Enhance your fraud program with a simple, cost-effective and customizable digital identity service from Carat

Use dynamic decisioning tools to generate real-time fraud risk scores. Set rules at transaction, device and user level. Instantly verify payees utilizing 2,000+ data attributes including:

- Digital identity (device, phone and email)
- Behavioral biometrics
- Geolocation

\*Payout time may vary



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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

Biller 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

