



# Quickly onboard and electronically pay customers and employees

The world has changed. Technology and consumer demands have accelerated digital payment adoption. Leverage our exclusive disbursement options and built-in compliance and security tools to deliver fast, safer, cost-effective payouts to your customers and employees how and when they want.

### Solution benefits



Consumer Demand Cater to 70 percent of U.S. consumers who prefer instant payments<sup>1</sup>



Customer Service
Digital disbursements can reduce payment status inquiries by 25 percent<sup>3</sup>



Revenue Potential Forty-four percent of U.S. consumers are willing to pay for an instant payment<sup>1</sup>



Competitive Differentiation Payout customers when they want – on weekends, holidays and after-hours across the U.S. and Europe



Faster Payments
Deliver near real-time
payments in five
seconds or less<sup>2</sup>



Routing Optimization Single API connection to domestic/international networks, prepaid cards and wallets



Stronger Security
Send tokenized payment data
versus paper checks by mail



Lower Cost
Digital disbursements are 60
percent less expensive than
traditional checks and wires<sup>4</sup>

# Gain a competitive advantage with exclusive payout options and partnerships

Offer your payees unmatched choice by leveraging our direct connections and extensive partnerships with top-tier banks.

#### **Disburse-to-Debit**

























# Built-in services that help simplify compliance, mitigate risk and build loyalty

Let us manage the complexities that come with remaining compliant and securing payouts, so you can focus on staying connected to your employees and customers.

- KYC
- OFAC and sanctions
- AML
- · Bad actor screening
- · Industry blacklist filter

- · Fraud and risk management
- · Client-level configurations
- Mobile optimized portals

## Flexible technology to meet your needs

## Single API



One connection to U.S. and European disbursement gateways

## Client App



Seamlessly integrate into existing mobile apps

#### **Portal**



Intuitive white-label payee portal for clients without a mobile app

#### Sources:

<sup>1</sup>Aite Group.

<sup>2</sup> Nilson, First Data Corporation internal analysis.

<sup>3</sup> First Data and client-provided data.

<sup>4</sup> Client-provided data.

Ask our specialists how your business can benefit from our Digital Disbursement Solutions. Contact your Sales Representative today.

## FirstData.com

