

# Streamlining Business-to-Consumer Payments With Digital Disbursements

The majority of consumers prefer receiving their payments electronically. Digital disbursements from Fiserv allows businesses to send disbursements directly to customers' bank accounts, saving those businesses both time and money.

There's plenty of money in motion.  
But payments sometimes leave a paper trail.



Over  
**3 billion**

business-to-consumer payments are issued each year<sup>1</sup>



**1.1 billion**

of them are paper-based

Source: Aite Group and Visa, Inc. survey of 2,379 North American consumers Q4 2017 and Aite Group estimates.

And checks can be pricey.

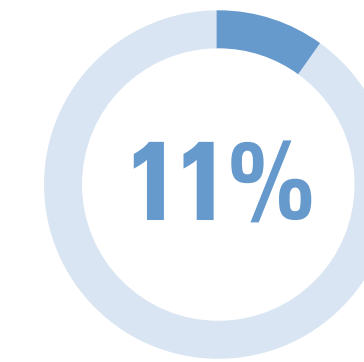
The average processing cost is

**\$5.91**

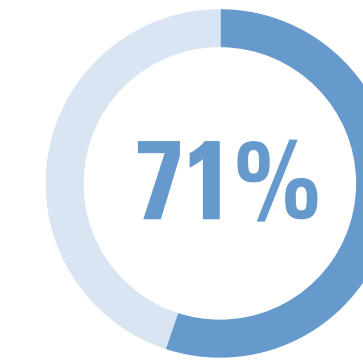
Plus, checks are magnets for fraudulent activity.

Source: Association for Financial Professionals, 2015.

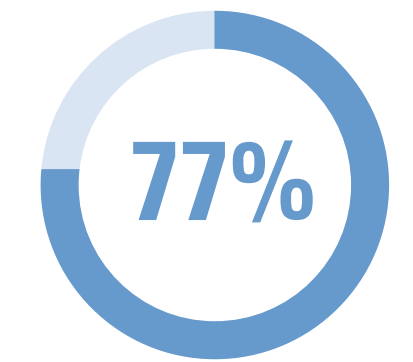
Consumers prefer digital payments.



11%  
of customers have lost money because they forgot to cash or deposit a check



71%  
of customers prefer digital because they get their money faster



77%  
of millennials prefer digital payments over checks

Source: 2017 Expectations & Experiences: Consumer Payments, Fiserv | Fiserv proprietary data, Expectations & Experiences (2018): Channels & New Entrants Survey.

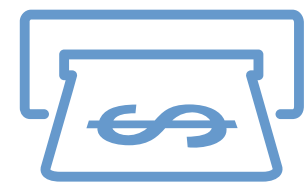
## Benefits of Digital Disbursements include...



**Instant settlement**



**Multi-party approval**



**Flexible payout options**

## Businesses are on board.

Some of the reasons businesses prefer using Digital Disbursements include:

- 1 Speed of payment**
- 2 Flexibility in digital payment options**
- 3 Cost of service**
- 4 Ease of implementation**

Source: Fiserv Financial Institution Poll, September 2017.

## What you get with Fiserv as your partner...



### Experience

12,000+ financial institutions and businesses across the world trust Fiserv to help consumers move and manage money in step with the way people live and work today



### Digital Money Movement Specialists

30 billion digital payments are processed annually and more than \$75 trillion is moved annually



### Risk Management Expertise

Fiserv offers best-in-class tools and practices