



DIGITAL INFLUENCER INDUSTRY GUIDE

Embedded Instant Payouts for Influencer and Affiliate Marketing Platforms

TABLE OF CONTENTS

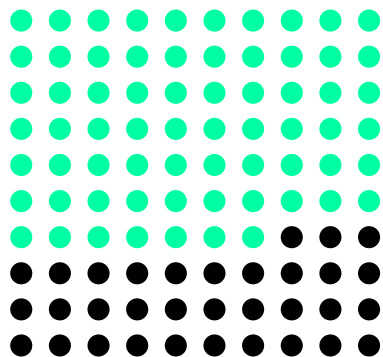
Foreword	3
Introduction	4
Key Terms	6
Strategic Advantages of Embedded Instant Payments with Flexible Payout Options	14
Challenges and Risks of Relying on Fragmented and Inefficient Payout Disbursement Systems	30
Affiliate and Influencer Benefits of Embedded Instant Payouts	30
Key Takeaways	30
Runa's Future-proof Approach to Embedded Instant Payouts	34

FOREWORD FROM RUNA'S CMO

Managing relationships with influencers and affiliate marketers is already a high-wire act. The real make-or-break moment is how earnings flow to millions of creators and affiliates around the world – with speed, accuracy, and zero friction.

Getting paid is personal. For creators, influencers, and affiliates, it's not just a transaction – it's validation. A signal that the work, the reach, the impact...it all adds up to something real. When payouts are fast, transparent, and in their control, it creates trust. Not the vague kind – the kind that sticks. But when payments lag or feel opaque, that trust erodes in an instant.

Runa's research shows just how high the stakes are. 56% percent of creators say they want instant access to their earnings. 39% want lower fees. Another 39% percent want more flexibility in how they're paid, and 35% percent are asking for more payout options. Most revealing of all? 67% say they'd switch platforms entirely if the payout experience fell short.



67%

would switch platforms over poor payment experience

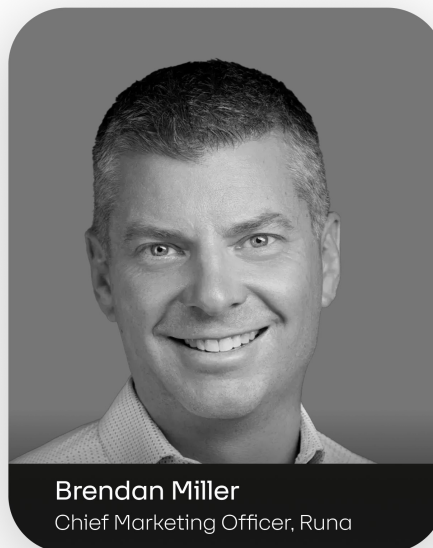
Source: Runa Independent Worker Research

In a market moving this fast, with competition one click away, that's not a detail. It's a differentiator.

Embedded instant payouts are how modern platforms stay ahead—giving creators what they want while driving efficiency behind the scenes. Real-time, compliant, global payments that don't just keep up, but quietly push you forward.

Runa makes it all possible in one integration. One system, built to scale with you and your network, automatically delivering payouts for every click, lead, or sale—wherever your creators are.

Because when the payout experience works, everything else moves faster.



Let's make payouts effortless together. Get in touch at contact@runa.io.

INTRODUCTION

Influencer and affiliate marketing aren't side channels anymore – they're central to how brands grow, connect, and win. But behind the scenes, there's a growing fault line: compensation. Not strategy. Not engagement. Payments is the real tipping point. Fast, global, seamless payments. Because no matter how strong your strategy, if your compensation model breaks, your growth stalls.

We're entering a new era of scale. Global influencer marketing is projected to reach **\$33 billion** by the end of 2025. **Two-thirds of brands plan** to expand partnerships with creators. The affiliate industry is expanding too, growing nearly 10% annually to hit **\$27.8 billion by 2027**. Today, half of all companies already work with affiliates to drive growth – and more join daily.

Agencies and platforms are primed for expansion, but payout complexity is the quiet threat holding them back.

Here's the friction: Every single payment needs to be tracked, verified, and approved. Multiply that by thousands of creators, across countless geographies, currencies, and compliance regimes – and the process buckles under its own weight. What should be a growth engine becomes a bottleneck.



Brands are juggling many different influencer campaigns, sometimes causing payments to become an afterthought.

Source: Digiday

Cross-border payments aren't just a technical hurdle – they're a strategic one. Building local banking rails, integrating with regional payment systems, navigating regulatory nuance... It's a maze even the most seasoned ops teams struggle to scale. And the market isn't waiting.

What's needed now isn't more patchwork. It's a reimagining. To meet the moment, influencer and affiliate platforms need infrastructure that turns compensation from a cost center into a competitive edge.

This isn't just about getting payments right. It's about shaping what's possible – with a future-proof payout model that unlocks scale, speed, and simplicity in every market.

For influencer and affiliate platforms, the ability to send fast, flexible payouts isn't just operationally important – it's mission-critical. The expectation has shifted. Creators want to get paid on their terms, not on outdated weekly or monthly schedules. Whether it's \$2 or \$2,000, whether it's ten payouts or ten thousand, the system has to flex – across currencies, time zones, and payout methods.



Instant isn't optional anymore. Today's digital-native creators and affiliate marketers expect real-time access to earnings. When platforms can't deliver, partners don't wait around – they move on.

As the creator economy and affiliate marketing industries accelerate, the pressure to scale seamlessly will only intensify. The complexity compounds fast. And those without a modern, automated payout infrastructure risk getting outpaced – by competitors who move faster, offer better experiences, and build stronger loyalty.

But this is a solvable challenge. Embedded instant payouts are already here. The right solution automates complexity, adapts to global demands, and transforms payouts from a friction point into a growth engine. It's how platforms reduce fraud, simplify compliance, unlock efficiency, and most importantly – retain the partners who drive their success.

The opportunity is massive. But to seize it, platforms need to lead. Now.

This guide is built for leaders across finance, product, ops, and community – unpacking how embedded instant payouts unlock scale for creator and affiliate platforms.

We will cover:

- Key terms
- Strategic advantages of embedded instant payouts with flexible payout options
- Challenges and risks of relying on fragmented and inefficient payout disbursement systems
- Affiliate and influencer benefits of embedded instant payouts
- Key takeaways
- Runa's future-proof approach to embedded instant payouts

KEY TERMS

Embedded instant payouts offer influencer agencies, creator networks and affiliate management platforms a way to simplify internal processes, protect against fraud and ensure affiliates and creators feel valued.

Here, we will explain some of the key terms to understand and how these concepts fit in with efficient payout structures that meet the expectations of influencer and affiliate partners.

KEY CONCEPTS:



Embedded instant payouts



Flexible payout methods



Affiliate partner & influencer engagement

Embedded instant payouts

Embedded instant payouts represent a sophisticated application of embedded finance that streamlines the way that affiliate agencies and influencer networks compensate their partners.

This technology streamlines and automates the disbursement of variable performance-based commissions, fixed sponsorship agreements and other fees. It enables affiliate management platforms and creator agencies to compensate partners instantly in their preferred payout method – anywhere in the world, at any frequency and for any amount.

By embedding instant payouts inside the company's tech stack so it seamlessly works with systems of record, agencies and platforms gain the flexibility to control the entire payment experience while significantly reducing the cost of payout operations, minimizing errors, and increasing efficiency.

Embedded Instant Payouts With Runa

Instant Mass Payouts. Global Coverage.

- ✓ 4K+ payout endpoints
- ✓ Bank accounts, prepaid cards, gift cards, e-wallets
- ✓ 160 currencies
- ✓ 190 countries
- ✓ 1 API



Flexible payout methods

With hundreds of local payout options, affiliate and influencer marketing companies can send funds to digital gift cards, local e-wallets, prepaid Visa and Mastercard cards, or direct bank deposits.

With the flexibility offered by embedded payouts, platforms can easily take individual preferences into account, making sure every creator and affiliate partner receives their earnings in a way that makes sense to them.

“

62% of content creators and affiliate partners said that they scale back their work when they experience payment delays.

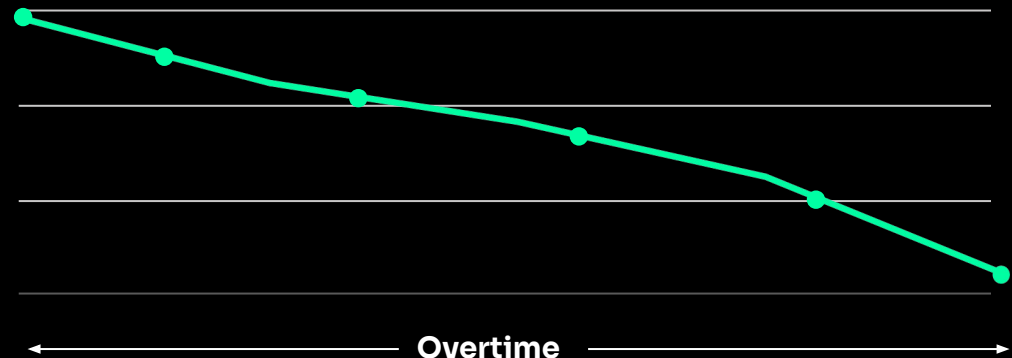
Source: Runa Independent Worker Research

Affiliate partner and influencer engagement

Creators and affiliate partners crave immediacy and convenience, so influencer agencies and affiliate marketing platforms must meet this need if they want to increase engagement and loyalty among their network. Runa's recent research uncovered a direct link between independent workers' payout experience and their motivation to work hard and stay loyal to their platforms.

PAYOUT DELAYS CAUSE REDUCTION IN PRODUCTIVITY

Source: Runa Independent Worker Research



Two out of three responders shared that they would switch to another platform if it offered better payout options.

For agencies and platforms seeking to keep attrition rates low, instant, flexible, and personalized payouts allow creators and affiliates to manage their finances on their terms, motivating them to stay with the platform.



STRATEGIC ADVANTAGES

Adopting embedded instant payouts brings clear operational and strategic benefits for influencer networks and marketing agencies. This approach offers a way to overcome the complexity of compensation management, expand your global network, provide a solid foundation for growth, and improve partner retention.

Here's a more detailed breakdown of the strategic advantages of embedded instant payouts

1 Simplified compensation management at mass scale

Influencers come in all shapes and sizes. While there are mega-influencers with millions of followers, there are many more nano influencers, micro-influencers, mid-tier influencers, and macro influencers with smaller – but often more focused and engaged – followings.

The size of the audience, as well as the platforms the creator is active on, play a part in determining how compensation is structured. Partnerships with high-profile influencers are one thing, but the long tail is equally – if not more – influential.

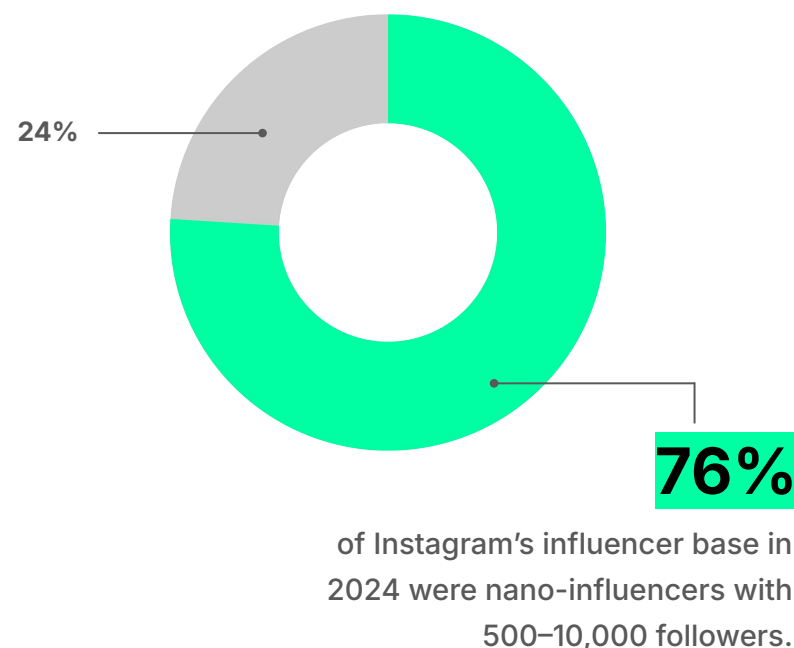
As a result, established influencer agencies need to send high volumes of payments for varying amounts on a daily basis. The same is true for affiliate marketing platforms which also must send payouts to an ever-growing number of partners.

For finance operations, managing such volumes and complexity typically entails hopping between different systems of record and payment solution portals, while manually entering and/or verifying payout details and recipient information. Even with just a hundred payments a day, this is operationally unruly, necessitating hiring and training larger payment ops teams to keep up with business growth. Using an embedded instant payouts solution that automates the entire process isn't just a smart choice, it's the only choice that removes costly manual steps from payout workflows.

INSTAGRAM'S INFLUENCER BASE IN 2024

Source: Influencer Marketing Hub

- NANO-INFLUENCERS WITH MORE THAN 500–10,000 FOLLOWERS
- NANO-INFLUENCERS WITH LESS THAN 500 FOLLOWERS



2

Global reach in real-time

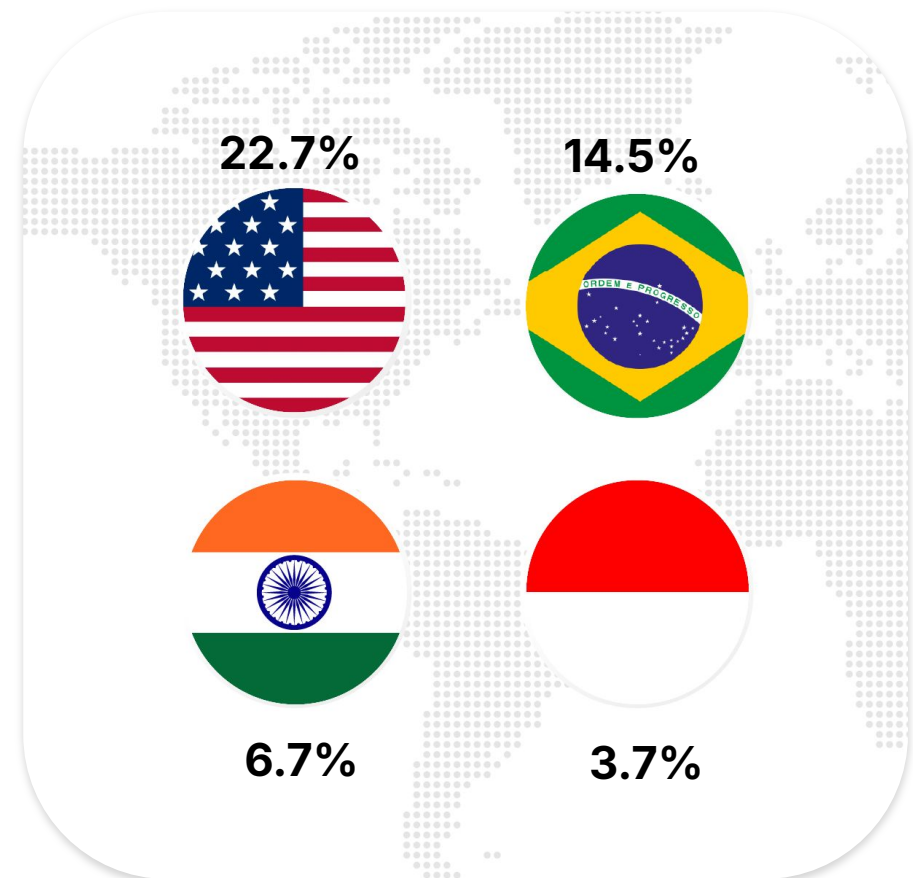
Creators are a **truly global phenomenon**. While 22.7% of all sponsored posts made by influencers in 2024 came from the US, Brazil (14.5%), India (6.7%) and Indonesia (3.7%) claim a sizable chunk of the market, as well. In Western Europe, the UK, Spain, Germany, Italy and France have a combined 11.8% share of the global total of sponsored posts. Similarly, affiliate marketers are also distributed globally.

For both scenarios, embedded instant payout platforms with global payment coverage offer influencer networks and affiliate marketing companies the ability to make instant payments – and do that at scale, across borders, in a variety of currencies and payment methods to suit local expectations and individual preferences.

Additionally, greater cost efficiencies can be unlocked by sending payouts directly to e-wallets, gift cards and prepaid Visa or Mastercard cards, eliminating the high costs of sending wires to local or international bank accounts.

Instead of dealing with complex currency conversions, establishing and maintaining local banking relationships, figuring out local compliance regulations, and managing multiple payment processors and integrations around the world, mass payouts can and should be fully automated.

INFLUENCERS FROM AROUND THE WORLD



3 Future-proof growth

Embedded instant payouts that can be scaled up to meet the needs of a creator network or affiliate marketing agency without requiring any additional oversight mean that organizations will meet pent-up demand and grow sustainably.

When cross-border payment capabilities are built into an embedded instant payout solution, affiliate marketing platforms and influencer agencies can confidently expand their network into new countries without compliance complications, increased fraud risk, and additional integrations.

Innovative instant payout platforms are also constantly adding new payout options to keep up with market needs. However influencers and affiliates wish to receive their compensation in future, you can be assured that such platforms will be able to meet these ever-evolving needs.



SCALABLE PAYOUTS, NO OVERSIGHT NEEDED

Embedded instant payouts scale seamlessly to meet the needs of growing networks— no extra teams or tools required.

- ✓ Meet demand
- ✓ Support growth
- ✓ Stay efficient

GO GLOBAL, STAY COMPLIANT

Built-in cross-border capabilities let affiliate and influencer platforms expand into new countries—without:

- ✗ Compliance headaches
- ✗ Fraud risk
- ✗ Costly integrations

4 Improved affiliate and influencer retention

Affiliates and influencers have numerous options when it comes to networks and platforms to which they can align themselves. According to our study, at least 50% of content creators and influencers work with multiple platforms. The data also shows that above everything, content creators and affiliates prioritize speed and reliability of payments (65%), as well as ease of access to funds (61%); so organizations in these sectors stand a better chance of keeping their networks engaged and loyal if they offer a fast, predictable and flexible payout experience. This is especially important as some creators are now seeking to change long-established 60-day payment terms to **as little as 10-15 days**.

Embedded instant payout solutions mean creator agencies and affiliate marketing platforms can send payouts directly to e-wallets, gift cards and Visa or Mastercard cards. When payouts can be received instantly and in a preferred payment method, trust and satisfaction levels are bound to increase, meaning you'll have not only happy, productive workers, but real champions of your brand. Our research shows that an enhanced payout experience will keep 41% of creators and influencers motivated to remain on their current platform, encourage a third to recommend the platform to others (34%) and entice them to work harder and sell more (32%).

IMPORTANT FACTORS WHEN RECEIVING PAYMENTS

Source: Runa Independent Worker Research



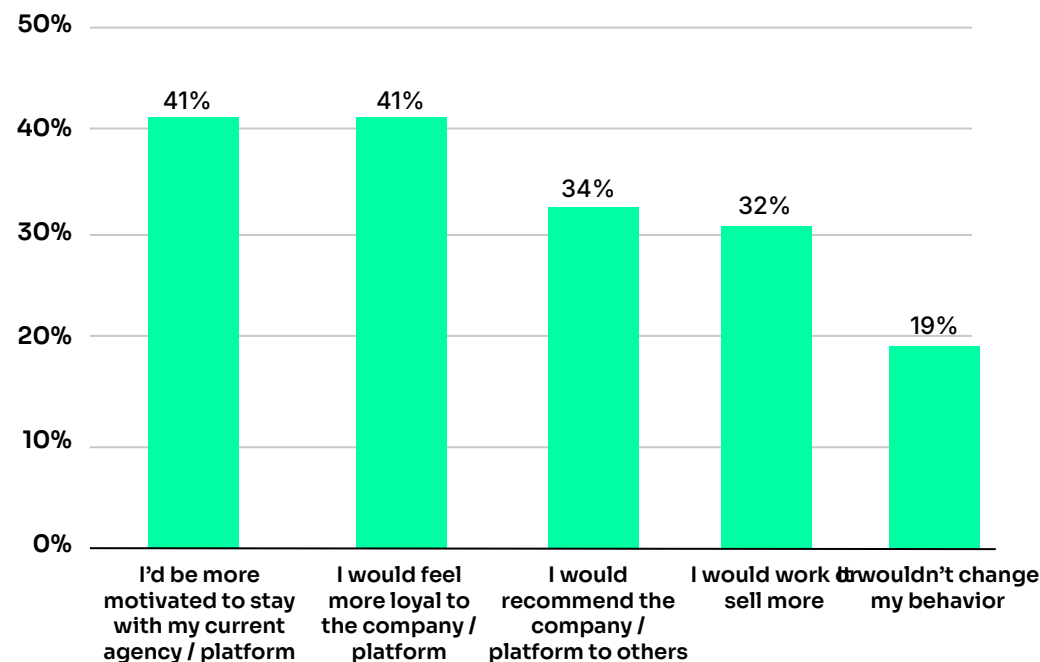
65% prioritize speed and reliability of payments



61% want ease of access to funds

IMPACT OF IMPROVED PAYOUTS OF CONTENT CREATORS / INFLUENCERS

Source: Runa Independent Worker Research





CHALLENGES & RISKS

There are many payout challenges faced by creator agencies and affiliate marketing networks. These obstacles impact the entire company, affecting revenues, reputation and long-term stability.

In this section, we'll outline the specific issues that core stakeholders at an influencer network and affiliate marketing agencies are likely facing, highlighting the drawbacks of not adopting embedded payout solutions designed to handle borderless mass payments.



Challenges and Risks for: Finance and Operation teams

01 Unsustainable dependence on fragmented banking solutions:

Relying solely on the inefficient global banking system for payouts results in opaque costs and unpredictable settlement times. The lack of interoperability and data standardization across different systems, institutions, and countries means extra stress for finance teams.

02 Struggling with a patchwork of payment providers:

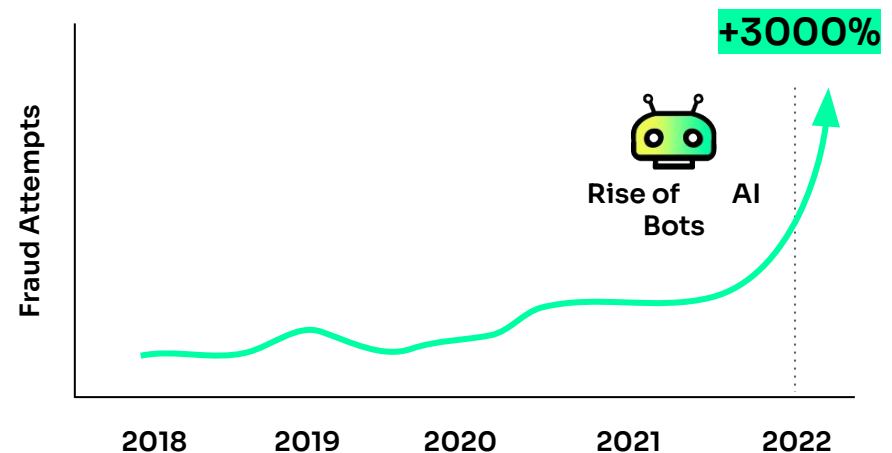
Building and maintaining connections to multiple payment processors to cover the gamut of payout methods at a global scale creates an unnecessary strain for finance and engineering teams. They must manage a labyrinth of APIs, where each integration is a potential point of failure. Also, creating repeatable payout flows and reconciliation processes becomes impossible due to the constant need for manual intervention vastly increasing the risk of human error and slowing down operations.



Emboldened by the availability of AI, fraud attempts in the US skyrocketed by 3,000% in 2022 alone.

Source: Statista

FRAUD ATTEMPTS IN THE US





03 Inability to manage fraud exposure:

With the number of influencers or affiliates on the company's books growing, managing payouts manually means finance teams have a reduced capacity to detect, monitor and track fraud. In addition, cybercriminals armed with AI-based tools are becoming more adept at identifying and targeting companies with numerous payment providers and taking advantage of messy integrations, exploiting the inherent vulnerabilities stemming from fragmented payment operations.

04 Inadvertent non-compliance with local regulations:

Keeping track of data privacy regulations like GDPR and CCPA and their local equivalents around the world is a huge challenge – especially when payment and data compliance is not your core business. The risk of hefty fines and reputational damage should be a sufficient deterrent from relying on simplistic, fragmented payout solutions that don't offer comprehensive compliance guarantees.

Challenges and Risks for:

Talent Management, Influencer / Affiliate Experience, Community Teams

01 Unhappy creators and affiliates looking elsewhere:

A poor payout experience due to lengthy settlement times, inflexible payment methods, or errors in payment amounts affects partner motivation, leading them to question their loyalty and actively consider alternatives. Our study shows that 44% of content creators have considered switching platforms or agencies due to poor payment experiences and issues with payouts.

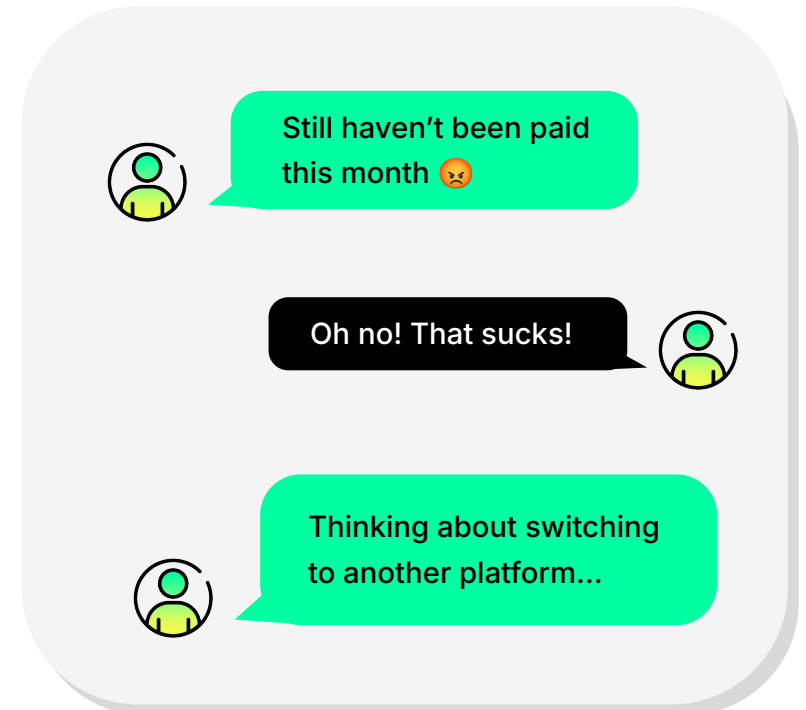
02 Competitors poaching creator talent and affiliates:

Competitors that have embraced flexible and streamlined payments enabled by embedded instant payouts can offer better terms and without a doubt will go after your network.

03 Difficulties growing network:

Delayed or inaccurate payments not only cause churn among affiliates and influencers, they also lead to negative online reviews that discourage others from joining your network.

BAD PAYOUT EXPERIENCES DRIVE CREATORS AWAY



More than **4 in 10 content creators (44%)** have considered switching platforms or agencies due to poor payment experience and issues with payouts.

Source: Runa Independent Worker Research

Challenges and Risks for: Executive leaders and the C-suite

01 Reduced operational efficiency:

Managing high volumes of payments to influencers and affiliates requires an enormous amount of resources if managed manually.

02 Inability to capitalize on growth of monetizable digital content:

With the rapid growth of the creator economy and affiliate marketing, agencies that don't have a scalable payment infrastructure will struggle to onboard and compensate new partners.

03 Poor reputation an obstacle to growth:

Issues with influencer or affiliate churn and a reduced ability to attract new partners can negatively impact expansion plans and hamper growth.

04 Weakened competitive position:

Without a robust instant payout infrastructure, the C-suite faces a choice between increasingly crushing costs or the risk of losing market share as a result of network discontent and increased churn.



AFFILIATE & INFLUENCER BENEFITS

Ensuring that every individual in your network gets paid in a reliable and personalized way is essential for creator agencies and affiliate marketing companies that want to keep their network partners engaged and happy.

A centralized system for compensation disbursement that seamlessly works with your internal systems of record gives your organization a clear competitive advantage.

In this section, we will outline the tangible advantages your organization gains with embedded payouts and the multitude of benefits they offer to your creators and affiliate partners.



Seamless, modern user experience

Influencers and creators working in the digital economy expect seamless, instant experiences. Monthly or bi-weekly paychecks don't make sense for them – they want to access their earnings immediately. Likewise, affiliates don't want to be kept waiting for their commissions; and with a cutting-edge embedded instant payout platform, they won't have to.



Choice of payout options

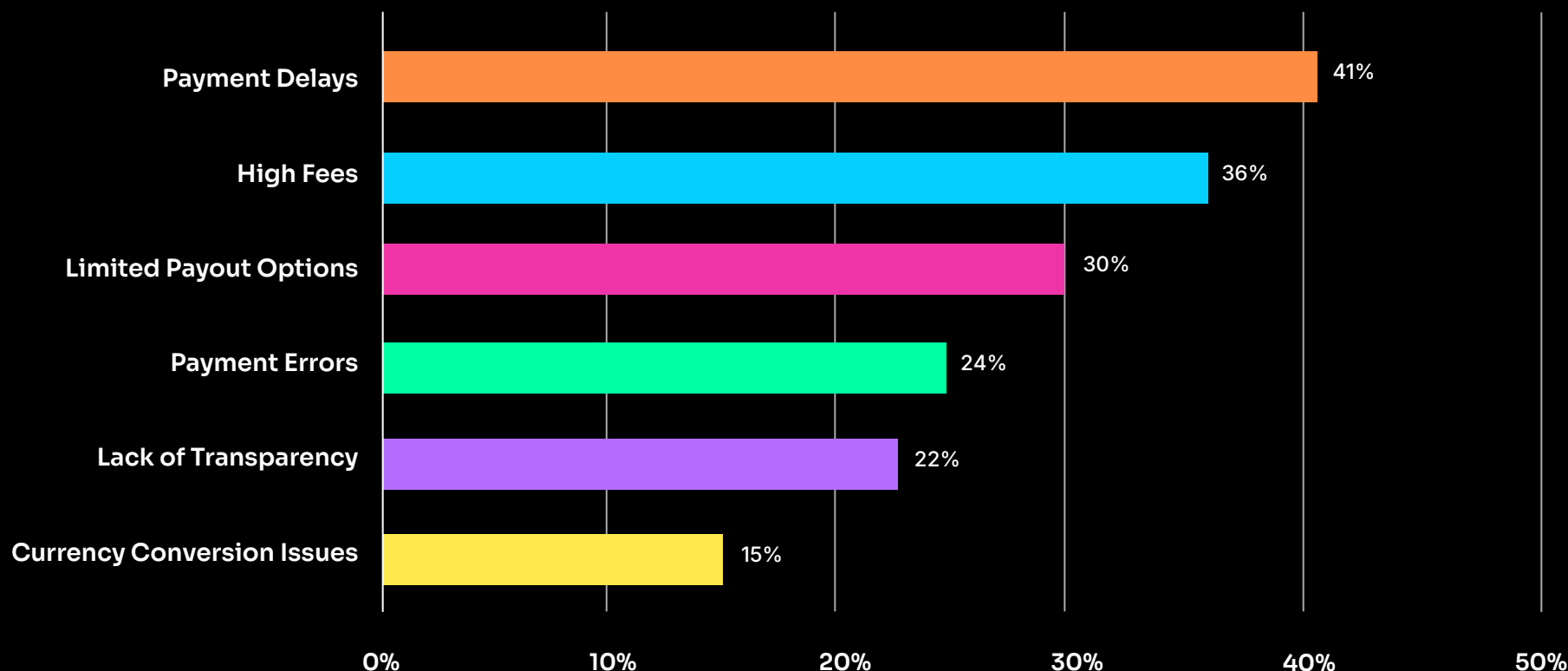
Robust embedded digital payment platforms give influencer networks and affiliate marketing agencies a wide range of options for payouts to satisfy every need. Whether it is a payment directly to a bank account, a local digital wallet, a prepaid Visa or Mastercard, or gift card for a popular ecommerce site or grocery chain, the right embedded instant payout solutions can handle it all.

Accurate payouts

Influencers and affiliate partners may have numerous commission streams, with different levels of compensation depending on factors such as the number of sponsored posts, product sales and referrals. They must be confident that the agencies and networks representing them are paying them accurately, regardless of currency differences and cross-border payment challenges. Embedded instant payout platforms give organizations the ability to accurately send high volumes of variable-value payments at mass scale to any corner of the world.

THE PAYOUT EXPERIENCE IS FALLING SHORT OF EXPECTATIONS

Source: Runa Independent Worker Research



A man and a woman are laughing and walking in a modern office. The woman is on the left, wearing a black top, and the man is on the right, wearing a light blue shirt and dark pants. They are both smiling and looking at each other. The background is a blurred office interior with colorful lighting (pink, green, blue) and abstract line art patterns on the right side.

KEY TAKEAWAYS

It's imperative that influencer agencies and affiliate marketing companies tackle payout issues that complicate their operations and pose a critical obstacle to growth.

Here are the key takeaways from our guide that will help your organization leverage embedded instant payouts to drive internal efficiencies, foster growth and boost partner satisfaction.



Streamline compensation management

To function effectively as a business, affiliate and influencer management platforms must embrace built-in payment capabilities at infrastructure level. When instant payouts are embedded into their finance and operations tech stack, agencies can eliminate manual processing, reduce fraud, improve compliance outcomes, and handle growing volumes of global payments with greater efficiency.



Pay influencers and affiliates instantly, in the method of their choice

Digital natives don't want to wait for weeks to receive their compensation or be locked into a payment method that doesn't fit their financial management preferences. They must be paid in a way that suits them. Embedded mass payout solutions that support the full spectrum of instant payment methods are the only realistic solution.



Meet the needs of the network, no matter where in the world

Influencer and affiliate networks are global and complex. Managing multiple payment providers and making manual currency conversion calculations creates inefficiencies and sends costs soaring. Embedded instant payout solutions give organizations the ability to automate instant payouts for influencers and affiliates around the world in the currency of their choice – without unnecessary complications or incurring high FX fees.



Build foundations for solid growth

A streamlined, flexible and functional payout system is fundamental to any influencer agency or affiliate marketing network that wants to grow its global network. Embedded instant payout systems with global capabilities are designed for scale and will not only meet the needs of a business as it grows but will also make expanding into new geographies much more predictable and straightforward.

Runa's Future-Proof Approach to Embedded Instant Payouts

To meet the ever-changing needs of your network of influencers or affiliates, you need a provider that's got its finger on the pulse of payment innovation. As your organization grows and as payout options increase in number, a payment partner that can ensure seamless and instant distribution of payouts to every corner of the world is vital.

Runa makes it fast and easy to send and manage payouts at mass scale, globally. It's also simple to implement – built as a developer-centric platform, Runa can be embedded into your existing tech stack with just one API.

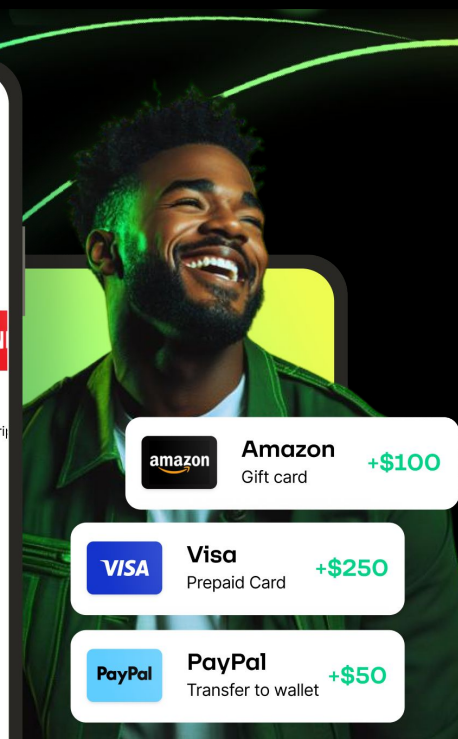
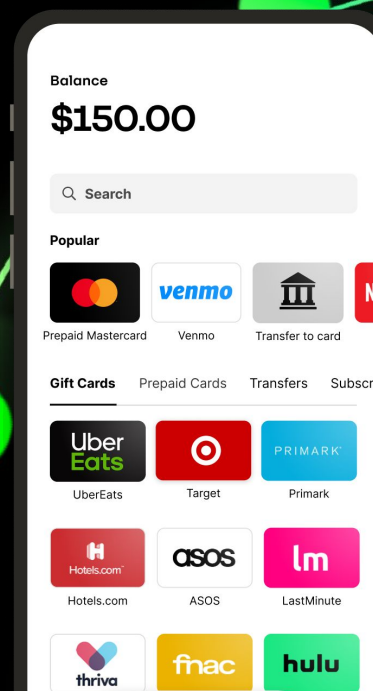
Payouts are real-time and instant. Recipients receive their balance and can spend immediately, and they can receive their commissions on a prepaid Visa or Mastercard, into an e-wallet, direct to their bank account, or on a gift card. There's no minimum or maximum amount you can send, whether a \$20 commission or a \$1 million payment.

Partnering with Runa means there's no need to manage multiple different payment providers; one single integration gives your organization access to over 4,000 payout options, covering 160 currencies and more than 190 countries.

Runa is at the forefront of embedded instant payouts enabling platforms, agencies and all within this ecosystem to manage creator payouts easily, cutting costs and increasing efficiency with instant, secure international payments.

We offer flexible FX options to suit your agency's needs through real-time currency conversion with transparent mid-market rates, and zero hidden fees. You can convert and control currencies directly in your balances or stick to one base currency and the Runa platform converts seamlessly in the background.

Making mass payments is simple with our fully automated platform, which can be tailored to your needs. If you want to find out more about how Runa can help your influencer network or affiliate marketing agency drive efficiency and boost partner satisfaction, [get in touch with one of our experts today.](#)



About Runa

Runa is rewriting the rules of payouts. We're the global fintech powering the infrastructure behind instant digital money—giving businesses the tools to grow faster, reach further, and make every payment matter.

With a single API, Runa unlocks instant access to over 5 billion consumers in 190 countries. Whether it's cards, wallets, bank accounts, or digital rewards, funds flow where they need to—fast, smooth, and fully embedded into any experience. No borders. No friction. Just revenue unlocked, conversions boosted, and customers won.

Headquartered in London and New York with a global team at the helm, Runa is backed by leading investors like Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.

Dive In

Visit our [website](#) or talk to us at hello@runa.io

