

# Embedded Instant Payouts for **Direct Selling Organizations**

INDUSTRY GUIDE





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# Foreword:

From Runa Chief Revenue  
Officer, Tyron Bennion





# Foreword

As the world continues to globalize and personalized, seamless digital experiences become the norm, direct selling organizations face numerous obstacles as they modernize to meet the moment. Chief among them is the need to ensure a unified experience for their network of distributors, who may be spread over a number of countries and regions.

Direct selling businesses face a multifaceted challenge keeping their diverse field motivated and engaged. And it is an increasingly urgent one, with the industry facing pressures from gig-economy companies. Distributors expect to be paid on their terms – end of story. That’s why real-time, accurate, and flexible payouts – sent to accounts, prepaid cards, e-wallets and gift cards – are a critical part of overcoming the distributor retention challenge.

Payment has long been a problem area for the direct selling industry, for a number of reasons. Setting up payout structures for every single territory can involve a huge amount of groundwork for finance teams. They must secure the necessary licenses and certifications, set up bank accounts, manage numerous banking and payment processing partnerships to ensure adequate local coverage, and put sufficient fraud protection measures in place. These

time-consuming and costly processes require unique expertise that’s typically outside the scope of most finance teams, impacting on the organization’s bottom line.

Direct selling companies with multi-country footprints also need to factor in currency conversions, adding further layers of complexity. Manual management of these processes causes bottlenecks, while traditional payout methods lack flexibility with payments taking several days – or longer – to clear. In addition, there are the hefty exchange rate fees that inherently hurt the pockets of both – direct selling organizations and their distributors.

With so much to consider and so many potential points of friction, there’s a high risk of distributor dissatisfaction. Any payment delays or inaccuracies could cause an irreparable breach of trust. This matters because competition for seller recruitment is high, especially from gig economy platforms, so discontent among distributors could have an irreparable impact on sales and profits.

This is why, in Runa’s view, it is critical that direct selling organizations embrace embedded instant payout solutions as a matter of urgency.



**Tyron Bennion**  
Chief Revenue Officer, Runa



## Foreword

Successful gig economy players turned seamless, instant payouts into an undisputed competitive differentiator. By bolstering their digital-first platforms with embedded mass payouts that support global coverage they've managed to attract and retain millions of workers in every corner of the world. Direct selling businesses need to take a look at the gig economy's playbook and replicate this model if they want to compete.

The very personal nature of direct selling necessitates that direct selling organizations have a people-first approach. They must do everything they can to keep the field happy and proud to represent the company. Embedded instant payouts give direct selling businesses a foundation on which they can build a truly distributor-centric experience.

Happily, there's another key benefit to adopting embedded instant payouts. With direct selling companies seeing their profit margins being continuously squeezed, these solutions offer them a way of driving internal efficiencies and improving their bottom line.

That's not just a win-win – it's a triple-win.

Embedded instant payouts give direct selling companies the potential to reduce processing costs, automate distributor

payouts and rewards, take the hassle out of currency conversion, and ensure their field receives accurate and timely compensation with no fuss – no matter where they are in the world. In this guide, we will explain everything direct selling organizations need to know about embedding mass, instant payouts, and how Runa can help your business integrate them.

Our platform is designed to help direct selling companies enable payouts at scale quickly and easily. Rewards for hitting targets and recruitment bonuses can be sent instantly, across territories, and in a variety of methods to suit distributor preferences.

One single integration with Runa's API gives direct selling organizations access to more than 4,000 payout options in 190 countries and 160 currencies, with no minimum or maximum amount. There's no need to collect and manage distributors' banking information – a phone number or email address will do – and there are flexible currency conversion options to fit individual business needs. Everything is automated and distributors receive their compensation instantly.

With greater flexibility to meet the highly diverse payout preferences of sellers, direct selling organizations can build

trust with their distributors and reap the rewards of greater loyalty. And that's just the tip of the iceberg in terms of benefits; the simplification of compensation management not only drives internal efficiency and keeps the costs of managing payouts under control, but it also provides a model that can be scaled up according to need and applied across different territories when expanding into new, untapped markets.

If you're ready to take the next steps on the path to putting in place a seamless payment infrastructure for your direct selling business, get in touch with our team today at [contact@runa.io](mailto:contact@runa.io)



# Introduction:

Embedded instant payouts  
are table stakes for today's  
direct selling organizations





# Introduction

Direct selling veterans will agree: if you've been in the business long enough, you know it's a people-first business. Motivated and engaged distributors who feel supported and appreciated by their company are at the heart of every successful direct selling company. An organization might have a fair compensation plan but, crucially, still miss the mark on making their distributors feel truly seen and valued because of how their compensation is disbursed. When payment

practices don't take distributors' preferences into consideration, direct selling companies are passing up a crucial opportunity to create a trust-based, genuine emotional connection with their field. This bond really is the foundation needed to take the business to new heights.

Keeping distributors engaged and loyal in the face of competition from other direct selling companies, as well as gig economy

platforms, relies on timely and consistent remuneration. For direct selling organizations, payout structures are often complex, with sales commissions, bonuses for hitting targets and recruitment to consider. Adding to the complexity, representatives in the field will have different payment preferences; evidence from the Incentive Research Foundation shows that **70% of distributors want the flexibility to choose how they get paid.**



Source: **Incentive Research Foundation**



## Introduction

The complexities and costs of orchestrating high volumes of low-value payments, and managing currency conversions, fraud prevention across geographies, and maintaining data security and legal compliance further complicate the matter.

Traditionally, global direct selling companies have adopted a market-by-market approach, meaning multiple integrations into each territory's banking system, compliance processes handled at a local level, and payouts managed manually. This approach is expensive and inefficient, increasing the pressure on already-squeezed profit margins, and can impact payout times, jeopardizing distributor satisfaction.

It's possible to address this challenge through the adoption of embedded instant payout solutions. These platforms offer simple, scalable payouts, with automated functionality driving efficiency and streamlining complex commission structures, ensuring that sellers receive the compensation they've earned instantly and with no unnecessary fuss. And instant payments are a big draw for the field; research shows that **instant payouts can support a 20% lift in distributor retention.**

As well as better payout terms for sellers, organizations can improve their bottom line with embedded instant payouts. Automated payments and currency conversions save companies time and money, while local integrations into

payment schemes and banking networks mean greater efficiency. Staff that were handling payment processes manually can be reassigned to higher-level tasks, while reduced operating costs mean a healthier profit margin for the business.

In this guide, which is tailored for C-level executives, finance, sales and marketing leaders, and distributor experience teams, you'll find a comprehensive breakdown of the benefits of embedding instant payouts specifically designed for direct selling.



# 20%

**lift in distributor retention**  
can be supported by  
instant payouts.

Source: **Visa**



# Key Terms:

## Embedded instant payouts, rewards, distributor engagement

To fully appreciate the value and transformative impact of embedded instant payouts within direct selling companies, it's vital to understand how this concept can help to create a unified experience for all distributors within the organization's network.

Here, we will explain some of the key terms and where they fit in to providing an efficient compensation structure that meets the expectations of the current generation of distributors.



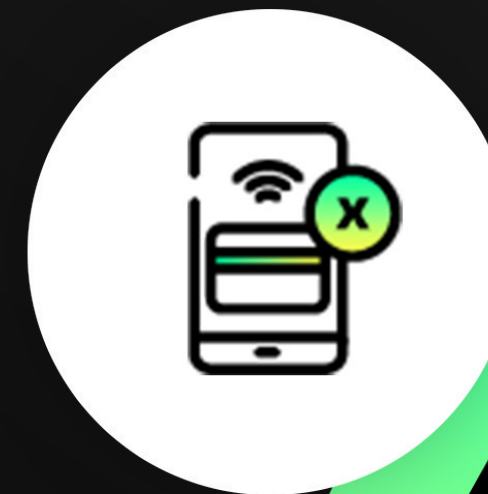
# Embedded instant payouts

Embedded instant payouts represent a sophisticated application of embedded finance that can revolutionize the way direct selling organizations compensate their distributors.

This technology streamlines and automates the management and disbursement of tiered commissions, rank-based bonuses, and recruitment incentives enabling direct selling organizations to pay the field instantly in their preferred payout method anywhere in the world,

at any frequency and in any amount – including micropayments.

The seamless integration of embedded instant payouts gives direct selling companies the flexibility to control the entire payment experience while significantly reducing the cost of payout operations, enhancing efficiency and enabling them to expand their reach.



More than

# 4 in 5

**(84%) face payment operations problems including slow payments and a high rate of payment failures.**

Source: **Modern Treasury**



# Rewards

By integrating various payout options – such as digital gift cards, e-wallets, prepaid cards, or direct deposits – direct selling organizations can enable instant and bespoke rewards for achieving sales milestones or recruitment goals without external processing hassles

Reward programs can be tailored to the needs of each company, and can reflect local or generational preferences. For example, Gen Z sellers in the US might

prefer to have their earnings sent to an e-wallet, distributors in a particular territory may wish to receive gift cards, while those in another region opt for prepaid cards.

With the flexibility offered by embedded payouts, programs can easily take individual preferences into account, making sure every distributor receives their rewards in a way that makes sense to them.

# Distributor engagement

Meeting the modern distributor's demand for immediacy and convenience will play a key role in increasing distributor engagement and loyalty

Using instant, flexible payouts will allow your distributors to manage their finances on their terms motivating them to grow

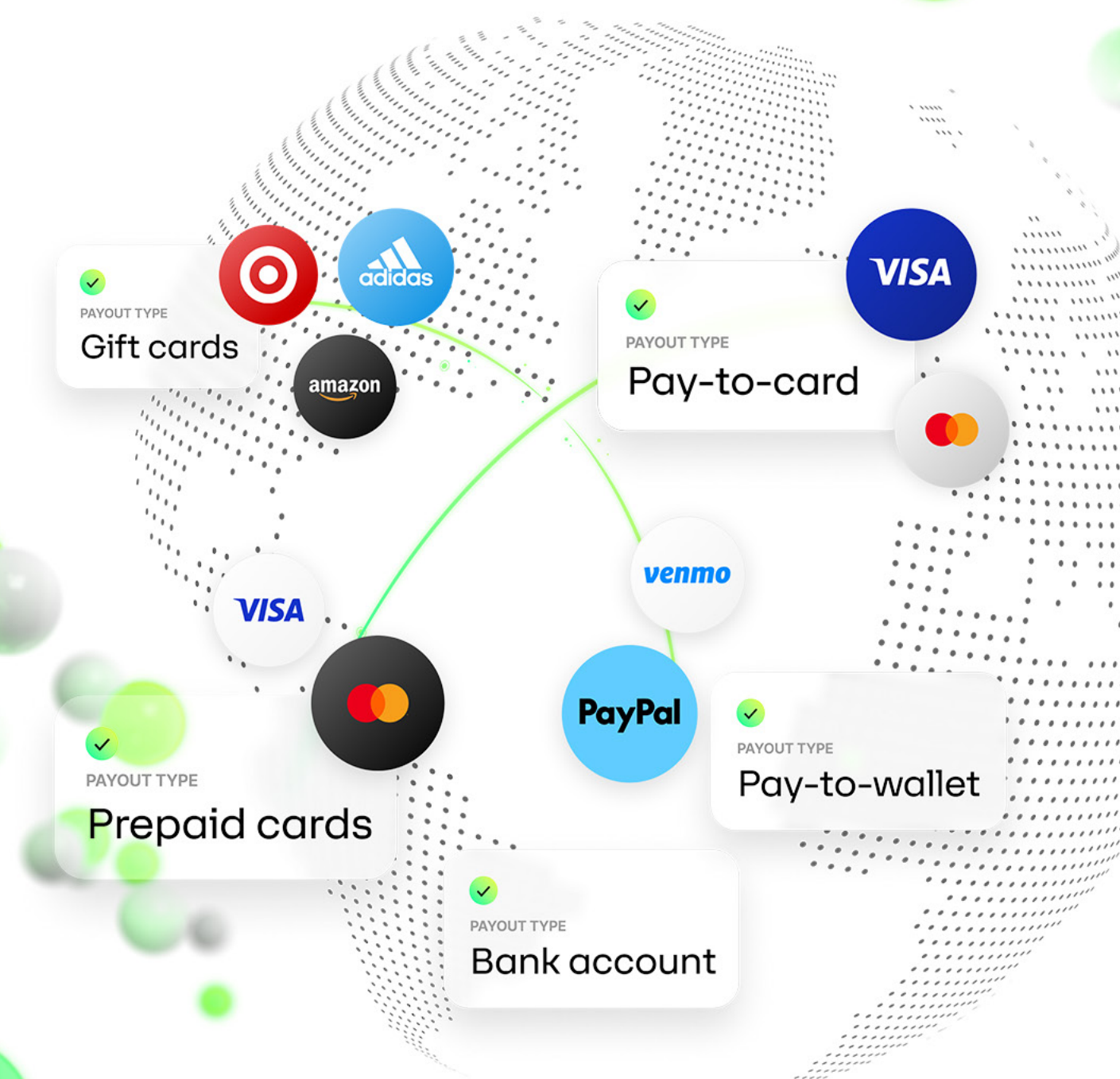
their networks and increase sales.

Giving distributors the tools to reward the teams they have recruited in a flexible and convenient way ensures they can effectively run their own business within the larger business.

# 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





# Strategic Advantages:

Maintaining a  
competitive edge with  
flexible payout options





## Strategic advantages

For direct selling organizations looking to recruit distributors, competition is high. Having an effective program of compensation and rewards that takes into account distributor preferences is vital for recruitment and retention.

At the same time, reducing internal complexity is vital to direct selling organizations that want to

streamline their operations and drive efficiency. On top of this, direct selling companies that want to expand into new territories need a payments model that can be rapidly scaled and deployed across multiple regions.



# 103

**MILLION PEOPLE**

were involved in the direct selling market worldwide as of 2023.

Source: **Statista**



# Strategic advantages

## 1. Differentiation through flexible payment options

Direct selling organizations can use embedded instant payouts as a point of differentiation from their competitors. A reward and compensation scheme that is more flexible, that takes into consideration the field's preferences for how they'd like to get paid for their work – instantly, with gift cards, virtual cards and e-wallets – signals to the field that they are valued members of the organization.

And by enabling their distributors to extend this reward and compensation program to the teams of sellers they recruit, they themselves have access to a key differentiator that can help them to build their network quickly.

## 2. Improved distributor retention

A common challenge direct selling organizations face is keeping their field motivated, engaged and loyal. There are entire 'distributor experience' and 'field success'

organizations dedicated to improving distributor retention and boosting their productivity. With embedded payments, direct selling companies can enable instant payouts, building trust and loyalty with distributors, while issuing on-the-spot rewards for achievements such as recruitment, hitting targets or graduating to a higher tier

Embedded instant payouts also offer flexible payment methods, including gift cards, prepaid cards, push-to-account and push-to-wallet, meaning that distributors can receive their payments and rewards in a way that makes sense to them, increasing satisfaction. Having multiple payout options means direct selling companies can meet diverse distributor preferences across different territories and regions.

**“People expect to be paid on their terms – end of story. That’s why real-time, accurate, and flexible payouts – sent to accounts, prepaid cards, e-wallets and gift cards – are a critical part of overcoming the distributor retention challenge.”**

- Tyron Bennion, Chief Revenue Officer, Runa

## 3. Competing with the gig economy

Direct selling companies aren't just competing with other direct selling organizations when it comes to recruitment. Individuals looking for casual or flexible work will often choose gig economy platforms, providing transportation, delivery and other services in their local area.

One of the chief considerations for these individuals is fast payments – in fact, **89% said they would want real-time payouts** if available from an employer. Gig economy workers are typically **active on three or more platforms** and know what payout terms are offered by each – so they have a keen awareness of what some of the biggest companies in the world can provide and their expectations are set accordingly. This means that direct selling organizations must prioritize and match the instant payment features of gig economy platforms if they want to stay competitive and effectively execute on their recruitment and retention goals.



## Strategic advantages

### 4. Unified experience across global markets

Direct selling organizations can simplify their payment operations through embedded instant payouts. By using a central platform to manage all rewards and compensation programs, they can ensure a consistent experience for all of their distributors, no matter which geography they are in. They don't have to use different methodologies or different partners according to territory or region; instead, they can offer a unified experience worthy of their brand the world over.

### 5. Improved cost structure

With direct selling organizations facing pressures to improve their decreasing profit margins, implementing embedded payouts can offer an immediate boost to their bottom line. Yes, it is possible to eliminate manual work and automate payout flows even for the most sophisticated and complex compensation and rewards

structures, even across numerous geographies massively reducing the time and resources dedicated to these back-office functions.

Additional cost efficiencies are realized by sending payouts to wallets, gift cards and cards which don't carry the high costs of sending wires to bank accounts, especially cross-border allowing direct selling organizations to further reduce their operational costs.

Additionally, these payout methods make it financially viable to implement micropayments thus enabling direct selling companies to eliminate payment thresholds. Frequently, a distributor may earn only a small amount of commission that doesn't reach the platform's payout threshold. If they don't make any further sales, this reward can stay on the company's books for months and even years unclaimed, turning it into a liability.

With a comprehensive embedded payout solution, any amount earned can be easily paid out, which not only removes the need to record, track and report these unclaimed earnings but also opens the door for easier re-engaging of that distributor.



# Challenges and Risks:

The cost of missing out on  
instant payouts for the C-suite  
and finance and distributor  
experience teams



# The consequences of relying on flawed and inefficient payout disbursement systems

## For finance teams:

### Dependence on fragmented payment solutions not built for global scale:

Reliance on the insufficient, “one-size-fits-all” global banking system results in lengthy and variable settlement times and high fees for cross-border transactions due to the lack of interoperability and data standardization across different systems, institutions, and countries.

### Inability to clear low-value payments off the balance sheet:

High transaction costs from legacy payout methods for low-denomination payments make it impossible to send micropayments to distributors, weighing down balance sheets for years.

### Straining to manage multiple payment providers:

Juggling a wide variety of payment platforms to cover the variety of payout options needed creates an **organizational burden**, leading to higher costs, disparate reporting, manual reconciliation processes, and ultimately, increasing the risk of human error.

### Lack of awareness of local payment preferences:

Offering limited payout options doesn't take into account varied country-by-country nuances, introducing unnecessary friction when paying distributors while also weakening trust.



Source: **Modern Treasury**



# The consequences of relying on flawed and inefficient payout disbursement systems

## For sales, distributor experience and marketing teams:

### Diminished motivation and engagement:

Levels of commitment among distributors erode, negatively impacting their ability and desire to be ambassadors of the company and drive sales.

### Weakened competitive position:

Struggle to stand out against technology-first gig economy companies and other competitors who've embraced frictionless payments.

### Problems being seen as a people-first organization:

Increased turnover of talent due to poorly designed payout systems undermines the distributor experience and marketing teams' efforts to promote company culture as distributor-centric.

## For executive leaders and the C-suite:

### Costly, inefficient operations:

Extensive organizational resources are needed to manage payouts, impeding attempts to achieve productivity gains.

### Obstacle to growth:

Constrained plans for expansion due to continuous retention and recruitment bottlenecks, hampering the ability to scale.

### Weakened competitive position:

Risk of market share loss caused primarily by low distributor morale that triggers ongoing retention challenges and demands constant investment of significant financial and human capital in new recruitment initiatives.



# Distributor Benefits:

How instant, flexible payouts  
boost distributor loyalty and  
fuel network growth globally



# Distributor benefits of embedded instant payouts

Ensuring a consistent experience for distributors, wherever they are in the world, is essential for direct selling companies that want to keep their existing network engaged and attract new sellers.

Central to this is a standardized system of compensation and rewards for their field, that

offers the flexibility to meet the specific preferences of each seller and provides clear incentives to boost performance and loyalty.

In this section, we will showcase the tangible benefits of embedded payouts for direct selling platforms' distributors.



## Instant commission payments, even for small amounts

Embedded digital payout platforms offer direct selling companies the ability to match gig economy players with instant payouts for distributors. There's no need for sellers to wait until they have reached a certain threshold in terms of sales value before they get paid; even small commissions can be credited to their account immediately with little to no cost to the business.



## Seamless disbursement of recruitment bonuses fuels building of distributors' network

Distributors who earn bonuses by recruiting new sellers into their teams would now be able to receive immediate rewards for doing so. With the instant gratification of flexible, real-time incentives, distributors will find it easier and more rewarding to build their own network quickly.



## Leveling-up and reaping the rewards

Distributors can also receive immediate rewards when they reach certain goals, allowing them to graduate to higher tiers with better compensation rates or additional incentives. With embedded digital payout systems enabling direct selling organizations to automate payouts across the globe, distributors don't have to wait for their achievements to be manually verified; hitting certain KPIs will trigger the disbursement of rewards instantly.



## Flexible payout options to suit every distributor need

Distributors want to receive their payouts in a way that makes sense for their evolving needs. Whether they want payments to be sent directly into their bank account, digital wallet, or to a prepaid card or gift card of their choice, all options are open to direct selling organizations that are utilizing embedded instant payouts built for global scale.



# Key Takeaways:

## The value of embedded instant payouts for direct selling companies

It's vital that direct selling companies address their field recruitment and retention problems which slow down and eventually kill revenue growth. They must also find effective ways of reducing their operating costs and relieving the pressure on their profit margins by building their payment operations with scale and

global reach in mind. Embedded instant payouts present a significant and transformative opportunity for direct selling companies to streamline their operations and enhance the distributor experience regardless of where they might be located.





# Key takeaways

Here are the key takeaways from our guide that will help your organization leverage embedded instant payouts to boost distributor loyalty and engagement, while also driving internal efficiencies.

## ✔ Attract distributors through differentiation

Embedded instant payouts can help direct selling companies offer a first-class experience for potential distributors, with instant payouts, immediate rewards and commissions for sales, delivered in a payment method that matches their individual needs.

## ✔ Match the seamless payment experience of the gig economy

With many potential distributors exploring alternative methods of making additional income through the gig economy, embedded digital payments mean direct selling organizations can offer a similar experience to these platforms with instant, flexible payouts.

## ✔ Retain distributors and keep them engaged

With instant, flexible payouts and rewards for distributors, direct selling companies can drive loyalty, encouraging sellers to meet and exceed sales targets and recruit their own network of sellers.

## ✔ Unified experience for all distributors

Embedded digital payments mean that direct selling organizations can offer the same incredible experience to all their distributors – no matter where they are in the world.

## ✔ Simplified payout management

Even with complex compensation and reward structures, embedded instant payouts give direct selling companies the power to automate all payouts, streamlining internal operations and freeing up finance and distributor teams to focus on higher-level initiatives.

## ✔ Improved cost structure

Fewer manual calculations mean fewer errors and multi-currency support helps lower business costs and greater efficiency. Reduced costs will result in healthier profit margins for the company.



# How Runa Future-Proofs Your Growth:

Seamless instant mass  
payouts at the speed of  
digital innovation





To fully leverage the ever-increasing list of payout options, you need a provider who's in lockstep with the rapid pace of payment innovation – a payment partner who constantly expands their portfolio of payout capabilities and ensures seamless and instant distribution of payouts into every corner of the world that business takes you – all seamlessly embedded within your existing tech stack.

Runa is at the forefront of embedded instant payouts, enabling direct selling companies to cut costs and increase efficiency with instant, secure international payments, real-time currency conversion with transparent mid-market rates, and zero hidden fees.

Our multi-regional support means direct selling organizations can accelerate their global expansion, entering new markets within minutes – not months. The Runa Network boasts true global coverage with all the local payout types that distributors demand.

Making mass payments is simple with our fully automated platform, which can be fully tailored to your needs. If you want to find out more about how Runa can help your direct selling business drive efficiency and boost distributor satisfaction, **get in touch with one of our experts today.**

### Instant commissions

- New Sale! \$96.45 +\$8.17 commission
- New Sale! \$42.18 +\$3.28 commission
- New Sale! \$126.92 +\$12.07 commission

CASH OUT COMMISSION

### Flexible rewards

Emily M. | Gold Level  
Chicago, IL

“Congratulations on making it to **Gold Level!** The team is so lucky to have you!”

+\$100 payout

CHOOSE HOW TO REDEEM

### Powerful incentives

- New seller Mark L. | New York Sign-up bonus sent
- New seller Lynn N. | Portland Sign-up bonus sent
- New seller Jackie H. | Los Angeles Sign-up bonus sent



# About Runa

Runa is a leading global fintech building instant payment rails for digital money. With Runa's mass instant payouts API, companies can pay anyone, anywhere, instantly. Our future-proof infrastructure supports over 4 thousand endpoints in 190 countries and 160 currencies allowing companies to send digital payments to local bank accounts, prepaid cards, gift cards, and e-wallets.

Runa transforms payments by lowering transaction costs for senders, removing friction for consumers, and increasing basket size for merchants. The Runa payment rail is fully embeddable within any digital experience, enabling more than 40 million consumers a year to get paid more

seamlessly than traditional methods. From Fortune 500 to leading technology scale-ups, Runa makes it easy to reward, incentivize, and disburse globally so you can focus on building your business.

Based in London and New York and supported by a global team, Runa's growth is backed by key investors, including Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.

Learn more at [www.runa.io](http://www.runa.io).