













PAYOUT – Your solution for mass payouts

Highly recommended for insurance and affiliate marketing businesses

Offers (mass) payouts promptly without much effort:

SEPAexpress PAYOUT enables merchants the possibility for **simultaneous (mass) payouts** for their consumers. The payout can be triggered by consumers themselves saving the merchant effort, time and thus money.

- Immediate and quick payouts**
- End-consumer can trigger their payouts**
- Mass payouts possible**
- Complete transfer within 10 seconds via SEPA Instant Credit Transfer**
- Masking: Option to customize transaction sender name to receiver name**

SCT product features	REQUEST TO PAY	PAYOUT
 Easy integration of credit transfer (CT) for EU (SEPA) via one API	✓	✓
 White label option		✓
 Payment reconciliation*	✓	✓
 Fully Payment Services Directive (PSD2) compliant	✓	✓
 Fixed or variable amounts	✓	✓
 Payment Initiation Service (PIS)** via Open Banking (chargeback is not possible with this procedure)	✓	
 SEPA CT for payouts to consumers and partners		✓
 From end consumer to PSP/merchant	✓	
 Push payment method	✓	✓
 From PSP/merchant to end customer		✓

*Payment reconciliation: Is a modern way of accounting that compares internally recorded financial data with bank statements to ensure that they are all correct.

**The Payment Initiation Service (PIS) is part of open banking, where a third-party service provider is given permission to connect to the bank account and initiate payments on its behalf after successful authentication.