PAYQUICKER

Optimizing Global Payouts

How Orchestration Delivers Speed, Simplicity, & Loyalty

OPTIMIZING GLOBAL PAYOUTS:
HOW ORCHESTRATION DELIVERS SPEED, SIMPLICITY, & LOYALTY

INTRODUCTION

Independent workers make up an increasingly substantial percent of today's economy, a trend that continues to accelerate as businesses and individuals embrace more flexible, opportunity-driven ways of working.

It is imperative, in that case, that businesses that utilize this growing workforce, are well versed in their preferences and prepared to organize their payment structures accordingly.

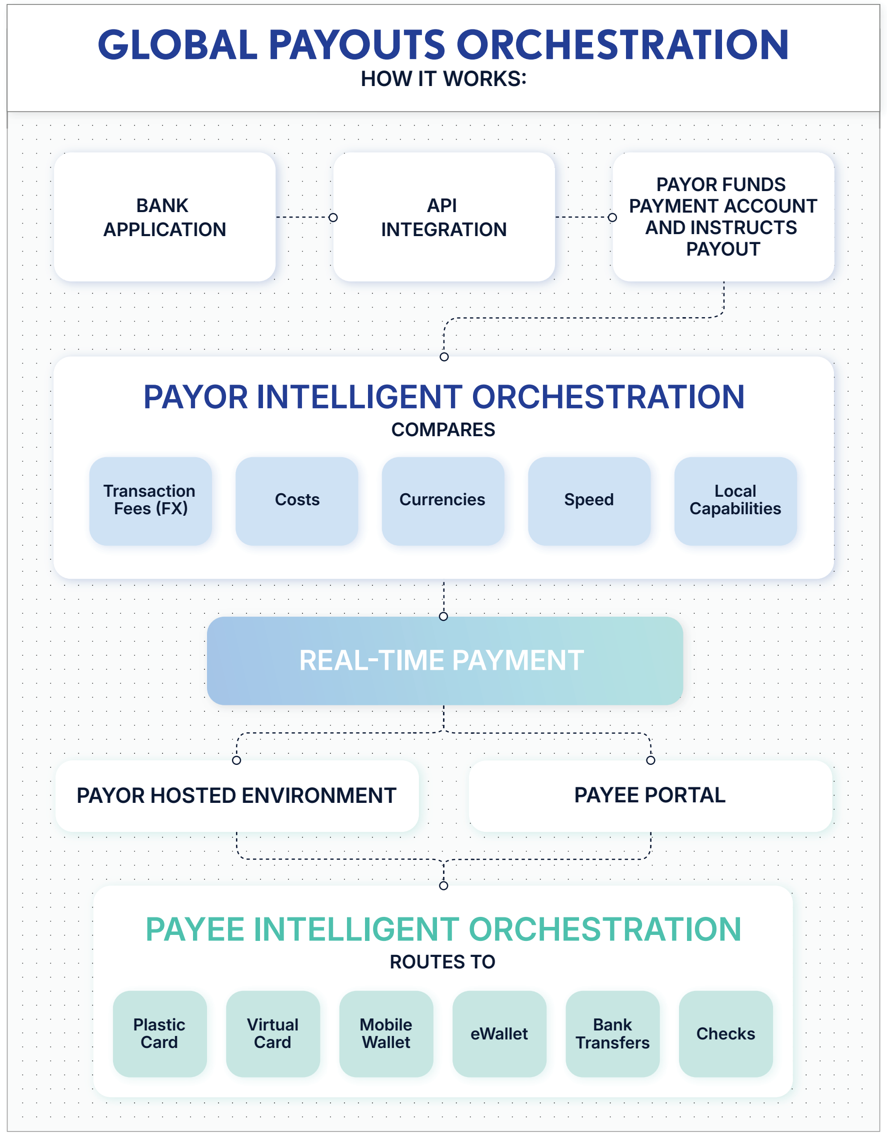
Companies that regularly pay sellers, contractors, affiliates, or participants are now unlocking efficiencies by optimizing their payment rails, currencies, and routing strategies. These optimizations also increase retention—and with it, revenue—for the companies using global payouts orchestration.

PayQuicker's extensive data collection shows that payees want a fast, simple payment process. Companies that provide a straightforward process for independent workers to access their money quickly, simply, and reliably will be able to recruit and retain the best talent available.

Payments orchestration has become increasingly discussed in recent years and is widely acknowledged as a technology for high growth. Global payouts orchestration coordinates multiple payment processes and payment rails, optimizing payouts to recipients in multiple countries and currencies through a single platform and API. Payouts orchestration simplifies and optimizes every step in the process, resulting in faster, more reliable, and more cost-efficient payments to contractors.

Payouts orchestration's simultaneous management of banking partners, payment rails, currency exchanges, international compliance, and numerous payment methods provides a seamless experience for organizations managing complicated payee structures.

This whitepaper details the state of global payouts orchestration in 2026, how three industries have used payouts orchestration to improve the payor and payee experience, and key insights on how organizations can improve their own payouts processes.



PayQuicker LLC 2026

"Payouts Orchestration solves the traditional payments challenge. Every step of the payout experience is simplified and intelligently optimized by agregating the payment processees into a single streamlined platform and API solution."

Payments Orchestration vs. Payouts Orchestration

As the economy goes global, payments orchestration is becoming the worldwide standard. There is no way for international business entities to handle cross-border transactions as efficiently. Here is how an orchestrated payment works:

1. A customer initiates a payment from a payment portal using their local currency.
2. The payment orchestration platform routes and converts the payment to the merchant's preferred currency. This could involve multiple banks, currencies, and protocols, but the customer does not see any of it. The exact routing and conversion depend on the merchant's priorities and could maximize speed, minimize cost, or emphasize reliability.
3. The customer enjoys an easy, effortless experience, while the merchant gets the most efficient routing of their money—along with a higher transaction success rate.

Payouts orchestration is the same, but in reverse: instead of receiving payments from customers, payouts orchestration helps companies effortlessly pay their workers in multiple countries, on multiple schedules, with multiple currencies and spend options.

> ***"In 2024, the gig economy market was worth over $550 billion and is expected to grow to over $1.8 trillion by 2032."***

Contract Workers are Paid Hundreds of Billions of Dollars a Year

According to the World Economic Forum, the gig economy had a market size of over $550 billion in 2024. It is expected to be over $1.8 trillion by 2032. Examples of gig workers include Uber drivers, DoorDash deliverers, and TaskRabbit handypeople.

But contract work goes beyond that. There are contracted property managers, landscapers, childcare providers, and more. These independent workers—as well as designers, writers, marketers, salespeople and consultants—are all micropreneurs: people who run specialized operations with a one-person team, entirely from their laptop. These are focused, high-powered workers that help companies scale without hiring full teams.

Direct selling is another area where most workers are contracted—this business model sees companies selling directly to consumers, usually through independently contracted sales reps. Direct selling organizations like Avon, Mary Kay, Amway, and Herbalife brought in more than $220 billion in 2024, according to Grand View Research.

Affiliate sales, clinical trials, consulting, temp workers, and many other types of 1099 workers add to the billions of dollars changing hands between companies and micropreneurs.

In the post-pandemic global workforce, this type of on-demand work has emerged as a preferred choice for individuals seeking control and flexibility over their work-life balance.

Global payouts orchestration is a key part of serving these independent workers, as it transcends geographical boundaries and makes the recipient's physical location irrelevant.

Micropreneurs also get complete control over their earnings.

Global payouts orchestration is a key part of serving gig workers, as it transcends geographical boundaries.

Unlike the traditional two-week pay cycles, payouts orchestration empowers recipients with immediate access to their funds, allowing them to decide when, where, and how to use them, all within a secure and flexible ecosystem.

In addition to fostering the desired lifestyle of payees, contract labor presents huge cost savings for companies—by spending less on benefits and training for employees, organizations turn higher profits in competitive markets.

They are also able to scale up or down as needed, responding to market and priority changes or specific project requirements.

But gig workers, direct selling representatives, and other independent contractors can also move to a competitor with no penalty. And it is expensive to recruit and train new contractors. So it is in companies' best interest to retain their workforce.

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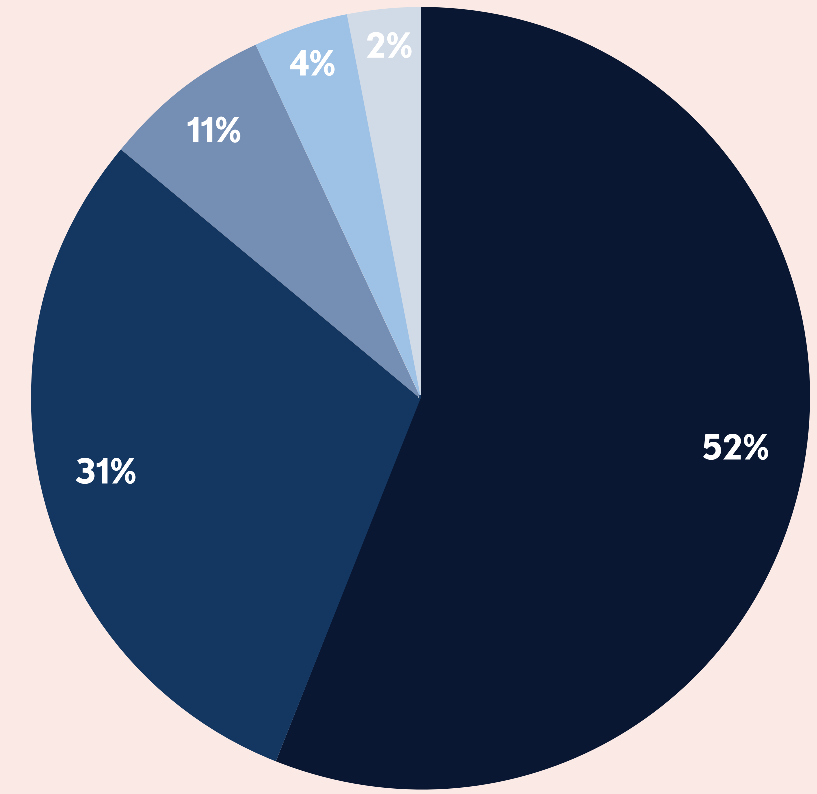
What Matters to Contractors

PayQuicker has spent years working with independent workers, studying their behaviors and evolving needs to determine what they want from companies.

Industry insights gathered by PayQuicker indicate that the top driver of independent worker satisfaction is a simple, predictable process for getting paid. And speed is crucial: 83% of gig workers surveyed for PayQuicker's gig economy insights report said that being paid immediately for their performance is important.

Micropreneurs want fast access to their funds, simple setup processes, and clear communication around the status of their payments. These factors drive retention and create a positive reputation for the payor.



The Importance of Immediate Pay

Amount and flexibility of fast pay lead to decision-making, with workers favoring platforms that reduce friction and deliver earnings quickly.

- **Very Important**
- **Somewhat Important**
- **Neither Important Nor Unimportant**
- **Not Important**
- **Not at all Important**

PayQuicker LLC 2025

"83% of gig workers said being paid instantly for their work is important."

The State of Payouts in 2025

Legacy payout systems are complicated. Payors using these systems may have dozens and dozens of bank connections around the world, countless ACH agreements, SWIFT information for payees, and more.

These systems have a high failure rate, significant foreign exchange fees, and other logistical and financial hurdles. Worker satisfaction with these payout systems is low.

This is especially true for companies managing a global force of ambassadors or affiliates—each new country or region adds complexity and expense.

But global payouts orchestration solves these problems and reduces operational overhead in the process.

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Payouts Orchestration Ushered in a New Era for Fast, Simple Payments

Today, complex global payouts are simplified, automated, and reliable because of payouts orchestration.

Independent workers have come to expect the convenience offered by these modern systems. Organizations relying on legacy payout systems have already fallen behind. And the more contractors work with companies offering modern payout solutions, the higher their expectations become for other payors.

These expectations include improved user interfaces in payment portals, access to a multitude of payment options, and clear communication around the current status of their earnings. Many platforms also offer on-demand payment options, where payees receive a digital wallet. Payees can then decide when and where to route their payments.

This degree of flexibility does not just apply to global payment rails. It extends to other convenient features like app-based fast access to cash.

If a contractor experiences a personal difficulty, like a vehicular malfunction, and needs cash for it, a payouts orchestration platform allows them to make that request. A payor then has the power to deliver a payment ahead of schedule.

Legacy payout systems do not offer this type of fast, flexible payment. Payouts orchestration not only makes it possible but also makes it easy for payors to deliver these types of benefits to independent workers, thereby increasing loyalty and reducing the cost of recruiting and training replacement workers.

Payouts Orchestration Simplifies Complex Global Payment Systems

The complexity of dealing with dozens of apps, banking systems, and currencies makes legacy payouts programs frustratingly slow and unreliable. And today, companies without payouts orchestration platforms find themselves facing increasingly complex requirements.

As they continue to negotiate and manage dozens of banking connections and foreign exchange processes, companies using traditional payouts systems risk relationships with their contractors. Conversely, companies using multi-rail orchestration platforms stand to gain traction among their workforce and increase retention.

With the proliferation of digital wallets, the payments landscape has gotten significantly more complex. Organizations may have independent workers in several countries, all using different payment apps and digital wallets. Payouts orchestration allows payors to efficiently route payments to different types of accounts without the overhead of manually managing each request.

With many payors switching to more advanced systems that emphasize giving payees options and convenience, organizations that are not using payouts orchestration platforms are falling behind and may soon find themselves struggling to recruit and retain the best contract labor.

How Payouts Orchestration is Modernizing 3 Key Industries

Payouts orchestration is already changing how business is done across a variety of industries—and the use cases are rapidly increasing.

Here is how companies are using payouts orchestration across three industries:

DIRECT SELLING

According to the Direct Selling Association, there are 5.4 million Americans involved in direct selling either full- or part-time. Those sellers are spread all over the country, with different banking systems, apps, and payment preferences.

Globally, direct selling is an even larger market. The global direct selling industry was valued at $200 to $250 billion in 2023.

Whether a seller operates locally or across borders, global payouts orchestration ensures they receive their earnings fast and securely, empowering them to reinvest and grow their business with confidence.

Successful direct selling organizations are highly agile and built on personal connections and a seamless payment process. Many of these organizations find that their distributors request a variety of payment methods. This may include immediate payments, delayed payments, deposits into bank accounts, debit card payouts, or even paper checks. A payouts orchestration platform allows payors to set up these payments once and then automates delivery for future instances.

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Beneficiary-directed payments increase trust and motivation among sellers. Global payouts orchestration elevates the direct selling experience by providing instant, reliable, and versatile payment options that cater to diverse needs—and improving trust and motivation of sellers.

Direct selling representatives have come to expect this level of convenience. Direct selling organizations that do not provide instant access to earnings in a variety of payment methods suffer from retention problems, as fast payments are a significant factor in retention.

Providing an Intuitive, Branded Experience

In addition to payout speed, direct selling organizations find that the user experience of their payment system is a crucial factor. From white-labeled apps to branded reloadable cards, direct sellers are taking control of how their affiliates experience payouts.

It is more than just displaying the company logo in a payment account, says Rida Waqas, PayQuicker's VP of Marketing. Distributors, if they have a nice branded card in their hand at a point of sale, can promote their business while strengthening brand loyalty, she explains. Exposure of this type can elevate the profile of a direct selling organization.

Technical Benefits for DSOs

Beyond increasing retention through a better payments experience, direct selling organizations receive a host of benefits from payouts orchestration platforms that improve their business overall.

REST API integrations and batch file uploads unlock efficient management of payments for hundreds or thousands of distributors. Intelligent payout routing decreases cost, overhead, and failure rates. And with client-side support, sellers can directly initiate contact with a service representative in their desired language. This support expedites the resolution of client-side payment problems, adding further burden to direct selling organizations.

CASE STUDY

How Bellame scaled from a four-product startup and unlocked an 18 country direct selling powerhouse using global payouts orchestration.

PAYQUICKER | BELLAME

When Bellame—a direct-selling organization focused on beauty products—made the transition to international sales, the problems inherent in using a legacy payouts provider became clear:

- Bulk commission payments were delayed
- Communication was poor
- Expanding into new countries came with large amounts of operational overhead
- Customer support was slow.

By adopting PayQuicker's global payouts orchestration platform, Bellame not only solved these problems, but also unlocked the ability to expand into new markets whenever needed quickly.

Bellame's financial operations were streamlined with intelligent payouts routing, near-instant updates on the status of payments, and customer-centric service. Now, the company's distributors can access their payments quickly and without fees, driving loyalty and retention.

And because PayQuicker handles the backend implementation, Bellame can confidently expand into any new market whenever needed. PayQuicker's single-API system, intelligent payment routing, and multi-rail redundancy eliminate the need for multiple payment systems and manual integrations, letting Bellame focus on what it does best: selling.

> ***"From the ease of integration, to the responsiveness of their support, to the infrastructure they bring for global expansion—PayQuicker makes us look good as a company. They help us deliver the best possible partner and customer experience, which is everything in our business."***
>
> ***Scott Thompson, President, Bellame***

AFFILIATE SELLING & THE GIG ECONOMY

As of 2024, the global affiliate marketing industry is estimated to be worth over $20 billion, with the U.S. market alone contributing approximately $8.2 billion. Modern technology enables gig work and affiliate networks on nearly every continent. Affiliate networks may have independent workers in several countries, each with its own currency and banking system.

Affiliate networks have long struggled with fragmented payout solutions driven by diverse recipient demands. With legacy payout systems, payors in this scenario may have accrued many banking connections, foreign exchange fees, and administrative headaches. This level of unnecessary complexity may also lead to a large number of failed payments.

With payouts orchestration, clients set up their own preferred systems. The orchestration platform handles the administrative minutiae, automatically routing payments to optimize speed, success, or minimize cost, depending on the payor and payee's established priorities.

By centralizing control over the payout experience and interface, global payouts orchestration enhances user satisfaction and loyalty while significantly reducing costs and operational complexity. These solutions not only meet but exceed the expectations of today's dynamic affiliate networks, making them more competitive and efficient.

Affiliates Appreciate Simple, Fast Payments

Affiliates have been clear in what they have communicated to PayQuicker: they want a simple experience across countries and currencies—keeping these kinds of interactions simple drives ongoing activity and loyalty. As Nate Snow-Cornelius, VP of Global Sales & Markets at PayQuicker, explains: "Through direct feedback from affiliates, we've learned that the number one driver of satisfaction is having a simple, frictionless way to get paid. When payments are fast and easy, it builds trust and keeps affiliates engaged."

The ability to deliver payments instantly is one of the key differentiators of payouts orchestration. Previously, distributors may have needed to hit a threshold of earnings before they could get paid. With modern payout solutions, affiliates can request a payment no matter how much they've earned—creating a better experience and higher retention for affiliate networks.

Like direct selling representatives, affiliate sellers, and gig economy contractors also appreciate a branded experience. White-labeled payment portals, branded cards, and other thoughtful touches improve the independent worker experience, driving retention.

Driving Growth Through Scale

Affiliate selling and gig-driven businesses unlock significant business value by effortlessly scaling processes.

Payouts orchestration enables the use of a single system for any size company or payee group.

Whether a company contracts with dozens or thousands of contractors, a single API that optimizes payouts for speed, reliability, or cost without requiring extensive manual oversight removes a significant obstacle when it comes time to scale.

Being ready to scale, however, begins long before onboarding more contractors. True readiness begins when companies put systems in place that foster scaling before they are required. This is also why companies are adopting payout orchestration platforms before undergoing massive growth.

CLINICAL TRIALS

According to Fortune Business Insights, clinical trials is a $65 billion industry in 2025 and could grow significantly over the next decade. With this staggering amount of money changing hands, organizations that run

> ***"True readiness begins when companies put systems in place that foster scaling before they are required."***

trials need simple, effective ways of managing their payouts.

Clinical trials require seamless coordination and reliable payments to participants, researchers, and service providers across the globe. By catering to the diverse needs of clinical trial stakeholders, payout orchestration ensures that payments are processed accurately and efficiently, regardless of geographic location. By simplifying the payment process, global payouts orchestration enables clinical trial organizations to focus on what matters most—advancing medical research and delivering life-saving treatments.

Participants are more likely to complete visits and stay through the end of a study when compensation is instant and simple to access. The value proposition for intelligent routing, beneficiary-directed payouts, and branded experiences is clear.

That means providing things like virtual cards that are available immediately and loaded with spendable funds. It also means giving clear confirmations on earnings and availability. Many participants currently wait up to two weeks after the completion of their trial for payment. Companies that establish reputations for paying quickly and with the greatest amount of ease derive a significant competitive advantage.

Dealing with Deidentified Data

The nature of clinical trials means participant data must be deidentified. This is a difficulty for legacy payment systems.

Modern payouts orchestration platforms, however, are built with cases like this in mind. Payouts can be managed quickly and easily in many different formats without requiring confidential patient data.

Maintaining a Professional Air

Recruiting participants for clinical trials requires not just a fast, easy payout system. It also requires a great deal of trust. Participants put their health in the hands of organizations running these trials.

Using a payouts orchestration platform that allows for branded cards and white-labeled payment portals is an effective way to maintain a strong sense of professionalism and foster trust when interacting with participants. As with affiliate sellers, these branded cards can also serve as a marketing tool.

A Single-API Payout Orchestration System that Works for Everyone

Payouts orchestration platforms interface with a large number of banks, apps, and foreign exchanges. This might lead organizations to believe that several APIs and subscriptions are required to ensure their functionality.

But PayQuicker is simple. It only requires a single REST API that plugs into multiple banks and global payment rails to intelligently manage the end-to-end cross-border payouts process.

Whether a business is looking to optimize payouts for cost-effectiveness, speed, global reach, or a combination of all, PayQuicker has created a network where trusted partners bid to facilitate payouts, ensuring the most efficient, fastest transactions possible.

The simplicity of PayQuicker's payout orchestration platform helps organizations of any size (startup to enterprise) future-proof their payouts program. When new features, new supported currencies, or new supported payment options are released, PayQuicker customers receive them automatically. Artificial intelligence will further automate this system.

Companies that are not already using a payouts orchestration system may need to rebuild their payouts programs after significant technological advances like the integration of AI into new systems.

And while many companies will undoubtedly start over as the requirements of global payouts continue, those that are positioned to adapt quickly will race ahead. If an organization is not currently using a global payouts orchestration platform, it should prioritize adopting one in the near future to avoid costly complications.

About PayQuicker

Since its inception in 2008, PayQuicker has pioneered global payouts orchestration, enabling real-time payouts in over 210 countries and territories, and more than 80 currencies through secured bank accounts, prepaid debit cards, virtual cards, and digital wallets.

PayQuicker partners with best-in-class global banks, processors, and card networks to provide award-winning solutions that cater to a diverse range of industries, including affiliate networks, direct selling, clinical trials, the gig economy, creator platforms and marketplaces, and more.

LEARN MORE ABOUT HOW PAYQUICKER IS ORCHESTRATING THE FUTURE OF GLOBAL PAYMENTS, TODAY.

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