



2025 Payouts Report

Decoding Payouts for Direct Sellers

Table of Contents

Runa Research	3
Direct Sellers Profile	4
Detailed Findings	9
Recommendations	21
About Runa	25

Runa Research

In March 2025, Runa conducted a study among 87 Direct Sellers in the US. The key objective of the research is to **understand their motivations, challenges and opinions** about getting paid for their work. Direct sellers are individuals working in self-employed roles with platforms such as Amway, Herbalife, Mary Kay among others.



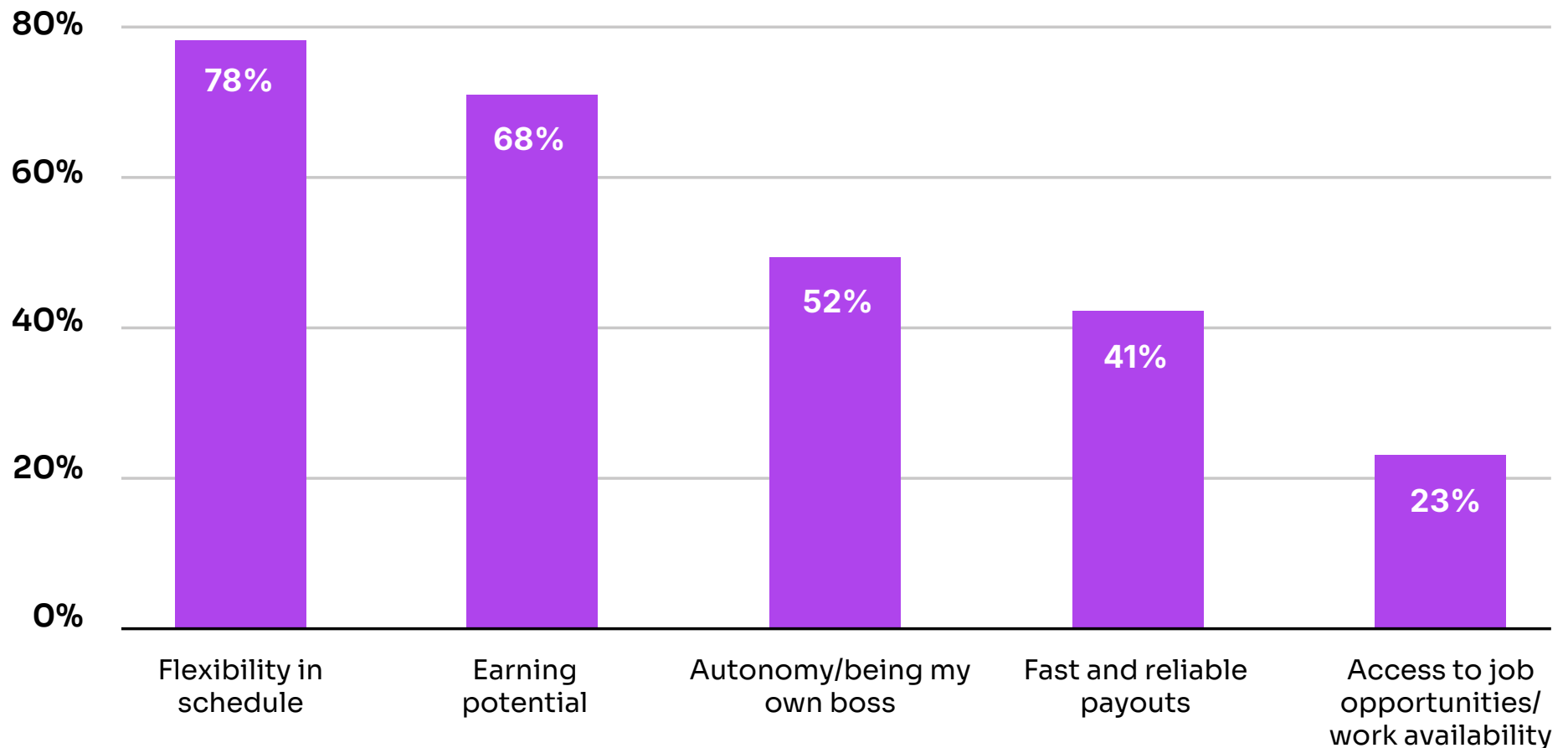
Direct Sellers Profile



01

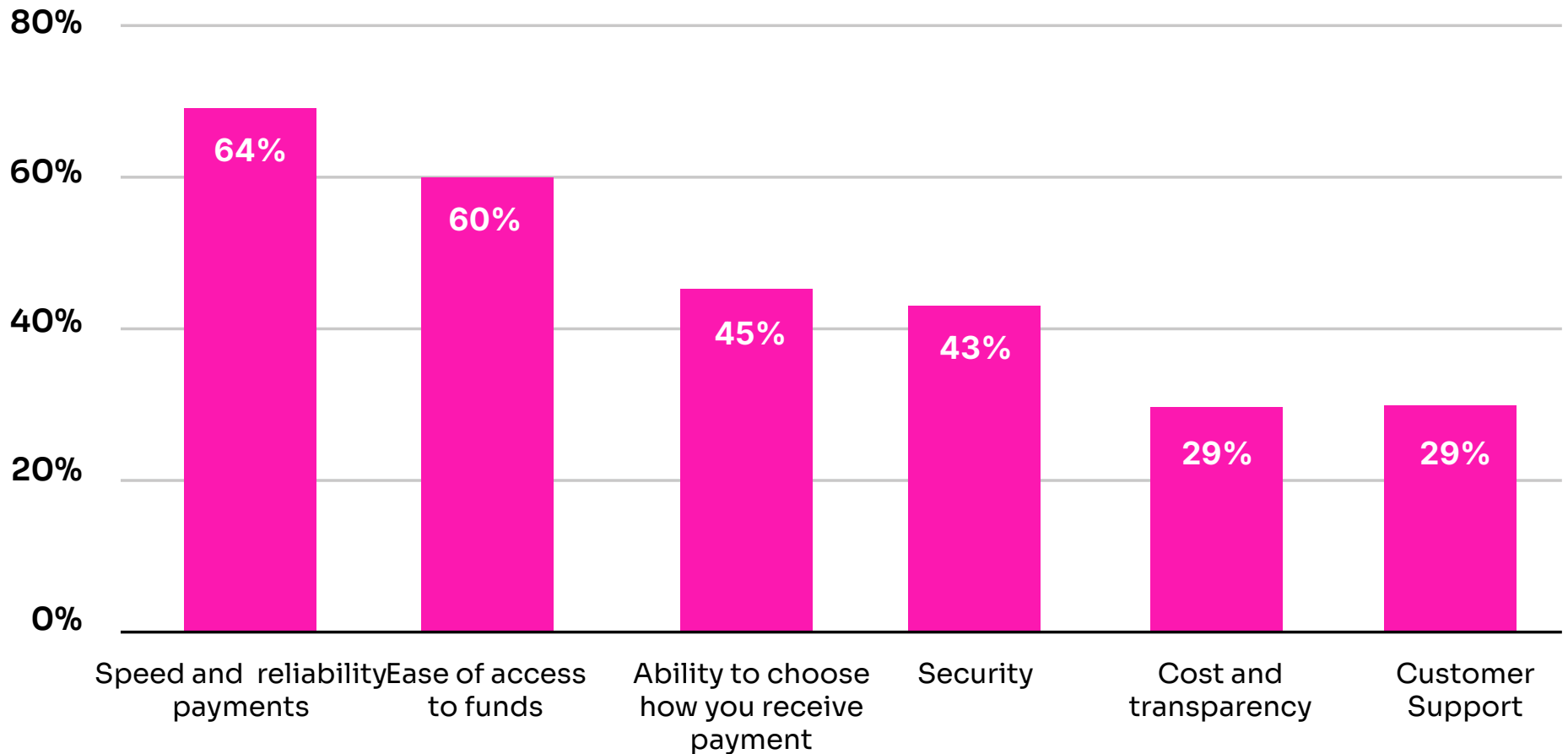
Important Factors When Choosing Independent Work

Direct sellers prioritize flexibility (78%) as the most important factor when choosing self-employment, followed by the potential to earn more money (68%). Being their own boss or having autonomy (52%) ranks third, with fast and reliable payouts (41%) coming in next. These key factors determine the type of work they choose and the platforms or customers they engage with.



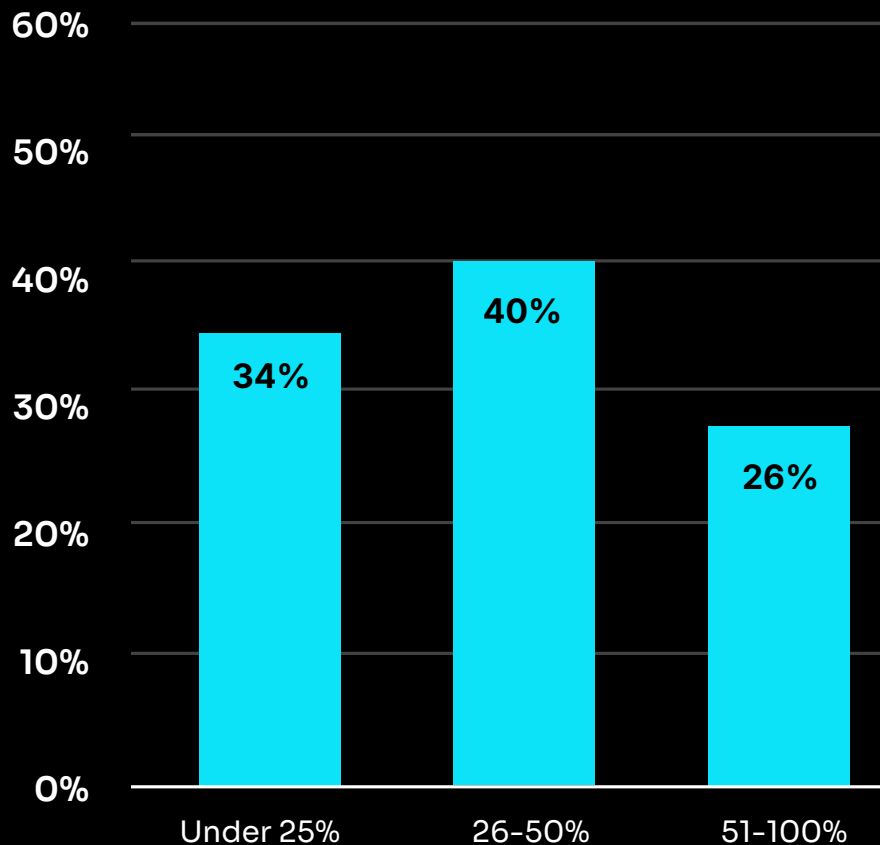
Important Factors When Receiving Payment

The most important factors when receiving payments are speed and reliability, with 64% of direct sellers considering it their top priority. Ease of accessing funds (60%) is second, followed by the ability to choose their preferred payment method (45%).



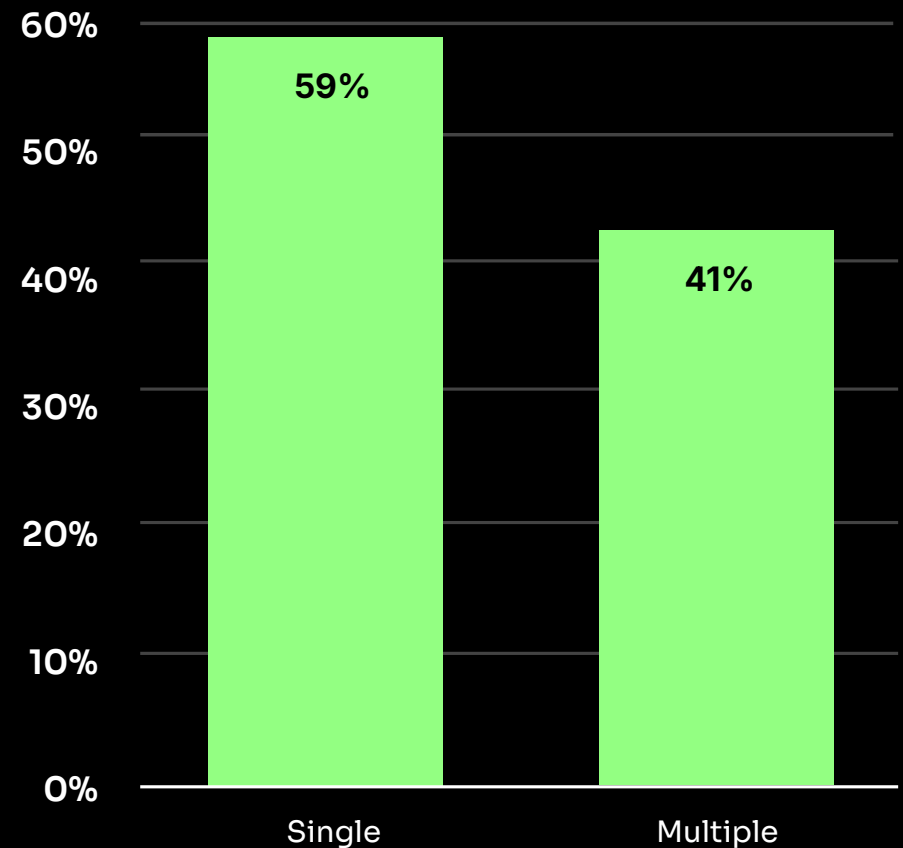
Proportion of Income from Independent Work

40% of Direct sellers earns between 26%-50% of their income from direct selling, and another 26% earn over half of their income from direct selling.



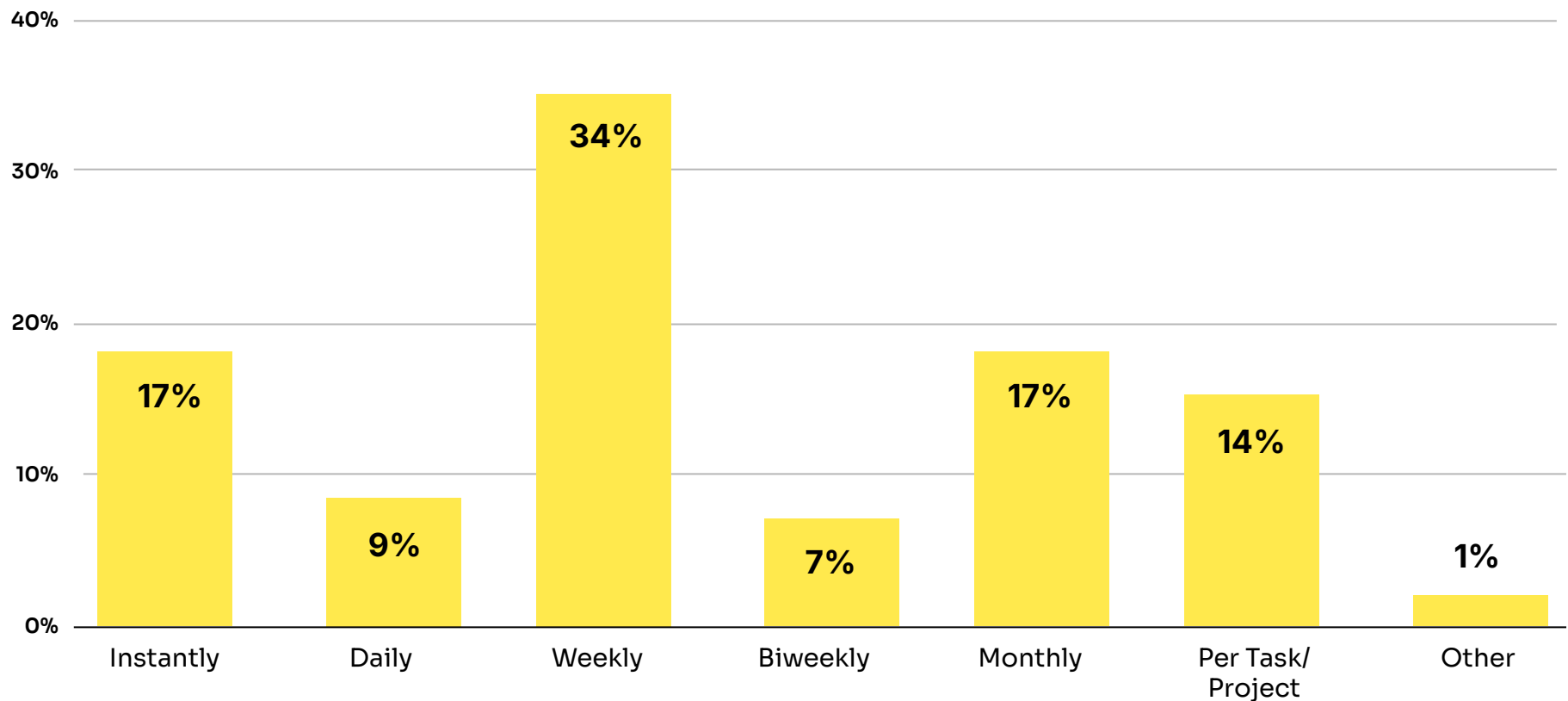
Number of Platforms Direct Sellers Work With

Direct sellers are more likely to engage with a single platform with nearly 6 out of 10 saying so.



Frequency of Getting Paid

Payment frequency varies depending on the platform and type of work. Over a third of direct sellers are paid weekly. 17% receive payment instantly and 19% receive daily.

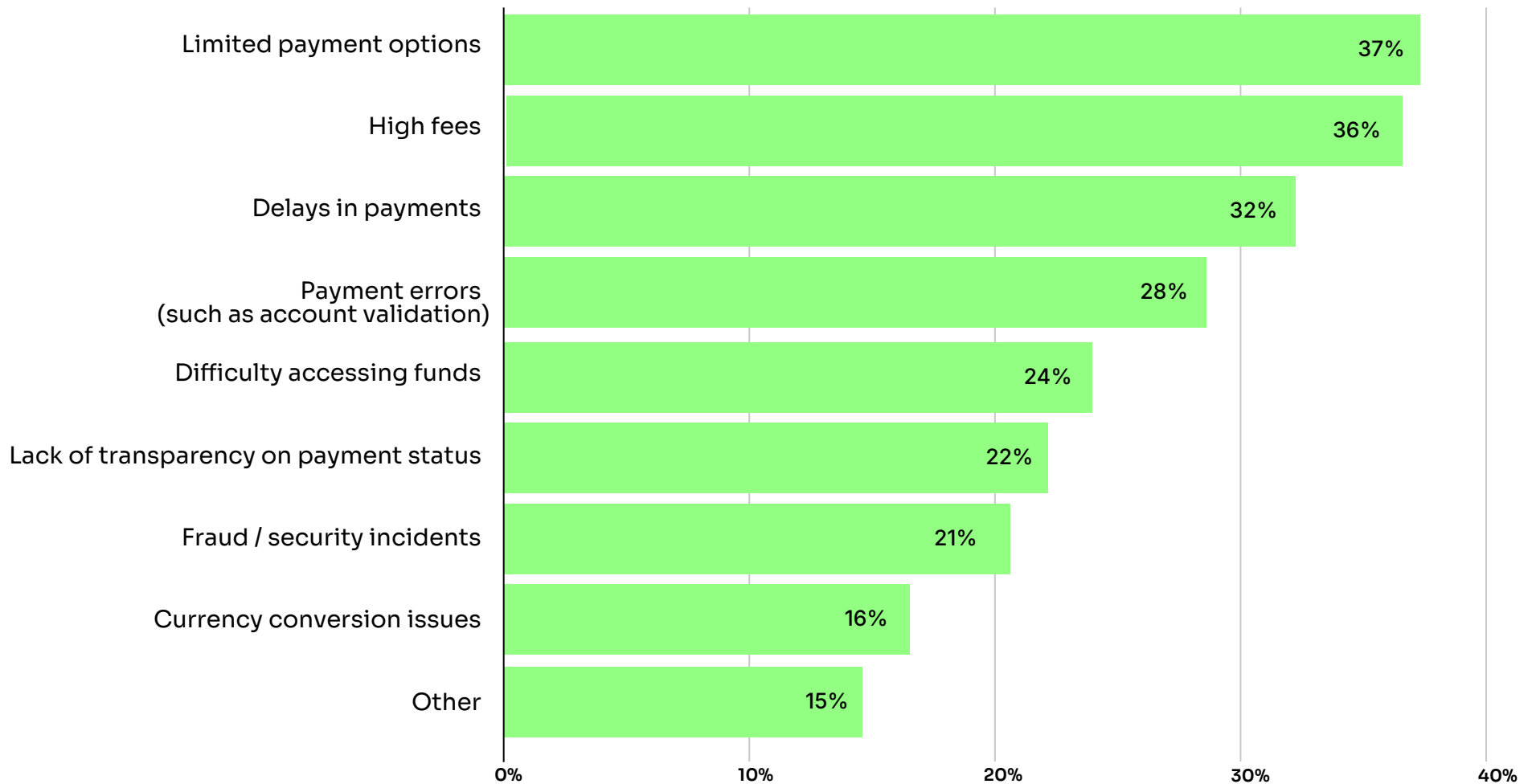


Detailed Findings



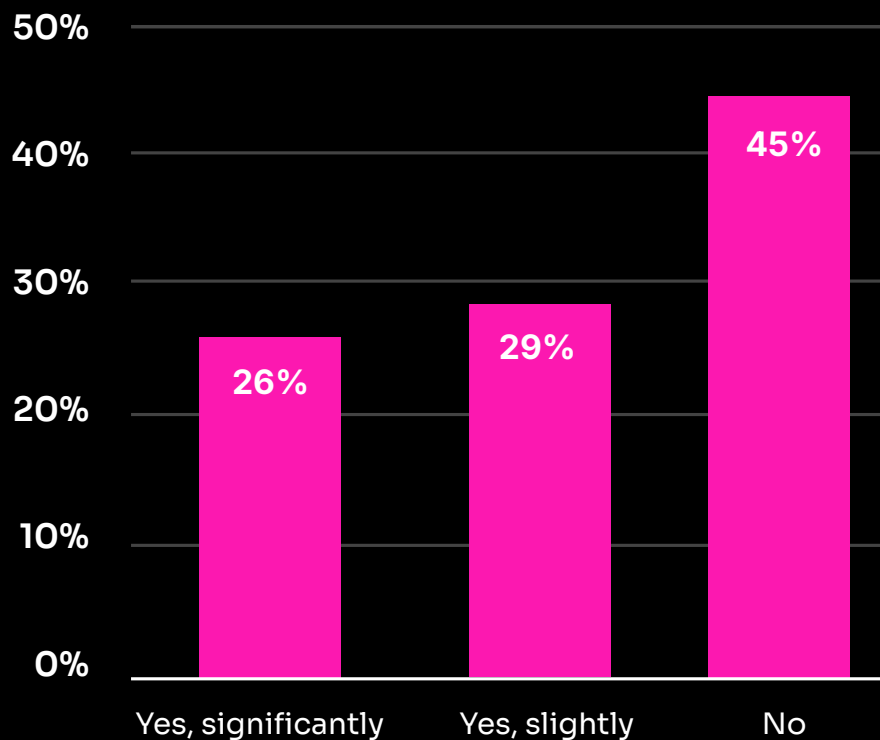
01 Challenges When Receiving Payments

Direct sellers grapple most with limited payout options (37%) and high fees (36%). A third also mention payment delays (32%) as another key challenge they face.



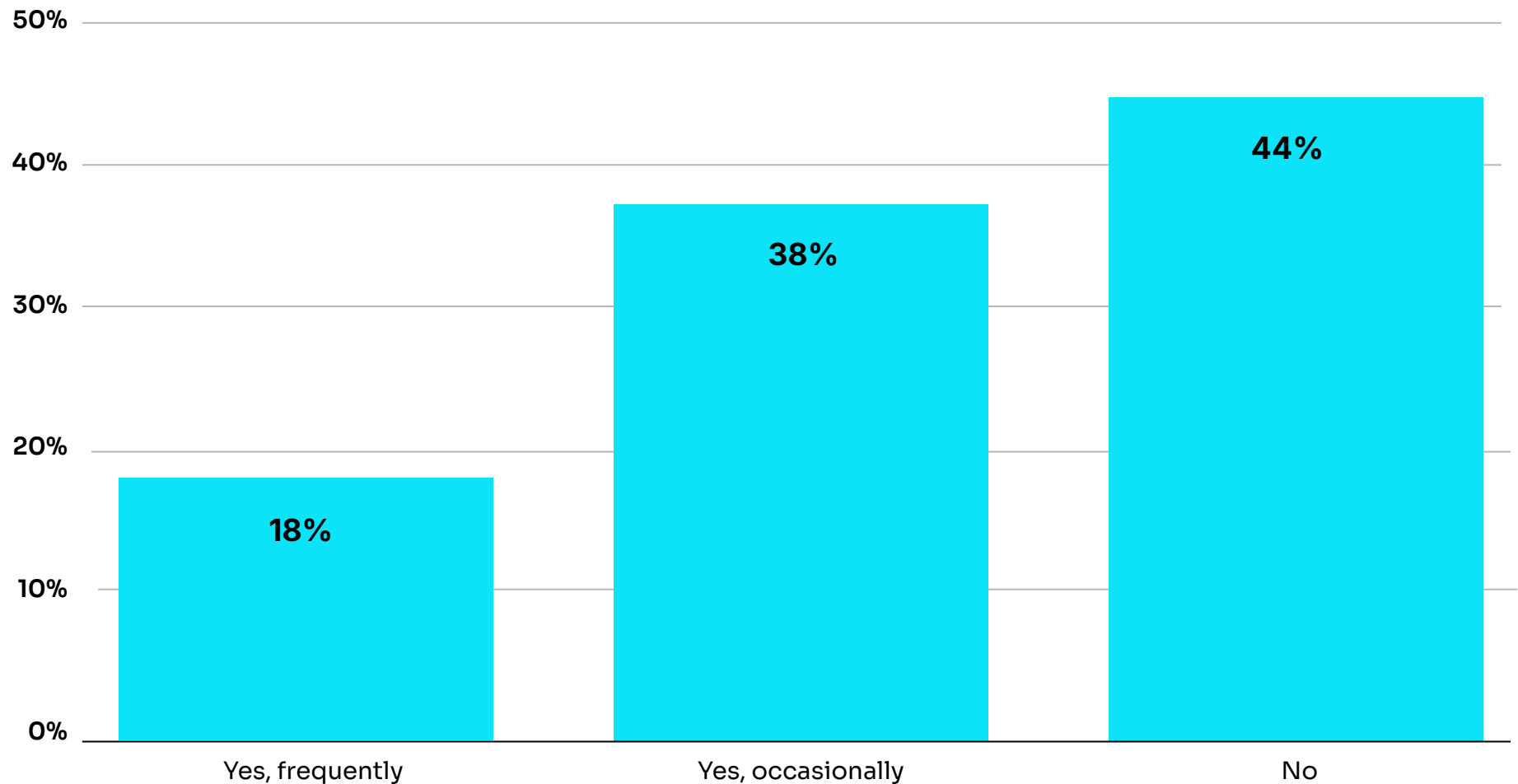
Payment Delays – Impact on Work Performed on Platform

55% of direct sellers cut hours due to late payouts. Direct sellers particularly show their displeasure with 26% scaling back when there are payout delays. Another 29% mention making some changes to the amount of work they do with a platform.



Payout Delays Causing Financial Stress

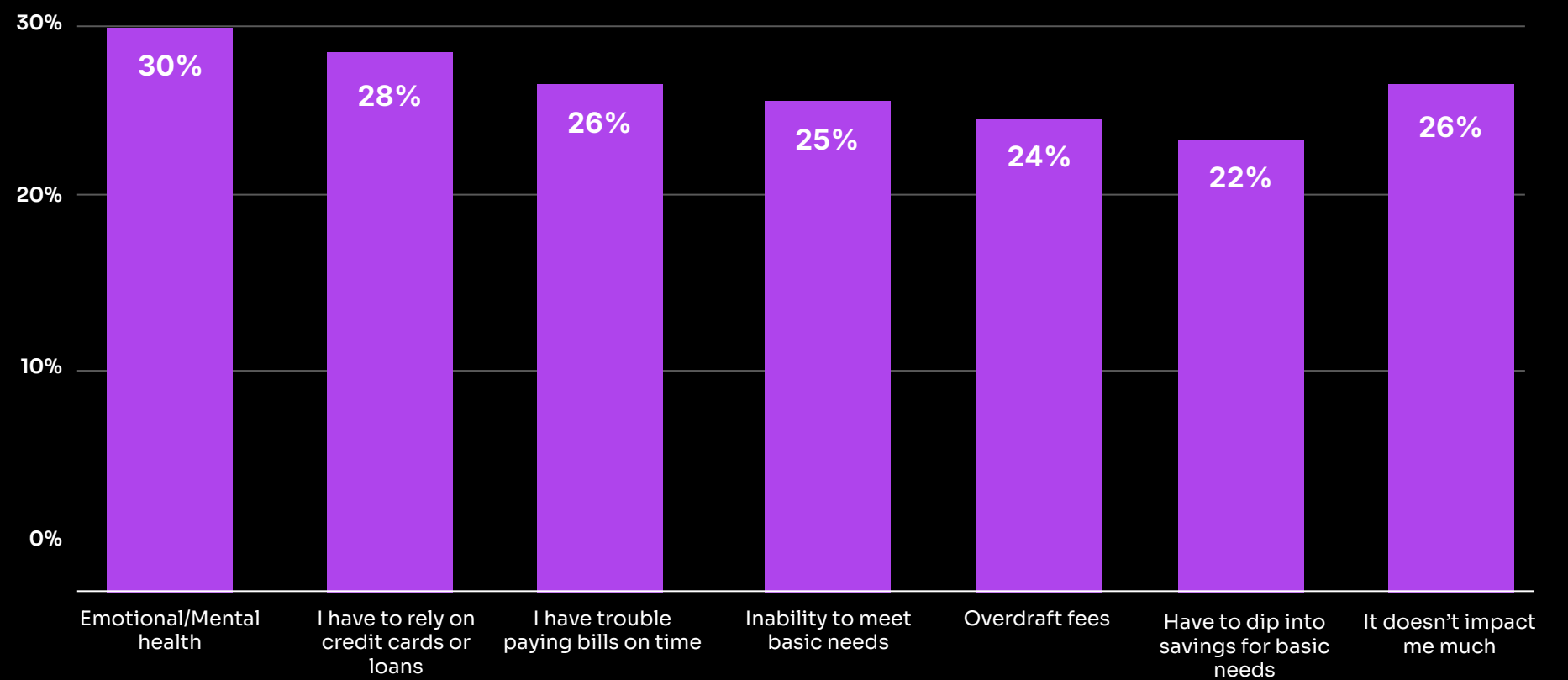
More than half of direct sellers face financial strain due to late payments. 18% frequently experience financial stress from payout delays, while 38% feel it occasionally.



In addition to causing emotional and mental stress, payout delays also contribute to financial hardships such as struggling to pay bills, depleting savings, and in some cases, being unable to meet basic needs.

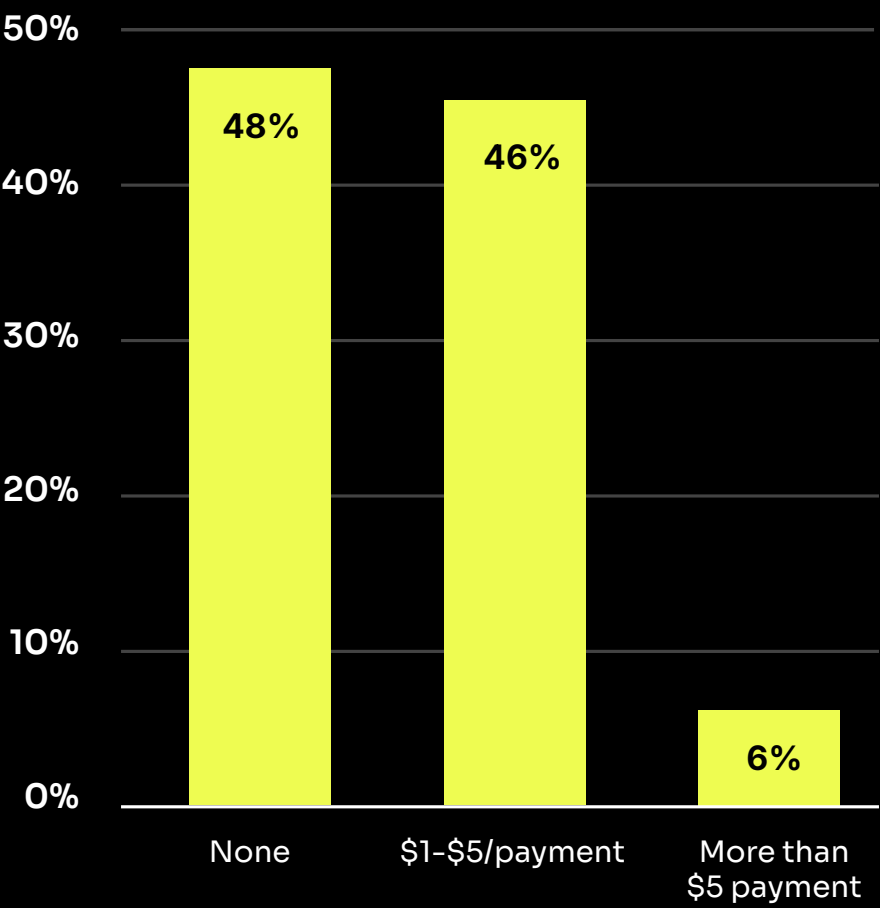
Direct sellers face emotional & mental stress (30%), rely on credit card loans (28%) and have trouble paying bills on time (26%).

TYPES OF FINANCIAL STRESS DUE TO PAYOUT DELAYS



Incurred Cost to Receive Payment

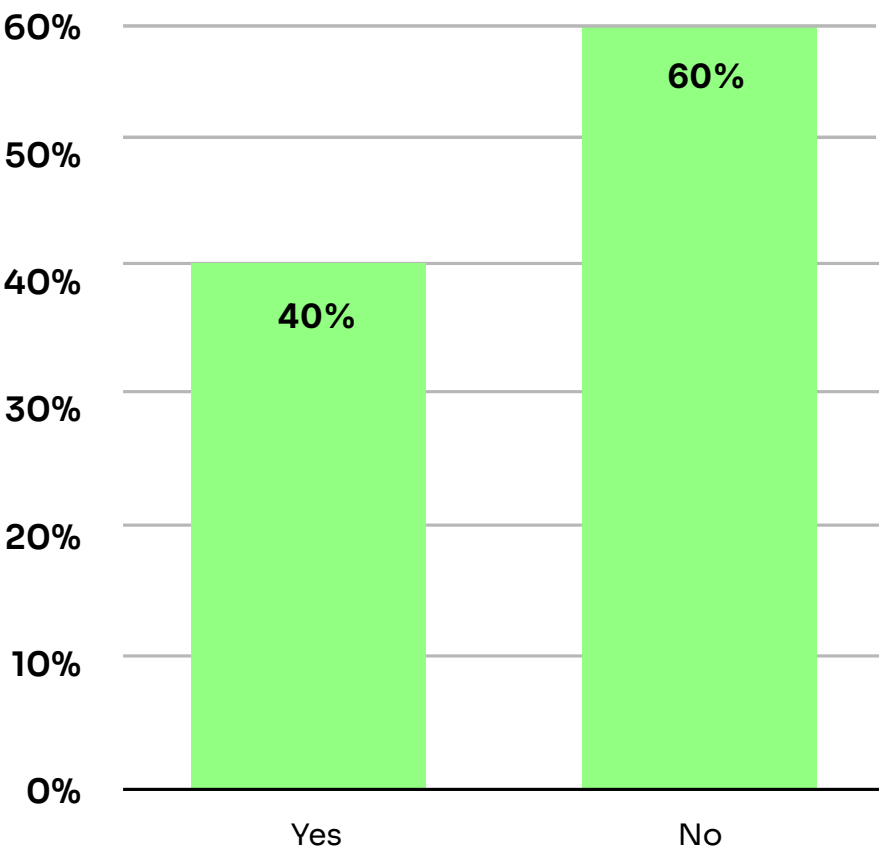
Over half of the direct sellers (52%) pay fees when receiving payments. 46% pay fees in the range of \$1-\$5 and 6% pay more than \$5.



Payment Issues

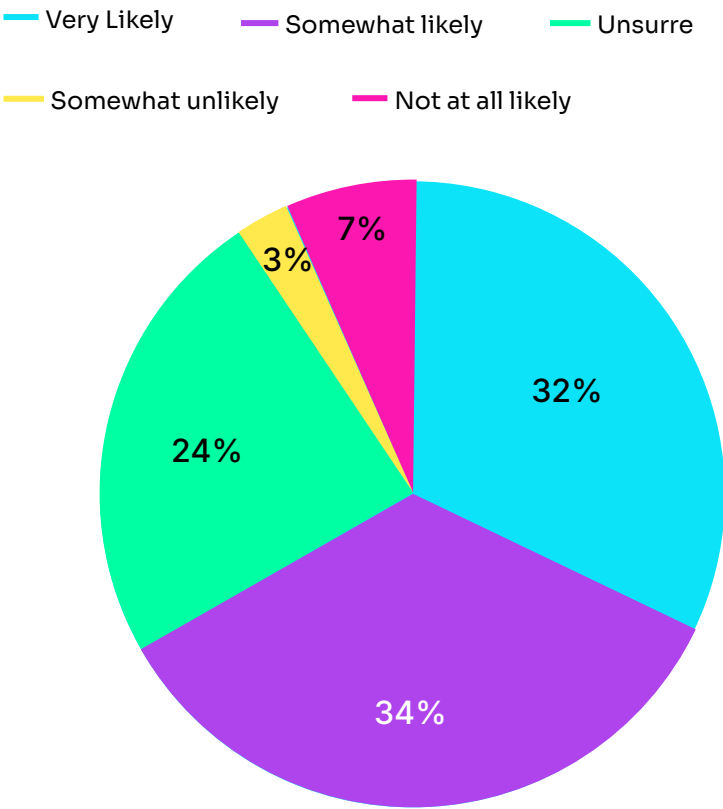
Four in ten direct sellers will consider switching platforms they work with due to payment issues.

CONSIDERED SWITCHING COMPANIES DUE TO PAYMENT ISSUES



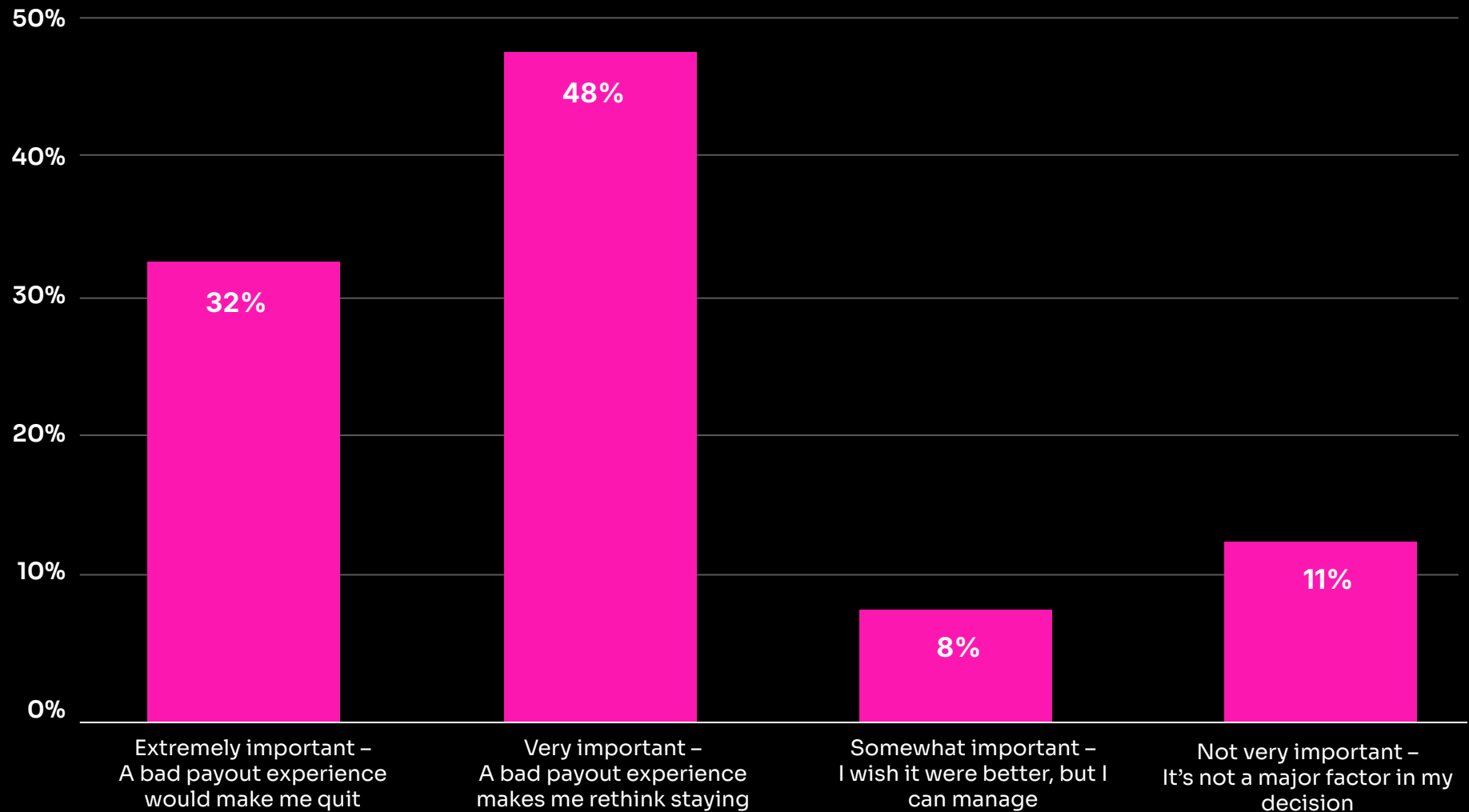
Nearly a third of direct sellers (66%) are the most poised to switch due to payment issues.

LIKELIHOOD TO SWITCH FOR A BETTER PAYOUT EXPERIENCE



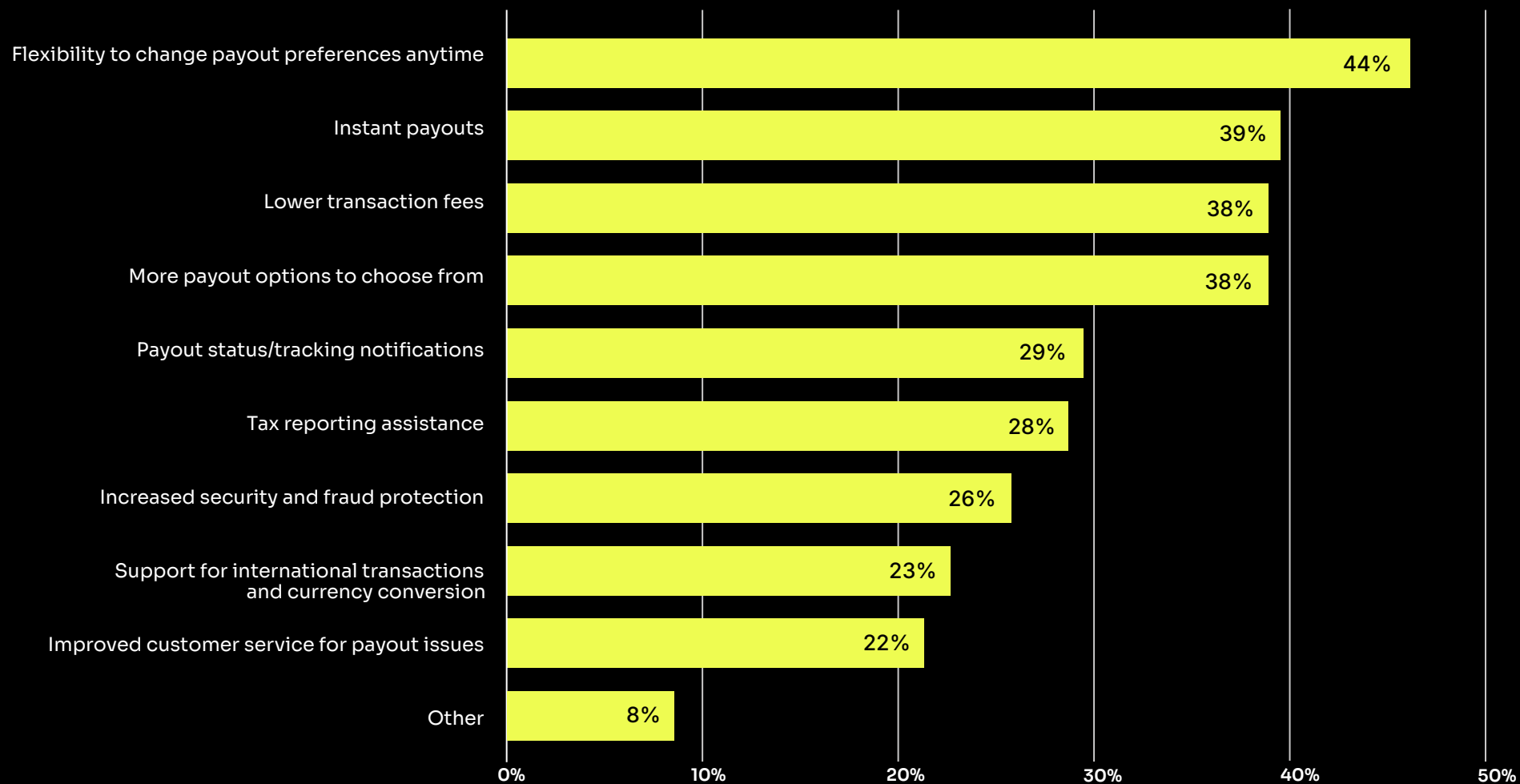
Importance of Reliable, Instant, Flexible Payouts

Direct sellers value a superior payout experience with 4 out of 5 saying that a poor experience would make them quit or rethink staying with the platform.



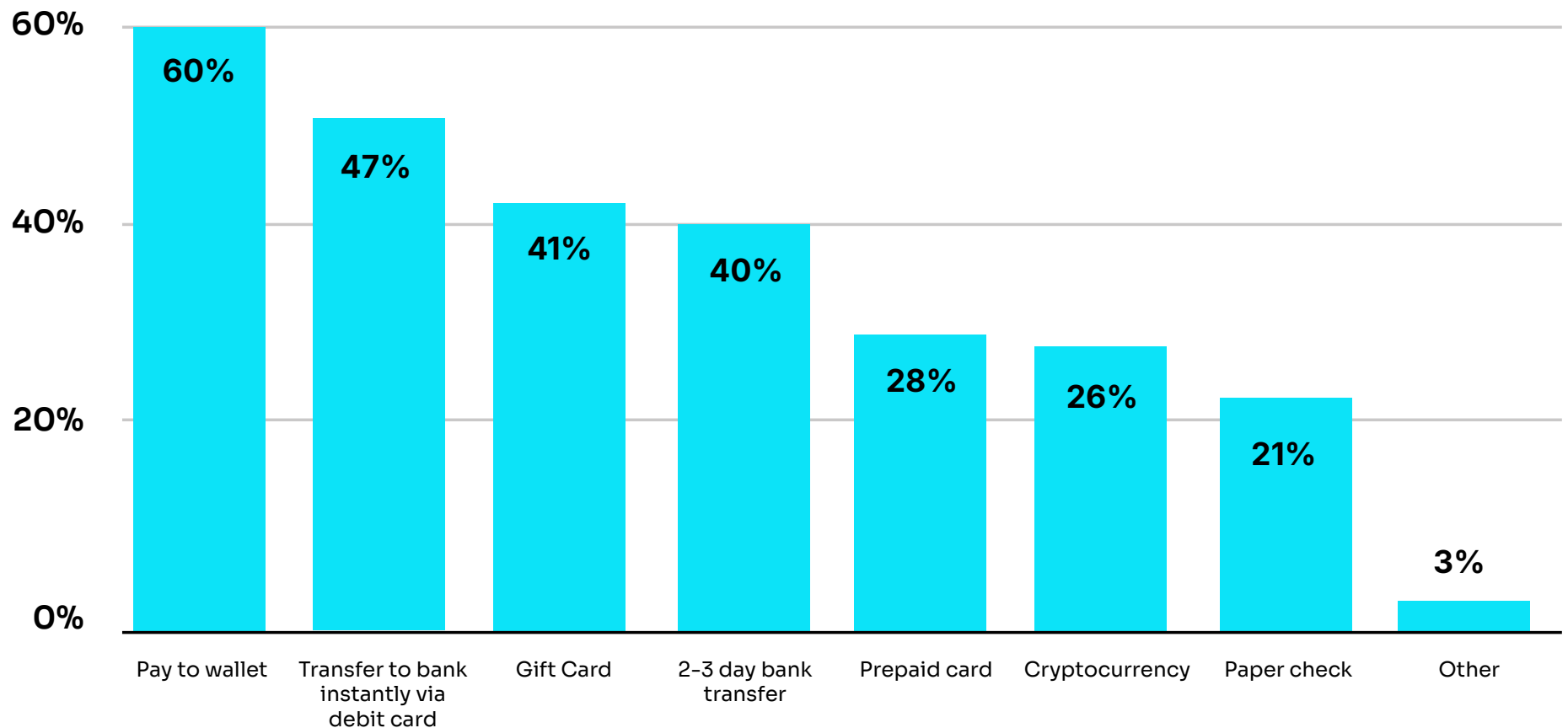
Improvements in Payout Experience

Direct sellers want the flexibility to change payout preferences anytime (44%), instant payouts (39%), lower transaction fees (38%), and more payout options (38%) the most.



Payout Methods Interested In

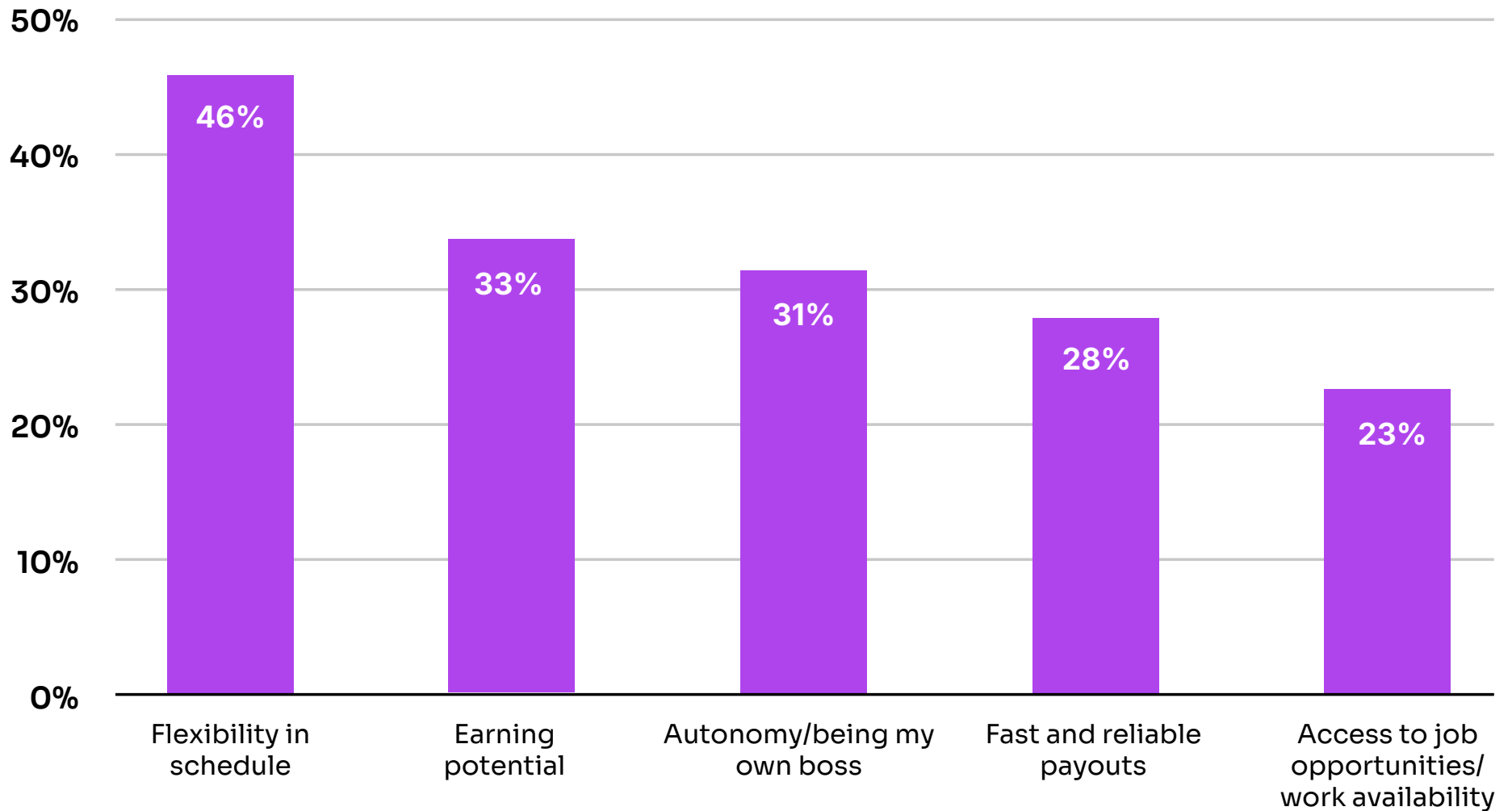
Direct sellers want more ways to get paid—60% want digital wallets like PayPal, Zelle, Venmo, and others. 47% of workers prefer instant bank transfers, 41% want gift cards and 40% still rely on traditional transfers. To stay competitive, companies must offer fast, flexible, and accessible payout options.



09

Impact of Improved Payouts

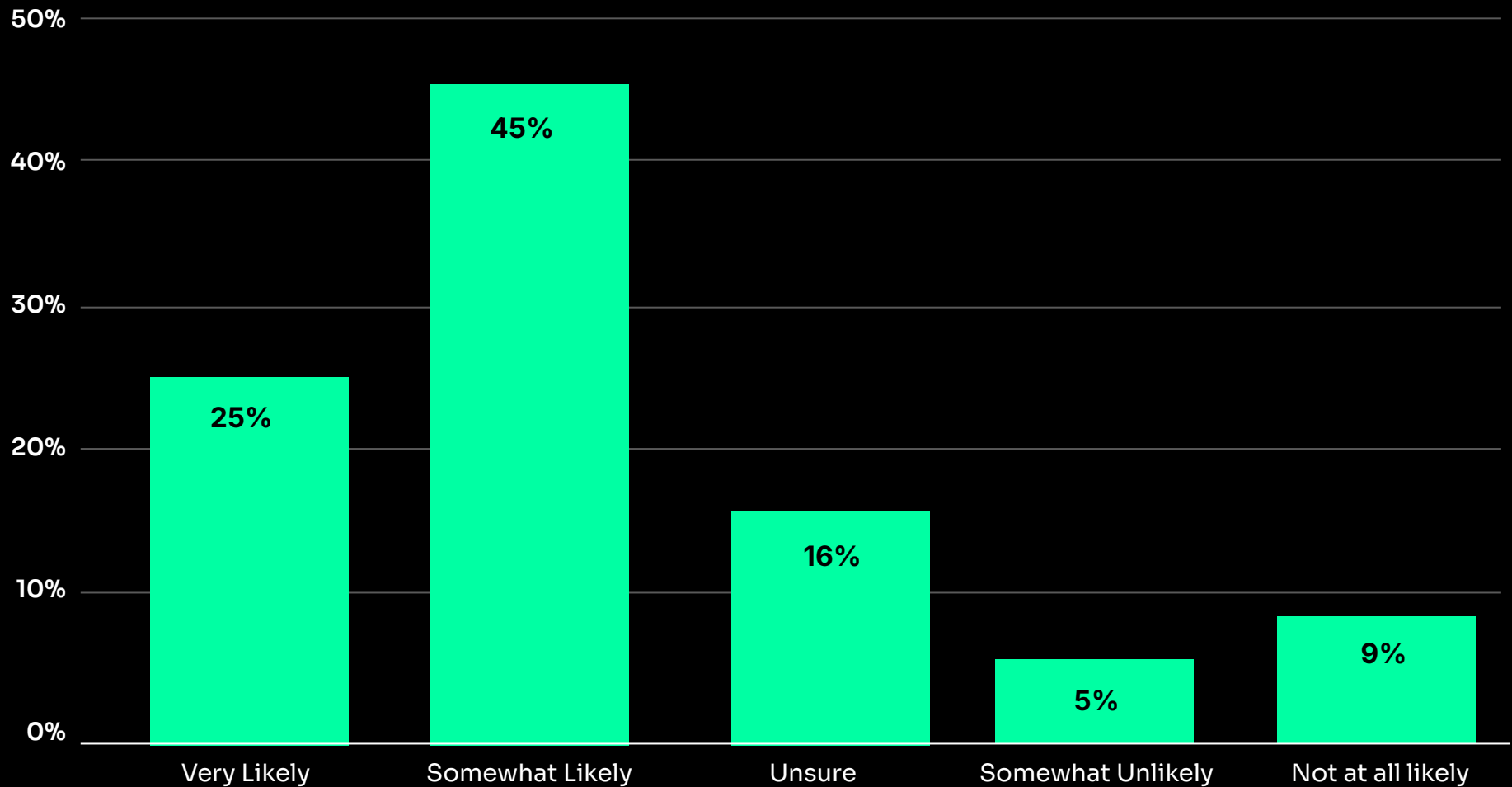
An enhanced payout experience will keep direct sellers motivated to remain on their current platform (46%), recommend the platform to others (33%), and help boost their sales (31%).



10

Interest in the Gift Card Idea

When offered instant payouts to digital gift cards with a 2–5% bonus amount, 70% of direct sellers said they'd take at least a portion of their payout in a digital gift card over a bank deposit.





Recommendations

For platforms serving direct sellers, the stakes around payouts are especially high. These are not casual gig workers—they're often running their own businesses within a larger ecosystem. That makes every payout a moment of truth. If it's late, confusing, or costly, it doesn't just frustrate one seller. It undermines trust across the entire network.





Speed and Reliability are Non-Negotiable

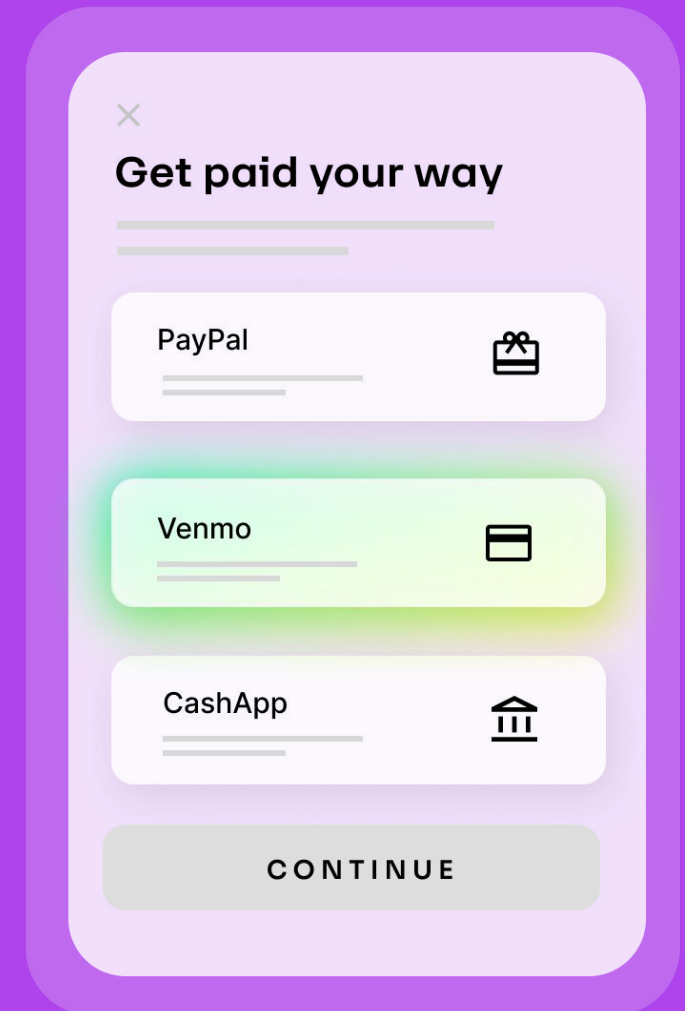
Direct sellers rely on fast, predictable cash flow.

60%

of independent workers want **digital wallet payouts** like PayPal, Venmo, or Cash App—available 24/7, including weekends and holidays.

46%

prefer instant bank transfers via push-to-debit methods like Visa Direct or Mastercard Send. But speed is meaningless without consistency. Platforms need infrastructure that ensures uptime, fast issue resolution, and built-in error handling via APIs to prevent delays and data mismatches.





Choice and Control Build Trust

The direct selling workforce is diverse in age, tech adoption, and geography. Offering a range of payout methods ensures inclusivity and meets sellers where they are. This includes:



Digital wallets for familiarity and ease of use



Instant transfers to bank accounts for those who prefer traditional banking

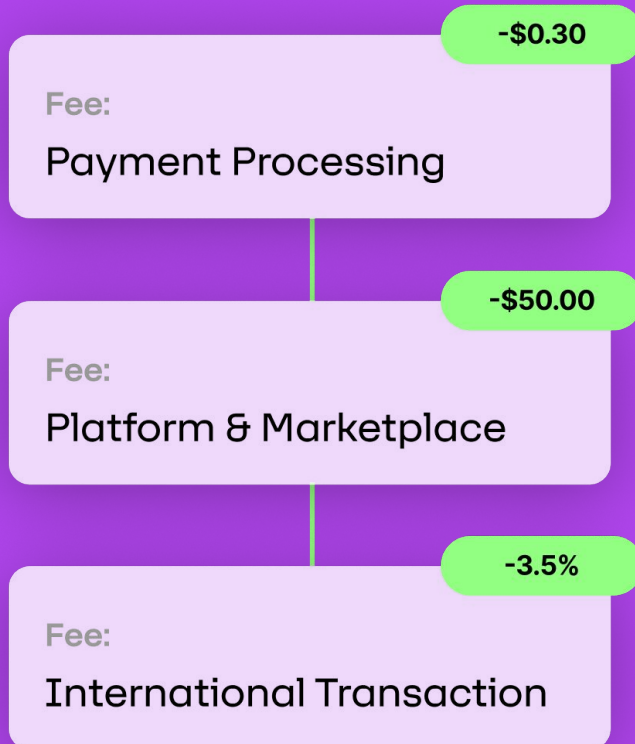


Alternative methods like gift cards and prepaid cards, which serve underbanked populations and offer instant spendability—often at lower cost to the sender.



Hidden Fees Damage Loyalty

In direct selling, every dollar counts. Unexpected or excessive transaction fees reduce net earnings and can quickly lead to dissatisfaction.



01

Consolidating payout vendors can help platforms negotiate better bulk rates.

02

Lower-cost methods like gift cards or regional wallet options can help reduce or offset fees.

03

Subsidizing higher-cost options with more affordable ones helps preserve flexibility without passing costs onto sellers.

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](https://runa.io) or talk to us at hello@runa.io

