Grubhub and Visa deliver financial flexibility to delivery partners with fast payouts



~40%

Of delivery partners signed up for fast payouts with Visa Direct in the first three months of Visa Direct's launch¹

+30%

More hours worked by delivery partners after adopting real-time payouts1 Increase in Visa cashouts from June-August.1





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Streamlining earnings and tips into fast payouts

Grubhub is part of Just Eat Takeaway.com, a leading global online food delivery marketplace, and features more than 320,000 restaurant partners in over 4,000 U.S. cities. And to better engage and motivate their large, distributed network, Grubhub utilizes Visa Direct² for fast payouts to their delivery partners.

Typically, Grubhub was paying delivery partners' earnings and tips weekly using bank account details to make transfers, which can take 3-5 days to clear. With a history of innovation and a strong desire from their delivery partners to be paid quickly, Grubhub turned to Visa Direct to enable fast payouts for their delivery partners, whenever they needed—24 hours a day, 7 days a week.

Challenge:

Delivery partners are often faced with unexpected expenses ranging from gas price increases and vehicle repairs to personal emergencies. When payouts are limited to weekly pay periods, delivery partners may be limited to expensive financing solutions to meet their needs.

Understanding that a fast, on-demand payout option was a top priority for their delivery partners, Grubhub knew they needed a solution that could enable delivery partners to receive earnings and tips in real-time.³ Initially, Grubhub integrated a real-time payout solution, with a network of banks that covered about half of their delivery partners. However, Grubhub realized it needed to provide real-time³ payouts for delivery partners to help meet the demands of a competitive labor market.

With the gig economy growing quickly, solving the challenge of fast payouts was a high priority for Grubhub, and they needed a comprehensive, robust solution that was accessible to all of the delivery partners in their network.

Solution:

Working with Hyperwallet, Grubhub integrated Visa Direct technology into their delivery partner app, providing delivery partners with a real-time³ solution that lets them send funds to their bank account via eligible Visa debit card. This solution works for virtually all of their delivery partners,⁴ and made it possible for Grubhub to move beyond the weekly bank transfers that took multiple days to clear, giving their delivery partners the freedom to access their earnings on demand.







Result:

Real-time³ payouts have made significant impact in delivery partner engagement for Grubhub, and messaging around fast, easy payouts are used in delivery partner recruitment.

Visa Direct enables real-time³ payouts that help both individuals and companies thrive by helping to drive earnings and business growth. Grubhub has found that delivery partners who use real-time³ payouts work 30%+ more hours on average, generating more earnings and tips. This has not only resulted in decreasing delivery partner acquisition costs for Grubhub, but also helps support scalability and expand their offerings to maximize growth.

Benefits to delivery partners:

- Real-time³ access to earnings
- Convenient access to real-time³ payouts, multiple times a day
- Financial independence and stability

Benefits to Grubhub:

- Attract and retain delivery partners
- Cost savings
- Scale and expand quickly
- Higher satisfaction among delivery partners



I absolutely love the debit card feature—it has made my life so much easier! I was waiting with baited breath for you to release it.

> Danielle Grubhub Delivery Partner

Learn more

To see how Visa Direct can power your business, speak to your account manager or visit the website.



Data collected by Grubhub from June-August 2022 for over 200K delivery partners in the United States Visa Direct is a service that facilitates funds transfers by Visa's client financial institutions Actual funds availability depends on receiving financial institution and region Use of instant cashout feature available to delivery partners with a valid bank account, Visa debit card, or Mastercard debit card.