The Friction-Free Frontier:

Global Report on the Payout Infrastructure Gap

A research survey sponsored by Tipalti

Introduction

For platforms, marketplaces, affiliate networks, and other digitally driven businesses, growth depends on the creators, affiliates, partners, and independent contractors who generate demand, extend market reach, and deliver value.

Leaders know these networks are increasingly important to success. In a survey of 714 finance and business leaders across the United States, United Kingdom, Canada, Germany, Belgium, and the Netherlands, 81% said partner, creator, or affiliate networks are important or critical to their revenue model.

But the way many companies pay these networks tells a different story. Payouts are still too often slowed by manual work, fragmented systems, limited localization, and back-office processes that weren't built for global scale. This creates friction in one of the most important parts of the relationship: how partners, creators, affiliates, and contractors get paid.

THE TAKEAWAY:

Payouts are no longer just operational. They're strategic. Companies that make payments faster, easier, and more localized can reduce friction, strengthen partner relationships, and support global growth.

THE BREAKING POINT: Growth networks fracture quietly

The external networks driving company growth don't announce that they're fracturing. There's no resignation letter, no exit interview. A contributor just gets paid late one too many times, or can't get paid the way they need to be, and simply stops showing up.

The problem is already here

26% of companies lost contributors in the past 12 months due to payout-related issues.

The losses spanned the full network

45% independent contractors

38% suppliers

36% creators

35% affiliates

33% partners

No contributor group is immune. When payout friction appears, it can weaken trust across the entire network.

The issues driving contributor loss are specific and addressable. Among companies that lost contributors, the primary culprits were delayed payments (**52%**), failed payments (**38%**), inflexible payout options (**38%**), and a lack of local payment methods (**31%**). These are operational problems, but their impact is strategic. Every delayed payment, failed transaction, or missing local payout option makes the network harder to retain and harder to grow.

The challenge doesn't stop with the people who leave. **77%** of leaders agree that operational friction in finance is a primary driver of turnover among their own top-tier talent. The same payout friction that strains contributor relationships also puts pressure on the finance teams managing exceptions, follow-up, and reporting—compounding the cost across the business.

When the network is the business

Those in advertising technology were **59% more likely** than average to call partner, creator, and affiliate networks a primary revenue driver, and **60% more likely** to say they've lost contributors to payout-related issues in the past 12 months. When the growth engine relies on a talent network, payout friction hits the bottom line first.

THE BLIND SPOT:
A strategic mismatch most leaders overlook

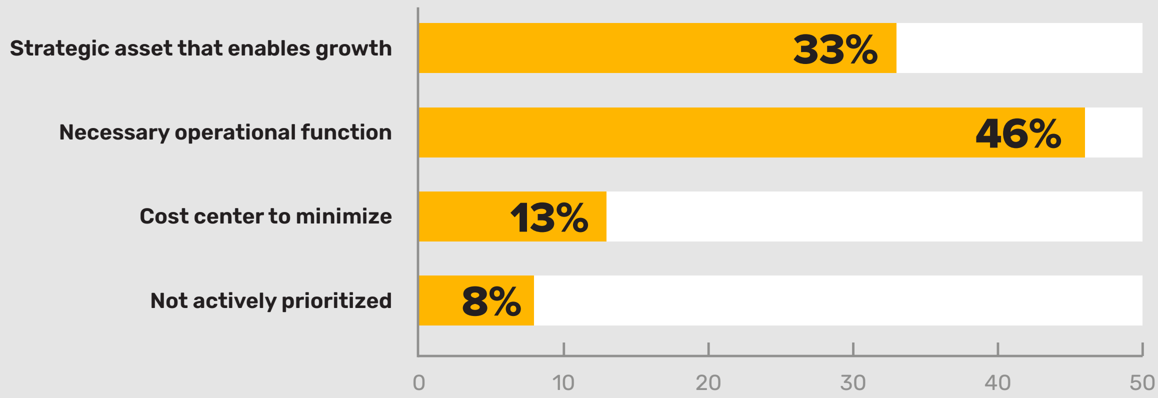
So why does the break keep happening? The answer is a strategic mismatch. Ask leaders how their organization views its payout infrastructure, and only **33%** see it as a strategic asset that enables growth. Nearly half (**46%**) see it as a necessary operational function, something to maintain rather than invest in. Another **13%** call it a cost center to minimize, and **8%** a back-office function they don't actively prioritize.

Most companies still miss the strategic value of payouts

Add those up, and two-thirds of companies view the system that pays their most critical revenue relationships as something other than a growth asset.

Companies have wired their revenue model to run through external networks, then filed the infrastructure that serves those networks under keep the lights on. Seen that way, the break isn't an accident so much as the predictable result of under-managing the structure that supports growth.

How does your organization view its payout infrastructure?



THE GROWTH CEILING:
The problem compounds as ambition rises

What makes the mismatch urgent is that it compounds as ambition rises.

75% of companies expect their global transaction volume to increase over the next 24 months. They are planning to pay more people, in more places, more often. At the same time, **87%** have already experienced a point where their finance and payments infrastructure would not scale effectively. The plan, in other words, is to push more volume through a system most leaders have already watched buckle.

This isn't hypothetical drag, and it's already undermining growth. **47%** of companies have delayed or scaled back a strategic initiative in the past year because their infrastructure couldn't support it.

The initiatives that took the hit are the ones that define a growth company

51% launching a new product or service

47% entering a new market

46% scaling existing operations

32% hiring global talent

31% expanding partner or creator programs

The friction shows up across the board. In the past 12 months, companies reported delays launching new offerings (**37%**), payment delays or failures impacting partners and creators (**36%**), compliance challenges slowing progress (**36%**), rising manual work (**33%**), and difficulty scaling operations to meet demand (**31%**). Each one is a tax on momentum, paid at the moment growth is hardest to rebuild.

The growth tax

On average, **22%** of monthly global payouts require manual intervention or rework, and finance teams spend roughly **22%** of their weekly capacity on audit preparation and compliance reporting alone. That's a meaningful share of both the team's time and the payout volume going toward keeping a strained system upright, rather than toward the strategic work that actually moves the business forward.

The smaller the team, the heavier the load

The drag falls hardest on the companies with the least slack to absorb it. These businesses were **58% more likely** than average to say that half or more of their monthly global payouts require manual intervention or rework. For lean teams, the growth tax functions less like a line item and more like a ceiling.

What good already looks like

The companies that have closed the gap aren't hard to spot. The survey sorted respondents by how far along they are with AI in finance, and **70%** of companies have mature AI already integrated into their finance operations. The rest are still leaning primarily on legacy manual processes. The companies with mature AI integration were **98% more likely** to say their operational infrastructure is enabling growth rather than slowing it, and **45% less likely** to report a high manual-intervention rate on payouts.

In a moment that rewards quick, confident decisions, the companies with the right infrastructure are reading the situation and acting while the rest are still pulling the numbers together.

The speed difference is just as stark. When a sudden economic shift hits and leadership needs answers, companies with mature AI can deliver accurate, data-driven scenarios in a fraction of the time it takes a company with more manual processes.

The pattern is consistent across the data. The companies that treated payout and finance infrastructure as a capability worth building are the ones now moving at the speed of opportunity, which suggests the thesis is already paying out for the firms that acted on it.

Hours, not weeks

43% of companies with mature AI integrations can deliver accurate, data-driven scenarios to leadership within hours of a sudden economic shift. Among those relying on legacy processes, only **35%** move that fast, and the work often stretches to a week or more. The infrastructure gap becomes a decision-speed gap exactly when speed matters most.

THE REFRAME:
Payouts as growth infrastructure

Put it together and the conclusion is hard to avoid. The payout experience has become a brand experience, a retention strategy, and a growth accelerator, and leaders already sense that failing the infrastructure means failing the company.

93% agree that an unreliable payee experience can damage both revenue and brand. That worry is well founded, because payment issues are already landing. **76%** of companies say payment problems have had some or high impact on their relationships with partners, creators, and suppliers, and **82%** report the same drag on cash flow or business growth. These fears aren't theoretical; they're already happening on their watch.

The upside: localized payouts can accelerate growth

86% agree that offering localized payout experiences helps attract and retain the partners and creators their growth depends on, and **76%** say that instant localization of payments, compliance, and currency would accelerate their company's international growth.

That points to a shift worth making. Companies should stop budgeting payouts as a downstream expense and start building them as the rails the growth model rides on, tying payout performance directly to partner trust, contributor retention, and speed into new markets. The data say that's exactly what's already on the line.

You can't capture global market share if your payout engine is struggling under the weight of your own growth. The companies pulling ahead figured that out and built for it, while the rest are still paying the tax.

ABOUT TIPALTI

Tipalti is the AI-powered platform for finance automation, elevating how finance teams operate in the global economy. We empower our customers to scale faster and smarter by removing the complexities of doing global business and accelerating finance operations efficiency. Our platform provides a comprehensive suite of finance automation solutions designed for mid-market businesses across accounts payable, global payouts, procurement, employee expenses, corporate cards, supplier management, tax compliance, and treasury. Tipalti partners with leading financial institutions such as Citi, Wells Fargo, J.P. Morgan, and Visa, enabling over 6,500 global companies to efficiently and securely pay millions of suppliers and payees across 200+ countries and territories, in 120 currencies. For more information, visit tipalti.com

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SURVEY DEMOGRAPHICS

The Friction-Free Frontier survey was conducted between April 24 and May 6, 2026. Kickstand surveyed a total of 714 leaders in finance, operations, and technology roles, including CEOs, founders, CFOs, finance directors, and other senior decision-makers, at companies with at least 10 employees across the United States, United Kingdom, Canada, Germany, Belgium, and the Netherlands. The study was conducted at 95% confidence with a +/- 3.7% margin of error.