



PayPal Payout API

-v3.0 Setup Guide-

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What is the PayPal Payout API?

The PayPal Payout API is a powerful tool designed for businesses and developers to streamline the process of sending payments to multiple recipients simultaneously.

This API is particularly useful for bulk payments, allowing organizations to efficiently handle transactions such as contractor payments, commission distributions, and other bulk disbursements.

It supports multiple currencies, which is advantageous for international transactions, and offers flexibility by enabling payments to be made either to PayPal accounts or directly to bank accounts.

Additionally, the PayPal Payout API provides features for customization and tracking. Users can include notes or messages with payments and monitor the status of transactions to ensure successful processing.

This functionality is supported by detailed reporting capabilities, which help in managing and verifying payouts.

To utilize the API, businesses need a PayPal business account and must integrate the API into their systems, adhering to PayPal's authentication and permissions requirements.



The PayPal Payout API itself does not have a direct cost associated with its use, but there are fees related to the transactions processed through it.

PayPal charges fees for each payout transaction, which can vary based on factors such as the type of payment, the currency used, and the recipient's location.

Additionally, there may be fees for currency conversion if the payout involves converting funds into a different currency.

Refer to their [website](#) to know more.

Yo!Gigs & PayPal Payout

Yo!Gigs has integrated the PayPal Payout API to streamline the payment process for you as the admin. This feature makes it easy to send payments to users on the platform.

Here's how it works:

DISCLAIMER: The color theme and labels might differ in the screenshots as compared to on the platform.
An asterisk (*) next to a label indicates that the information is mandatory.

Each user on Yo!Gigs maintains a digital wallet on the platform, although the actual funds are held in your bank account. When a user wishes to withdraw funds from their wallet, they need to specify their preferred method of receiving the money.

Yo!Gigs supports two withdrawal methods:

1. **Bank Transfer:** This method requires manual processing. When a user requests a withdrawal, you need to transfer the funds to their bank account yourself and then update the transaction details on the Yo!Gigs platform.
2. **PayPal Payout:** By setting up this method, users can receive their funds directly into their PayPal accounts. When a user requests a payout, you just need to approve the request. The PayPal Payout API will then handle the rest, transferring the funds from your PayPal account to the user's PayPal account automatically.

Configuring the PayPal Payout method will help offer users another option for withdrawing their fund. Additionally, this integration will streamline the payment process, reducing manual work and ensuring quicker, more efficient transactions.

Configure the PayPal Payout API

Configure the PayPal Payout API under **Admin panel > Settings > Payment methods > PayPal Payout > Edit button**.

Payment methods
Configure various payment APIs to allow users to make payments and transactions conveniently on the platform.

⚠ When live payment option is not selected, the payments are transferred to the sandbox account. This mode helps you to test the payment flow.

⚠ The configuration settings for both pay-in and pay-out payment methods are available here at one place.

+	2	Bank transfer (BankTransferPay)	Pa
+	3	Stripe (StripePay)	Pa
+	4	PayPal standard (PaypalStandardPay)	Pa
+	5	Authorize.Net (AuthorizePay)	Pa
+	6	Bank payout (BankPayout)	Pa
+	7	PayPal payout (PaypalPayout)	Pa

PayPal payout Settings

Client ID*

Client secret*

☐ Activate live payment mode

Developer guides - click this to learn more about the API.
Need to pay multiple recipients? PayPal offers everything from basic payouts to enterprise-level solutions.
PayPal payouts enables you to send up to thousands of payments at a time, using a CSV file. Visit the PayPal platform to learn how.

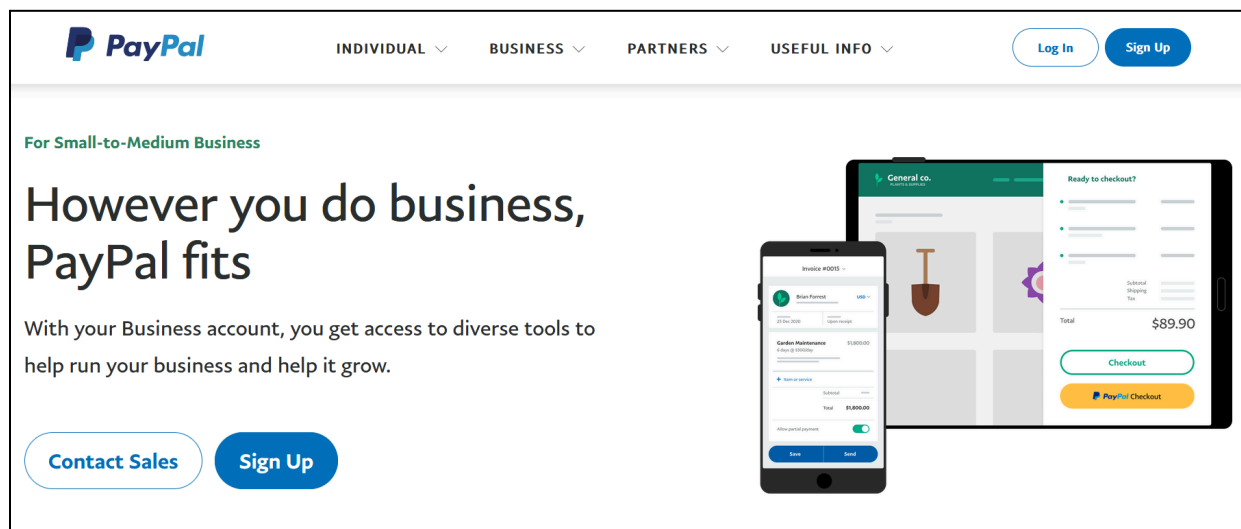
Save changes

Here are the steps to obtain the PayPal Payout API keys:

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Step 1: Visit the PayPal Business platform

Visit <https://www.paypal.com/business>.



If you already have an account, click **Log In** and log into your account. Once you log in, continue from [step 3](#).

If you are new, click **Sign up**.

Step 2: Create an account




The appearance of the **PayPal** website can vary depending on the country you are in. The images shown here are for **PayPal India**, but the steps are largely the same across different regions. Simply follow the steps outlined until your account is created.

Select **Business Account**.

And click **Next**.

This will direct you to the **Sign up for a Business account** form.

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Sign up for a Business account

Enter the email address you'll use to sign up or log in

Submit


Enter a valid email address that you wish to use for your PayPal business account in the designated field.



When choosing an email address for a PayPal business account, opt for a professional and clear address that reflects your business identity. Ideally, use an email associated with your business domain for consistency and trustworthiness. Ensure the address is secure, easy to remember, and monitored regularly. Additionally, avoid personal or informal email addresses to maintain professionalism and avoid potential security issues.

Click **Submit**.

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An asterisk (*) next to a label indicates that the information is mandatory.



Sign up for a Business account

- ✓ Enter between 8 to 20 characters.
- ✓ An upper and lowercase letter.
- ✓ A number or a symbol.

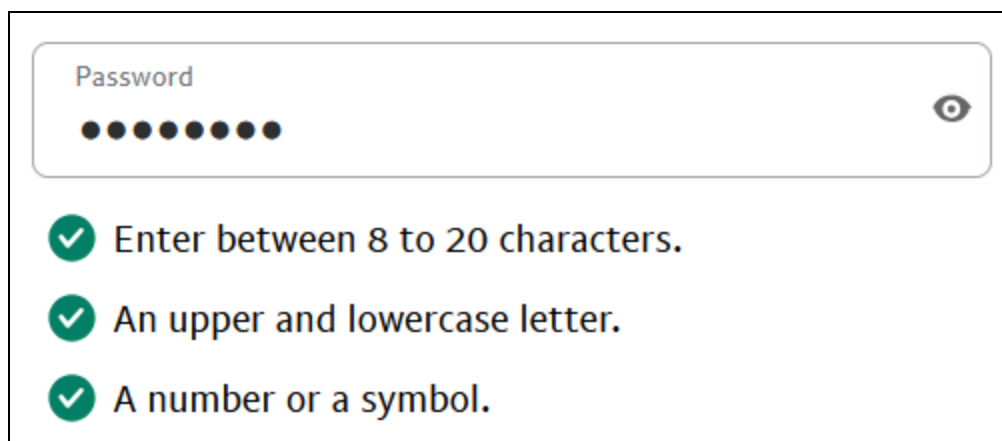
By clicking the button below, I hereby agree to the PayPal's [User Agreement](#), [Privacy Statement](#) and [Acceptable Use Policy](#) and any other policies that are part of PayPal's User Agreement.

Submit

Enter your password according to the guidelines listed below the field.

You can proceed only if the password meets these rules and the password is considered secure.

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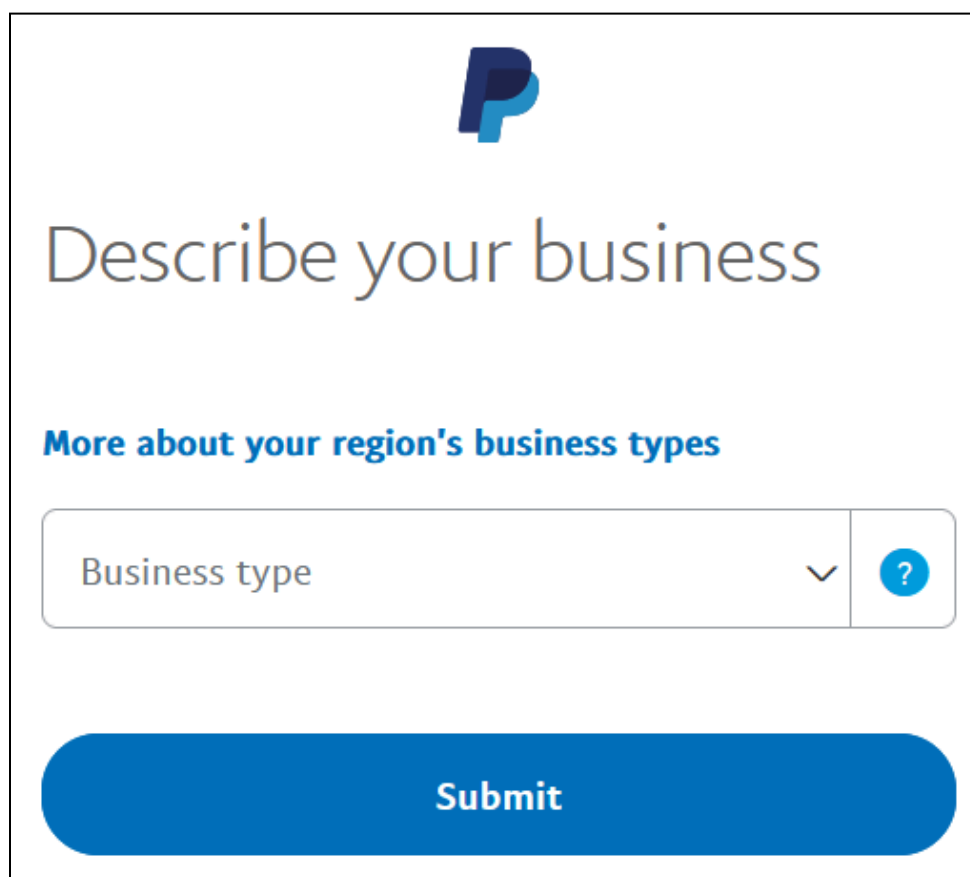
Password


●●●●●●●●

- ✓ Enter between 8 to 20 characters.
- ✓ An upper and lowercase letter.
- ✓ A number or a symbol.

Once a secure password is entered, click **Submit**.



This will direct you to the **Describe your business** form.





Describe your business

More about your region's business types

Business type  

Submit


Select your business type from the options available in the dropdown list.

Depending on the business type selected, additional fields will appear asking you to fill out the rest of the details of your business including the purpose, products, industry, tax ID, etc.

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Update the details as required. Click **Submit**.

You will be directed to the **Tell us about your business** form.



Tell us about your business

Business owner contact information

Please enter the contact information for the owner of this business or the primary contact person for this account.

Nationality

India

▼

Update the details below (the form is lengthy—keep scrolling until all fields are updated):

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The type of information asked from you will depend on the business type selected in the step before. So, you might have different fields. Fill out the required details accordingly.


- **First name:** Enter your first name.
- **Middle name (optional):** Enter your middle name, if applicable.
- **Legal last name:** Enter your legal last name.
- **Nationality:** Select your nationality.

Scroll down to update the next fields:

Date of birth

Day 

Month 

Year 


Primary contact address

PIN code

Address line 1

Address line 2

Town/City


State 

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- **Date of birth:** Update your date of birth.
- **Pin code:** Enter your business address pin code.
- **Address line 1:** Enter your address line 1.
- **Address line 2:** Enter your address line 2.
- **Town/City:** Enter your town or city name.
- **State:** Select your state from the dropdown list of options.

Scroll down to update the last fields:

Business Information



Primary currency
US Dollar

☒ Business address is the same as the Home address.

Agree and Continue

- **Primary contact phone:** Select your country code and enter your phone number.
- **Primary currency:** Select the primary currency for your business account.

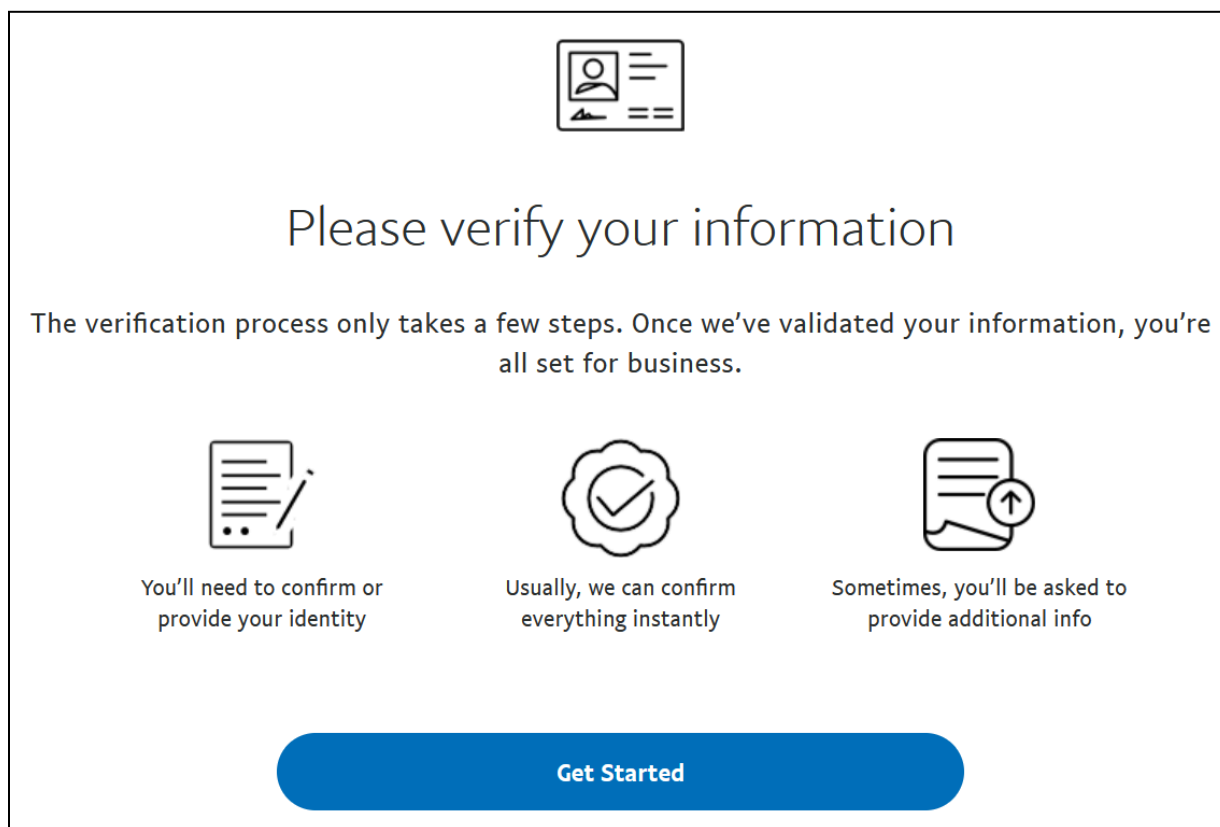
This field helps determine the default currency/base currency for transactions and reporting. While you can still accept multiple currencies, setting a primary currency streamlines your financial management and accounting processes.

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- **Business address is the same as the Home address:** Check mark this if the business address is the same as your home address. If not, deselect it and a few other fields will appear. Update your business address accordingly then.

Once done, click **Agree and Continue**.

With this, your account will be created. However, you will be required to complete the KYC compliance requirements (if your country requires this step).



Click **Get Started** and follow the process.

Update all required information, add your payment methods, and set up your account according to your needs.



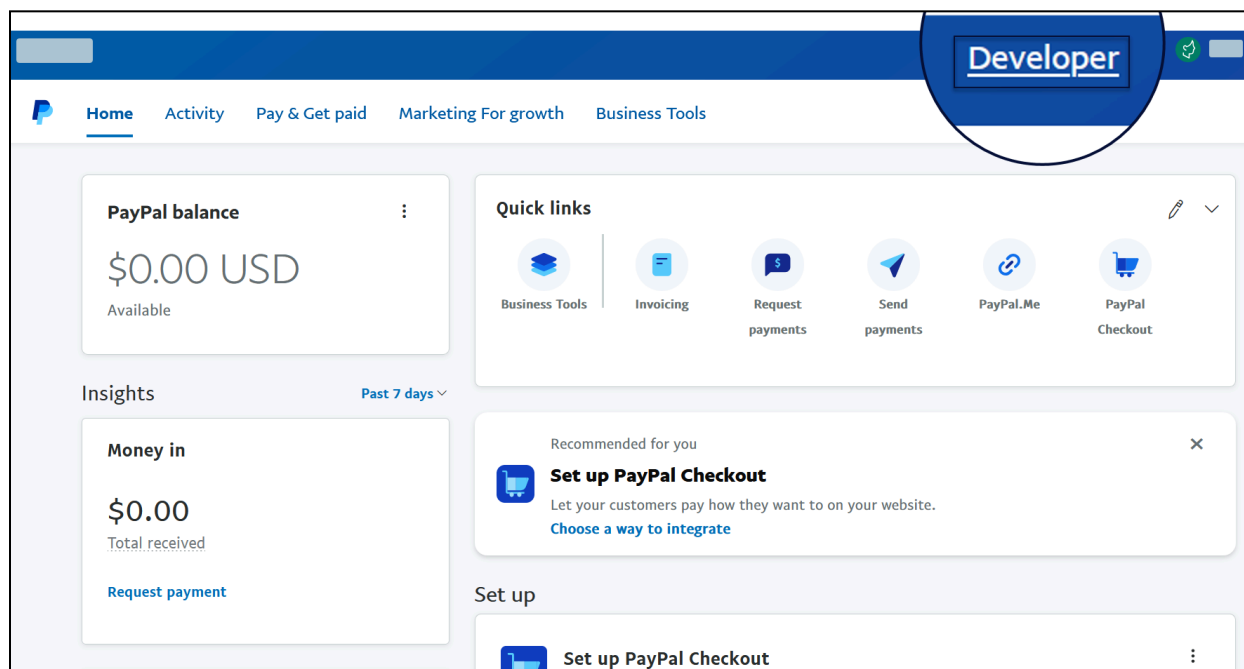
For additional help on how to create a PayPal Business account, you can refer to PayPal's official help center article:

<https://www.paypal.com/c2/webapps/mpp/how-to-guides/sign-up-business-account>

Once your PayPal business account has been created, log into the account.

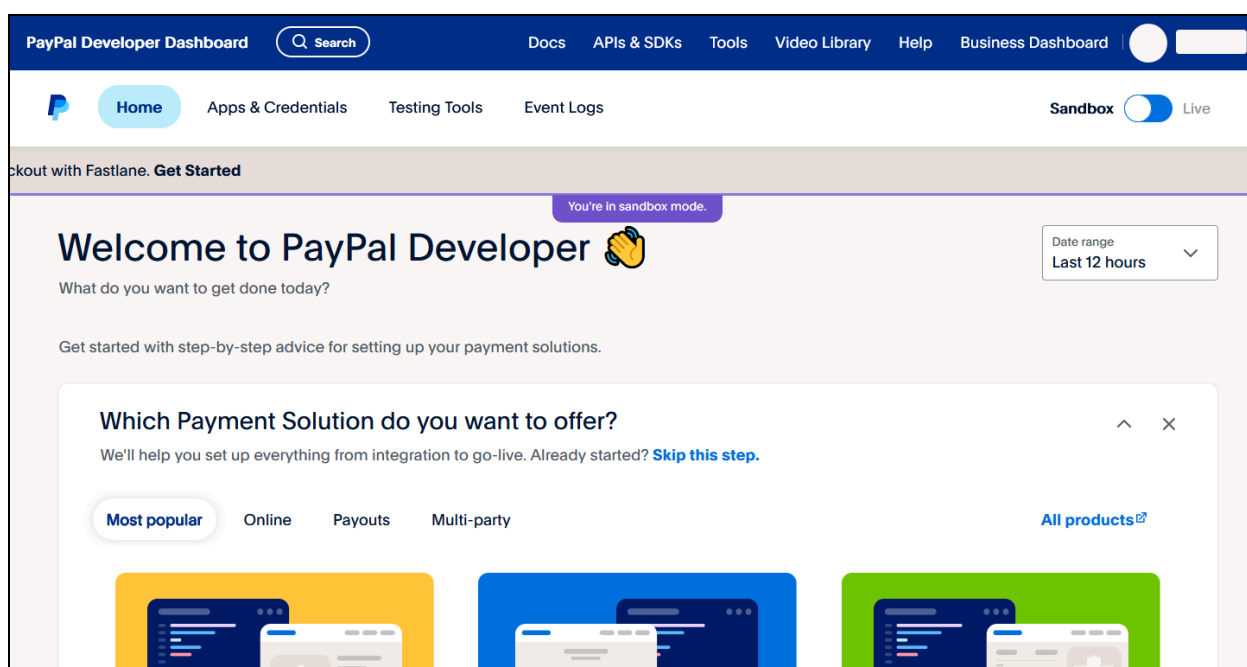
Step 3: Visit the PayPal Developer platform

On the PayPal Business account home page, click Developer from the upper right-hand corner of the page.



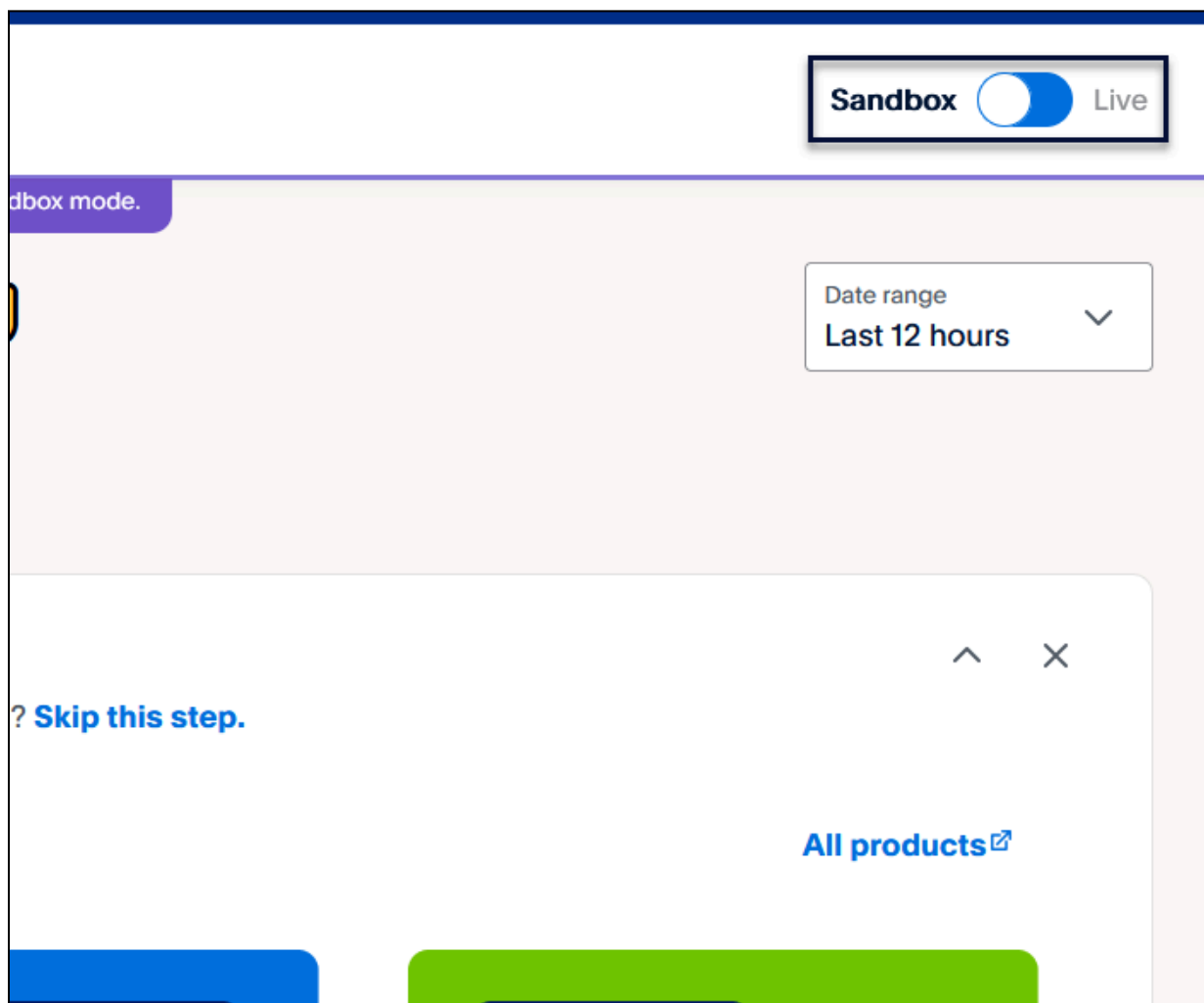
Or, visit <https://developer.paypal.com/>.

This will direct you to the PayPal Developer home page in a new tab.



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Be sure to select the appropriate environment based on the keys you intend to use.



NOTE:

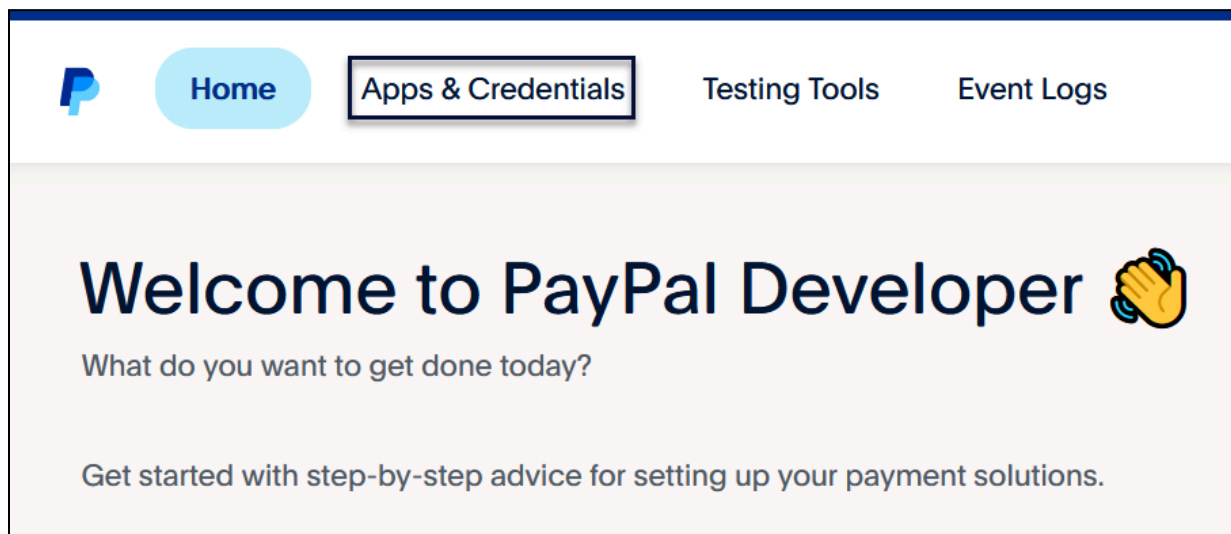
- Sandbox mode is a testing environment where you can simulate transactions without using real money. It's used to test and develop your PayPal integration safely.
- Live mode, on the other hand, is the actual operating environment where real transactions occur with real money. It is used for conducting genuine business transactions.

Make your selection accordingly.

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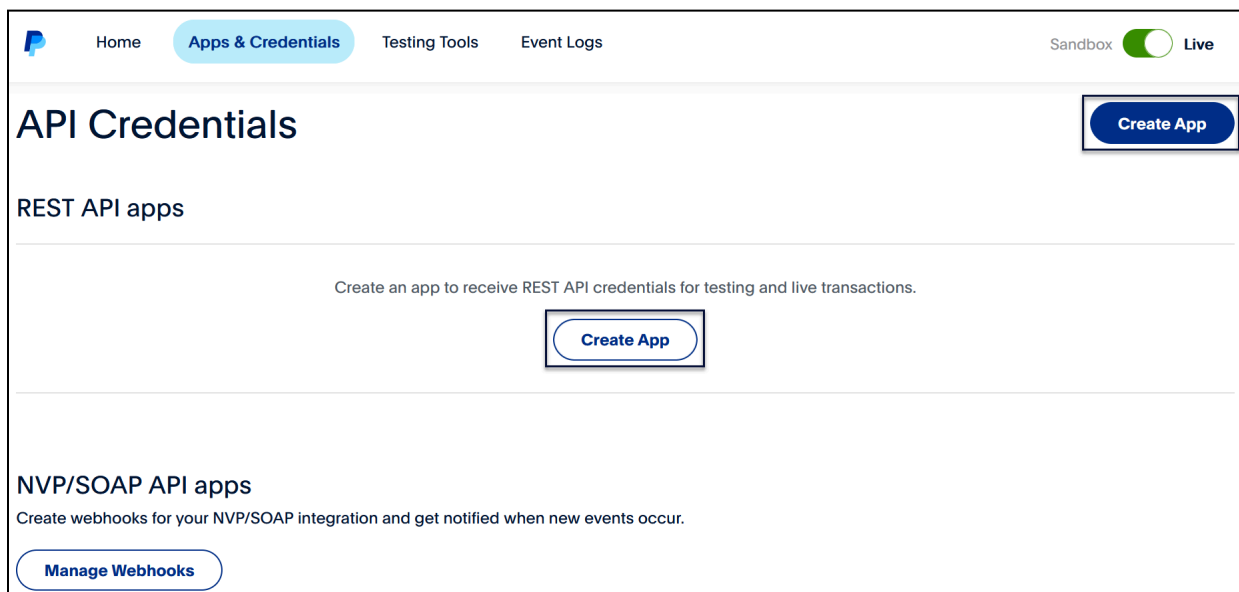
Step 4: Go to Apps & Credentials

From here, go to **Apps and Credentials**.



This will direct you to the **API credentials** page.

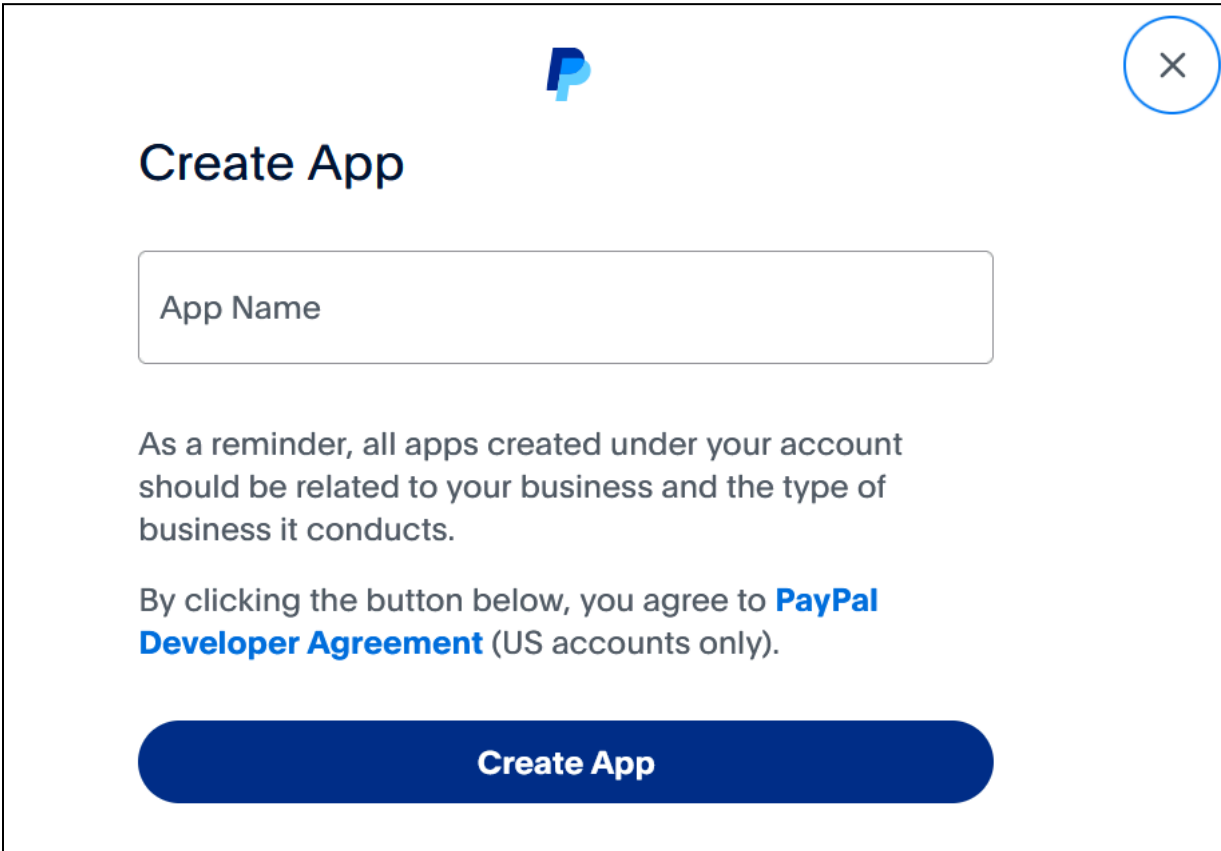
Click **Create App**. (If you are new to the platform, you will find this button in two locations.)



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Step 5: Create an App

The Create App pop-up form will appear.



Create App

App Name

As a reminder, all apps created under your account should be related to your business and the type of business it conducts.

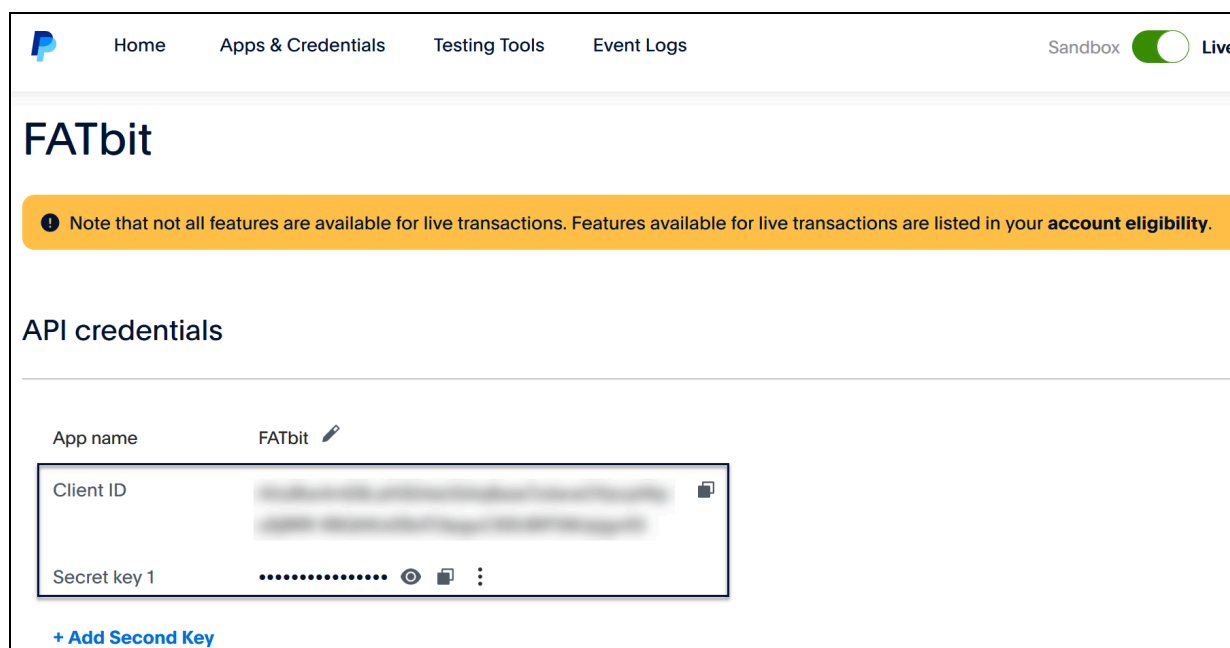
By clicking the button below, you agree to [PayPal Developer Agreement](#) (US accounts only).

Create App


Enter the **App Name** in the field provided and click **Create App**.

After creating the app, you'll be directed to the API credentials page where you can view your Client ID and Secret key 1.

Be sure to copy these details and save them somewhere for future use.



The screenshot shows the Yo!Gigs Admin Panel interface. At the top, there is a navigation bar with links for Home, Apps & Credentials, Testing Tools, and Event Logs. On the right side of the navigation bar, there is a toggle switch for Sandbox (off) and Live (on). Below the navigation bar, the main heading is "FATbit". A yellow banner contains a note: "Note that not all features are available for live transactions. Features available for live transactions are listed in your **account eligibility**." Below the banner, the section is titled "API credentials". Under this section, there is a form with the following fields: "App name" (FATbit), "Client ID" (a long alphanumeric string), and "Secret key 1" (a series of dots). To the right of the "Secret key 1" field, there is a copy icon (two overlapping squares) and a dropdown menu. Below the form, there is a link that says "+ Add Second Key".

Click  beside the key to copy it.

Complete the following steps before you can paste these keys on the Yo!Gigs admin panel.

Step 6: Add Webhooks

Although the app has been created and keys generated, setting up a webhook is essential because it allows your application to receive real-time notifications about events and transactions.

Webhooks enable your app to automatically respond to changes—such as payment updates, refunds, or disputes—without the need for continuous polling of PayPal's servers.

This real-time communication ensures that your application stays synchronized with PayPal's data, facilitating accurate and timely transaction processing while enhancing overall functionality and user experience.

To create a webhook for your app, scroll down to the end of the **API credentials** page to reach the **Live Webhooks** section.

Live Webhooks

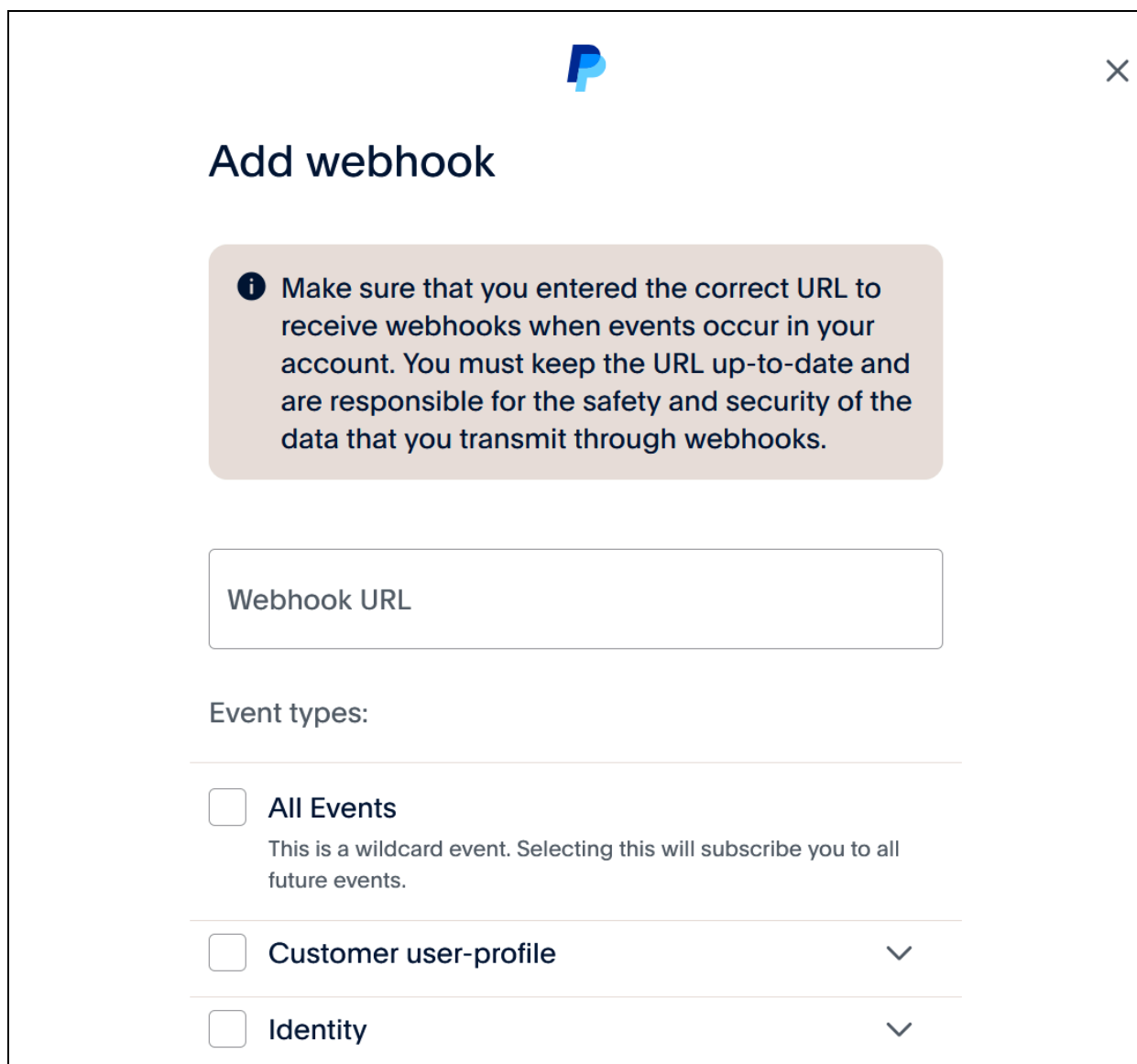
Configure webhooks to notify your app when certain events occur. To configure a webhook, define your webhook listener URL and a list of events for which to listen. You can configure up to ten webhooks. Each webhook can subscribe to either specific events or all events. To learn more about webhooks, see [webhooks notifications](#).

Webhook	Webhook ID	Events Tracked	⚙
You do not have any events for the selected application			

Add Webhook ←

Click **Add Webhook**.

The **Add Webhook** pop-up form will appear.



Add webhook

i Make sure that you entered the correct URL to receive webhooks when events occur in your account. You must keep the URL up-to-date and are responsible for the safety and security of the data that you transmit through webhooks.

Webhook URL

Event types:

- ☐ **All Events**
This is a wildcard event. Selecting this will subscribe you to all future events.
- ☐ **Customer user-profile** ▼
- ☐ **Identity** ▼

Enter your domain's valid HTTPS URL in the following format in the **Webhook URL** field — `https://<DOMAIN>/paypal-payout/callback`



For example, if your domain is `demo.yo-gigs.com`, the Webhook URL will be — `https://demo.yo-gigs.com/paypal-payout/callback`.

Then, scroll down to select the events for this webhook.

When creating webhooks in PayPal, selecting event types ensures that you receive notifications only for the events relevant to your application. This targeted approach helps you filter out unnecessary data, making your system more efficient and focused. It also enhances security by limiting

exposure to sensitive information and simplifies debugging and maintenance by providing clear, pertinent updates.

Event types:

☐

All Events
This is a wildcard event. Selecting this will subscribe you to all future events.

☐

Customer user-profile

▼

☐

Identity

▼

☐

Invoicing invoice

▼

☐

Loyalty rewards-payout

▼

☐

Billing plan

▼

☐

Billing subscription

▼

☐

Catalog product

▼

Go to the **Payments & Payouts** event in the list and click it to view all the events listed under it.



beside

☐ Risk

☐ Payments & Payouts

☐ Payment refund cancelled

☐ Payment refund completed

☐ Payment refund denied

☐ Payment refund failed

☐ Payment refund pending

☐ Payment sale completed

For the **PayPal Payouts API**, you should consider selecting the following events to provide a comprehensive view of the different stages and outcomes of payout transactions (which are displayed on your dashboard for each PayPal Payout transaction status):

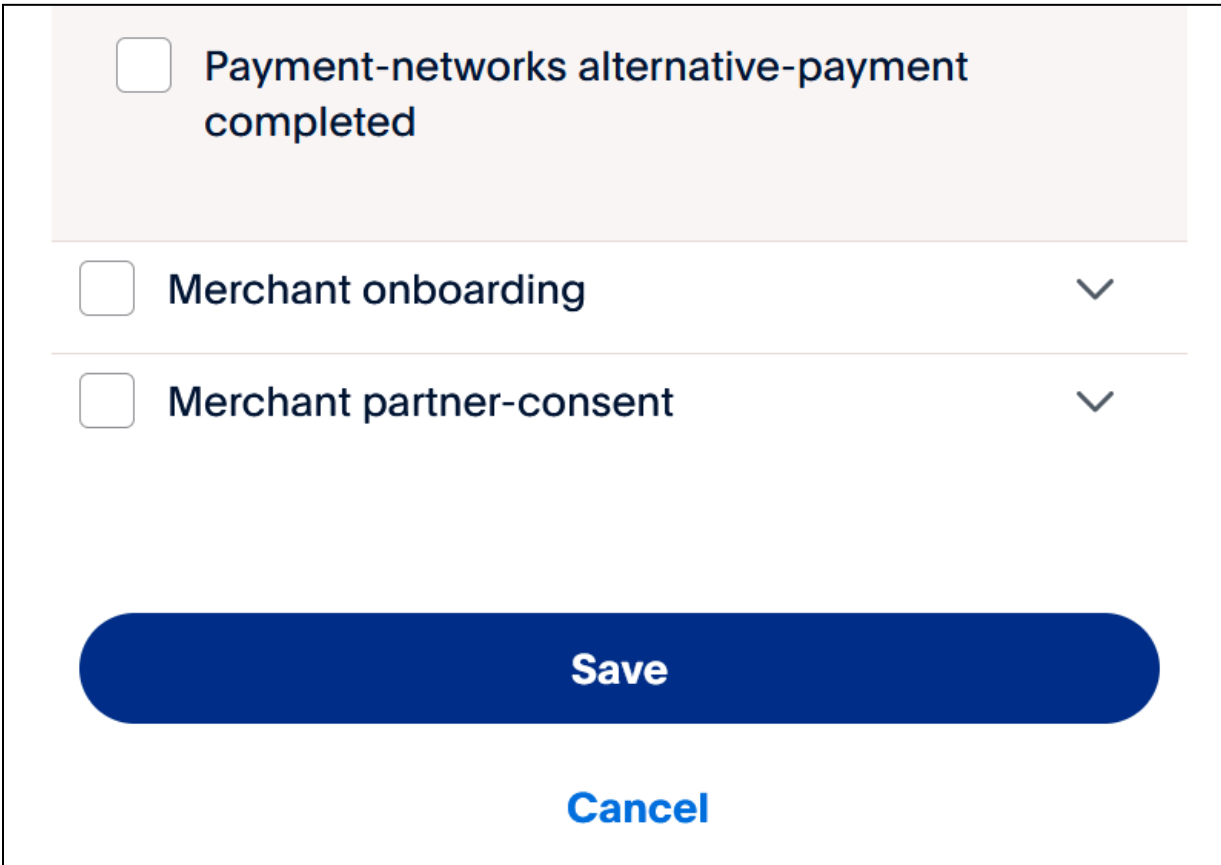
- **Payment payouts-item succeeded:** Indicates that a payout item has been successfully completed. This is crucial for confirming that the payout reached its intended recipient.
- **Payment payouts-item canceled:** Notifies when a payout item has been canceled. This helps you track and manage any payouts that were not completed as initially intended.
- **Payment payouts-item denied:** Alerts if a payout item has been denied. This is important for handling cases where a payout request was not approved.

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- **Payment payouts-item failed:** Informs if a payout item failed during processing. This is essential for troubleshooting and addressing issues with the payout process.
- **Payment payouts-item unclaimed:** Notifies if a payout item remains unclaimed by the recipient. This allows you to follow up or take appropriate action on payouts that have not been accepted.

Selecting these events ensures that you are notified about various statuses and issues related to payouts (on your dashboard), allowing you to manage them effectively.

Once completed, scroll down to the bottom of the form.



☐ Payment-networks alternative-payment completed

☐ Merchant onboarding

☐ Merchant partner-consent

Save

Cancel

Then, click **Save**.

This will link the webhook to the API credentials associated with the app you created.

With this, the keys are now ready for use.

Step 7: Paste the keys on the Yo!Gigs admin panel

On another tab, open the admin panel of your platform.

Go to **Settings > Payment methods > PayPal Standard**.

Payment methods

Configure various payment APIs to allow users to make payments and transactions conveniently on the platform.

⚠ When live payment option is not selected, the payments are transferred to the sandbox account. This mode helps you to test the payment functionality without having to enter the live mode.

▲ The configuration settings for both pay-in and pay-out payment methods are available here at one place.

+	5	Authorize.Net (AuthorizePay)	PayIn	<input checked="" type="checkbox"/>	
+	6	Bank payout (BankPayout)	Payout	<input checked="" type="checkbox"/>	
+	7	PayPal payout (PaypalPayout)	Payout	<input checked="" type="checkbox"/>	
	8	PayGate (PayGatePay)	PayIn	<input type="checkbox"/>	
	9	Paystack (PaystackPay)	PayIn	<input type="checkbox"/>	

Yo-Gigs RV-3.0

Click  beside the PayPal payout entry in the list.

This will open the **PayPal payout settings** form.

PayPal payout Settings

×

Client ID*

Client secret*

☐ Activate live payment mode

Developer guides – click this to learn more about the API.

Need to pay multiple recipients? PayPal offers everything from basic payouts to enterprise-level solutions.

PayPal payouts enables you to send up to thousands of payments at a time, using a CSV file. Visit the PayPal platform to learn how.

Save changes

Take the keys you saved earlier and paste them in the applicable fields under this form.

- **Client ID*:** Enter the client ID obtained in this field.
- **Client secret*:** Enter the secret key obtained in this field.

Click **Save changes** to update the details in the system.

This action will configure the **PayPal Payout API** in the system.

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However, for the API to function properly, you must also ensure that the **PayPal Payout API's** status is set to '**Active**' by turning on the toggle switch

under the **Status** column



Working of the PayPal Payout API

Once you configure the PayPal Payout API on Yo!Gigs, the process for handling user withdrawal requests becomes streamlined and efficient.

Here's how it works:

When a user opts to withdraw funds from their Yo!Gigs digital wallet using PayPal, they will select the PayPal payout method.

This request will then appear in your admin panel under **Users > Wallet withdrawal requests**. This section consolidates all withdrawal requests, including those for both PayPal payouts and bank transfers.

Wallet withdrawal requests							
Manage the payment status of all the wallet withdrawal requests initiated by users of the platform.							
⚠ When you approve a request, the system simply updates the status. You are required to send the amount manually to the user.							
⚠ The wallet withdrawal requests listed here are from both clients and freelancers.							
Home / Wallet withdrawal requests							
Search							
ID	User	Transaction fee	Amount	Account	Date	Status	Action
#0000004	Nicola Geon (nicola@dummysid.com)	\$ 20.00	\$ 200.00	PayPal email: nicola@dummysid.com Comments: Urgent requirement	2024-04-01 17:27:16	Pending	

On this page, you can review the request details, including the transaction fee, withdrawal amount requested, and PayPal account information.

Unlike bank transfers, PayPal payouts are automated once you approve the request. You only need to review the details and approve the payout (using





the button , and the system will handle the rest.

After approval, the system automatically deducts the requested amount (minus the transaction fee) from your PayPal business account and transfers it to the user's PayPal account.

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If you decide to decline a request (using the button ) , no funds will be deducted from your account.










Amount	Account	Date	Status	Action
\$ 200.00	PayPal email: nicola@dummyid.com Comments: Urgent requirement	2024-04-01 17:27:16	Pending	 
\$ 100.00	PayPal email: nicola@dummyid.com	2024-04-01 17:26:57	Payout sent	

Transaction fee

It's important to note that PayPal charges a fee for each payout transaction. This fee is payable by you, but you can pass it on to the user by setting a transaction fee.

To define this fee, go to **Settings > Payment methods > Transaction fee**

button .

Payment methods					
Configure various payment APIs to allow users to make payments and transactions conveniently on the platform.					
 When live payment option is not selected, the payments are transferred to the sandbox account. This mode helps you to test the payment functionality without having enter the live mode.					
 The configuration settings for both pay-in and pay-out payment methods are available here at one place.					
	5	Authorize.Net (AuthorizePay)	PayIn	<input checked="" type="checkbox"/>	
	6	Bank payout (BankPayout)	Payout	<input checked="" type="checkbox"/>	
	7	PayPal payout (PaypalPayout)	Payout	<input checked="" type="checkbox"/>	 

DISCLAIMER: The color theme and labels might differ in the screenshots as compared to on the platform. An asterisk (*) next to a label indicates that the information is mandatory.

The system will deduct the set transaction fee from the requested amount before sending the remaining funds to the user.

Wallet withdrawal requests							
Manage the payment status of all the wallet withdrawal requests initiated by users of the platform.							
<div> When you approve a request, the system simply updates the status. You are required to send the amount manually to the user. </div>							
<div> The wallet withdrawal requests listed here are from both clients and freelancers. </div>							
ID	User	Transaction fee	Amount	Account	Date	Status	Action
#0000004	Nicola Geon (nicola@dummyid.com)	\$ 20.00	\$ 200.00	PayPal email: nicola@dummyid.com Comments: Urgent requirement	2024-04-01 17:27:16	Pending	
#0000003	Nicola Geon (nicola@dummyid.com)	\$ 10.00	\$ 100.00	PayPal email: nicola@dummyid.com	2024-04-01 17:26:57	Payout sent	

Refer to the **admin manual** to know more about the Payment methods and their working.

Yo!Gigs - Online Service Marketplace Solution

Visit <https://www.yo-gigs.com/> to know more!



www.fatbit.com | sales@fatbit.com

[Contact us](#)

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