Launch marketplace payouts

A marketplace money-movement stack covering payee onboarding, collection, ledgering, splitting, payouts, tax data and reconciliation.

LAYER 1 / REQUIRED

Collection and merchant payments

Collect funds from buyers or business customers.

- ☐ Merchant-of-record model
- ☐ Supported payment methods
- ☐ Reserves and chargebacks

Stripe — Marketplace payment infrastructure
Adyen — Platform payments
Mangopay — Marketplace payments and wallets
Lemonway — Marketplace payments
Mercado Pago — Marketplace checkout and seller payment splits

LAYER 2 / REQUIRED

Payee onboarding and KYB

Verify sellers, businesses and beneficial owners.

- ☐ Individual and business coverage
- ☐ Ongoing screening
- ☐ Payout eligibility controls

Sumsub — KYC and KYB
Trulioo — Global verification
Persona — Configurable onboarding
Fenergo — Complex business onboarding

LAYER 3 / REQUIRED

Ledger and fund allocation

Track seller balances, fees, reserves and refunds.

- ☐ Double-entry ledger
- ☐ Split-payment support
- ☐ Negative balance and reserve handling

Mangopay — Marketplace wallet model
Unit — Accounts and ledger infrastructure
Episode Six — Ledger and payment technology

LAYER 4 / REQUIRED

Payouts and FX

Pay recipients through local bank or wallet rails.

- ☐ Country and currency coverage
- ☐ Recipient fees and timing
- ☐ Returns and name matching

Trolley — Payee management and payouts
Wise Platform — International payouts
Nium — Cross-border payouts
Airwallex — Accounts, FX and payouts
Thunes — Cross-border payout network
Payoneer — International platform payee and payout infrastructure
WorldFirst — Platform business accounts and mass payouts

LAYER 5 / REQUIRED

Fraud and monitoring

Detect seller, account and transaction abuse.

- ☐ Account takeover and mule risk
- ☐ Transaction monitoring
- ☐ Case workflow

Sardine — Fraud and AML
SEON — Device and identity fraud
Unit21 — Monitoring and case management
ComplyAdvantage — Screening and monitoring

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ Who is merchant of record and who owes the seller?