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PayPal Payouts Agreement

Last Update: 1 November 2023

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This agreement governs your use of PayPal Payouts (formerly Mass Pay). Your use of PayPal Payouts is also subject to the terms of the [PayPal User Agreement](#), the [Privacy Statement](#) and other applicable legal agreements between you and PayPal.

You can use PayPal Payouts service to send payouts to multiple recipients in one batch, such as commissions, rebates, rewards, incentives, and bulk business payments. You may be able to choose to send payouts to PayPal accounts. In order to use this service, you must have:

- a business PayPal account in good standing and with no withdrawal limits; and
- applied for and received our permission to use these services.

Fees for PayPal Payouts can be found in the [Fee page](#).

If an intended payout recipient does not have a PayPal account, they can claim the payout by opening one. Any payouts that are not claimed by the intended recipient within thirty (30) days will be refunded to you. We are not liable for amounts sent in error through PayPal Payouts, and we will have no responsibility to reverse any payouts.

PayPal Payouts is built for customers with multiple, bulk, and recurring payment needs. If you wish to make one-off payments, please use the PayPal services intended for that purpose. PayPal Payouts may not be used for payroll, selling products, sending money to family and friends, paying a merchant for a purchase, or purchasing unlock codes, or for any use that we determine presents a higher than acceptable level of risk. We may add further restrictions at any time in our sole discretion.

You are solely responsible for ensuring that each of your payout recipients opted in to receive payments from you through the applicable services and agreed to be contacted by email or text message, as applicable. By using the Payouts service, you represent and warrant that the emails or phone numbers you use to contact your customers were provided to you by each payout recipient, and that your use of the services to contact your customers complies with applicable laws and regulations. You understand that PayPal Payouts is only intended to facilitate bulk payments and transactions and may not be used to send marketing messages for your business.

Without limiting our other rights and remedies under this agreement, we may, in our sole discretion, at any time suspend or terminate your access to the Payouts service or your PayPal account, if (i) we determine that you are misusing the Payouts service, (ii) there is a higher than acceptable level of risk associated with your use of the Payouts service, or (iii) for any violation of these terms.

Status disclosure

PayPal UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) as an electronic money institution under the Electronic Money Regulations 2011 for the issuance of electronic money (firm reference number 994790), in relation to its regulated consumer credit activities under the Financial Services and Markets Act 2000 (firm reference number 996405) and for the provision of Cryptocurrency services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (firm reference number 1000741). Some of PayPal UK Ltd's products including PayPal Pay in 3 and PayPal Working Capital are not regulated by the FCA. PayPal UK Ltd's company number is 14741686 and its registered address is Whittaker House, Whittaker Avenue, Richmond-Upon-Thames, Surrey, United Kingdom, TW9 1EH.