ADVANCED MONETIZATION MODELS
Adaptive Payments: Parallel Payments

- **Split money among multiple receivers in a single flow**

- **Remove barriers to conversion with an enhanced user experience**

"With Adaptive Payments, cash.io can offer our customers a more efficient and more effective incentive delivery solution."

—John Anderson, GroupCard

Adaptive Payments provides a feature that is new to PayPal products: Parallel Payments. Parallel Payments lets a sender pay multiple receivers in a single payment request. The money is then transferred from the sender's account to the receiver's account. Each payment request has a maximum of six receivers.

Parallel Payment Scenarios

A sample implementation for parallel payments is a shopping cart application that lets buyers pay for items from several merchants with a single payment. The shopping cart debits a single payment to the sender's account, splits the payment, and credits each merchant's account.

Another scenario is an application that lets customers pay their employees with a single payment. That payment is then split, paying each employee their salary.
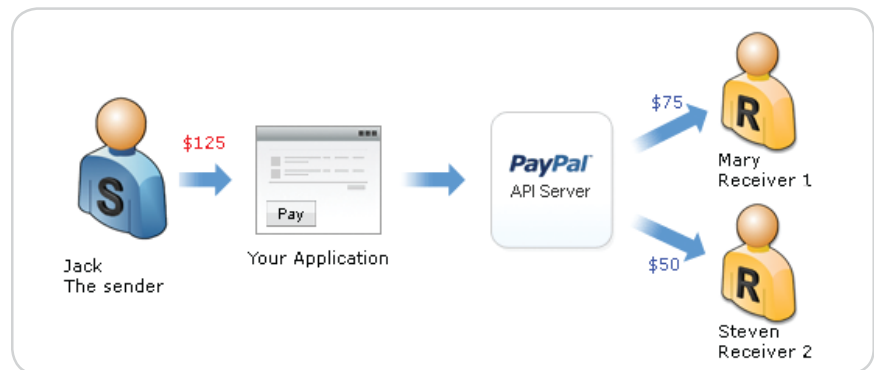
The figure above shows Jack making a single payment of $125, which the application splits into a $75 payment to Mary's account, and a $50 payment to Steven's account.

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