

HOW TO PICK THE RIGHT OPTION?

Here is a side-by-side comparison so you can decide what your business needs

	Referral Link	Hosted Escrow	Native Escrow
Overall Experience	Redirect to PayThru platform.	Hosted pages from PayThru.	Hosted pages from PayThru.
User accounts on PayThru	Users create PayThru accounts	Auto account creation for users	No PayThru accounts for users
Integration Effort	None	Low	High
Buyer/Seller Experience <ul style="list-style-type: none"> Status Bank Details KYB/KYC Document Upload Payments Disputes 	On PayThru	On the platform, with hosted pages from PayThru.	On the platform with native experience.
		Platform does not need to build UX	Platform needs to build UX
Escrow Agreement Creation	On PayThru: Buyer/seller create escrow agreement with all trade details	On the platform: Details captured via API. Auto creation of escrow agreement.	On the platform: Details captured via API. Auto creation of escrow agreement.
Payment Release Conditions	On shipment. Documents verified by PayThru	Release instruction comes from the Platform*	Release instruction comes from the Platform
Liability & Dispute	PayThru	Platform*	Platform
Payment Collection From Buyer	PayThru	PayThru	PayThru
Payment Collection From Buyer	PayThru	PayThru	PayThru
Notifications To Buyer/Seller	PayThru	Buyer - PayThru	Platform
		Seller - Platform	
* Configurable; PayThru can verify documents and take on dispute liability if required			