# 🧠 Christine Knowledge Contribution for Payout profile

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## 1. Topic Title

## What Is a Payout Profile?

## A payout profile is the financial configuration that enables Microsoft to disburse earnings to SDC for sales made through the commercial marketplace. It includes bank account details for a payment country selected and payout currency. Each Partner Center seller ID account can only be linked to one payout and one tax profile at a time

## 2. Overview

Without a **valid** payout profile:

* Publishers cannot receive payments.
* Offers will be blocked from publishing transactable offer
  + Free and BYOL offers are not impacted from the requirement of having a valid payment profile

## 3. Key Concepts & Definitions

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| --- | --- |
| Term | Definition |
| SDC | Software Development Company |
| ACH | Automated Clearing House |
| SEPA | Single euro payments area |

## 4. Step-by-Step Instructions / Process

**How to Set Up a Payout Profile**

Steps:

1. Sign in to Partner Center.
2. Navigate to **Account Settings > Payout and Tax Profile Assignment**.
3. Select the seller ID and program.
4. Choose to edit or create a new payout profile.
5. Provide bank details and select payout currency.
6. Submit for validation (typically takes up to 48 hours)

There is a Mastering of the Marketplace video showing how to set up a tax profile in Partner Center here <https://partner.microsoft.com/en-us/training/assets/detail/setting-up-a-payout-profile-in-partner-center-mp4>

Note depending on the country and payment method selected can impact the time it takes for the payout to be received by the SDCs bank account once the payment is sent from Microsoft. This is outlined in the external page and section <https://learn.microsoft.com/en-us/partner-center/marketplace-offers/payment-thresholds-methods-timeframes#number-of-days-for-payments-to-reach-payout-account>

For example, a US bank account uses the ACH bank infrastructure for payments and typically takes 2-3 business days to be deposited in the bank account.

Paypal if provided as a payment option regardless of country takes one business day to be deposited.

European bank accounts use the SEPA network for payments and also typically take 2-3 business days to be deposited in the bank account.

Bank accounts held in Russia, India and Brazil use a wire network and can take 7-10 days for payments from Microsoft to be deposited.

SDCs can use the Earnings reporting looking at the Payment date provide in the Payment summary as the date the payout was disbursed from Microsoft will be deposited in the SDC bank account depending on the method used to make the payment.

## 7. Known Issues or Pitfalls

* As best practice, you should make sure you have at least two owners assigned as the owner role on the publisher account.
  + In case a person is out or leaves a company, another contact can have access to update or create a payout profile
* For the best experience with Partner Center and the payment profile pages, users should enable third party cookies and use a Microsoft Edge or Chrome browser.
* A tax and payout profile submission can take up to 48 hours to validate
* Users can’t view payment profiles details such as the full bank account number without triggering revalidation.

In Partner Center, a seller ID only allows for one tax profile and one payment profile mapping at a time:

* Each Payment profile allows one payout currency and one payout country/region at a time.
* Each Tax profile allows one country/region mapping at a time.

## 8. Links to Supporting Resources

1. <https://partner.microsoft.com/en-us/training/assets/detail/setting-up-a-payout-profile-in-partner-center-mp4> - video walkthrough of setting up a payout profile in Partner Center

2. <https://learn.microsoft.com/en-us/partner-center/account-settings/set-up-your-payout-account?context=%2Fazure%2Fmarketplace%2Fcontext%2Fcontext#payout-account> – External documents that references how to set up a payout profile and tax profile