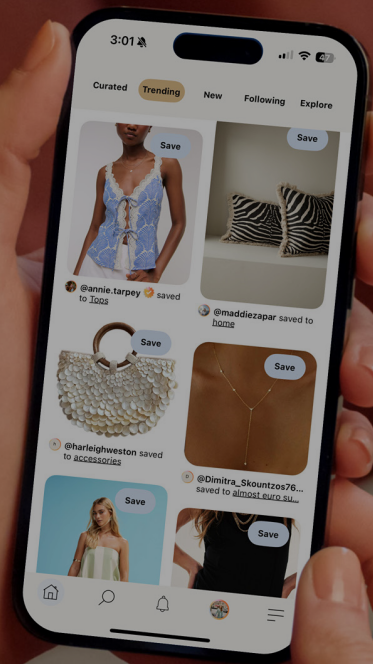


# Locker Uses PayPal Payouts API to Power Real-Time Commissions



[Locker](#) is a social shopping platform helping its users discover, save, and organize products they love – and get rewarded for inspiring others to shop. With over 2,000 direct brand partnerships and access to more than 48,000 indirect brands, Locker quickly positioned itself as a social shopping destination that blends discovery with reward

Founded by Kristine Locker, the business was originally built to solve a common consumer pain point: how to track and revisit online products in one place. But the platform soon evolved into a social network of “curators” who not only save and share products but also earn commissions when someone purchases items saved in their collections.

To support this model, Locker launched a pilot program enabling over 6,000 users to receive commissions, creating the need for a flexible, high-volume payout system.

We had the pleasure of chatting with Kristine Locker, Founder and CEO, along with Mary Grace Scully, Head of Marketing at Locker. They shared insights on how the PayPal Payouts API helped propel Locker’s curator pilot and how collaborating with PayPal continues to fuel customer engagement and growth.

## \$10K+

paid via 500 payouts<sup>2</sup>

## \$25K+

pending payouts<sup>2</sup>



Approved for use in the US: MRF-107001

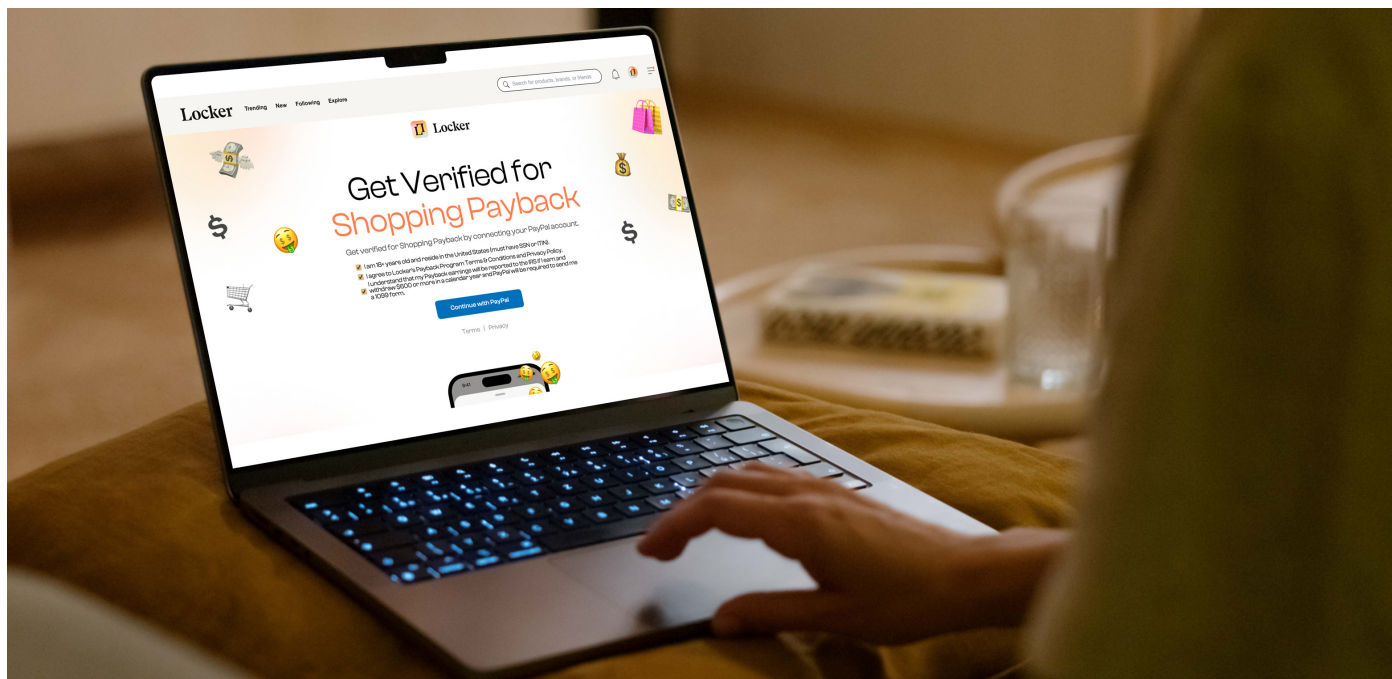
The opportunity.

## Scaling commission-based payouts

As Locker expanded its offering from product discovery to reward-based shopping, they needed a trusted solution to manage payouts to multiple parties efficiently.

Their challenge was clear: how do you distribute commission-based payments to thousands of curators, many of whom are earning small but frequent amounts, while ensuring legal compliance, user trust, and operational ease?

Automating mass payouts while maintaining an intuitive and trustworthy user experience was crucial for Locker. “We wanted a solution that was seamless for both our team and our community.”



The solution.

## PayPal Payouts API: A payouts solution that users trust

Locker integrated [PayPal's Payouts API](#), a scalable mass-payment solution that enables businesses to send disbursements directly to users' PayPal accounts using just an email address or phone number. The API supports fast, automated transactions for large user groups, with features like customized messaging and built-in tracking.

Their payout model splits affiliate commissions between two users: the curator who saved the product and the buyer who purchased it. Once brands pay Locker through their affiliate partnerships, Locker then funds its PayPal account and uses the API to disburse commissions.

Cash payout was non-negotiable for Locker, making PayPal the natural choice. “We ultimately ended up deciding to go with PayPal and do the cash method because we wanted people to actually have cash. And the users love that they're getting actual cash,” said Locker.

To participate, curators must be U.S.-based and connect a PayPal account, ensuring a secure and compliant flow of funds. “We have about 6,000 people that are part of the program right now,” added Mary Grace Scully, Head of Marketing at Locker. “They agree to the terms and conditions, connect their PayPal account, and it just flows.”



**PayPal's Payouts  
API was the  
perfect fit because  
it's a brand our  
users already  
know and trust.**

**Kristine Locker**

Founder and CEO, Locker



The impact.

# PayPal Payouts API helps drive engagement and growth

PayPal Payouts API offers Locker unified integration, fast cash payments, and customizable messaging. “Customizing the payout email copy within the PayPal Payouts API has made communication with our users more personal and engaging,” said Scully.

Scully described the onboarding process as “shockingly seamless,” with the added reassurance of having “real human support available.”

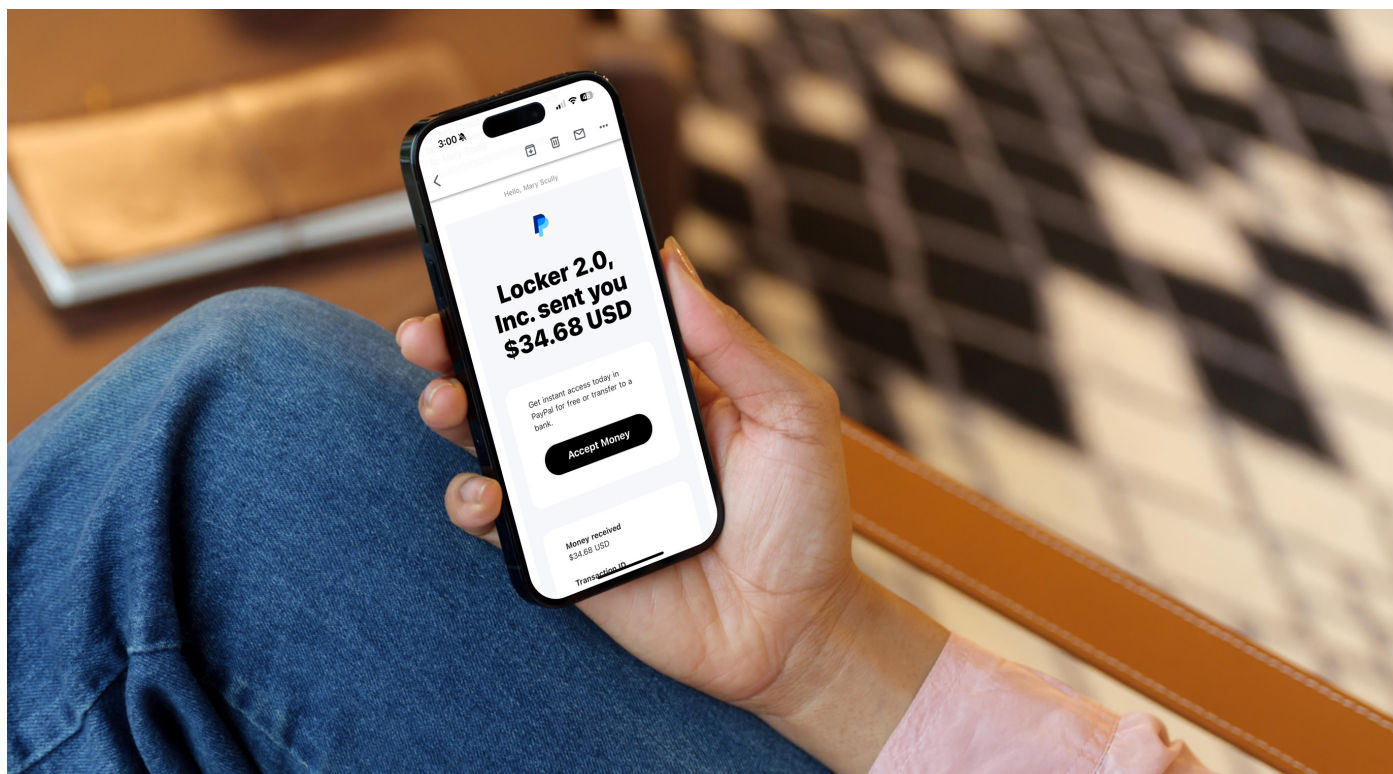
Since launching, Locker has scaled payouts to thousands of monthly recipients while benefiting from the brand trust that comes with PayPal’s familiarity. “We’re using PayPal Payouts API to pay out commissions and cashback. The process has been smooth, and our users already trust the PayPal experience.”

Additionally, payouts were delivered faster than expected, contributing to higher user satisfaction. With payouts in the affiliate industry averaging 90-180 days, it was a gamechanger for Locker to reduce the time to process commissions.<sup>1</sup>

“We were pleasantly surprised actually by how quickly the payouts have been dispersed,” Scully noted. “It’s amazing for a user to be able to request a payout via PayPal essentially the moment it becomes available to them in Locker - and then to see those funds hit their PayPal right away.”

Now Locker can focus on growing its brand partnerships and curator base without the complexity of managing manual payments. Looking ahead, they plan to add Venmo as a payout option in the PayPal Payments API, to give users even more flexibility.

Scully shared, “Now that we’ve established the system is manageable for 6,000 people, we’re ready to scale the program to the wider Locker user base and consumers at large.”



<sup>1</sup> Source: [Why do affiliate publishers usually get their earnings in 90-180 days? - CopyFast](#)

<sup>2</sup> Data source from Locker, July 2025.