



**EscrowFly.**  
BY PEER VERIFY LLC

ONBOARDING GUIDE · PARTNERS, ORGANIZERS & TRAVELLERS

# Group travel, funded before anyone books.

Hold dates for 48 hours, let the group pay its shares, and book with a single-use virtual card once the pot is full.

## Become a partner

Scan the code or open the link. Sign up and get your keys in 2 minutes.

<https://escrowfly.org/partners>



# Group travel, funded before anyone books.

This guide covers the exact steps for two audiences: travel platforms joining as partners, and the organizers and travellers who use EscrowFly to pay for a trip together.

## How easy is it?

| Task                                                | Who               | Typical time      |
|-----------------------------------------------------|-------------------|-------------------|
| Partner: sign up and get keys                       | Partner           | About 2 minutes   |
| Partner: approval to go live for all travellers     | EscrowFly         | 1-2 business days |
| Partner: paste the button into checkout             | Web developer     | About 15 minutes  |
| Partner: sign the total + webhook + card charge     | Backend developer | About half a day  |
| Organizer: sign in, register company, create ledger | Organizer         | About 10 minutes  |
| Traveller: pay a share                              | Each participant  | About 2 minutes   |

Times are typical estimates, not guarantees. Approval depends on how quickly your business details are confirmed.

## Part 1 · Partner onboarding

For vacation rental and group travel platforms adding a Hold with EscrowFly button. Start at <https://escrowfly.org/partners>.

### 1 Create your EscrowFly account

Go to the EscrowFly site and choose Sign in. Use Google or your email and a password.

### 2 Fill in the 2-minute partner form

Tap Become a partner and enter your legal business name, brand name and website. You instantly get a public key, a secret key and a webhook secret. Store the two secrets safely; they are shown once and can be rotated from the Partner page. You start on a 0.5% rebate of funded volume.

### 3 Test now, go live after review

Your button works for you straight away, so you can try the whole flow. It opens to every traveller once EscrowFly approves your business, usually within 1-2 business days.

### 4 Paste the button into your checkout

Add one script tag and one placeholder element to your booking page (example below). The Partner page shows this code with your public key already filled in.

## 5 Sign the trip total (recommended)

Have your server sign the booking reference, amount and an expiry time with your webhook secret. Then turn on the switch on the Partner page that accepts only signed buttons, so travellers can't change the amount.

## 6 Add your webhook address

Enter your callback URL on the Partner page. EscrowFly sends hold.created, hold.funded and hold.released events, each signed in the X-EscrowFly-Signature header.

## 7 Charge the card when the group is funded

On hold.funded (and after the organizer approves the card), call GET /api/partner/v1/holds/{hold\_id} with your secret key. Use the single-use virtual card to charge the exact booking total.

## 8 Track bookings and rebates

The Partner page lists every hold, its status, funded volume and your accrued rebates.

## Button code (step 4)

```
<script src="https://escrowfly.org/escrowfly.js" defer></script>
<div data-escrowfly-key="efpk_your_public_key"
    data-trip-ref="BOOKING-123" data-amount="5000.00"
    data-expires="unix time, e.g. now + 1 hour"
    data-signature="signature from your server"
    data-trip-name="Lake Villa, Jun 12-16"
    data-return-url="https://your-site.com/checkout"></div>
```

## Signing the trip total (step 5)

Generate the signature on your server, never in the browser. Tampered or expired buttons are rejected.

```
signature = HMAC_SHA256(webhook_secret,
    "<trip_ref>|<amount with 2 decimals>|<expires>") // hex

// Node.js
crypto.createHmac("sha256", WEBHOOK_SECRET)
    .update(`${ref}|${amount.toFixed(2)}|${expires}`)
    .digest("hex")

# Python
hmac.new(WEBHOOK_SECRET.encode(),
    f"{ref}|{amount:.2f}|{expires}".encode(), hashlib.sha256).hexdigest()
```

## Who holds the risk?

You only charge the virtual card after the group's money has been collected, so a friend who doesn't pay or a failed transfer never reaches your books. If the pot doesn't fill in 48 hours, the dates release and every contributor is refunded automatically. You owe nothing.

EscrowFly, operated by Peer Verify LLC, is a financial technology platform, not a bank, licensed money transmitter, travel agency, or tour operator. Payment processing services are provided by Stripe, Inc. and its affiliates. Contributed funds are held by Stripe with its partner banks, Members FDIC. Virtual card issuance services are provided through Stripe's card issuing program by its partner issuing

bank, Member FDIC, pursuant to a license from the card network. Full terms: the Legal page in the app.

## Part 2 · Organizer and traveller onboarding

### 1 Sign in

Sign in with Google or your email and a password. Add your name in Settings, plus a wallet address if you will pay with digital currency (needed for digital currency refunds).

### 2 Organizers: register your company

On the Companies page, tap Register company. EscrowFly verifies it before a card can be issued. You can also tap Set up bank payouts to be paid to your bank through Stripe.

### 3 Create a trip ledger

Tap New trip ledger. Set the trip name, funding goal (USD), deadline, participant emails, how funds are released (virtual travel card or bank payout) and allowed spend categories.

### 4 Everyone pays their share

Each participant opens the ledger and pays by Card / Bank (Stripe checkout, 2.9% + \$0.30 processing fee) or Digital currency (USDC, SOL, ETH or BTC, with the USD value locked at settlement, 1% fee). Everyone gets an in-app notification and email after each payment.

### 5 Organizer approves the card

When the goal is reached the trip is marked Completed. The organizer reviews the amount and taps Approve & issue card. A single-use virtual card limited to travel merchants is issued for the exact balance (or the money is paid out to the company's bank).

### 6 Book the trip

Use the card to pay the travel supplier. From then on, the supplier's cancellation and refund policy applies.

### 7 If the goal isn't reached

If the trip isn't fully funded by 11:59 PM Central Time (CT) on the deadline date, it closes automatically and every contributor is refunded in full, fees included. Allow 3-5 business days.

## Booking through a partner site

### 1 Tap Hold with EscrowFly

On the partner's checkout page, the organizer taps the button instead of paying the full price.

### 2 Sign in and start the hold

The organizer signs in to EscrowFly, adds the group's emails and the dates are held for 48 hours.

### 3 Group pays, organizer approves

Friends pay their shares. Once the pot is full the organizer approves the card and the partner completes the booking. If the pot doesn't fill within 48 hours, the hold releases and everyone is refunded.

Need help? Tap the Fly guide in the app for step-by-step answers.