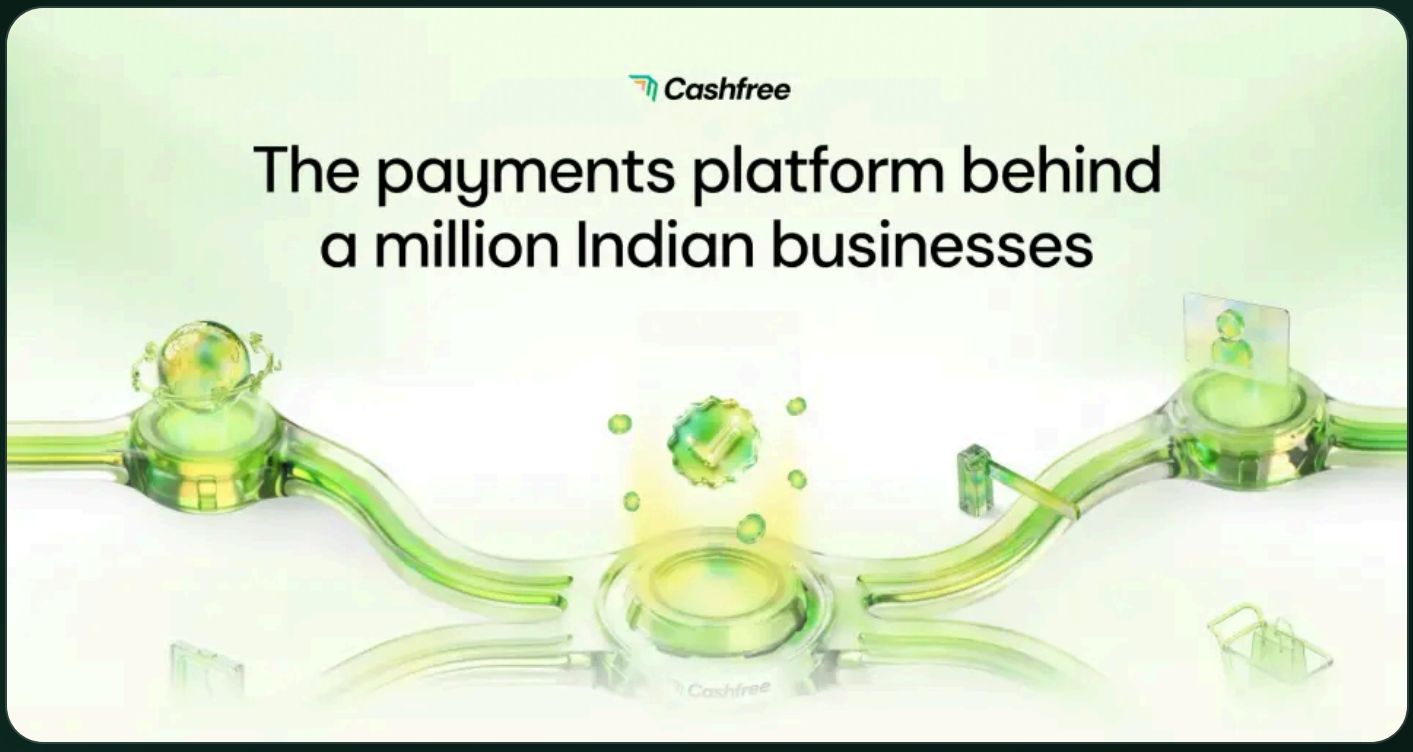
ToolGPA

NOVEMBER 2026

Cashfree Payouts

The Insider's Guide

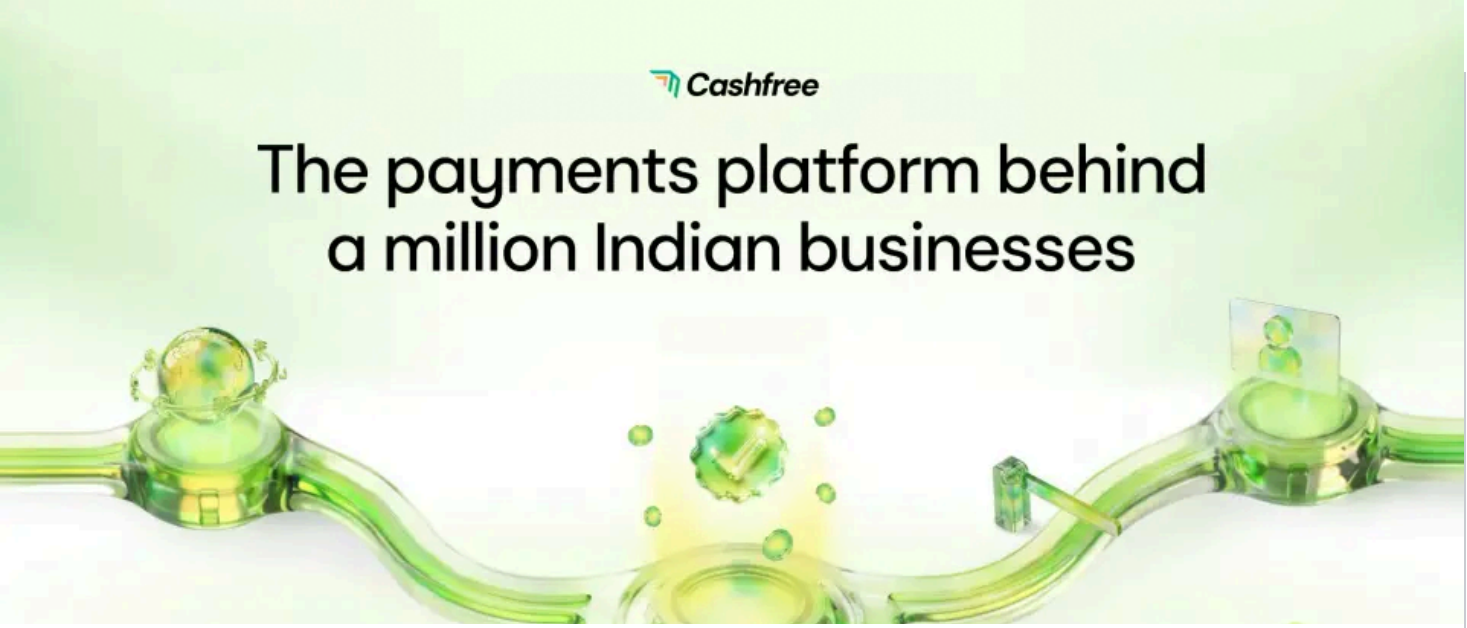
Bulk and instant bank payouts across India, by dashboard or API



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Cashfree Payouts's own pages.

Made by Cashfree Payments · checked Nov 13, 2026 · toolgpa.com

1.4
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Cashfree Payouts's own pages, its app-store listings and our grades. Every fact in it is on Cashfree Payouts's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.4

GPA, above 0 of the 76 other spend and bill pay tools we grade

Cashfree Payouts sends money to bank accounts and UPI handles in India, individually or in bulk, through a dashboard or an API. It is part of Cashfree Payments and is aimed at businesses that disburse loans, refunds, vendor settlements and partner earnings.

To get you started, here are **7 things to know about Cashfree Payouts**, taken from its own pages and our grades.

> "
>
> **It is a payout product for India priced in rupees, and bank charges and GST come on top.**
>
> From our report card of Cashfree Payouts

1 **Best for bulk bank payouts in India**

Cashfree Payouts sends bulk and instant transfers to Indian bank accounts, with no monthly fee and a fee per transfer.

2 **It runs on Web**

Web.

3 Bulk and instant transfers

Pays bank accounts and UPI handles through NEFT, RTGS and IMPS, in bulk from an uploaded spreadsheet or by API, including on Sundays and bank holidays.

4 Multi-bank routing

Connects several bank accounts so payouts can be split or routed across banks, with balances managed in one place.

5 Cashgram payout links

Sends a link by SMS, email or WhatsApp so the recipient enters their own payout details and receives the funds.

6 A 1.4 GPA, above 0 of 76

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

7 Keep it

To replace Cashfree Payouts you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

Cashfree Payouts at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Cashfree Payments	CATEGORY Spend & Bill Pay
OUR GRADE 1.4 GPA, weak	

The report card

Best for bulk bank payouts in India

Cashfree Payouts sends bulk and instant transfers to Indian bank accounts, with no monthly fee and a fee per transfer. It is a payout product for India priced in rupees, and bank charges and GST come on top.

TOOLGPA REPORT CARD

Cashfree Payouts

Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No monthly fee, and a charge per transfer (a ₹20 platform fee on one listed route). Bank charges and GST are extra, so the total is higher than the figure shown.
Free plan and trial	F	No free plan and no trial; you pay per transfer.
Features	D	One narrow job: sending payouts, with routing, Cashgram links, checks, reconciliation and APIs. It is not an expense-report or company-card tool.
Ease of use	C	No store rating on record. Developer APIs and bank-account setup come before the first payout.
Platforms and integrations	C	Web only on the listing, with Tally the one named integration.

Grade point average — Weak, out of 4.0 **1.4**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Cashfree Payouts is for

- ✓ Fits if you pay many people or vendors by bank transfer in India
- ✓ Works for teams that want payouts through an API or a Tally sync

Who it is not for

- ✕ Skip it if you need expense reports or company cards, as it does neither
- ✕ Not for you if you pay outside India, since it is priced in rupees for Indian transfers
- ✕ Watch out: listed fees exclude bank charges and GST, so each payout costs more than the table shows
- ✕ Watch out: transfers above ₹2,00,000 are limited by banking hours and can take longer, says the FAQ

Good to know

Good for

- ✓ Indian businesses paying vendors, sellers or gig workers in volume
- ✓ Lenders and insurers disbursing loans and claims
- ✓ Engineering teams that want to trigger payouts through an API

Worth knowing

- ⓘ It is a payout product for India, priced in rupees; it is not an expense-report or company-card tool.
- ⓘ Listed transfer fees exclude bank charges and GST, so the total per payout is higher than the figure shown.
- ⓘ The pricing page shows a Cashfree Wallet and a Connected Payouts table, and both carry the same transfer fees.
- ⓘ Transfers above ₹2,00,000 are restricted by banking hours and can take longer, according to the FAQ.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

2

plans to choose from

Cashfree Payouts is a paid product.

> **Bank charges and GST are extra, so the total is higher than the figure shown.**
>
> From our grade for value for money

PAYOUTS

₹0

no monthly fee; charged per transfer

Per transfer: NEFT ₹3 to ₹8, RTGS ₹4 to ₹10, IMPS/UPI ₹6 to ₹15 by amount, excluding bank charges and GST.

Read from cashfree.com on Nov 13, 2026.

CASHGRAM

₹0

no monthly fee; charged per link

Payout links: ₹2.50 per Cashgram plus the transfer charge, or ₹2 more with bank account verification.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Bulk and instant bank payouts across India, by dashboard or API. Here is what it does, as its own site describes it, and what it covers: public API, reports, bill pay, partner payouts.

> **One narrow job: sending payouts, with routing, Cashgram links, checks, reconciliation and APIs.**
>
> From our grade for features

Bulk and instant transfers

Pays bank accounts and UPI handles through NEFT, RTGS and IMPS, in bulk from an uploaded spreadsheet or by API, including on Sundays and bank holidays.

Multi-bank routing

Connects several bank accounts so payouts can be split or routed across banks, with balances managed in one place.

Cashgram payout links

Sends a link by SMS, email or WhatsApp so the recipient enters their own payout details and receives the funds.

Checks before payout

Validates a bank account number with IFSC or a UPI handle before money moves, and supports manual review steps for unusual payouts.

Reconciliation and Tally sync

Matches payouts against transactions and balances across banks, and syncs payout data with Tally.

Developer APIs

APIs, SDKs and documentation cover payouts and beneficiary management, with a dashboard for status tracking and downloadable reports.

Where it runs

Web

What it works with

Tally

Cashfree Payouts is made by Cashfree Payments.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

0/76

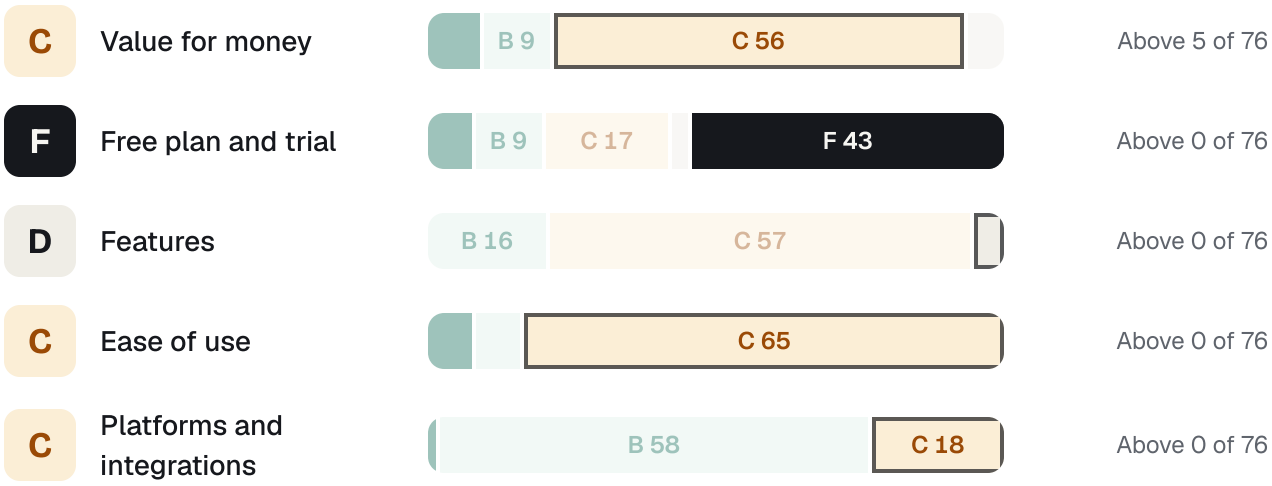
Other spend and bill pay tools it is graded above

Cashfree Payouts's GPA of 1.4 is higher than 0 of the 76 other spend and bill pay tools we grade, and level with 2.

It stands best on value for money (C, above 5 of 76) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Cashfree Payouts's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Cashfree Payouts you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 74 of the 76 other spend and bill pay tools grade higher.

What you could make

- Reports: an app builder makes this well.

What you could not

- Money moved between bank accounts, which takes a licensed payments partner.
- Payouts to partners in many countries, with their tax forms.
- It plugs into other products, Tally among them, and has an API.

What this rests on. Cashfree Payouts's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



RazorpayX, Tipalti, Veem, Happay and Wise Business

The 5 tools Cashfree Payouts is most often weighed against, with where each one differs from it.

1.6 GPA

RazorpayX

From ₹1,499/mo

Business banking, payouts and payables software for Indian firms.

- Cashfree Payouts also covers reports.
- RazorpayX also covers company cards.

Cashfree Payouts and RazorpayX compared in full

1.8 GPA

Tipalti

From $99/mo

Accounts payable automation and global payouts.

- Cashfree Payouts also covers reports.
- Tipalti also covers workflow automation and expense tracking.

Cashfree Payouts and Tipalti compared in full

2.2
GPA

Veem

Free plan · from $24.99/mo

Cross-border and domestic business payments with a wallet.

- Veem has a free plan. Cashfree Payouts does not.
- Cashfree Payouts also covers reports and partner payouts.
- Veem also covers workflow automation, invoicing and company cards.

Cashfree Payouts and Veem compared in full

1.8
GPA

Happay

Paid

Travel, expense and prepaid card management for enterprises.

- Only Happay lists iOS and Android apps.
- Cashfree Payouts also covers bill pay and partner payouts.
- Happay also covers workflow automation, expense tracking and company cards.

Cashfree Payouts and Happay compared in full

2.2
GPA

Wise Business

From $31 one-time

Multi-currency business account for international payments.

- Only Wise Business lists iOS and Android apps.
- Cashfree Payouts also covers reports, bill pay and partner payouts.
- Wise Business also covers company cards.

Cashfree Payouts and Wise Business compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Cashfree Payouts free?

No. Cashfree Payouts is a paid product.

How much does Cashfree Payouts cost?

Cashfree Payouts lists 2 plans. Payouts: ₹0 no monthly fee; charged per transfer.

What platforms does Cashfree Payouts work on?

Cashfree Payouts is available on Web.

Does Cashfree Payouts have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Cashfree Payouts is listed for Web.

Does Cashfree Payouts have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Cashfree Payouts is listed for Web.

Is Cashfree Payouts open source?

Cashfree Payouts is not described as open source on its own site, as read on Nov 13, 2026.

Does Cashfree Payouts have an API?

Yes. Cashfree Payouts offers a public API, according to its own site.

What does Cashfree Payouts integrate with?

Cashfree Payouts's listing names Tally. A listing names up to eight integrations, so it may connect to more.

Who makes Cashfree Payouts?

Cashfree Payouts is made by Cashfree Payments.

What are the alternatives to Cashfree Payouts?

The closest alternatives to Cashfree Payouts in our directory are RazorpayX, Tipalti, Veem, Happay and Wise Business.

How does Cashfree Payouts compare with other spend and bill pay tools?

Cashfree Payouts's GPA of 1.4 is higher than 0 of the 76 other spend and bill pay tools we grade, and level with 2.

Could I make my own version of Cashfree Payouts?

To replace Cashfree Payouts you would be making money moved between bank accounts, which takes a licensed payments partner.

Where this guide comes from

The prices, plans, platforms and features were read from Cashfree Payouts's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Cashfree Payouts's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Cashfree Payments. Prices change, so check cashfree.com before you buy.

cashfree.com/payment-gateway-charges/

cashfree.com/payouts/

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Cashfree Payouts, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/cashfree-payouts

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Cashfree Payouts: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/cashfree-payouts
```

Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/cashfree-payouts/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Cashfree Payouts, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Cashfree Payouts's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Cashfree Payouts is a trademark of its owner, and this guide is not made, paid for or approved by Cashfree Payments. Prices and plans change: check cashfree.com before you buy.