

# GetMyBoat: How Dwolla's API created the ideal ACH payout experience for this growing boat rental marketplace

## Synopsis

**Problem:** As they looked to scale the business, a leading boat rental marketplace was in search of a payments partner that could integrate quickly and enable seamless, timely payouts to its clients and grow alongside its platform.

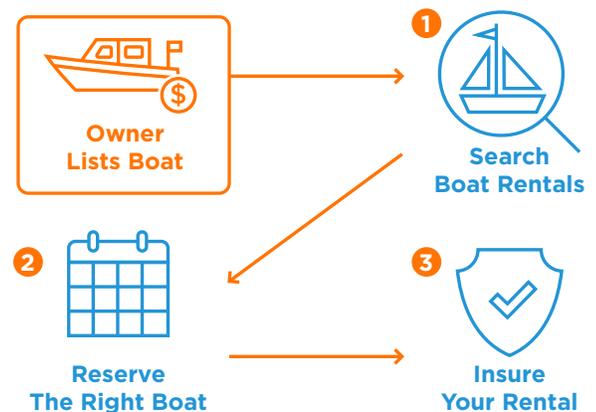
**Results:** The marketplace integrated Dwolla's scalable, RESTful API in less than 14 days to deliver numerous daily payouts to its large and growing base of boat owners. Event-driven notifications and simple administrative tools helped automate and manage their operations, saving valuable time and resources.

According to [Statista](#), just five years ago, the recreational boating market reached \$32.27 billion. Since then, the market has continued to grow, and new services, like GetMyBoat, are making recreational boating more accessible.

## The Situation

With upwards of 62,000 listings on its online marketplace, [GetMyBoat](#) connects boat owners with those looking to rent. Using its mobile or web application, boat renters can quickly search, find, and book a listing. Those reservations are then processed in 48 hours or less.

GetMyBoat collects payment from the renter and pays out via the Automated Clearing House (ACH) network to owners daily. The boat selection and pricing varies greatly across the platform, so GetMyBoat needed a payouts partner that could accommodate this vast range of payment amounts and frequency.



## The Challenges

GetMyBoat considered working with its financial institution to deliver payouts via its ACH option. This was quickly ruled out as it proved to be costly in time and resources, with outdated integration methods and lack of service or support.



Looking for a payment partner that could automate transfers, scale and integrate quickly, GetMyBoat considered 8+ different providers. In this search, the marketplace found that many options had transaction-based pricing structures that would eat into its profit margin. Additionally, corresponding API documentation lacked the level of sophistication desired.

GetMyBoat knew it needed a tailored solution that automated and streamlined payouts without compromising its customers' experience within the platform. GetMyBoat needed control over the integration from both a technical and design perspective—and it needed to get it up and running quickly.



“ As we looked to build out our business, we needed an API that met our technical standards—and Dwolla did just that. From functionality to integration support, Dwolla’s bank transfer API has been ideal in helping us scale. On top of that, using the Dashboard and Admin in conjunction with our processes has provided helpful insights and saved time.



BRYAN PETRO, GETMYBOAT COO

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## How Dwolla Helped

### Scalable alongside rapid growth

GetMyBoat needed a solution that could effectively scale alongside its thriving marketplace. As the platform grew, it sought a payments partner that had the capability and functionality to not only accommodate that growth, but to empower the team to meet its goals for expansion.

**Solution:** GetMyBoat chose Dwolla’s API to deliver payouts to its boat owners within the marketplace, paying a flat monthly fee rather than a per-transaction fee. Now, as new boat owners enter GetMyBoat’s marketplace, they simply provide bank account and routing number information to receive their payouts.

**Outcome:** In tandem, the API and pricing structure served GetMyBoat’s scalability needs well, resulting in a solution that processes numerous payouts per day as GetMyBoat continues to add hundreds of new boats to its marketplace per week.

### Sophisticated RESTful API and support

When it came time to dig into various payment APIs, GetMyBoat was looking for current, concise and sophisticated documentation that could scale alongside the business. Additionally, the team wanted to ensure it’d be supported during and after integration.

**Solution:** GetMyBoat found Dwolla’s SDK to be highly accurate and up-to-date, especially when comparing against other providers who hadn’t pushed updates for months on end. Additionally, GetMyBoat noticed that GitHub pull requests were answered and merged quickly, showing significant dedication to developer SDKs and integration support.

**Outcome:** GetMyBoat built out its payout system with Dwolla’s ACH API in less than 30 days, with a majority of that time spent layering operational business logic on top of the Dwolla functionality. Since the initial integration, GetMyBoat has yet to experience any API connection or timeout issues, saving money in operational expenses.

### Insightful data and reporting

For accessing payment and customer insights to help operate more efficiently, GetMyBoat needed an intuitive interface to track transaction data and payment statuses of its boat owners. Its team needed the ability to understand payouts on a granular level from day 1 of integration.

**Solution:** With Dwolla’s Dashboard and Admin tool, the GetMyBoat team was equipped with valuable information to review and make data-driven decisions. As soon as GetMyBoat went live with Dwolla, it could track activity, monitor payouts, and get instant feedback without building new internal processes.

**Outcome:** The value-add of a ready-to-go, easy-to-use dashboard for payments saved countless hours of developer time, meaning that GetMyBoat could focus more time on product improvements, rather than managing payouts and building their own dashboard from scratch.

## Products Used

White Label API	✓
Event Based Webhooks	✓
Increased Limits	✓
Next Day Deposits/Withdrawals	✓
Custom Bank Statements	✓
White Label Receive Only Entities	✓

## Timeline



Integration is simple. To get started contact: [partners@dwolla.com](mailto:partners@dwolla.com).



For more information, review our API documentation at [developers.dwolla.com](https://developers.dwolla.com) or visit [dwolla.com](https://dwolla.com).