



## I want partial cashouts for streamers with a 50 usd minimum

You can support partial cashouts by letting streamers choose an amount, enforcing a 50 USD minimum per request, and rejecting any requested amount above their current available balance.<sup>[1]</sup>

### Business rules

- Minimum cashout: 50 USD per cashout request.<sup>[1]</sup>
- Maximum cashout: streamer's current `available_usd`.
- If `available_usd < 50`, they cannot cash out (or you can offer "cash out full balance" as an exception later).
- Each request still applies the 18.5% fee to the requested amount only.

### Schema changes (small)

No structural change is required; just treat `gross_amount_usd` as the **requested** amount instead of always full balance.<sup>[2]</sup>

You may want to add:

```
ALTER TABLE cashout_requests
ADD COLUMN requested_amount_usd NUMERIC(12,4);
```

...but you can also keep using `gross_amount_usd` as the requested amount and name it that way in code.

### Updated cashout handler (partial with 50 USD min)

POST `/api/nuggiez/cashout`

Payload:

```
{ "amountUsd": 120 }
```

Handler:

```
export const requestCashout = async (req: Request, res: Response) => {
  const streamerId = req.user.id;
  const { amountUsd } = req.body as { amountUsd: number };
```

```

if (!Number.isFinite(amountUsd) || amountUsd <= 0) {
  return res.status(400).json({ error: 'Invalid cashout amount' });
}

if (amountUsd < 50) {
  return res.status(400).json({ error: 'Minimum cashout is 50 USD' });
}

await db.tx(async (t) => {
  const balanceRow = await t.oneOrNull(
    `SELECT available_usd FROM streamer_balances WHERE streamer_id = $1 FOR UPDATE`,
    [streamerId],
  );

  const availableUsd = balanceRow ? Number(balanceRow.available_usd) : 0;

  if (availableUsd < amountUsd) {
    throw new Error('Requested amount exceeds available balance');
  }

  const gross = +amountUsd.toFixed(2);
  const fee = +(gross * (CASHOUT_FEE_PERCENT / 100)).toFixed(2);
  const net = +(gross - fee).toFixed(2);

  await t.none(
    `
    UPDATE streamer_balances
    SET available_usd = available_usd - $1,
        updated_at = NOW()
    WHERE streamer_id = $2
    `,
    [gross, streamerId],
  );

  const cashout = await t.one(
    `
    INSERT INTO cashout_requests
      (streamer_id, gross_amount_usd, fee_percent,
       fee_amount_usd, net_payout_usd, status)
    VALUES ($1, $2, $3, $4, $5, 'pending')
    RETURNING id
    `,
    [streamerId, gross, CASHOUT_FEE_PERCENT, fee, net],
  );

  await t.none(
    `
    INSERT INTO nuggiez_transactions
      (streamer_id, type, amount_usd, related_id)
    VALUES ($1, 'cashout_fee', $2, $3)
    `,
    [streamerId, fee, cashout.id],
  );

  await t.none(

```

```

INSERT INTO nuggiez_transactions
  (streamer_id, type, amount_usd, related_id)
VALUES ($1, 'cashout_payout', $2, $3)
`,
[streamerId, net, cashout.id],
);

await sendNotification(streamerId, {
  kind: 'cashout_requested',
  gross,
  feePercent: CASHOUT_FEE_PERCENT,
  fee,
  net,
});
});

return res.status(201).json({
  success: true,
  message: 'Cashout requested. You will receive a payout after review.',
});
};

```

## Streamer UI copy

- Show current balance: “Available to cash out: X USD”<sup>[1]</sup>
- Amount input with helper text: “Minimum 50 USD, up to your available balance”.
- After entering amount, show fee and net: “You’ll receive Y USD after 18.5% fee on X USD.”

Do you also want an “all remaining balance” quick button that fills the input with their full balance if it’s  $\geq 50$  USD?

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1. <https://www.streamscheme.com/twitch-payout-threshold/>
2. [https://xpat.egov.mv/downloads/Digital\\_Wallet\\_User\\_Guide.pdf](https://xpat.egov.mv/downloads/Digital_Wallet_User_Guide.pdf)
3. <https://hackmd.io/@zilm/withdrawal-spec>
4. <https://www.facebook.com/groups/2849160841882646/posts/3782326648566056/>
5. [https://www.youtube.com/watch?v=X1\\_jevAwnTg](https://www.youtube.com/watch?v=X1_jevAwnTg)
6. <https://www.fireblocks.com/academy/blockchain-architecture/withdrawal-system>
7. <https://www.onepay.com/legal/ccb-deposit-account-agreement>
8. <https://help.twitch.tv/s/article/minimum-payout-threshold>
9. [https://www.reddit.com/r/testerup\\_tips/comments/1qpbvq5/minimum\\_amount\\_to\\_cashout/](https://www.reddit.com/r/testerup_tips/comments/1qpbvq5/minimum_amount_to_cashout/)
10. <https://help.earnin.com/hc/en-us/articles/4409009998739-How-does-EarnIn-Card-work>
11. [https://expertooption.com/education/how\\_start/ed008-how-to-withdraw/](https://expertooption.com/education/how_start/ed008-how-to-withdraw/)
12. <https://www.a80paris.com/best-instant-payout-casino-e-wallets-explained-a-best-instant-payout-casino-convenience-guide/>

13. <https://github.com/stellar/stellar-protocol/blob/master/ecosystem/sep-0006.md>
14. [https://www.reddit.com/r/JustPlay/comments/1ifytkz/justplay\\_allowed\\_me\\_to\\_cash\\_out\\_less\\_than\\_2\\_the/](https://www.reddit.com/r/JustPlay/comments/1ifytkz/justplay_allowed_me_to_cash_out_less_than_2_the/)
15. <https://pokde.net/system/software/web-application/twitch-lowering-threshold>