



Open your doors to more with PayPal.

More consumers, more payment options, more sales opportunities.

Growth.

Gain new customers—there are millions of active U.S. PayPal customers—who now have more ways to pay in person.

- Attract customers who are known to spend more online and use one of the industry's most recognized and popular digital wallets. More than 1 in 5 U.S. consumers have a PayPal account—and prefer to pay with PayPal.¹ Drive incremental sales from customers with expanded purchasing power through PayPal balances and PayPal Credit²—now widely available for in-store purchases.

Trust and experience.

From the beginning, we set out to make payments simple and secure. By leveraging PayPal brand equity and providing secure online payments, we've earned broad customer trust and continue to deliver on our brand promise.

- **Work confidently with a technology leader.** We use what we know about payments to help protect payment transactions for businesses and consumers. A few ways we promote transaction security include:
 - Providing a one-time-use code for transaction authorization—helps prevent access to personal or financial data
 - Requiring a PIN for transactions over \$50
 - Sending instant alerts around account activity—helps reduce fraudulent transactions
 - Validating account holders during account setup

Convenience and flexibility.

Let consumers pay how they want, while merchants enjoy a straightforward experience with nothing new to do or learn.

- **Mobile payments.**³ Fast and secure, mobile tap and pay payments work via Android devices on most chip card terminals and PIN pads.
- **PayPal-branded cards.**⁴ While migration to mobile takes place, customers also have the option of paying in-store using one of the many available PayPal-branded cards.
- **Consolidated settlement.** PayPal transactions are deposited into the same bank account as other in-store payments. You don't need a separate PayPal account. **It's that simple.**

For more information about PayPal in-store payments, contact your merchant services provider.



Today, 25% of PayPal transactions are made using a mobile device.

¹ U.S. Census Bureau, Population Div., Release Date: December 2015 used with PayPal Internal Data Q4 2015, active U.S. PayPal customers.

² PayPal Credit is subject to consumer credit approval, as determined by the lender Comenity Capital Bank. PayPal Credit can be selected as a funding source for online and mobile app purchases.

³ Acquirer determines rates charged to merchants.

⁴ PayPal-branded cards transact over the major card networks based on the network processing agreements card issuers have.



PayPal in-store. Why consumers find value.

Trusted payments partner.

PayPal's digital payments experience has earned us a highly trusted reputation with customers around the globe.

- 24/7 support and peace-of-mind buyer protection
- Customizable security settings
- Real-time account activity notification

Greater funding choice and access.

- All customer payment methods in one place, making it easier to select how to pay
- Can now use PayPal accounts in everyday spending—online, mobile, or in person
- PayPal funding sources include PayPal balance, bank accounts, debit and credit cards, and PayPal Credit¹

A rewarding experience.

Maximize merchant and card rewards programs, plus receive PayPal savings:

- Easy access to merchant loyalty and rewards program numbers for many of the top brands in the app
- Continue to earn existing credit card points and rewards
- Cash back² on qualifying mobile and card purchases—on top of other rewards
- Targeted incentives to use PayPal in person

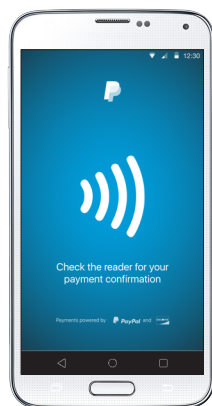


PayPal's simple, intuitive mobile user experience.



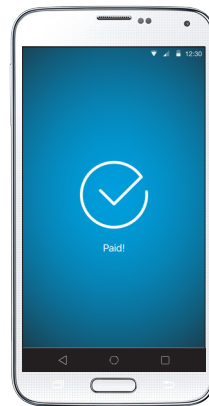
Step 1

Tap the Android device to the terminal.



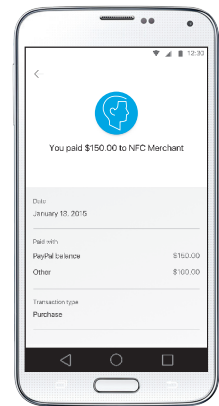
Step 2

Pay.



Step 3

Device will vibrate and sound upon payment success.



Step 4

Consumer receives confirmation and archived receipt in "Transactions."

For more information about PayPal, visit paypal.com



Today, mobile payments account for about \$20 billion in annual spend. By 2018, it is projected to reach \$189 billion.³

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² Terms apply.

³ Source: Business Insider Intelligence.