

PayPal Open

Adventures are on the rise

**Buy now, pay later options
fuel airline revenue growth**



Let customers book now, pay later

Planning a getaway is exciting for your airline customers. So is giving them the flexibility to break up the cost of their trips into manageable payments.

With PayPal's buy now, pay later (BNPL) options,¹ customers can cover large travel expenses in instalments and alleviate their travel-planning stress. BNPL options can also give customers the financial freedom to travel how they would like.

Offering BNPL options at checkout can lead to increased revenue per transaction. And it can help to grow your loyal customer base more quickly. Globally, PayPal Pay Later average order values (AOVs) are 11% higher than standard PayPal AOVs for airline merchants.²

Both businesses and travellers are increasingly adopting BNPL. A Juniper Research study predicts that by 2028, the total BNPL transaction value will increase by 105% to \$687 billion, from \$334 billion in 2024.³

¹ PayPal Pay later eligibility and availability is subject to merchant status, sector, and integration. Consumer eligibility is subject to status and approval. Product features differ by market. See relevant product terms for more details.

² Internal data analysis of travel merchants with Pay Later transactions from Jan to Dec 2024. Data inclusive of Pay Later transactions across 7 markets (US, UK, AU, DE, ES, IT, FR).

³ Juniper Research. (2024, Jan). BNPL Transaction Value to Rise 106% Globally by 2028; Catalysed by Regulatory Breakthroughs and Increased B2B Use.

⁴ PayPal Earnings-Q1, 2025, based on PayPal internal data.

⁵ PayPal Earnings-Q1, 2025, based on PayPal internal data. *MAAs are a subset of active accounts (primarily PayPal and Venmo) that have completed a transaction at least once during the month of measurement. MAAs presented at the end of a quarter or year are the average of each month's MAAs in the respective quarter or year.



2025 global PayPal Later stats:

**~20% more volume
than 2024⁴**

**18% more monthly
active accounts
than 2024⁵**

Get ready for sales to take flight with our vast network

PayPal

438M

active accounts globally⁶

26.3B

transactions processed in 2024⁷

58.3

payment transactions per active account⁸

\$1.68T

total payment volume in 2024⁹

PayPal Pay Later

199M+

Pay Later transactions¹⁰

50M

global users¹¹

\$33B

Pay Later total payment volume in 2024¹²

46%

**of global PayPal
Pay Later customers
in the travel vertical
are repeat users¹³**

⁶ PayPal Earnings-Q2, 2025 (p. 11), based on PayPal internal data. Active accounts are PayPal consumer and merchant accounts that have completed a transaction within the last 12 months.

^{7,9,12} PayPal Earnings-FY, 2024, based on PayPal internal data.

⁸ PayPal Earnings-Q2, 2025 (p. 11), based on PayPal internal data.

¹⁰ Based on PayPal internal data from Jan 1, 2023 to Jan 1, 2024. Data inclusive of Pay Later transactions across 7 regions [US, UK (Pay in 3), AU, FR, IT, ES, DE].

¹¹ Based on PayPal internal data from Jan 1 to Dec 31, 2024. Data inclusive of Pay Later transactions across 7 regions [US, UK (Pay in 3), AU, FR, IT, ES, DE].

¹³ Based on internal PayPal data from Jan 1 to Dec 31, 2024. Data inclusive of Pay Later transactions across 7 markets [US, UK (Pay in 3), AU, FR, IT, ES, DE]. A repeat user is defined as someone who used product more than 1x in 2024.



Lift off with higher sales



In the UK, Pay in 3 AOV increases from 23% to 69% in the travel and airlines space with upstream messaging¹⁴



In the United States, Pay Monthly AOVs are 86% higher than standard PayPal AOVs in the travel and airlines vertical¹⁵



In Spain, PayPal Paga en 3 plazos AOVs are ~81% higher than standard PayPal AOVs in the travel and airlines vertical¹⁶



In France, PayPal Pay in 4X AOVs are ~62% higher than standard PayPal AOVs in the travel and airlines vertical¹⁷



In Germany, Pay Later AOVs are 60% higher than standard PayPal AOVs in the travel and airlines vertical¹⁸



In Italy, PayPal Paga in 3 rate AOVs are ~72% higher than standard PayPal AOVs in the travel and airlines vertical¹⁹



In Australia, PayPal can help to increase unplanned purchases by 36% for large enterprise merchants in travel and transportation²⁰

^{14, 15, 18} Based on PayPal internal data analysis of all Pay Later travel and online travel agency partners and merchants from Oct 2022 to Sept 2023.

^{16, 17, 19} Based on internal data analysis of all travel merchants and online travel agencies integrated with PayPal from Oct 2022 to Sept 2023. These results may not be typical and may vary substantially by business.

²⁰ Nielsen, commiss. by PayPal. Attitudinal survey of Australia (Feb to Mar 2024) with 4,091 recent purchasers (past 2 weeks) from large enterprise merchants, including 2,042 PayPal and 2,049 non-PayPal transactions. Typical checkout includes credit/debit/prepaid cards, digital wallets, electronic transfers, cryptocurrency, and others. Uplift (%) = (% PayPal - % Typical Checkout) / % Typical Checkout.

Clear the runway for customer growth

11%
higher AOV

Boost order value

Globally, Pay Later AOVs for airline merchants are 11% higher than standard PayPal AOVs for airline merchants²¹

~12%
lift in sales

Grow revenue

Globally, merchants in the travel sector that adopted PayPal Pay Later messaging experienced a ~12% increase in PayPal sales²²

46%
repeat
customers

Increase loyalty

Globally, 46% of PayPal Pay Later purchases in the travel vertical are from repeat users²³

²¹ Internal data analysis of airline merchants with Pay Later transactions from Jan to Dec 2024. Data inclusive of Pay Later transactions across 7 markets (US, UK, AU, DE, ES, IT, FR).

²² Based on internal PayPal data from Jan 1 to Dec 31, 2024. Data inclusive of all PayPal transactions.

²³ Based on internal PayPal data from Jan 1 to Dec 31, 2024. Data inclusive of Pay Later transactions across 7 markets [US, UK (Pay in 3), AU, FR, IT, ES, DE]. A repeat user is defined as someone who used product more than 1x in 2024.



Upgrade the checkout experience in 7 markets

United Kingdom

Pay in 3

- ✓ 1 initial payment and 2 monthly instalments
- ✓ Purchases from £20 to £3,000
- ✓ No late fees, interest free

United States

Pay in 4

- ✓ 1 initial payment and 3 bi-weekly payments
- ✓ Purchases from \$30 USD to \$1,500 USD
- ✓ No late fees, interest free

Pay Monthly

- ✓ 3-, 6-, 12-, or 24-month payment plans
- ✓ Purchases from \$49 USD to \$10,000 USD
- ✓ Varying APRs

Spain

Paga en 3

- ✓ 1 initial payment and 2 monthly instalments
- ✓ Purchases from 30€ to 2,000€
- ✓ No late fees, interest free

France

Payez en 4X

- ✓ 1 initial payment and 3 monthly instalments
- ✓ Purchases from 30€ to 2,000€
- ✓ No late fees, interest free

Germany

Bezahlung nach 30 Tagen

- ✓ Single interest-free payment due after 30 days
- ✓ Purchases from 1€ to 2,000€

PayPal Ratenzahlung

- ✓ 3-, 6-, 12-, or 24-month payment plans
- ✓ Purchases from 99€ to 10,000€

Italy

Paga in 3

- ✓ 1 initial payment and 2 monthly instalments
- ✓ Purchases from 30€ to 2,000€
- ✓ No late fees, interest free

Australia

Pay in 4

- ✓ 1 initial payment and 3 bi-weekly payments
- ✓ Purchase amount under \$2,000 AUD
- ✓ No late fees, interest free

Webjet propels a 10% increase in Pay in 4 sales

Webjet is the leading online travel agency in Australia and New Zealand. It helps customers to compare and book domestic and international travel, and find flights, hotels, cars and motorhomes, and travel insurance.

In 2022, Webjet began to offer the PayPal Pay Later solution Pay in 4 as part of its payment system. With Pay in 4, customers can split their total travel costs into 4 interest-free payments.

Webjet implemented Pay in 4 in its 2023 PayPal Melbourne Fashion Festival campaign, which reached approximately 12.2 million people in Australia. Pay in 4 drove a 4% increase in AOV.²⁴ Total transaction value also increased by 10%.²⁵ And of the bookings paid for with PayPal Pay in 4 during the campaign period, 56% of the transactions were by customers using PayPal for the first time at Webjet.²⁶

56% of Pay in 4 transactions with Webjet were by first-time PayPal users²⁷

^{24, 25, 26, 27} Data source is from Webjet's 2023 PayPal Melbourne Fashion Festival Giveaway, Jan to Apr 2023, compared to the previous period (18 days prior). Results may not be typical and may vary substantially by business.



PayPal's consistent focus on both payments and marketing makes them unique in our ecosystem.



Michael Gulliver
Global Payments Manager, Webjet



No turbulence for your customers. Or your bottom line.

Your customers get:

- ✓ Trusted, convenient, and flexible payment options
- ✓ Purchasing power to help make travel and airfare more affordable
- ✓ Relevant promotional offers and Buyer/Purchase Protection on eligible purchases²⁸

You benefit from:

- ✓ Access to a global network of active shoppers
- ✓ Help reaching new customers and increasing sales, AOV, and customer loyalty
- ✓ Upfront payments, whilst PayPal takes care of billing and collection
- ✓ A BNPL provider with a single integration

[Learn More](#)

PayPal Open

This content is provided for informational purposes only. You should always obtain independent business, tax, financial, and legal advice before making any business decision.

²⁸ PayPal Purchase Protection is available on eligible transactions. [Terms and limitations apply.](#)