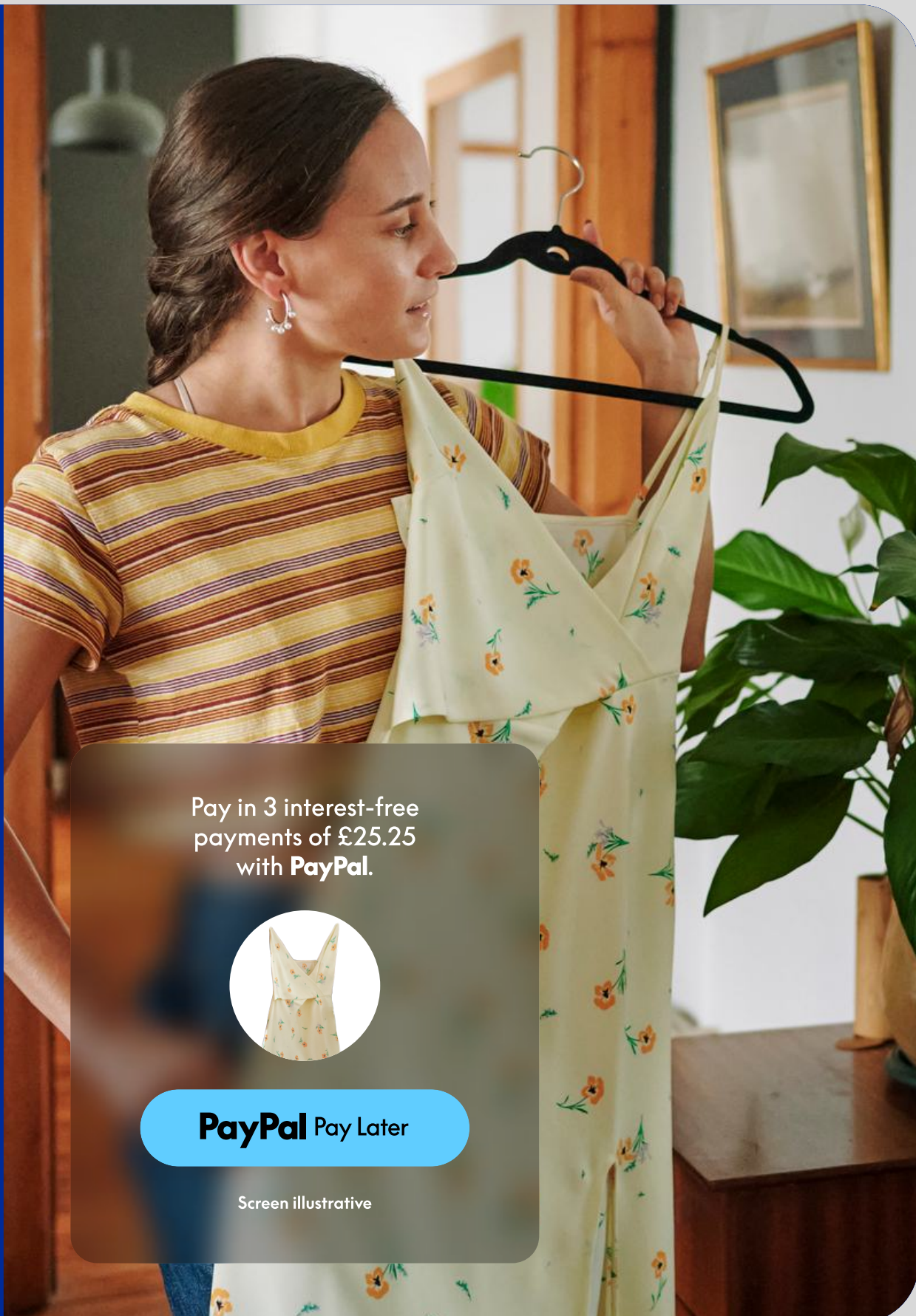


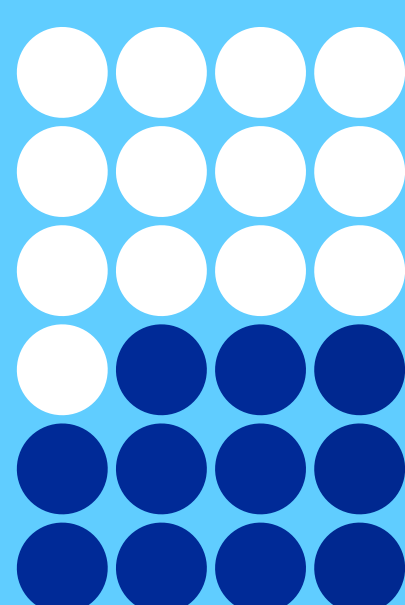
PayPal Open

Discover the power of Pay Later

Offer the flexible payment options your customers expect. Unlock more value from every transaction.



Tap into growing consumer demand



42%

of UK adults have used BNPL. That's around 22 million people.¹

6 million+

Pay in 3 users in the UK.²

Help boost AOV

Make it easy to buy and customers will buy more

141%

higher average order value with Pay in 3 vs standard PayPal.³

Drive loyalty and repeat purchases

77.5%

of Pay Later users are repeat users.⁴

7x per year

average usage of Pay in 3 per shoppers.⁵



PayPal+

Unlock more with the PayPal ecosystem

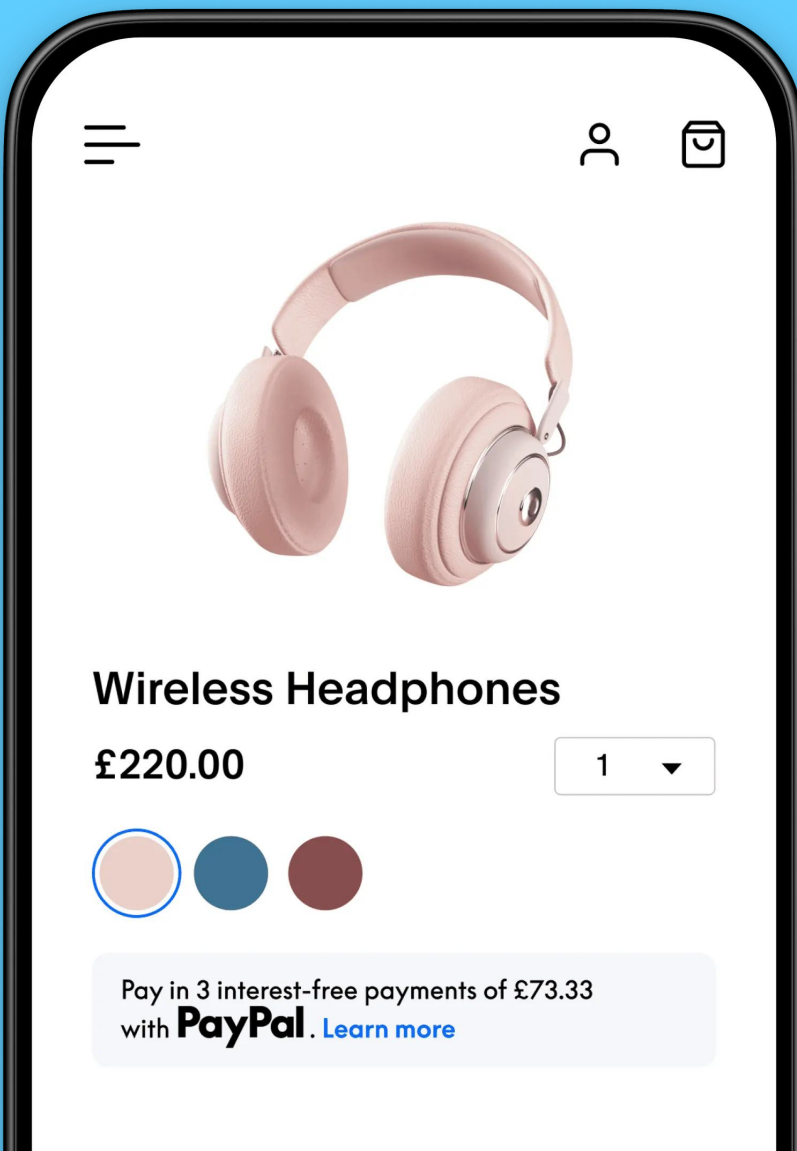
PayPal goes beyond payments. It helps drive repeat spend through the PayPal + Loyalty programme.⁶ Over 2.7m PayPal+ enrolments in the UK.⁷

Customers earn points with PayPal+ when they pay with PayPal (online and in-store)

Points can be redeemed at PayPal checkout across millions of merchants

Make it visible. Capture the demand.

Customers are already using PayPal Pay Later. Make sure they see it early in their journey. Add Pay Later messaging across your site and start unlocking more value.



Argos

B&Q

Jet2.com

LEGO

Boots

PANDORA

CREW CLOTHING COMPANY

Offer the flexibility of PayPal Pay Later

Get in Touch

Pay in 3 is an unregulated credit agreement. Availability is subject to merchant status, sector and integration. Pay in 3 use is subject to status and approval and can make credit less accessible or more expensive for the consumer. Terms apply.

¹ Finder, commissioned Censuswide, survey of 2,006 adults in the UK, January 2025.

² Based on PayPal internal data analysis from March 2025.

³ Internal Data Analysis of GB Large Enterprise merchants with PayPal Pay in 3 transactions, January–December 2024.

⁴ Based on PayPal internal data, January 1–December 31 2024. Repeat user defined as someone who used product more than 1x in 2024.

⁵ Based on PayPal internal data analysis, January 2024–January 2025.

⁶ PayPal+ Terms and Conditions apply.

⁷ Based on PayPal internal data, as of April 18, 2026.