



• **PayPal Open**

# PayPal Open powers a family business on their greatest journey

In 1995, mother and son team Deborah de Maio and Rem Malloy planned a trip to Italy from their home base in Everett, Washington. As first and second generation Italian-Americans, they were hoping to have an authentic experience when they set off on their big adventure. Instead, they discovered a gap in the travel industry.

Deborah and Rem were searching for a luxury specialist who could offer a small group a fully escorted tour through Italy that felt truly connected to the people and the country. They only found cookie-cutter options and large crowds. The disappointment inspired them to launch their own tour company focused on "true Italian hospitality," a deeply personalized, concierge-style business called Italy4Real.

Taking a huge leap, they quit their jobs and moved to Italy to make connections and arrange their first trip as guides. When Italy4Real was ready, Rem put an ad in the Seattle Times. Twelve people joined their first tour and they "never looked back."

Italy4Real was on its feet. True to its "Real Italy, Real People, Real Adventures" philosophy, they staff every tour with local guides and experts. Their offerings span regional culinary tours, outdoor adventures, and exclusive events, like opera tickets or after-hours museum visits.

But the financial process of establishing a tourism company was not without risks. Complicated logistics and a personalized approach required a dynamic payment solution and that's what led them to PayPal. And as Italy4Real has grown, PayPal has continued to support them through all their needs.



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**Rem Malloy**  
Owner, Italy4Real

# Starting the adventure

One of Italy4Real's initial challenges was the nature of their business: travel companies are deemed "high risk" by most financial institutions. Since they were just getting started, Italy4Real had no track record, making it even harder to get financial processors to take a chance on them. They also needed to receive reliable deposits for booking their trips with hotels, guides, or transportation businesses unfamiliar with them.

Rem and Deborah had already maxed out their own credit cards to get the business off the ground. Their first payments from customers were key to continuing to arrange tours and fulfill their promises to vendors. They needed to make it as easy as possible for customers to make deposits on high-ticket items. The company had also established an office in Seattle and one in Italy, which made coordinating payments worldwide essential.

Juggling different locations while customizing luxury itineraries required a streamlined solution. Clients needed assurance from a trusted brand before committing to their dream trip. PayPal eased all of these challenges. And, while banks and credit card companies were hesitant to work with them, PayPal offered Italy4Real a business account right at the beginning.

"PayPal taking the chance with a travel company, that was a big deal," says Rem. "And we've been loyal customers ever since."

# A journey to the right destination

Italy4Real relied on PayPal to create an easy payment experience. With their PayPal business account, they incorporated Payment Buttons into their [website](#), creating a clear checkout for clients without investing in a full eCommerce platform. After drag and dropping a short script, the Buttons were embedded, and any updates to costs synced automatically. This was a huge boost for Rem, who stated that bigger travel companies often have complicated in-house payment systems. PayPal made his small business more competitive without extra investment.

"PayPal was really surprisingly easy to implement. There was no coding at all. You just put that script where you wanted it to be, and it pops in the button."

Many of Italy4Real's clients are retirees booking high-ticket, once-in-a-lifetime trips. Recognizing the trusted name, they didn't hesitate to use PayPal's Payment Buttons.

PayPal also catered to younger generations seeking unique travel experiences, but wanted more flexibility. With PayPal Checkout, they had the option to pay with Venmo, Pay Later, or credit and debit cards. For any type of customer, PayPal offered customized payment options that matched Italy4Real's boutique promise.

"We process 100% of everything through our PayPal portal," says Rem. "It's always been easy, smooth transactions all the way through."



# Smooth sailing to the next adventure

For the last 24 years, PayPal has supported Italy4Real's premium customer experience. 100% of their transactions are now completed through PayPal, with more than \$6 million processed over the lifetime of their account.<sup>1</sup>

"We've grown alongside PayPal for decades, and it's remained the backbone of how we get paid," Rem shares. PayPal solutions like Payment Buttons have saved time, reduced operational friction, and eliminated manual card handling. That means Italy4Real can spend less time chasing transactions and more time designing meaningful travel experiences.

As Italy4Real's trusted reputation has grown, they've received plenty of accolades. They were recently voted the 7th Fastest Growing Company by The Puget Sound Business Journal, have been recognized for their commitment to ethical tourism practices, and boast a 99.9% customer satisfaction rate.<sup>2</sup>

They've also grown their core team from 2 to 10 employees and expanded with custom itinerary planning in France, Spain, England, Ireland, Germany, Switzerland, Greece, and more.

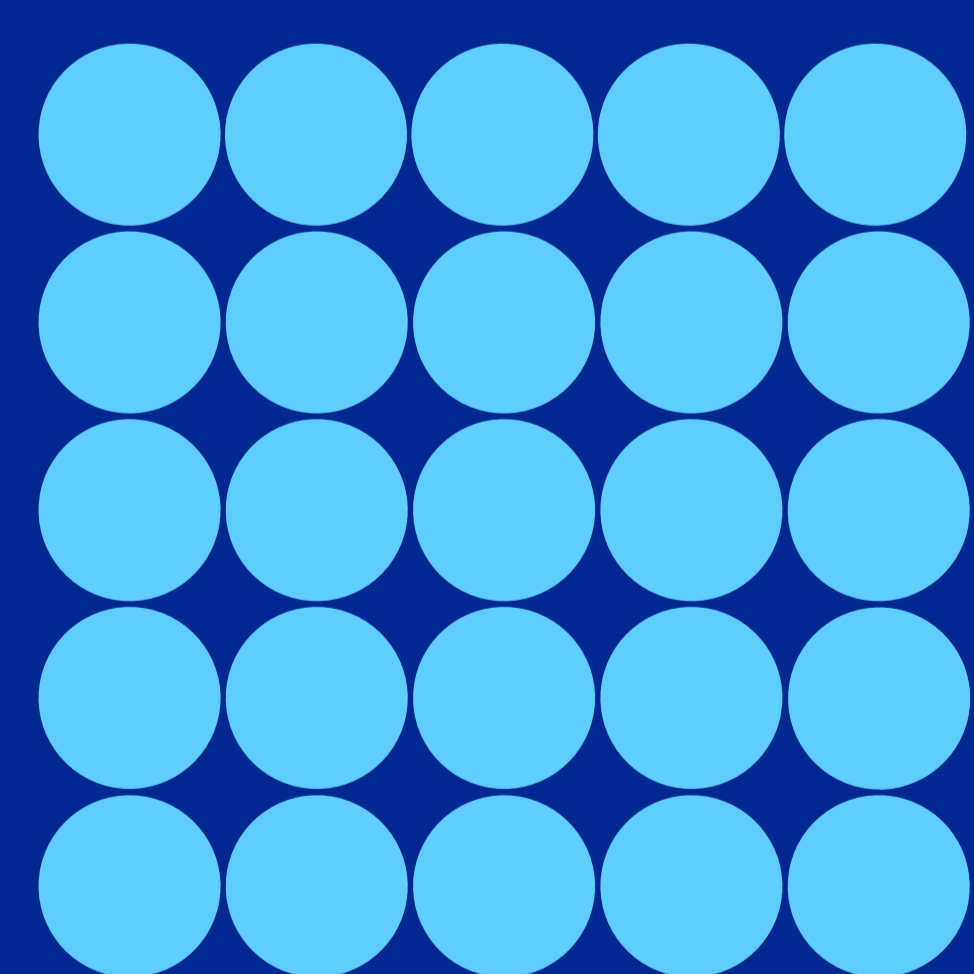
Deborah passed away in 2022, leaving Rem to carry on her legacy. One of Deborah's core beliefs was that travel serves as "a path to understanding and connecting with others," which is still reflected in their business ethos today.

Italy4Real continues to grow while maintaining the concierge service it was founded on. And through it all, PayPal remains the steady infrastructure behind the scenes, helping power every journey.

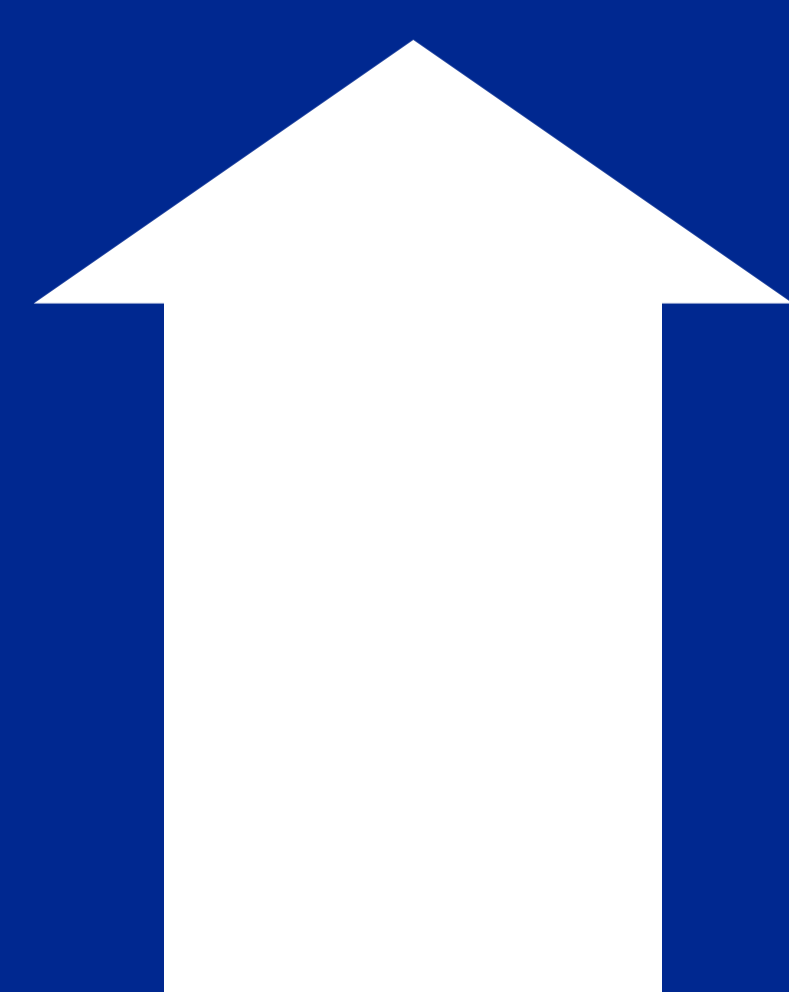
<sup>1</sup> Source: Data from Italy4Real as of January 2026.

<sup>2</sup> Source: Puget Sound Business Journal, September 2024.

These results may not be typical and may vary substantially by business. This content is provided for informational purposes only. Independent business, tax, financial, and legal advice should be obtained before making any business decision.



**100%**  
of transactions completed  
through PayPal<sup>1</sup>



**\$6M+**  
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of account (24 years)<sup>1</sup>

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