

PayPal Open



Evolving payments

**Unlock growth
with optimization
and orchestration**

The new enterprise payments reality

Commerce is always changing. From regulatory requirements to tech innovations, organizations have to adapt to changing circumstances. Or they may risk losing business.

And the challenges only scale with an organization's size. Differing regional payment methods and regulations can lead businesses to adopt multiple payment solutions to grow geographically, whether it's for customer payments or business payouts. That added tech complexity could mean more inefficiency, slower response times, and difficulty optimizing across the payment lifecycle.

Meanwhile, fraud remains a concern. Businesses need to combat fraud without slowing down real shoppers. All while coordinating global compliance, managing processing times, and accounting for international payment delays.

A unified platform like PayPal Enterprise Payments is built to address these challenges with a simple integration. PayPal offers tools for:

- ✓ **Payment orchestration**
- ✓ **Authorization rate optimization**
- ✓ **Risk management**
- ✓ **Global payouts**

All under one umbrella. It's the perfect balance of simplicity and flexibility for businesses looking to adapt to changing conditions.



Payment processing that works for you

The right payment processing solution can help improve:

● **Reach**

Some shoppers prefer local or alternative payment methods. But not all platforms support them. Offer the payment options shoppers want and give them one more reason to say yes at checkout.

● **Routing**

With a network of PSPs, you can set up simple location-based rules to decide how to route payments most effectively. PayPal Enterprise Payments intelligently routes transactions based on the results that matter to you, whether that's maximizing auth rates or minimizing fees. And payments can be rerouted to another available processor when one PSP is down. Crisis averted, sales saved.

● **Resilience**

Updater tools automatically replace outdated card information with up-to-date info, helping you save sales. And if a transaction isn't approved? PayPal's Smart Retries use AI to decide whether to retry with another PSP. More sales, more satisfied shoppers.

● **Revenue**

Improve auth rates with dynamic updates to tokenized payment information. Automatically refresh lost, stolen, or expired cards to streamline the shopper experience and cut down on failed transactions.

Credit card authorization rates through PayPal Enterprise Payments are up to 5% higher than average¹

¹ Comparative analysis showing average auth rates of major global payments networks and PayPal internal data, from online transactions over a 12-month period between Oct 2022 and Sept 2023. Does not include transactions from domestic schemes (e.g. Cartes Bancaires, EFTPOS). Among LEs. Excludes transactions from Amazon and Meta. Delta (arithmetic difference) between PayPal Enterprise Payments and market authorization rates based on number of transactions. Composite results weighted across countries (US, UK, DE, AU, FR, IT, ES, CA, BR) based on size of 2023 digital commerce markets, sourced from Euromonitor. LEs: merchants with estimated annual revenue of \$100M+ in US, \$25M+ in UK and DE, \$20M+ in AU and CA, \$12.5M+ in FR, IT, and ES, \$3M+ in BR.

Protect revenue and build trust

It's vital for businesses to balance mitigating fraud with providing low-friction checkout. PayPal's fraud mitigation and auth rate optimization tools go hand in hand to help you reduce risk and keep good customers converting.

Help stop fraudulent transactions without slowing down genuine shoppers. PayPal can help you:

- ✓ **Mitigate fraud** with adaptive AI tools that draw on data from PayPal's:
 - \$1.6T annual payment volume²
 - Over 400M active accounts³
 - 26B transactions in 2024⁴
- ✓ **Protect revenue** by managing your risk with Chargeback Protection on eligible transactions, or take the reins and fine-tune risk detection with Fraud Protection Advanced.⁵
- ✓ **Automate disputes** to reduce the risk of successful chargebacks and free up resources for more-productive activities.⁶
- ✓ **Integrate with ease** thanks to built-in tools for better performance and fraud mitigation.

² PayPal Earnings-FY, 2024, based on PayPal internal data.

³ PayPal Earnings-Q2, 2025, based on PayPal internal data. *Active accounts are PayPal consumer and merchant accounts that have completed a transaction within the past 12 months.

⁴ PayPal Earnings-FY, 2024, based on PayPal internal data.

⁵ Certain transactions and chargebacks are not eligible for Chargeback Protection. See terms. Chargebacks that are not related to fraud or item not received (INR), such as broken item, significantly not as described (SNAD), refund not processed, and duplicate charge, are not eligible for Chargeback Protection. Chargeback Protection is available for accounts enrolled in Advanced Credit and Debit Card payments.

⁶ Success of chargeback responses through Dispute Automation is not guaranteed. Issuers may apply additional fees for contested chargebacks that are not resolved in a merchant's favor.

⁷ Based on PayPal and PayPal Enterprise Payments internal data collected from Jan 2022 to Jan 2023, and all PayPal visits historically available.



97%

of shoppers can
be recognized
by PayPal's
network⁷

Global payouts, built for choice

When you operate globally, you need to make payments globally. But making global payments comes with the same complexities as accepting them. Compliance, fees, and local payment methods can all complicate international payouts, unless you work with a payment solution built for global business.

PayPal Payouts is an adaptable enterprise-grade payout solution that delivers:

- ✓ **Global payouts** to over 400 million PayPal and Venmo users⁸
- ✓ **Protected, reliable payments** trusted by millions of merchants and payees worldwide
- ✓ **Easy setup** for payees: all they need to get started is an email address or phone number
- ✓ **Compliance support** to manage the regulatory burden of international payouts

50+ currencies **200+** markets **30** transfer methods



⁸ Sending PayPal Payouts payments to Venmo users is only available in the US.

PayPal Open

One platform for all business

As your business grows, complexity multiplies, making it harder to adapt, improve, and innovate on your existing infrastructure. With PayPal Enterprise Payments, your payment processing system is streamlined, straightforward, and ready to grow with you, all with a single platform. Get the benefits of a full-stack payments platform without tech challenges slowing you down.

Speak with a payments strategist.

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

