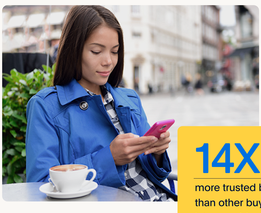
How PayPal Pay Later helps you drive conversion, cart size, and loyalty.

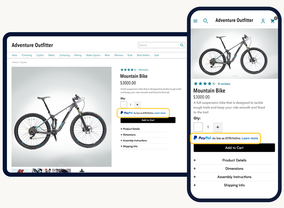
Our Pay in 4 and Pay Monthly* installment solutions empower customers to get not only what they need, but what they want – helping you grow your sales.



14X
more trusted by millennials than other buy now, pay later providers[1]

1 Amy needs a new mountain bike to take on the adventure of a lifetime. When she sees PayPal Pay Later messaging on the website, she feels confident in her purchase because she already knows and trusts PayPal.

2 Amy finds the bike of her dreams. Thanks to dynamic messaging, she's automatically presented with the option to pay over 6, 12, or 24 monthly installments with Pay Monthly. She doesn't have to delay her purchase – or her trip.



3 Since she can pay later, she feels confident she can also buy something else she needs: a new helmet. With a separate Pay in 4 transaction, she can pay for this smaller purchase in four payments over six weeks.

4 Amy pays over time for each of her transactions, while your business is paid in full, up front. There are no late fees for customers, and no additional costs or integration for you. Pay Monthly and Pay in 4 are separate offers, but both are included in PayPal Pay Later.

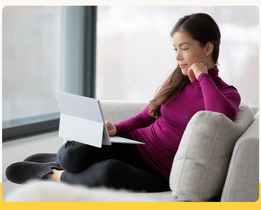
No late fees for customers
No extra costs for your business*

* Pay Later is included in PayPal Checkout at your existing PayPal rate

426+
million active global accounts

5 Most of Amy's friends use PayPal, too. Our trusted Pay Later solutions, plus other powerful options like the PayPal Wallet and Venmo, help businesses like yours reach these new audiences and drive conversion.

6 When Amy gets home from her trip, she returns to the merchant's website to make another purchase. She knows that no matter how she wants to pay, the world of PayPal will be available to her.



77%
of PayPal consumers using buy now, pay later say that PayPal makes checkout faster[2]

60%
of Pay in 4 users have completed 2+ transactions with Pay Later[3]

14%
increase in Net Promoter Score when paying with PayPal[4]

Unlock the power of Pay Later. Contact your account representative or call 855-477-5687.

* About Pay in 4: Loans to California residents are made or arranged pursuant to a California Financing Law License. PayPal, Inc. is a Georgia Installment Lender Licensee, NMLS #910457. Rhode Island Small Loan Lender Licensee.

Pay Monthly is subject to consumer credit approval. 9.99-29.99% APR based on the customer's creditworthiness. PayPal, Inc.: RI Loan Broker Licensee. The lender for Pay Monthly is WebBank.

1 An online study commissioned by PayPal and conducted by Netfluential in November 2020, involving 1,000 US online shoppers ages 18-39: Gen Z (18-23) and Millennials (24-39).
2 TRC online survey commissioned by PayPal in April 2021 involving 1000 US consumers ages 18+ (among PayPal Customers not using PayPal BNPL. n=447).
3 Analysis of PayPal internal data as of February 2021 (based on data October 2020 through February 2021).
4 Nielsen. Commissioned by PayPal. May 2021. Nielsen Behavioral Panel of desktop transactions, Nielsen Attitudinal survey, Forrester (online buyers), PayPal data (active users) from 2,100 LE merchants in seven markets (US, UK DE, FR, IT, ES and AU) with ~1 million purchases from +200K consumers.