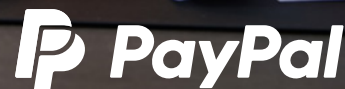


Competitive and compliant, without the complexity.

To keep pace with evolving customer expectations, you need to extract the maximum value from every product and partner in your arsenal. A modern payment system can help your business compete and win in the new digital economy by helping to reduce tech debt and streamline your existing ecosystem.



Help reduce fraud without friction.

Put intelligence and machine learning to work to help limit declines and fraud without creating unnecessary friction for your customers.



Compliant and secure.

Manage fraud, security, and compliance confidently with a versatile suite of tools, informed by powerful data.



Outmatch fraudsters.

With every transaction monitored in real time, you can detect, help prevent, and respond to risks as they emerge.

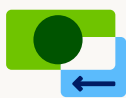


Build trust through security.

Leverage a vault that uses tokenization and multiple encryption keys with split knowledge and dual control to help safeguard your data and mitigate risk.

Commerce without complexity.

With actionable insights, modular capabilities, and quick implementation, your employees can spend less time on back-end minutiae and more time on value-add activities.



True platform efficiency.

Using one partner and platform can help add value beyond payments and help deliver cross-functional lift that doesn't impact your team's bandwidth.



Additive, not disruptive.

Keep the systems and partners that work well, and PayPal can help optimize those that don't.



Curbing complexity.

Simplify and connect your front- and back-end systems, reducing your reliance on multiple vendors and minimizing the cost of your back-office burden.

Maximize impact without increasing spend.

Do more with one partner to help boost cost and resource efficiency without adding to tech debt.



Tech that grows with you.

Our customizable SDK can allow enterprises to manage costs as they seamlessly scale across new markets and channels without adding to your tech stack.



Scale with a flexible infrastructure.

Reduce development costs and accelerate your time to market with an adaptable framework that enables you to leverage existing solutions and components.



Cut costs, not corners.

Cut down on your developers' work with a payment platform that easily integrates with popular e-commerce platforms and analytics services.



Organizations lose an average of **\$3.7 million** per year due to fraudulent online transactions.¹



Integrating PayPal's scalable Braintree platform, Naked Wines experienced a **5% increase in approval rates²** with a chargeback rate of **0.03%.³**



IDC calculated that the overall transaction cost for companies using PayPal's processing platform was **36% lower** compared with legacy or alternative payment approaches.⁴

The world can be unpredictable. But with PayPal's global payment processing solutions and seamless, secure checkout experiences, you can have the tools and solutions to help your business build a streamlined, future-ready payments ecosystem. Talk to us today to learn more about the power of PayPal.



Knowledge Center:

- See how arming your team with unique fraud-fighting tools can help maximize revenue and decrease friction in the buyer journey. [Launch infographic.](#)
- The digital last mile: How to optimize authorization rates to help drive conversion and revenue. [Learn more.](#)
- Help drive conversions and revenue with a streamlined, global checkout experience. [Read about frictionless payments.](#)
- Are you maintaining customers' confidence and trust when they're purchasing products and services? Read more about the cost of fraud in our [global report.](#)
- Learn the top payment technology trends that could shape 2023 and beyond. [Read article.](#)

¹ Ponemon Institute, Commissioned by PayPal. The 2022 True Cost of Online Fraud Global Study. Ponemon Institute surveyed 3,739 individuals in the United States (442), Canada (468), Australia (475), United Kingdom (471), France (462), Germany (453), and European Cluster (968) August 2022.

² Data from Naked Wines interview, January 2023.

³ PayPal internal data from 6.10.22 – 1.5.23 across AU, UK, and US. These results may not be typical and may vary substantially by business.

⁴ Measuring the Business Impact of PayPal's Enterprise Payments Solutions: Three Merchants' Case Studies: an IDC Business Value Solution Brief, sponsored by PayPal, March 2021.