

# Costing less to offer your customers more.

Reduce complexity and improve efficiency without sacrificing a seamless customer experience. A modern payments platform can help you optimize current systems and extract the maximum value from every product and partner. Become more streamlined, predictive, and proactive with PayPal.



## Streamlined solutions.

Using modern tools, technology, and full system orchestration, you can help reduce overheads by optimizing and simplifying your payments ecosystem.



### Optimize operations.

With a connected ecosystem and user-driven tools, you could lower operating costs by reducing time spent on internal reporting and analysis and help minimize the demand for developer resources.<sup>1</sup>



### Deliver delightful experiences.

Failed transactions can frustrate customers. Help drive authorization rates and minimize failed payments with multiple authorization rate optimizations.



### Drive customer lifetime value.

Help boost approval rates with a suite of tools like automatic retry of backup funding instruments, intelligent routing, Account Updaters, and network tokenization.

## Predictive and proactive.

Put our adaptive machine-learning solution to work to help you guard against evolving fraud threats.



### Outmatch fraudsters.

Identify potential risks and help defend your business with PayPal's fraud tools.



### Drive productivity.

Help improve operational efficiency by reducing the need for manual reviews, freeing your fraud team to focus on other business-critical needs.



### Right-size your fraud solution.

Avoid overpaying for unnecessary features by choosing the level of protection you need, from built-in basic checks to fraud tools.

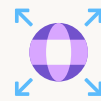
## Reduce complexity and boost efficiency.

No need to start over. Optimize your existing resources, processes, and technologies, rather than investing in new ones.



### Consolidate and orchestrate operations.

Simplify and connect your front- and back-end systems, reducing reliance on multiple vendors, tech debt, and reconciliation resources.



### Open your platform to opportunity.

Enable strategic partnerships, sell securely and efficiently on third party channels, and free the flow of data within your ecosystem.



### Drive operational efficiency.

Drive cost and resource efficiency with a payments solution built for interoperability, flexibility, and customization.

32%

In a recent survey of merchants, **32%** said they leverage network tokenization to update card information and increase authorization rates.<sup>2</sup>

86%

of US PayPal merchants surveyed agree that PayPal offers more secure transactions.<sup>3</sup>



With PayPal's enterprise payment platform, projected for the composite merchant\* a resource cost savings of **\$131,000** with streamlined payment management and integration.<sup>1</sup>

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.](#)
- Discover why network tokenization is a technology you should investigate for your business by reading this [Q&A with our PayPal expert.](#)
- Learn how you can protect your business from fraud in the most efficient ways possible. Read this edition of [The Stack.](#)
- Find out if your payment processor can be a revenue generator using this [checklist.](#)
- 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.](#)

<sup>1</sup> Forrester, Commissioned by PayPal, December 2021. Forrester constructed a Total Economic Impact™ framework for those organizations considering an investment in the PayPal's enterprise payment platform, powered by Braintree. \*For the purpose of this study, Forrester aggregated data from four enterprise merchants to create a single composite merchant with \$500 million in revenue processed yearly. Individual results will vary.

<sup>2</sup> Merchant Risk Council (MRC), Global Fraud and Payments Survey Report 2022. The survey sample included a diverse mix of SMBs, mid-market and LE merchants across NA, APAC, and LATAM regions. The research was conducted in November and December of 2021.

<sup>3</sup> B2B International, commissioned by PayPal, Nov-Dec 2021, B2B International surveyed amongst 504 mid-market and large enterprises in US, UK, and DE during November/December 2021. LE defined as merchants with annual revenue >100M; Mid-market defined as merchants with annual revenue between 20M and 100M. Base N: PayPal Users = 455 \*For the purpose of this study, Forrester aggregated data from four enterprise merchants to create a single composite merchant with \$500 million in revenue processed yearly. Individual results will vary.