

PayPal Open



Accelerating B2B payments

A guide to growing e-commerce sales

Why modernizing B2B payments is a must

E-commerce is one of the most effective sales channels for B2B. But outdated payment processing methods, high processing costs, and transaction failures that frustrate buyers can result in lost revenue.

Common B2B payment challenges that can negatively impact revenue include:

Payment security and complexity, which can open the door to fraudsters and complicate fraud detection

High processing costs, which can lead to substantial processing fees and operational burdens, especially when involving multiple currencies

Frequent cart abandonment, which can happen when complicated checkout processes and a lack of payment options frustrate buyers

Manual processes, which can be time consuming and error prone

Compliance and regulatory requirements, like verifying and authenticating different business entities and tax and payment regulations, which can be costly and cumbersome

Modern payment processing platforms can help B2B businesses optimize their checkout experience, scale profitably, and run their business efficiently.

#1

reason for B2B cart abandonment: technical issues at checkout¹

¹ Forrester & Digital Commerce 360. (2024, Feb). "Customer Experience Trends in B2B Ecommerce."



Modernize payments. Maximize growth.

Innovative payment platforms like PayPal Open can help B2B businesses simplify checkout, increase conversion, drive operational efficiency, and reduce costs.

Tap into the power of PayPal's 2-sided network to help your business accelerate B2B payments:

- ✓ 25+ years of industry-leading digital commerce experience
- ✓ Tens of millions of active PayPal merchant accounts globally³
- ✓ 438 million active accounts in 200+ markets around the globe⁴
- ✓ 26 billion transactions in 2024⁵

PayPal ranked #1
on Infegy's 2025
Most Trusted
Brand Rankings²

Drawing from insights across our vast network, we've compiled 4 practical tips to help B2B businesses drive profitable growth and optimize operations.

² Infegy. Infegy's Most Trusted Brands of 2025. (Jan 2024 through Dec 2024). Infegy social data set. Last updated Jan 16, 2025.

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

⁴ 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.

⁵ PayPal Earnings-FY, 2024, based on PayPal internal data.

01

Accelerate payment processing

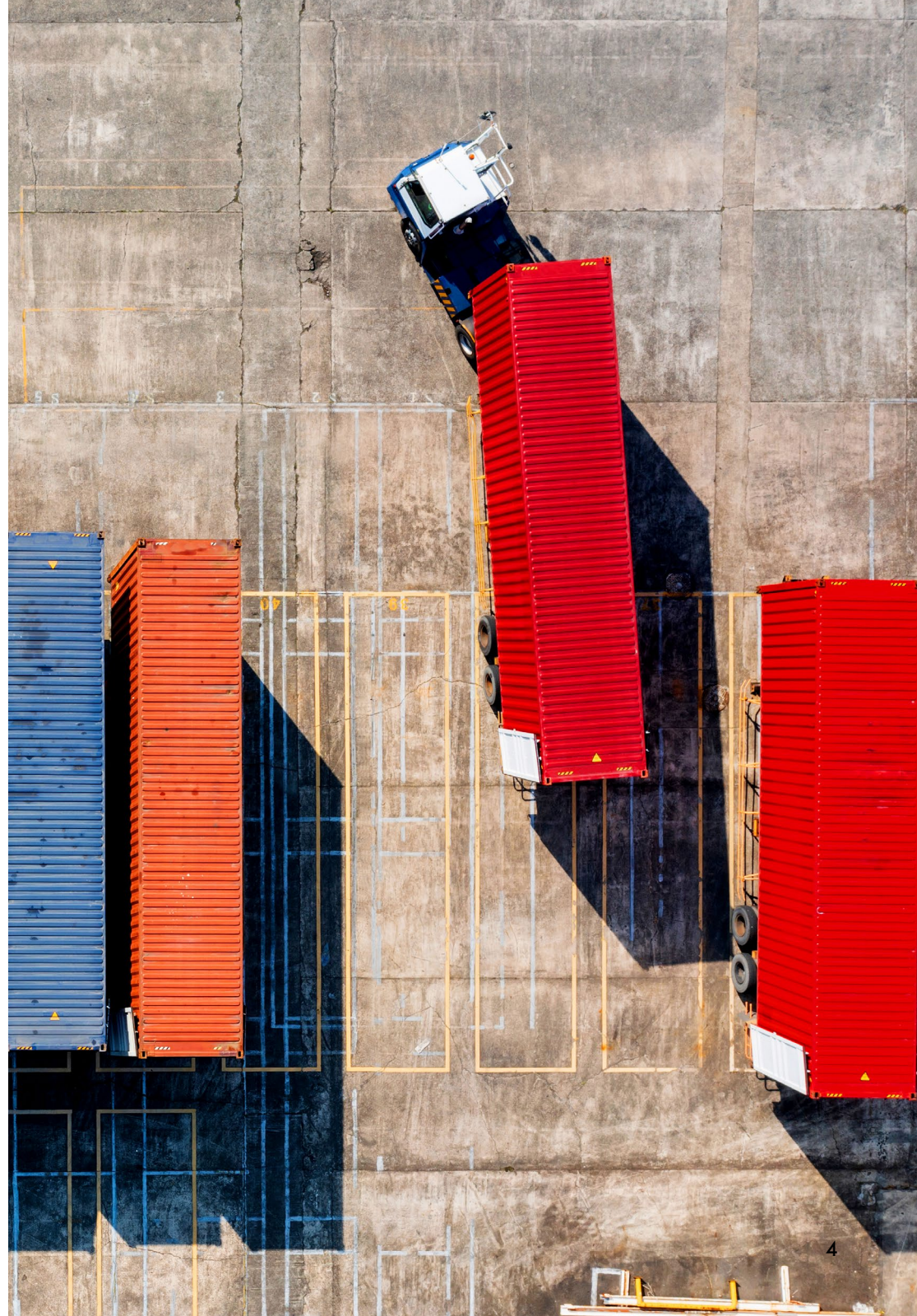
Bringing speed and simplicity to the checkout experience can help your business increase conversion and customer satisfaction. Offering buyers their preferred ways to pay is a good place to start. And once customers pay, receiving their funds quickly and predictably is important for cash flow management.

Look for a payment processing platform like PayPal Open that lets your business integrate and manage existing payment services, accept payments globally, and receive funds quickly.

PayPal Open:

- ✓ Eliminates the manual settlements and increased collections costs common with batch processing
- ✓ Enables automatic settlements and real-time payment reporting

This can help your business optimize cash flow and operate efficiently.



02

Increase approvals

Legacy batch payment processing can increase the risk of transaction declines and late payments.

It's estimated that the average e-commerce business sees more than 1 in 10 online transactions failing⁶

A full-stack end-to-end payment processing solution like PayPal Open lets B2B businesses securely access tools for real-time payments, payment optimization, and orchestration. These capabilities can help businesses identify payment issues, retry other payment methods, and ultimately increase authorization rates.

With PayPal Open, your business can connect to multiple payment service providers (PSPs) through a single integration. And when a payment failure occurs, PayPal will instantly retry the payment from a customer's other linked payment methods across your business's PSP ecosystem.

⁶ PYMNTS. (2023, Nov). "Fraud Management, False Declines and Improved Profitability."

⁷ Based on PayPal internal data. Includes all merchants globally (US, CA, AU, UK, DE, FR, IT, ES, and BR). Stat determined by cards transacted in Apr 2024 that had been updated between Jan and Nov 2023. Smart Retries is a Braintree Payment Optimization product that enables automatic retry via various channels.

27 basis points
average uplift in
payment value for
PayPal Open merchants
using Smart Retries⁷

03

Protect against fraud

The threat of fraud reaches businesses of all sizes.

Online businesses need to guard against ever-evolving threats, like fraud and security breaches, in every customer interaction. Choose a payment processing platform that helps your business manage these risks without impacting checkout speed or customer satisfaction.

PayPal provides robust fraud detection tools that can help shield your business from evolving threats and simplify regulatory compliance.

PayPal's adaptive fraud management solutions use data from processing billions of global payments annually, device fingerprints, historical snapshots, and more to conduct in-depth fraud analysis that can help your business mitigate risk and accept transactions from legitimate customers. You choose the level of protection you need so there's no overpaying on features you don't use.

Leverage our
expertise and scale
to help fight fraud

\$1.68T

total payment volume in 2024⁸

25+

years of digital commerce experience



04

Optimize every payment on one platform

There are many moving parts to payment processing. Using one platform that can handle them all can help you run your business efficiently. Look for a payment processing platform that:

- ✓ Integrates and manages existing payment services
- ✓ Accepts payments globally and give your customers choice in how they pay
- ✓ Optimizes checkout conversion
- ✓ Helps scale your business with a full suite of enterprise-grade payment solutions
- ✓ Offers fraud protection solutions

Evolve your business with PayPal Open

PayPal Open is a single powerful platform for full-stack processing, global scalability, and business growth.

Join the leading companies worldwide that work with PayPal Open.

Learn how we can help you achieve key business goals.
Get in touch today.

[Learn More](#)

PayPal Open

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You should always obtain independent business, tax, financial, and legal advice before making any business decision.

