

A guide to accelerating global sales with PayPal

Cross-border eCommerce Playbook



Expand globally to reduce the impact of economic uncertainties.

As the public health outlook slowly improves from the COVID-19 pandemic, economic concerns continue to worry many businesses. While caution may seem the norm, diversifying has been a great strategy for keeping many businesses thriving. Cross-border selling has offered an important way to grow into new geographies and balance risk across markets. With strong growth in eCommerce volumes, the potential is massive.

The unprecedented growth in global eCommerce is a huge indicator of what is possible. In 2021, online retail sales grew 16.3% to US\$4.9T, up from US\$4.2T¹. This growth shows no signs of slowing—sales are estimated to grow to US\$7.4T by 2025¹. With more people shopping online than ever before, now is the time for businesses to capitalise on opportunities to grow beyond their borders.

According to the [PayPal 2022 Borderless Commerce Report](#), 57% of global online consumers are now shopping cross-border². This gives businesses a massive opportunity to reach an entirely new set of customers. While the possibilities for growth are compelling, complexities around cross-border commerce exist as well.

With the right partner, you can navigate selling in different currencies, accepting various payment methods, and addressing local consumer preferences. This playbook is the go-to resource for enterprises looking to expand their reach and gain new customers in international markets. Learn how to tap into new audiences, minimise complexities, protect your business, and make the most of cross-border selling. Now is the time to scale globally—and win.

Shifting consumer values shape purchasing trends.

The pandemic didn't just change **how** consumers shop, it also changed **why** they buy. With consumers re-evaluating what's important to them at a fundamental level, businesses have an opportunity to rethink how they sell to match these new buying behaviours³.

Reacting to the statement

"The pandemic made me totally revise my personal purpose and what is important for me in life."

50%

Agree + Strongly Agree



Grow your business.

Selling internationally is both exciting and intimidating. Businesses know that growth opportunities abound, but many delay expansion outside domestic markets. Now, it's easier than ever to attract, convert, and retain more cross-border customers with powerful tools built to scale your business.

Expand your reach and gain over 400M new customers around the world.

Global eCommerce growth is exploding and now is the time to capitalise on it. International audiences offer valuable growth opportunities, and many large sellers are finding success with a platform that provides improved customer experiences and reduces complexity.

Research shows that there's never been a better time to grow by going global. In fact, there's a growing interest to shop internationally with 57% of online shoppers now making purchases cross-border¹. While the opportunity is clear, the complexities presented by global commerce can be daunting.

Many sellers have concerns about their lack of insight into consumer preferences in the local markets they seek to reach. Similarly, not having a complete picture of the local competitive landscape causes many businesses to press pause on cross-border selling, and that's if businesses even get that far. Finding the time and resources to get started can be a challenge in itself.

Grow your business

It's time to seize every opportunity to grow your business. To do that, you need a trusted commerce platform. One that can help you attract, convert, and retain more customers in more places and keep up with the ever-changing international commerce landscape. Partnering with PayPal gives you everything you need to connect with more buyers in more markets successfully. PayPal's innovative technology also helps you maximise the value of every customer and deliver a frictionless experience to close the sale.

Beyond using funds from their PayPal balance, shoppers can pay easily with PayPal, debit and credit cards, and alternative local payment methods (as applicable to respective markets). Customisable checkout solutions also gives you the option to use a ready-made UI or create your own to match your website or app.

Multi-channel flexibility means you can deliver seamless experiences across devices, and markets. With complete desktop and mobile capabilities, you have a checkout that's flexible, ownable, and more secure, however your customers want to shop. Keep your customers engaged and remove barriers to purchase, however they like to shop.



Optimise your operations.

While cross-border selling offers an incredible opportunity, adding complexity to your business can create new challenges. Improve efficiency and scale intelligently with flexible tools that empower you to expand globally without added complexity.

Increase efficiencies while expanding internationally.

While the world is more connected than ever before, cross-border selling can still be complicated. But it is possible to minimise the growing pains. Expand with confidence by leveraging powerful tools that help you reach new customers in new channels, without the added stress.

Research shows that 18% of businesses who sell cross-border consider selling in more markets to be time-intensive¹. Businesses need the proper guidance and support to help them expand without over-taxing resources.

There are many ways large businesses can meet cross-border complexity head-on while minimising the impact to operations. Choosing a commerce platform that is adaptable, robust, and scales with you is pivotal to ensure nothing slows you down.

Scale efficiently

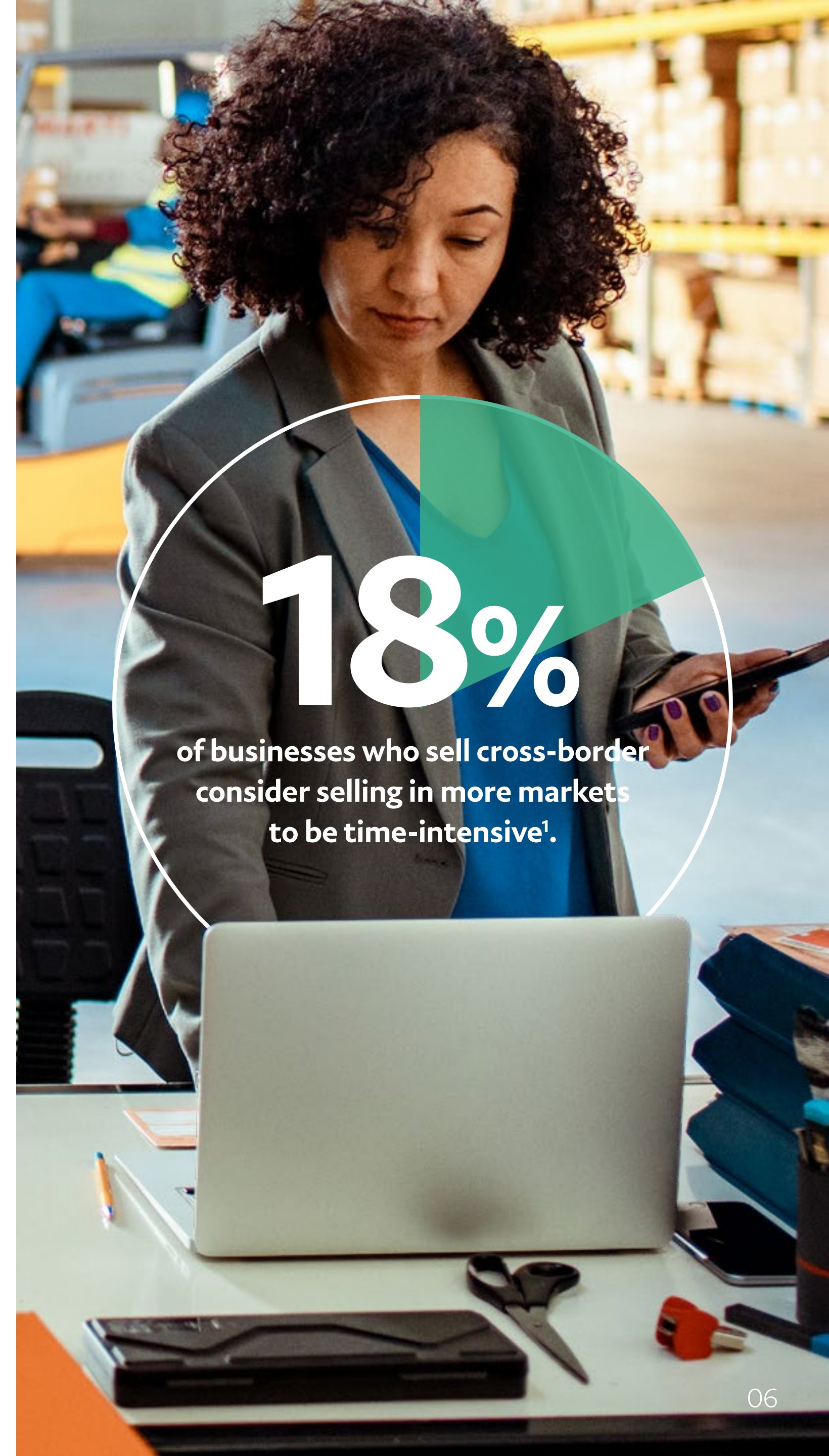
Accept the payment methods customers prefer without adding time or complexity to your operations with PayPal's flexible checkout integrations. Whether paying with cards, PayPal, or other alternative

payment methods, it all happens through a single, modern integration. Shoppers have options, while powerful SDKs and APIs make the process seamless for you.

Robust payment processing capabilities ensure your customers' payments go through, regardless of the country of origin. And instead of manually tracking down customers whose vaulted card expires or is replaced, PayPal's customisable checkout solution processing feature automatically requests updates for these payment methods so you can avoid failed transactions or service gaps.

PayPal's multicurrency feature enables fast, frictionless payouts regardless of currency. Customisable settings allow you to set up your PayPal Business account to accept payments in foreign currencies and convert them to your local currency automatically, manually, or not at all—in just a few simple steps.

By orchestrating your payment technology infrastructure with a single provider, you have the power to get all aspects of your operations in sync to save time and money. PayPal's extensive partner ecosystem provides end-to-end payment solutions for online and mobile platforms, and marketplaces—making it easier to grow your business.



Protect what you've built.

Managing risk is important for businesses of all sizes. Cross-border selling involves exposure to new risks, so it's important to be proactive in minimising their potential impact. The right partner can help you prevent fraud, achieve compliance, and protect your data, so you can grow safely.

Minimise risk and protect what you've built as you expand.

When next-stage growth involves cross-border selling, you need to ensure both buyer and seller protections are in place. With the right partner, it is possible to grow rapidly while keeping fraud in check, maintaining compliance, and safeguarding customer and transaction data.

Selling online has tremendous upsides, and the fast growth in eCommerce has created opportunities for businesses of all sizes. But the rise in sales has also brought about an increase in online payment fraud. In 2021, an estimated US\$20B was lost to eCommerce fraud—up from US\$17.5B in 2020¹. This includes card testing, chargeback fraud, and refund fraud, which can all affect both businesses and their customers.

While 33% of cross-border shoppers report that security and fraud concerns would prevent them from making purchases, a trusted payment solution can help to reduce these worries². The risk of fraud doesn't have to prevent you from selling cross-border.

Implement protections

PayPal is one of the leading partners for enterprise businesses navigating an increasingly complex international risk environment. PayPal's robust suite of tools work around the clock to keep you and your shoppers safe.

When it comes to fighting fraud, PayPal offers protection against disputes and other types of fraud, both at home and abroad. For larger businesses, PayPal's Fraud Protection is an enterprise-grade risk management solution that helps your team navigate new international fraud threats and quickly pivot your approach to protect your business.

Maintaining compliance across the shifting rules and regulations in different markets can be time consuming. PayPal helps businesses maintain PCI Compliance automatically, keeping your customers' information safe and allowing them to shop stress-free.

Plus, security is built into every transaction. With PayPal you can check security off your to-do list and focus on growing your business.



Seize the global opportunity with PayPal. Grow efficiently and safely, so you can thrive.

As the world emerges from the pandemic, consumers are shopping online more than ever before. PayPal's comprehensive platform empowers enterprise businesses to confidently sell cross-border and connect with new customers around the world. The opportunity is there for those bold enough to seize it. This is your moment. PayPal is with you every step of the way.

Grow your business: Attract, convert, and retain more customers with tools that enable a wide range of commerce experiences that your customers expect.

Optimise your operations: Improve efficiency with a robust and flexible commerce toolkit that's additive, not disruptive, ensuring you can start operating in more markets **without** the added complexity.

Protect what you've built: Grow with confidence, knowing that you have a trusted partner who can help you navigate an increasingly complex international risk environment.

To learn more, visit [PayPal.com/hk/enterprise](https://www.paypal.com/hk/enterprise)

Questions? [Email us](#) or fill out [this form](#) to request a call back.

