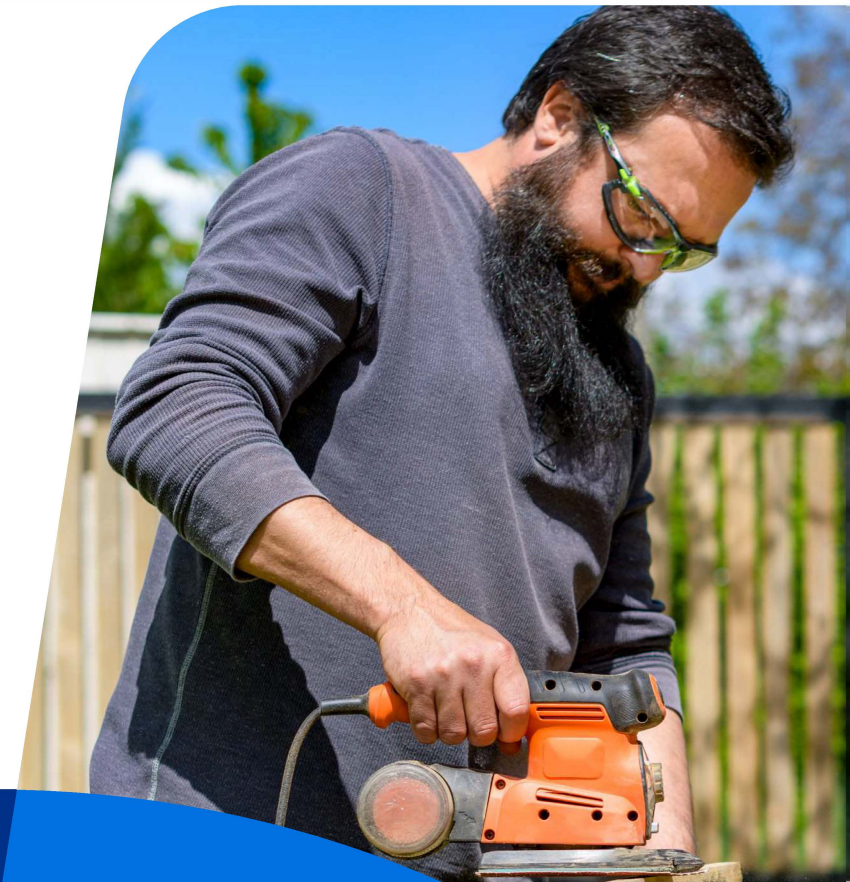




Total Tools nails it with PayPal's Pay in 4



With 30+ years of business under their belt, Australian-owned and operated Total Tools has transformed from a pioneer in the industry to a cult favorite franchise. In both their brick-and-mortar storefronts and online, the company gives customers access to over 60,000 trade tool products nationwide.

With this extensive product selection, Total Tools aims to equip customers with the tools needed to get any job done. They combine this with expert insights from skilled trade professionals and convenient shopping experiences to build trust and loyalty.

The opportunity.

Developing flexible payment options for their customers.

Total Tools has seen immense growth since its inception, particularly in the last five years. In that time, the company has doubled their physical stores, while its ecommerce business has surged. Maintaining a high level of customer trust has been paramount to this growth.

Total Tools identified payments as a foundation to enhance their online customer experience. While they already offered flexible payment options, they wanted to further tailor their Pay Later options to the unique needs of their online shoppers.



With Pay in 4, there were no changes to the integration of the product itself. The customer just decides whether they pay with PayPal outright or choose Pay in 4. From a technology point of view, that's an amazing feat — it's so easy for the customer to make that decision.

Brandon Soo
Ecommerce Manager, Total Tools

The solution.

Total Tools leveraged PayPal's Pay Later solution.

Total Tools saw the opportunity to do more with their existing relationship with PayPal. "This industry has a fairly high Average Order Value (AOV)," says Brandon Soo, Total Tools' Ecommerce Manager. "Allowing the customer to spread payments over a longer period gives them greater control over the timing and budgeting of their purchase."

"We've collaborated with PayPal for over 5 years," says Soo. "It's been a great relationship over that journey, and as we've evolved as a business, we've also seen PayPal evolve with new options."

PayPal's Pay in 4 helped Total Tools offer the flexible payment options their customers wanted. And thanks to PayPal's innovative technology, merchants can offer Pay in 4 with no new payment integration.

"With Pay in 4, there were no changes to the integration of the product itself," says Soo. "The customer just decides whether they pay with PayPal outright or choose Pay in 4. From a technological point of view, that's an amazing feat, and it's so easy for the customer to make that decision. Personally, I use Pay in 4 for everything now."



The impact.

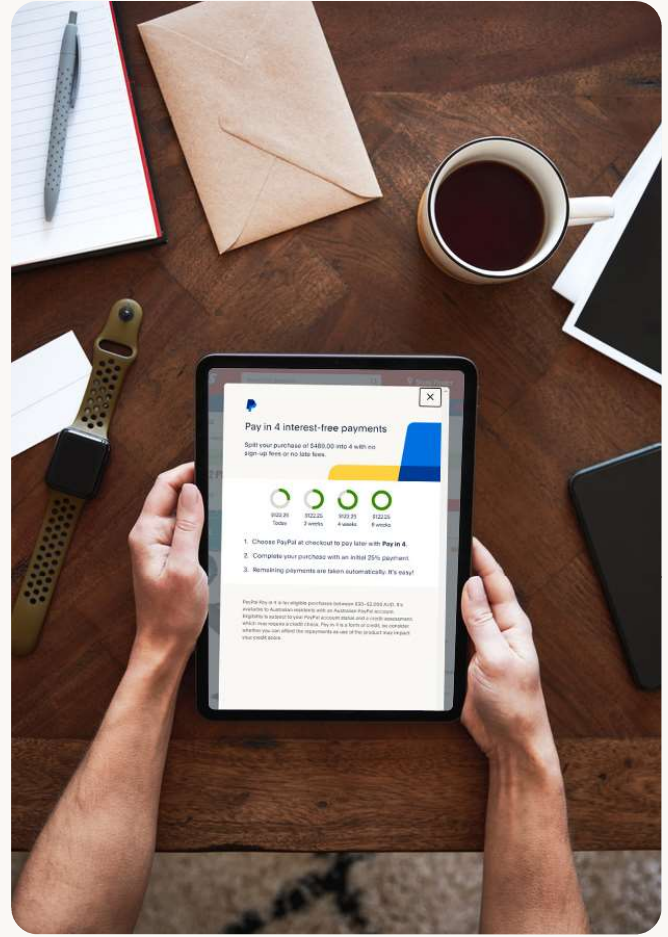
PayPal's Pay in 4 drives increase in AOV for Total Tools.

Letting customers opt to pay in installments with Pay in 4 allowed Total Tools to leverage PayPal's reputation as a trusted name in payments. This helped Total Tools attract new customers and laid the groundwork for continued growth.

Soon after launching Pay in 4, Total Tools saw a positive impact on their bottom line. In Q1 of 2022, they saw a 46% increase in AOV compared to standard PayPal AOV. This was followed by a 63% increase the following quarter — in a category with already significant order values.

Total Tools is dedicated to innovating, expanding, and delivering excellent customer experiences. And with PayPal's Pay in 4, they continue to provide even greater flexibility and trust in their ecommerce experience.

"As an ecommerce business that uses PayPal," says Soo, "we've found that the Pay in 4 product is by far the easiest to use."



63%

increase in Pay in 4 AOV in Q1 2023 compared to standard PayPal AOV.*

43%

increase in Pay in 4 AOV in Q2 2023 compared to standard PayPal AOV.*

*Data source is from PayPal, 2023. These results may not be typical and may vary substantially by business. This content is provided for informational purposes only. You should always obtain independent business, tax, financial, and legal advice before making any business decision.