

Cruising into a new era with PayPal Open

Since launching in 2021, Virgin Voyages has reshaped the industry with its premium, adults-only ocean voyages. The brand has since experienced triple-digit revenue growth and is now one of the fastest-growing brands on the water.¹ Having won Travel + Leisure's World's Best Award for Best Mega-Ship Ocean Cruise Line three years in a row, Virgin Voyages now has a fleet of four award-winning ships designed for modern travel.

A Virgin Voyages cruise is perfect for travelers who value design, new experiences, and flexibility over traditional cruising norms. These on-the-water adventures are designed to appeal to longtime cruise fans while welcoming younger demographics new to cruising. Base fares come with inclusive extras, like group fitness classes, onboard entertainment, and more than 20 dining venues featuring Michelin-starred chef-curated menus.

Travelers trust Virgin Voyages with meaningful vacation decisions, and their expectations match. First-time sailors and loyal repeat guests expect a modern, frictionless experience. Virgin Voyages delivers through a seamless booking engine, the onboard Virgin Voyages App, and tap-and-go wearables that make paying for extras effortless.

"We're intentional about creating an experience that feels seamless from start to finish," said Michael Litwin, VP Controller at Virgin Voyages. "Whether it's paying for a cocktail, booking an event or getting into your cabin, the technology should fade into the background so sailors can simply enjoy their vacation."

To deliver the premium experience Virgin Voyages is known for, they needed a payment system that promoted ease, flexibility, and trust.



"When someone is ready to book their vacation, the last thing they want is a complicated checkout process. With PayPal, it's simple, fast and easy."

Michael Litwin
VP Controller, Virgin Voyages

Navigating payments and new beginnings

As a new entrant into the market, there were many barriers to entry. Cruise guests are asked to put down a large deposit for an elevated experience aboard Virgin's ships. At the time of their launch, payment options were limited, with reservations primarily relying on traditional credit card transactions. Even if customers were interested in joining one of those early sails, they had no alternative payment methods.

Virgin Voyages needed a single-payment solution for cruise bookings and onboard purchases, like dining, retail, and shore excursions. The company wanted a system that could integrate with their app while also enabling guests to make purchases onboard. There were also the practical and logistical issues of being out on the water. Virgin Voyages needed a reliable service to process payments to help safeguard the guest experience in environments where connectivity can be unpredictable.

"You know there's always the potential to have credit card outages," said Litwin. "You're in the middle of the ocean and your card might be locked. PayPal didn't have those issues."

As positive word of mouth from satisfied sailors spread and bookings increased, Virgin Voyages needed a strategic payments platform that could scale with their rapid growth. They found the answer in PayPal.

"We were looking to add payment methods and at the same time take on new processors and new acquirers," Litwin said. "PayPal fits the bill both ways and understood where we were going. They were starting to see the trend lines of our business and our growth. And they bought in early."



PayPal Open



Smooth sailing with PayPal Open solutions

From the early stages of Virgin Voyages' growth, PayPal was able to meet the company's needs. Functioning as both a payment portal and a processing solution, PayPal stepped in when other providers were less willing to take on risk with a new cruise line.

With PayPal Checkout, Virgin Voyages introduced a trusted payment option to customers, expanding beyond traditional card-based transactions. Working with PayPal also helped reach customers who prefer to pay with a familiar name, even if the cruise line was new to them.

"There was one path. Either you had a credit card or you didn't," said Litwin. "PayPal provided us with an alternative option. There's a certain demographic that likes to pay with PayPal; they're very loyal to the brand."

And within the PayPal wallet, flexible payment options help travelers making high-consideration purchases while Virgin Voyages gets paid 100% upfront. For Virgin Voyages, the average order value for purchases using Pay Monthly² is 82% higher than the standard PayPal AOV.³ Flexible purchasing power within the PayPal wallet has helped drive sharp year-over-year growth in PayPal Pay Later transaction volume with Pay in 4⁴ up 86%, Pay Monthly up 161%, and PayPal Credit⁵ up 56.3% YoY.⁶

For guests already booked and on the ships, PayPal Checkout is integrated directly into the cruise line's app and their tap-and-go wearables, covering everything from dining to shore excursions. This integrated guest experience is currently available on one of Virgin Voyages' four ships with more on the horizon.

"We were able to say, 'Use your PayPal wallet.' PayPal is now featured in our Virgin Voyages App, so you can buy directly with PayPal. We've seen that catch on really quickly."

Since adopting PayPal Enterprise Payments, formerly Braintree, Virgin Voyages regularly sees a 99% authorization approval rate, easily tracking performance results within the merchant portal.⁷

"[PayPal's] reporting and integration are great. Even tasks like chargeback reporting are pretty seamless," said Litwin.

PayPal's sales volume processed for Virgin Voyages grew approximately 12X year-over-year, reflecting the growing role PayPal plays in Virgin Voyages' end-to-end commerce experience.⁸ PayPal continues to support Virgin Voyages and their customers, from pre-trip bookings to onboard purchases, all with a scalable end-to-end payments system.

Building better on shore and at sea with PayPal Open

With the full suite of PayPal Open solutions, including PayPal Checkout and PayPal Enterprise Payments, PayPal delivers a seamless commerce experience to customers from the moment they book with Virgin Voyages to the moment they disembark.

Since connecting with PayPal, Virgin Voyages has captured even more bookings and incremental onboard spend, with approximately \$240M in payment volume processed since their launch.⁹

"We may not be an e-commerce business, but convenience and ease still play a huge role in the overall experience," said Litwin. "When someone is ready to book their vacation, the last thing they want is a complicated checkout process. With PayPal, it's simple, fast and easy."

Ease of payment continues to drive even more customer volume. Virgin Voyages has met customers wherever and however they want to pay, simply by adding PayPal's globally recognized digital wallet into their booking flow. As a result, PayPal drives higher AOV, near-perfect authorization rates, and customer loyalty.

"Our goal is to meet Sailors wherever and however they prefer to book," said Litwin. "As a brand that's always looking for ways to modernize the travel experience, integrating PayPal felt like a natural extension of that mindset."

PayPal showed up early for an exciting new cruise line, building a strong foundation that has since scaled across the brand's full commerce journey. From first booking to onboard spend, PayPal supports Virgin Voyages as one of the fastest-rising names in travel.

¹ Virgin Voyages hails 300% increase in booking revenue - Cruise Trade News

² Pay Monthly is subject to consumer credit approval. Term lengths and fixed APR of 9.99-35.99% vary based on the customer's creditworthiness. The lender for Pay Monthly is WebBank. PayPal, Inc. (NMLS #310457); RI Loan Broker Licensee. VT Loan Solicitation Licensee.

³ PayPal internal analysis of Virgin Voyages data comparing PayPal Pay Monthly to non-Pay Later AOV, Feb. 28, 2025 - Feb. 28, 2026.

⁴ About Pay in 4: Loans to CA residents are made or arranged pursuant to a CA Financing Law License. PayPal, Inc. is a GA Installment Lender Licensee, NMLS #910457. RI Small Loan Lender Licensee.

⁵ The PayPal Credit account is subject to consumer credit approval and issued by Synchrony Bank.

⁶ PayPal internal analysis of Virgin Voyages data, comparing performance periods Dec. 12, 2023 - Nov. 28, 2024 vs. Nov. 29, 2024 - Nov. 29, 2025.

⁷ PayPal internal data for card processing authorization rate, Apr. 27, 2025 - May 14, 2025.

⁸ PayPal internal data comparing card processing volume, Apr. 2025 vs. April 2026.

⁹ PayPal internal data as of Jan. 2026.

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