

Supercharge conversion in 2026

The three levers to
turn your checkout
into a growth engine

PayPal Open



The checkout wake-up call

When checkout feels slow or payment options feel restrictive, customers walk away.

One message was clear in 2025: checkout friction costs businesses revenue. 70% of shoppers abandoned their carts in 2025¹, underscoring just how often purchase journeys break down before the final step.

One key contributor to checkout friction is payment choice. A lack of preferred payment options continues to be a significant reason shoppers abandon their purchase. Younger shoppers gravitate toward familiar, wallet-first experiences. Offering peer-to-peer payment options like Venmo (US only) gives them a familiar option which can help boost conversion rates.

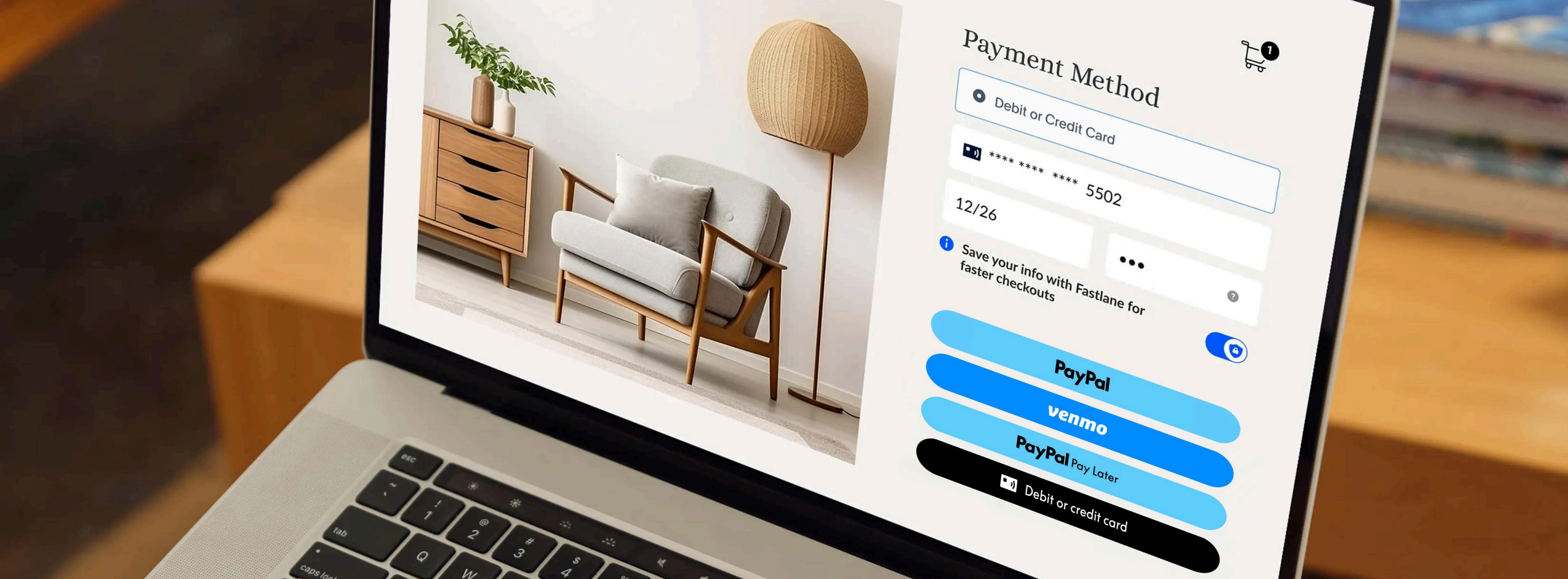
As costs go up, many consumers also appear more mindful of pricing. They're likely to be more intentional about what they buy, and may actively seek out merchants with Buy Now, Pay Later (BNPL) options to help manage their budgets, particularly on big-ticket items.

Reduce friction. Drive growth.

As consumers expect a seamless checkout experience, growth in 2026 can be found in efficiency. Checkout has become one of the most effective and controllable levers merchants have to protect revenue. It's the moment in the customer journey with the power to directly influence conversion, loyalty, and long-term profitability.

In short, every visit counts. And the checkout experience can determine whether that value is captured or lost.

70%
abandoned carts in 2025¹



Rethinking the checkout experience

By 2030, the agentic commerce market is expected to grow to \$1.7 trillion, raising customer expectations along with it.¹ AI agents allow product discovery and education to happen in seconds. As shopping becomes more assisted and automated, customers are looking for checkouts that are fast, familiar, and intuitive. They want to see their preferred payment options early, including pay-over-time options for larger purchases. Checkout must feel effortless.

When checkout gets complicated

In the push to offer every possible payment option, many checkout pages present an onslaught of logos and buttons that compete for attention. Instead of reassuring shoppers, this overload can introduce decision fatigue, slow down checkout, and may impact conversion.

Generic payment stacks treat every shopper the same. Preferred payments aren't prioritized, and flexible pay-over-time options are often buried or surfaced too late to influence the purchase decision. As a result, shoppers may feel less motivated to complete their purchase and are more likely to spend less.

Shoppers want choice and ease at checkout. Delivering that doesn't have to mean added complexity for merchants. It's possible to meet shopper expectations while keeping checkout simple to manage, optimize, and scale.

The three levers to help supercharge revenue

Conversion. Average order value. Trust.

Together, they turn checkout into a powerful growth engine.

1

Reducing friction at the moment that matters most helps drive **conversion**

At checkout, even small points of friction can derail a purchase. Fewer steps, familiar payment options, and fast flows help shoppers complete with confidence. When checkout feels intuitive, it helps turn more browsers into buyers.

2

Offering flexible ways to pay can help increase **average order value**

When installment payment options are visible on the product page and across your website, customers are more likely to increase their basket size. Shown at the right moment, flexible payments can help influence purchase decisions earlier in the journey, not just at checkout.

3

Brand recognition helps build **trust** and reduce **hesitation at checkout**

Familiar payment brands can serve as confidence signals for shoppers. Trust helps reduce friction during checkout, reassuring shoppers that their transaction is handled by a name they know and trust.

Power your checkout performance

Here's how to turn checkout strategy into measurable performance with PayPal.

- ✓ **Review checkout performance end to end**
Identify friction across devices, markets, and audiences.
- ✓ **Enable the full PayPal checkout experience**
Bring PayPal Checkout, Venmo (US only), Pay Later messaging, and Fastlane together in one flow.
- ✓ **Design and test payment option presentment**
Optimize how options appear across web, mobile, and app.
- ✓ **Measure impact against core metrics**
Track conversion, average order value, and completion rates.
- ✓ **Apply what works at scale**
Use proven checkout approaches across priority markets and peak moments.
- ✓ **Future proof and protect**
Guard your business and revenue against fraud and disputes with buyer and seller protection¹, and chargebacks on eligible transactions². Prepare for the future with smart shopping and AI tools.

¹Seller Protection is only available on eligible unauthorized transaction and items not received claims for PayPal Checkout merchants. For Enterprise Payments (aka Braintree) merchants, Seller Protection is only available for purchases made with the Pay with PayPal button. Other limitations and exclusions apply. [See terms for details.](#)

²Certain merchants, transactions and chargebacks are not eligible for the Chargeback Protection tool. Waiver of fees and disputed amount is subject to a monthly loss cap. Braintree merchants may be assessed additional chargeback fees by acquiring banks and card networks, which will not be waived but will be passed through to you at cost. See terms [here](#) (Braintree) and [here](#) (PPCP).

**Talk to our sales team
to optimize your checkout**

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