

Embedded Checkout Design Guide

This guide is for PayPal Payflow Link and PayPal Payments Advanced

> **Pay with PayPal** - The faster, safer way to pay

Pay now **CHECK OUT WITH PayPal™**

-----OR-----

Pay later **CHECK OUT WITH BillMeLater a PayPal service**

No Payments + No Interest if paid in full in 6 months on purchases of \$99+
Subject to credit approval. [See terms](#)

> **Pay with credit or debit card**

Card number

Expiration date mm yy /

Pay Now

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About this Guide

Embedded Checkout Design Guide provides the recommended best practices for integrating PayPal's embedded checkout onto your website.

Intended Audience

This guide is for:

- Developers and Partners who are integrating embedded checkout into their websites, shopping carts, and/or other ecommerce applications.
- Merchants who would like an overview of the possibilities and constraints when using PayPal's embedded checkout.

About PayPal's Embedded Checkout

PayPal's embedded checkout is an embedded mini-page that can be inserted onto a website to collect payment information. The plug-in was designed to integrate visually with most websites so buyers feel like they are still on your site (see highlighted section in *Figure 1*). However, PayPal is actually hosting the mini-page, so you don't have to collect credit card data and deal with the PCI compliance (credit card security compliance) burden for PayPal transactions. We do it on your behalf.

Photostudio

Payment Information

Choose Your Payment Method

Pay with PayPal - The faster, safer way to pay

Pay now **CHECK OUT WITH PayPal**

-OR-

Pay later **CHECK OUT WITH Bill Me Later**

No Payments + No Interest if paid in full in 6 months on purchases of \$99+
Subject to credit approval. [See terms](#)

Pay with credit or debit card

Card number

Expiration date mm / yy /

Pay Now

Item in Your Cart

Canon PowerShot S90 Digital Camera

QTY:1	\$389.95
Subtotal:	\$389.95
Tax:	\$0.00
Shipping:	\$0.00
Order Total:	\$389.95

Billing Addresses

Pat Smith
123 Main Street,
San Jose CA 94515
[Change](#)

Sales
800.606.6969 or 212.444.6615

Customer Service
800.221.5743 or 212.239.7765

Help
Contact Us
Track/Return an Order
Return Policy
Shipping & Delivery
Payments

International
Shipping
Payments
Customs
All International Topics

Company Information
About Us
Superstore
The Event Space

Privacy & Security User Agreement & Disclaimer California Privacy Rights Site Map

Prices, specifications, and images are subject to change without notice. Not responsible for typographical or illustrative errors. Manufacturer rebates, terms, conditions, and expiration dates are subject to manufacturers printed forms

Figure 1 – Sample payment page using PayPal's embedded checkout.

You are able to customize certain elements of PayPal's embedded checkout to help you better match your website design. These elements are called out in *Figure 2* below.

The diagram illustrates the PayPal embedded checkout interface, divided into two main sections. The top section is titled "Pay with PayPal - The faster, safer way to pay". It features two primary options: "Pay now" and "Pay later". The "Pay now" option is represented by a button that says "CHECK OUT WITH PayPal". The "Pay later" option is represented by a button that says "CHECK OUT WITH BillMeLater a PayPal service". Below these options, there is a promotional message: "No Payments + No Interest if paid in full in 6 months on purchases of \$99+ Subject to credit approval. See terms". The bottom section is titled "Pay with credit or debit card". It contains a form for entering card details, including a "Card number" field, a row of logos for Discover, VISA, MasterCard, and American Express, and an "Expiration date" field with "mm" and "yy" labels. At the bottom of this section is a "Pay Now" button. Four orange callout boxes on the left side point to specific elements: "Color of Header Text" points to the title of the top section; "Color of label text" points to the "Pay later" label; "Color of Border" points to the border of the bottom section; and "Color of button and color of text on button" points to the "Pay Now" button.

Figure 2 – Elements of PayPal's embedded checkout that can be customized by the merchant.

Recommended Checkout Design

In order to create a great shopper experience and process payments effectively, PayPal recommends the following checkout design:

- 1 **Shopping Cart:** Add to cart page.
- 2 **Billing and Shipping:** Enter billing address, shipping address and shipping method. Allow consumers to pre-fill shipping address from billing address. Any other data entry fields necessary, such as gift note or discount code, would go on this page.
- 3 **Review and Pay:** Review order and pay. On a single page, display PayPal’s embedded checkout along with a detailed order summary, including details on all line item details in the order. PayPal research has shown that consumers prefer to see line item detail summary on the same page where they enter their payment information.
 - If the buyer selects to pay by credit card, they would enter their payment details and then press the button to continue. This would execute a sale transaction, and the buyer would stay on your website. You can easily customize the text of the button in PayPal Manager to read “Pay Now,” “Submit Order,” or any other term that is appropriate for your website.
 - If the buyer selects to pay by PayPal, they would be redirected to PayPal.com to complete their transaction. After the buyer completes the transaction on PayPal.com, they will automatically be redirected to a page you specify.
- 4 **Order Confirmation** page.

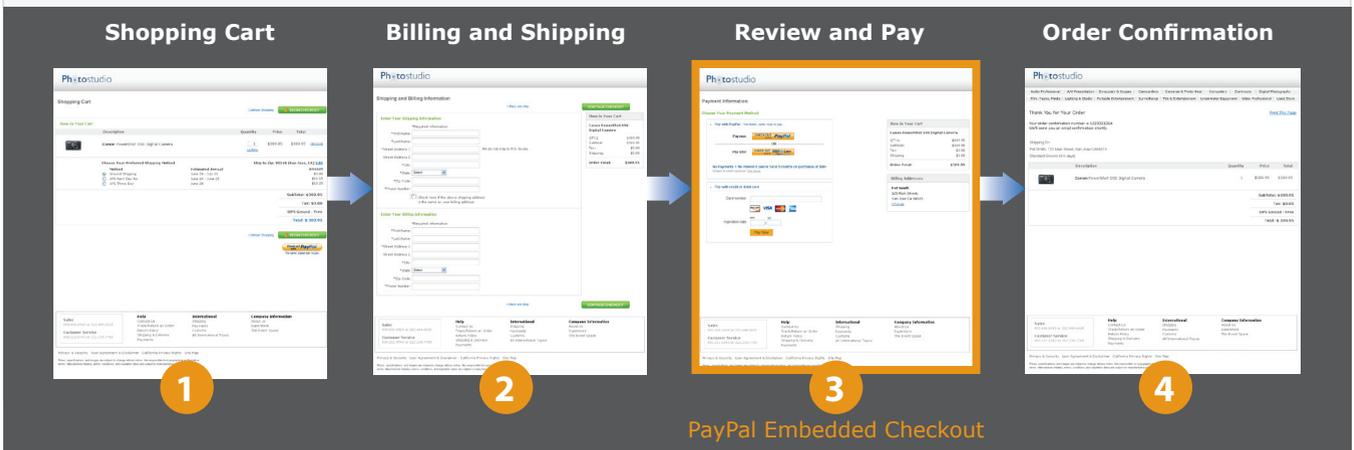


Figure 3 – Recommended checkout flow using embedded checkout.

There is one alternate design that you may wish to consider. This design is similar to the recommended design, except that detailed order review is presented before the payment page is presented. This design can be very effective, and it is just as easy to execute technically as the recommended design. The potential downside is that it is not as common a sequence as the recommended design, so buyers may accidentally think they have placed the order before proceeding to the payment page. To mitigate this risk, PayPal recommends that the wording and button text on the Review Order page be very clear that the order is not yet complete.

Sequence of pages:

- 1 Shopping Cart:** Add to cart page.
- 2 Billing and Shipping:** Collect billing and shipping address, shipping method, and other information on the following page(s). Any additional data fields required for the order, such as discount code or gift note, would go on this page.
- 3 Review:** Detailed order review page, recapping for the shopper exactly what is being purchased at what price, plus shipping price, tax, and total.
- 4 Payment Method:** Payment page containing PayPal's embedded checkout. Pressing "Submit Order" from this page would create the order and execute the payment.
- 5 Order Confirmation** page.

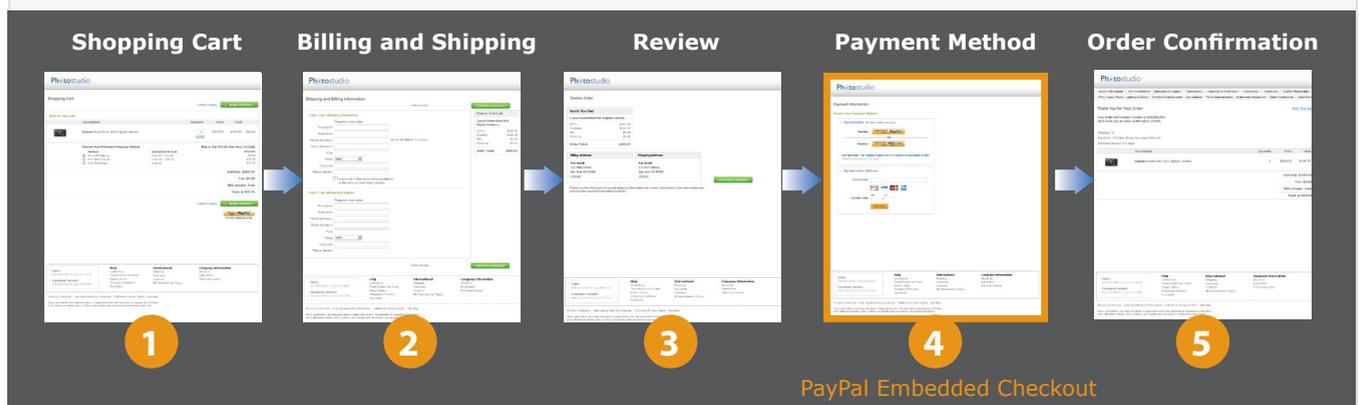


Figure 4: Alternate checkout design.

Checkout Design to Avoid

Some merchants have retrofitted existing checkout flows with PayPal's embedded checkout in a way that PayPal does not recommend. These sites originally asked for payment information before a detailed order review page. But instead of inserting PayPal's embedded checkout onto the payment page, or removing the original payment page and creating a new one at the end, some merchants have split the order payment into two parts: one page where payment method is selected, and another page—sometimes much later in the flow—where the actual credit card is entered (See Figure 5). PayPal does not recommend this checkout design, it has been found to confuse buyers and reduce conversion.

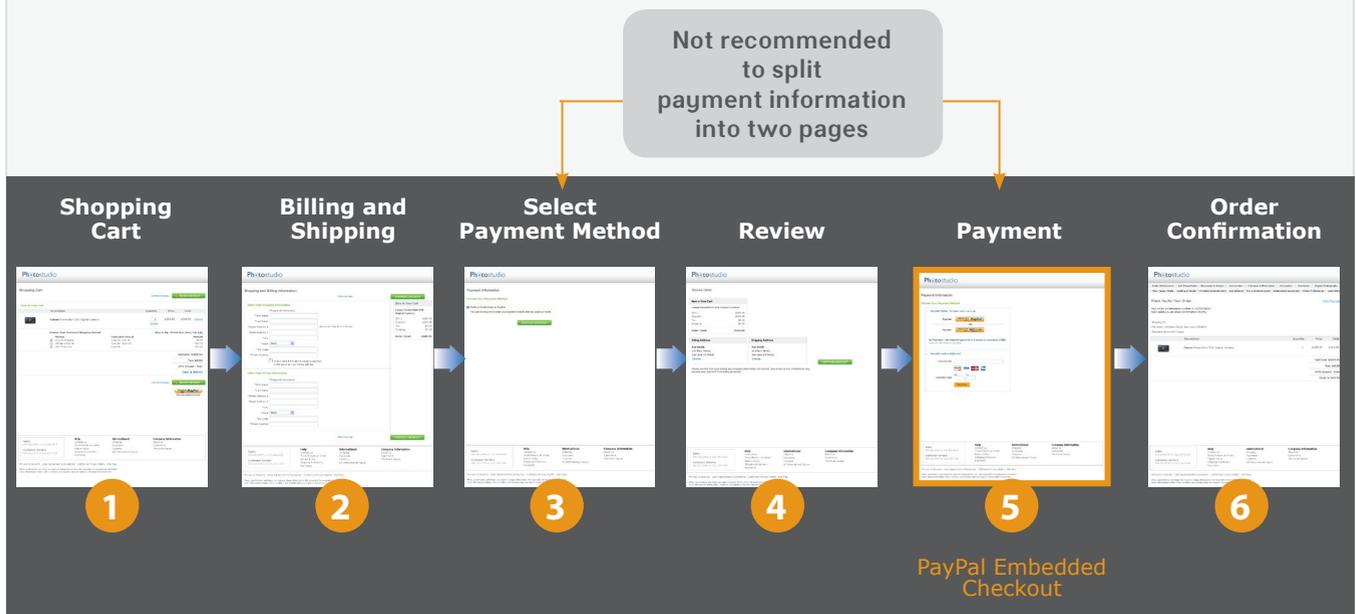


Figure 5: Checkout design to avoid.

Other Important Considerations

PayPal's embedded checkout is extremely flexible and can be implemented on nearly any website by a qualified developer. However, it may be necessary to make certain changes to the checkout flow in order to accommodate the feature.

- **Do not include any other data entry fields on the same page as PayPal's embedded checkout.** For example, billing address cannot be entered on the same page where embedded checkout resides. Instead, PayPal recommends capturing billing address earlier in the flow, at the same time shipping address is collected, and preferably with the ability for a buyer to easily use the same address for both purposes.
- **Do not include any other selections on the same page as PayPal's embedded checkout that change price.** Many websites have options on the payment page that would change the total price due. For example, a discount code field may be available, or the ability to select an alternate shipping method (at a different price) may be available. In either of these examples, the selection or data entry would change the final price owed. Ideally, these options would be presented earlier in the checkout flow.
 - If it is necessary to include coupon code options or shipping options on the payment page, these fields would need to have a Submit/Apply button in order for them to be applied. If this is done, PayPal's embedded checkout must refresh itself while it is getting a new secure token, and the buyer may see the plug-in flash briefly as it reloads.
- **Make sure that payment is the last step of the checkout process.** Certain sites have a design where payment details such as credit card number are collected in one step, and then the payment transaction is not submitted until a later step. PayPal's embedded checkout does not work effectively with websites with this design. In fact, merchants with this checkout design may find that this design unnecessarily adds to their PCI compliance burden regardless of the payment provider they use.