

Compare PayPal products.



Which PayPal product is right for you?

	EXPRESS CHECKOUT	PAYMENTS PRO
Buyer Experience		
Buyer never leaves merchant site	✓ ¹	✓ ²
Buyer is redirected to PayPal for payment	✓	✓ ³
Optimized Mobile checkout experience	✓	✓ ⁴
Payment Acceptance		
Accept PayPal payments	✓	✓
Accept credit and debit cards	✓	✓ ⁵
Accept payments in 26 currencies from 193 countries	✓	✓ ³
Accept PayPal Credit payments (U.S. only)	✓	✓
Add a "Buy Now" or "Pay Now" option to any API or HTML-supported platform (Enable payments for digital goods, invoicing, and marketplace or social media type purchases)	✓	
Includes Virtual Terminal support		✓
Simplified PCI compliance	✓	✓ ⁴
Merchant Setup		
PayPal Internet Merchant Account included		✓
Vetting and approval by PayPal required prior to activation		Yes, turn-around time: 1-3 days
Merchant can start receiving payments before setting up a PayPal account (Merchant provides only the email address where they wish to receive payments and is notified by PayPal to create a PayPal account only after they have received a live transaction)	✓	
A PayPal-verified PayPal Business account required prior to usage		✓

1. Digital goods transactions only.

2. Card transactions only.

3. PayPal transactions only.

4. Requires use of the hosted checkout page templates.

5. Amex setup requires separate merchant agreement.

Technical Requirements & Options

API-based solution (Requires mild to medium level of programming knowledge)	✓	✓
SDK Packages available	✓	✓
Sandbox testing environment supported	✓	✓
Customizable credit/debit card checkout APIs		✓
HTML solution (Requires basic to medium HTML knowledge)		
REST API available	✓	✓
Supports NVP & SOAP APIs	✓	SOAP API available only for PPP 3.0

Advanced Features

Authorization and delayed capture API support ⁶	✓	✓
Multiple authorizations & delayed capture API support	✓	✓
Order, authorization & delayed capture API support ⁷	✓	
Supports PayPal-hosted card processing templates		✓ ⁴
Supports Parallel payments ⁸	✓	
Supports reference transactions ⁹	✓	✓
Supports recurring billing/payments ¹⁰	✓	✓ ¹³
Verified by Visa & Mastercard secure code		
Supports API-based Refunds	✓	✓
Supports API-based reporting and updates	✓	✓ ¹⁴
Instant Payment Notification (IPN) support	✓	Supported through NotifyURL
SFTP-based reporting	✓	✓
Supports Chained payments ¹¹		
Payouts ¹²		

4. Requires use of the hosted checkout page templates.

6. Authorization & Capture allows merchant to authorize the availability of funds for a transaction but delay the capture of funds until a later time.

7. An order authorization confirms the availability of the customer's funds but does not place the funds on hold. After making the order, you can capture the order directly without any additional authorization, or you can make an additional order authorization to change the amount, and then capture that amount.

8. Parallel payments enables a single buyer to pay multiple merchants in a single checkout session. Parallel payments is available with API version 63.0 and higher.

9. A reference transaction is a PayPal transaction from which subsequent transactions can be derived. For example, a buyer can make a purchase on your site and the PayPal transaction ID becomes the ID of a reference transaction that can later be used to initiate another transaction.

10. PayPal Recurring Payments allows you to bill a buyer for a fixed amount of money on a fixed schedule.

11. In a chained payment, a payment is made to a primary receiver. The primary receiver keeps some of the payment and pays the rest to one or more secondary receivers. PayPal recommends PayPal Adaptive Payments for chained payments.

12. To send or disburse money to a large number of recipients PayPal recommends using PayPal Mass Pay or PayPal Adaptive Payments.

13. Recurring Billing service carries an additional monthly fee.

14. API-based reporting is only available to merchants that have a PayPal Manager account.

Additional Merchant Benefits

Send invoices and collect payments using PayPal	✓ ¹⁵	✓
Free PayPal Here card reader for iPhone, iPad or Android device (U.S. only)	✓ ¹⁵	✓
Accept checks with camera on mobile device	✓ ¹⁵	✓
Get paid on eBay and Etsy	✓	✓
Get a PayPal Debit Card and earn up to 1% cash back (U.S. only)	✓ ¹⁶	✓ ¹⁶
Basic PayPal data security and fraud protection	✓	✓
Advanced fraud protection	✓	✓
No long-term contracts, withdrawal, or cancellation fees	✓	✓
Nonprofit discount available for PayPal transactions	✓	✓
Toll-free phone support (including after-hours)	✓	✓

Merchant Fees

Monthly Fee	\$0	\$30
Setup Fee	\$0	\$0
Gateway Fee	N/A	N/A
Per-transaction Fee	2.9% + \$0.30	2.2%-2.9% + \$0.30

15. Available separately.

16. Merchants can apply for a PayPal Business Debit MasterCard after their business account has been in good standing for 60 days. Cash back requires enrollment and applies to signed transactions only.