

# PayPal

## Product Brochure

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## Unlock Global Growth with PayPal Commerce Platform \*\*The comprehensive solution to power your business, globally.\*\* Stop piecing together disparate payment solutions. PayPal Commerce Platform provides a unified, powerful ecosystem to manage every aspect of your payments, from online checkouts to advanced risk management, helping you scale with confidence.

\*\*Key Features & Capabilities:\*\* \* \*\*PayPal Checkout with Smart Payment Buttons:\*\* Offer your customers a seamless checkout experience with dynamically presented payment options, including PayPal, Venmo (US only), credit and debit cards, and local payment methods, adapting to their preferences and driving conversion. Integrate with a single line of code or leverage our APIs for complete customization.

\* \*\*Advanced Fraud Protection (AFP):\*\* Go beyond basic security. AFP uses machine learning to analyze transaction data, identifying and preventing fraudulent activities in real-time. Customize fraud filters, manage case escalations efficiently, and minimize chargebacks, protecting your revenue and reputation.

\* \*\*PayPal Working Capital:\*\* Access fast, flexible funding to fuel your growth. Qualified merchants can receive a loan decision within minutes and funds deposited directly into their PayPal account, with no traditional credit checks or lengthy application processes. Repay automatically with a percentage of your PayPal sales.

\* \*\*Payouts:\*\* Streamline disbursements to suppliers, contractors, affiliates, or customers globally. Send mass payments quickly and securely via PayPal, minimizing administrative overhead and improving operational efficiency. Support for multiple currencies eliminates conversion fees and simplifies international transactions.

\*\*Target Customers & Use Cases:\*\* Ideal for medium to large businesses with significant online sales volume, expanding internationally, or requiring sophisticated payment management solutions. Use cases include:

\* \*\*E-commerce platforms:\*\* Integrate seamlessly for enhanced checkout experiences and fraud protection.

\* \*\*Marketplaces:\*\* Streamline payouts to vendors and manage complex payment flows with ease.

\* \*\*Subscription businesses:\*\* Automate recurring billing and manage subscriber accounts efficiently.

\*\*Competitive Advantage:\*\* PayPal Commerce Platform offers a unique combination of global reach, advanced fraud protection, and flexible financing options. Our robust API allows for complete customization and integration, while our trusted brand ensures customer confidence and maximizes conversion rates.

\*\*Key Metrics:\*\*

\* \*\*Global reach:\*\* Support for 200+ markets and 100+ currencies. \* \*\*Fraud prevention:\*\* Reduce fraudulent transactions by up to 70% with Advanced Fraud Protection. \* \*\*Funding access:\*\* Access Working Capital loans up to \$150,000 based on eligibility. \*\*Scale smarter. Grow faster. Choose PayPal Commerce Platform.\*\*