DRAWBACKS OF PAYPAL

• High percentage-based transaction fees

• Not designed for paying large volume of payees

• Unclear policies on holding of funds or misdirected funds

• Few controls for when funds are sent incorrectly

• Focused more on pay-in processing

• Not all countries serviced

• Not a popular service in all countries

• Challenging reconciliation processes

• $10K limit per payments

BENEFITS OF PAYPAL

• Known brand and market leader

• Large adoption footprint

• Offers multiple ways to extract money