



# ***Accelerated Boarding for Express Checkout***

## PayPal Accelerated Boarding for Express Checkout

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# Preface

*PayPal Accelerated Boarding for Express Checkout* describes how partners can set up PayPal Express Checkout for merchants who only need to provide their email address to start accepting Express Checkout payments.

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## Intended Audience

This guide is intended for partners using the PayPal *third-party API model*. In this model, merchants give permission to the partner to make Express Checkout API calls on the merchants behalf; using the partner's API credentials.

**NOTE:** In this guide, *you* means the partner who is using the PayPal third-party API model.



*Intended Audience*

# 1

## Accelerated Boarding

Accelerated Boarding provides an easy way to set up PayPal Express Checkout for your merchants. They only need to provide you their email address to start accepting Express Checkout payments. They do not need to have a PayPal account in advance.

- [What Is Accelerated Boarding?](#)
- [How Accelerated Boarding Works](#)
- [Comparison To Existing Boarding Process](#)
- [How To Set Up Accelerated Boarding](#)

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### What Is Accelerated Boarding?

With Accelerated Boarding, you can simplify the Express Checkout setup to a single-step process for your merchants.

With Accelerated Boarding, your merchants can accept payments first, and set up PayPal accounts later.

All the merchant needs to do is to provide you their email address. They can start accepting Express Checkout before they board at PayPal. When the customer pays with PayPal Express Checkout in the usual manner, PayPal notifies the merchant by email. They can then complete boarding at PayPal at their convenience. This allows the merchant to focus on their main task when boarding at your site, which is to complete the online store setup.

By implementing Accelerated Boarding, you enjoy a higher conversion of merchant boarding at your site and a lower level of customer support. You will motivate more merchants to sign up for Express Checkout because the initial effort on their part is so easy (just their email address), and the process of boarding at PayPal later is more streamlined.

The merchant doesn't need to look up your API account username to grant you API permissions, for example. PayPal already has this information from the Express Checkout API calls.

**NOTE:** The boarding steps at PayPal are still required, but can be completed at a later time.

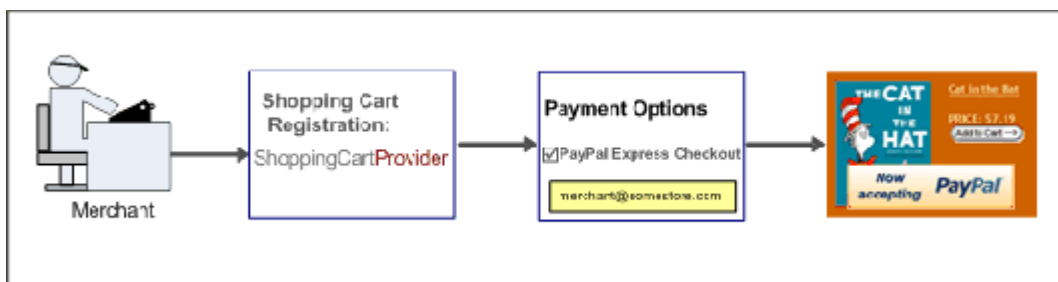
What you need to do to enable this feature is also very simple. You set up this feature by turning on Express Checkout as the default mode on the configuration page of your site for your merchants. You need to collect the merchant's email address for accepting Express Checkout payments and make small changes to the `DoExpressCheckoutPayment` API call.

## How Accelerated Boarding Works

Accelerated Boarding results in no apparent changes to the customer's experience using Express Checkout. What does change is the merchant's experience. This section illustrates the complete boarding process on your site and on PayPal.

### Merchant Boards at Your Site

The merchant registers with your site and sets up their online store as shown here.



Boarding at your site consists of the following steps:

1. The merchant chooses your site for hosting their online store.
2. The merchant sets up their online store (for example, the look and feel) at your site.
3. If the merchant uses a credit card processor other than PayPal, the merchant selects the Express Checkout payment option (which is on by default), and provides an email address to be used for accepting Express Checkout payments.
4. You add PayPal Express Checkout buttons to the merchant's online store.

### Merchant Boards at PayPal

After the customer pays with Express Checkout in the usual manner, the merchant receives an email from PayPal indicating that they have a payment to claim. The procedure for claiming the payment depends upon the merchant's status. To be eligible to claim payment, the merchant must have a PayPal account and a confirmed email address.

After the merchant signs up or upgrades to a PayPal Business account, they are taken to a guided flow to grant you API permissions with your API account name pre-filled for them. By default, the merchant grants you the following API permissions:

- Express Checkout API
- GetTransactionDetails API
- Authorization & Capture API
- RecurringPayments API

**NOTE:** The merchant can withdraw funds from PayPal only after they verify the PayPal account with a funding instrument.

**NOTE:** A payment expires if it is not claimed after 30 calendar days. It will be returned to the customer's PayPal account. The customer can also cancel the payment before the merchant claims it if the merchant does not register a PayPal account.

The merchant then requests API credentials at PayPal.

**NOTE:** The merchant must sign up for or upgrade to a Premier or Business account to request API credentials.

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## Comparison To Existing Boarding Process

The current scheme for signing up merchants to accept PayPal requires that the merchant be taken through the entire boarding process on PayPal before they can start accepting Express Checkout payments.

This includes:

- Registering for a PayPal account.
- Confirming an email address.
- Verifying their PayPal account with a funding instrument.
- Granting you third-party permissions to use your API credentials to make Express Checkout API calls on their behalf. Granting API access requires that they provide your API account username. They need to look up this information and provide it during the process of granting permissions before proceeding.

Since the current scheme requires the merchant complete all of the above before they can start accepting Express Checkout payments, it imposes challenges that require you to educate and support them on the process. Merchants often do not carry it through to completion.

With Accelerated Boarding, the merchant only needs to provide you an email address before accepting Express Checkout payments. Any of the following merchants are eligible:

- Merchants not yet registered at PayPal
- Merchants with a PayPal Personal Account
- Merchants with a PayPal Business Account but who have not yet granted API permissions to the partner

The boarding process at PayPal with Accelerated Boarding also is much more streamlined. Your API account name is pre-filled for merchants when they grant you API permissions, making it faster and easier for them to get up and running.

## How To Set Up Accelerated Boarding

To set up Accelerated Boarding, you make a few changes to your payment configuration page and your Express Checkout API integration.

### Changes to Your Site

#### Partner configuration page

The screenshot shows the 'Processor Configuration' page in the ShoppingCartProvider control panel. The page has a navigation bar with links for Sales, Inventory, Payments (selected), Site Settings, and Help. A breadcrumb trail shows the path: Home > Operations > Control Panel > Payments >. The main heading is 'Processor Configuration' with a subtext: 'You can configure the processor to accept credit card transactions from your customers.' There are input fields for 'Username' and 'Transaction Key'. A section titled 'Accept PayPal Express Checkout' is highlighted with a green background. It includes a checked checkbox, a description of PayPal's benefits, a link to a demo, and two radio button options for 'Production Mode' and 'Sandbox Mode', each with an associated email address field. At the bottom, there are 'Save and Continue' and 'Cancel' buttons, and a copyright notice for 1996-2009.

ShoppingCartProvider [Log out](#)

Sales Inventory **Payments** Site Settings Help

[Home](#) > [Operations](#) > [Control Panel](#) > [Payments](#) >

### Processor Configuration

You can configure the processor to accept credit card transactions from your customers.

Username

Transaction Key

☒ **Accept PayPal Express Checkout**

PayPal: Proven to Increase Sales. According to Jupiter Research, 23% of online shoppers like to pay with PayPal.\* If you offer your visitors the choice to pay with PayPal, they will be more likely to buy. [More](#)

\*September 2007 Jupiter Research study of payment preferences online.

[See Demo](#) [Simple Setup](#)

☒ Production Mode  
 E-mail address to receive PayPal payment:

☐ Sandbox Mode  
 E-mail address to receive PayPal payment:

**Save and Continue** **Cancel**

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To optimize merchant boarding conversion, please follow these steps:

1. In your Help, FAQs, and other appropriate documentation, explain the following:



- As long as the email address is provided, your merchant can accept Express Checkout payments without a PayPal account.
  - Your merchant must set up PayPal for post-checkout operations (for example, capture and refund).
  - Add PayPal boarding instructions for merchants (see URL below) to educate merchants on the next steps at PayPal after receiving customer payments.
2. Where merchants turn on and configure Express Checkout, do the following:
- Present Express Checkout as the default to your merchants. Express Checkout allows merchants to accept PayPal payments regardless of their credit card processor. If a merchant has selected a credit card processor other than PayPal, you are required by the PayPal Partner Program to present Express Checkout as a choice to the merchant.
- NOTE:** You do not need to present this option for PayPal Website Payments Standard or Website Payments Pro. Accelerated Boarding does not work with Website Payments Pro, which requires application and approval.
- Provide a field to collect the merchant's email address for accepting Express Checkout payment. The figure above shows how PayPal can be offered as an additional payment method for Accelerated Boarding on your site simply by entering an email address. To receive payment to a PayPal account they already have, the merchant must provide the email address of their account.
  - Add to the link "Setup" the PayPal boarding instructions for merchants (see URL below) to educate merchants on the next steps at PayPal after receiving customer payments.
3. As with the current best practice, after the merchant completes the registration process on your site, either on the confirmation page of your registration process or in an email:
- Remind merchants that they can always sign up for a PayPal Business account and set up PayPal before receiving customer payments. This allows the merchant to further customize their customer experience with Express Checkout, for example, to show a company logo on the PayPal Review page.
  - Add PayPal boarding instructions for merchants (see URL below) to educate merchants on the next steps at PayPal after receiving customer payments.

PayPal boarding instructions for merchants are hosted at the following URL:

[https://cms.paypal.com/cgi-bin/?cmd=\\_render-content&content\\_ID=developer/EC\\_setup\\_permissions](https://cms.paypal.com/cgi-bin/?cmd=_render-content&content_ID=developer/EC_setup_permissions)

## Changes to the PayPal API Integration

To use Accelerated Boarding, you must meet these requirements:

- You must have a verified PayPal Business account.
- You must use version 57.0 of the API. Accelerated Boarding is supported by both NVP and SOAP APIs.
- You must use the PayPal third-party API model.

- Before a merchant completes boarding at PayPal, the only PayPal calls you can make on behalf of the merchant are `SetExpressCheckout`, `GetExpressCheckoutDetails`, and `DoExpressCheckoutPayment`.
- Before a merchant completes boarding at PayPal, the only Express Checkout `PaymentAction` you can use on behalf of the merchant is `Sale`.
- In the `DoExpressCheckoutPayment` API call, be sure to set `NotifyURL` to your URL so you receive Instant Payment Notification (IPN) about the transaction status. For details on IPN, go to [https://cms.paypal.com/us/cgi-bin/?cmd=\\_render-content&content\\_ID=developer/e\\_howto\\_html\\_IPNandPDTVariables](https://cms.paypal.com/us/cgi-bin/?cmd=_render-content&content_ID=developer/e_howto_html_IPNandPDTVariables)

### Changes to Merchant Status Information

`DoExpressCheckoutPayment` includes some new response values indicating the status of the merchant:

When `PaymentAction=Sale` and the `DoExpressCheckoutPayment` response returns `PaymentStatus=Pending` and `PendingReason=unilateral`

This means the merchant is not yet registered at PayPal. Depending on the merchant's order management preference on your site, you might want to hold off shipments until `PaymentStatus=Completed`.

When `PaymentAction=Order`, error code 10481 is returned; when `PaymentAction=Authorization`, error code 10482 is returned.

If either of these errors are returned, retry the `DoExpressCheckoutPayment` API call with `PaymentAction=Sale`, which will succeed. This allows you to correctly update the order in your system as an immediate capture rather than a delayed capture.

To get the final value of `PaymentStatus`, you can use IPN or `GetTransactionDetails` (after the merchant grants you API permissions during the boarding process at PayPal). Depending on merchant's order management preference on your solution, you might allow shipments once the `PaymentStatus=Completed`.

For details on `GetTransactionDetails`, go to [https://cms.paypal.com/us/cgi-bin/?cmd=\\_render-content&content\\_ID=developer/howto\\_api\\_reference](https://cms.paypal.com/us/cgi-bin/?cmd=_render-content&content_ID=developer/howto_api_reference)