PayPal PAYFLOW PRO

Fully customizable payment gateway.

- Customers check out on your website
- PCI-compliant, at no additional cost[1]
- Works with your merchant account

Express Checkout can help you boost sales by up to 18%[2], and lets customers speed through checkout using the information stored in their PayPal accounts.

Bill Me Later gives US customers a credit line with 6 months financing.[3] You get paid right away and assume no credit risk. Plus, it can increase average order sizes by up to 75%.[4]

The Payflow Pro gateway makes it easy to accept all major credit cards on your website, plus PayPal and Bill Me Later®. It gives you complete control of the payment experience and works with your existing merchant account.

WHAT YOU GET.

Give customers more ways to pay: Payflow Pro gives you more ways to get paid than competitive gateways. Accept Visa, MasterCard, American Express, and Discover – plus get incremental sales by accepting PayPal and Bill Me Later[3] payments.

Keep your merchant account: Payflow Pro works seamlessly with the merchant account from your financial institution, so you won't need to change banks. For $5 more per month, you can add a merchant account from PayPal and upgrade to PayPal Payments Pro – our completely customizable payment processing solution.
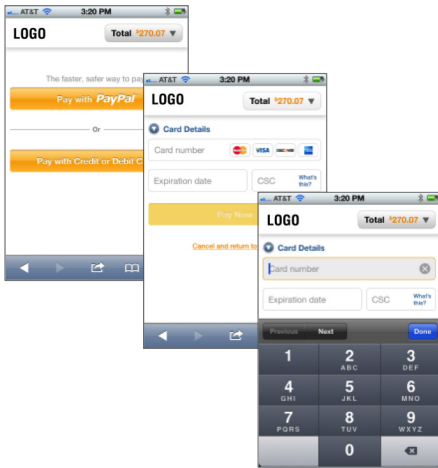
Customize the customer experience: PayPal's APIs put you in control of your checkout, so you can create the experience that's right for your customers.

Keep customers on your website: Buyers can pay by credit card or debit card without ever leaving your website – no PayPal account required. Buyers who choose to pay with PayPal or Bill Me Later check out securely on PayPal.com.

Simplify PCI compliance[1]: Payflow Pro offers two ways to simplify PCI compliance. You can have PayPal host your checkout pages, or host them yourself. PayPal securely processes and stores customers' credit card information so you don't have to. PayPal provides this service at no additional cost.

Accept payments globally: Payflow Pro lets you accept PayPal payments in 190 markets around the globe, so you can get paid wherever your business takes you. You can directly accept credit card payments in as many currencies as your bank allows.

Easily integrate Payflow Pro: Payflow Pro is pre-integrated with top e-commerce platforms – or work with a developer to create your own solution.

When using the hosted page template, Payflow detects if customers are on a smartphone or tablet, and automatically optimizes the payment experience.

Access virtual terminal: Process phone, fax, and mail orders instantly online with Virtual Terminal. It's an online version of a credit card swipe device, included at no extra cost.

Add optional services: Basic Fraud Protection is included at no additional cost, and you can add Advanced Fraud Protection to target specific threats. Add liability protection on qualified Visa and MasterCard transactions; and bill customers on a schedule for subscriptions, membership dues, or installment payments.

HOW IT WORKS.

Payflow Pro lets you host the entire payment experience on your website.

Step-by-Step: Paying with a Credit or Debit Card

Step 1: Your site	A customer chooses to pay with a credit card or debit card.
Step 2: Your site	They enter their shipping details on your checkout page.
Step 3: Your site	They enter their credit card details and the payment is processed.
Step 4: Your bank	You get paid.

Step-by-Step: Paying with PayPal or Bill Me Later (optional)

Step 1: Your site	A customer chooses to pay with PayPal or Bill Me Later.
Step 2: PayPal.com	They are automatically taken to the PayPal site to log in.
Step 3: PayPal.com	And they complete the payment.
Step 4: PayPal.com	You get paid.

1   To help merchants simplify PCI compliance, the Transparent Redirect feature must be enabled. Check with your shopping cart provider to determine if they support this feature.

2   In a July 2010 Ipsos Study conducted with 805 merchants, there was an 18% average increase in sales for merchants after adding Express Checkout.

3   Accepting Bill Me Later as a payment option requires use of the hosted templates in Payflow Pro. Bill Me Later is subject to consumer credit approval, as determined by the lender, WebBank, Salt Lake City, UT.

4   Source: Total Economic Impact of PayPal Express Checkout for Web and Mobile (Forrester Consulting, July 2012)