



Payflow

from PayPal

PayPal PAYFLOW LINK

Secure payment gateway.

- \$0 setup costs, \$0 monthly fees
- Works with your merchant account
- Includes Express Checkout and Bill Me Later® for incremental sales



Express Checkout can help you boost sales by up to 18%¹, 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.² You get paid right away and assume no credit risk. Plus, it can increase average order sizes by up to 75%.³

The Payflow Link gateway provides a cost-efficient, PCI-compliant way to accept all major credit cards, PayPal, and Bill Me Later online. It also works with your merchant account, so you can use it with your existing bank.

WHAT YOU GET.

Pay no setup or subscription fees: With Payflow Link, you don't pay any upfront setup fees or a monthly subscription, and PayPal will never add-on hidden fees. You only pay a low 10-cent gateway fee when you get paid.

Give customers more ways to pay: Payflow Link 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 payments.

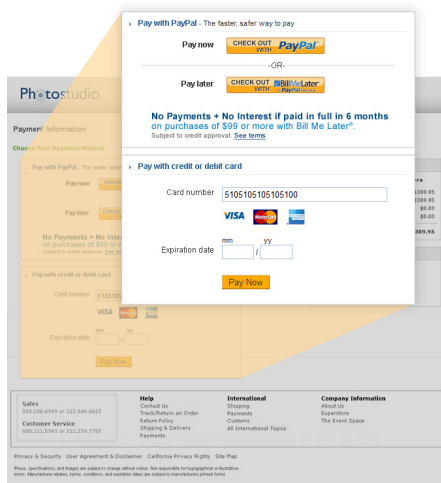
Keep your merchant account: Payflow Link works seamlessly with the merchant account from your financial institution, so you won't need to change banks. For \$5 more per month, you can add a merchant account from PayPal and upgrade to PayPal Payments Advanced – a full payment processing solution.

Customize your checkout page: Choose one of PayPal's customizable checkout templates, or insert PayPal's embedded template directly into one of your web pages to match your website's look and feel.

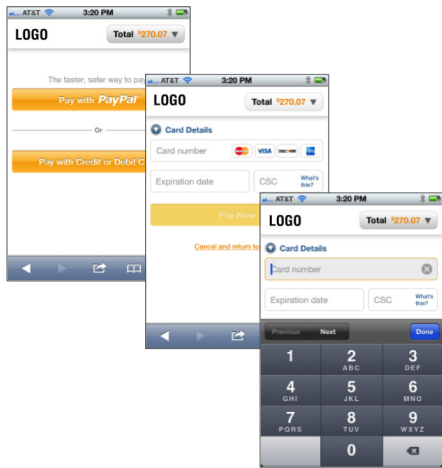
Keep customers on your website: Buyers can pay by credit card or debit card without ever leaving your website – no PayPal account required. Buyers who choose to pay with PayPal or Bill Me Later check out securely on PayPal.com.

Simplify PCI compliance: PayPal securely processes and stores customers' credit card information so you don't have to – dramatically reducing your workload for proving PCI compliance. PayPal provides this service at no additional cost.

Accept payments globally: Payflow Link 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.



PayPal's embedded checkout templates let customers pay by credit card, debit card, PayPal, or Bill Me Later.



Payflow detects if customers are on a smartphone or tablet, and automatically optimizes the payment experience.

Easily integrate Payflow Link: Payflow Link is pre-integrated with top e-commerce platforms. You can also work with a developer to create your own solution.

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.

With Payflow Link, checkout is hosted on PayPal's secure payment site, helping you simplify PCI compliance. Plus, both the PayPal payment method and Bill Me Later are pre-integrated for your convenience.

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. |
| Step 4: PayPal.com | The payment is processed in seconds behind the scenes. |
| Step 5: Your bank | You get paid. |

Step-by-Step: Paying with PayPal or Bill Me Later

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|---------------------------|--|
| 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 In a July 2010 Ipsos Study conducted with 805 merchants, there was an 18% average increase in sales for merchants after adding Express Checkout.
- 2 Bill Me Later is subject to consumer credit approval, as determined by the lender, WebBank, Salt Lake City, UT.
- 3 Source: Total Economic Impact of PayPal Express Checkout for Web and Mobile (Forrester Consulting, July 2012).

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