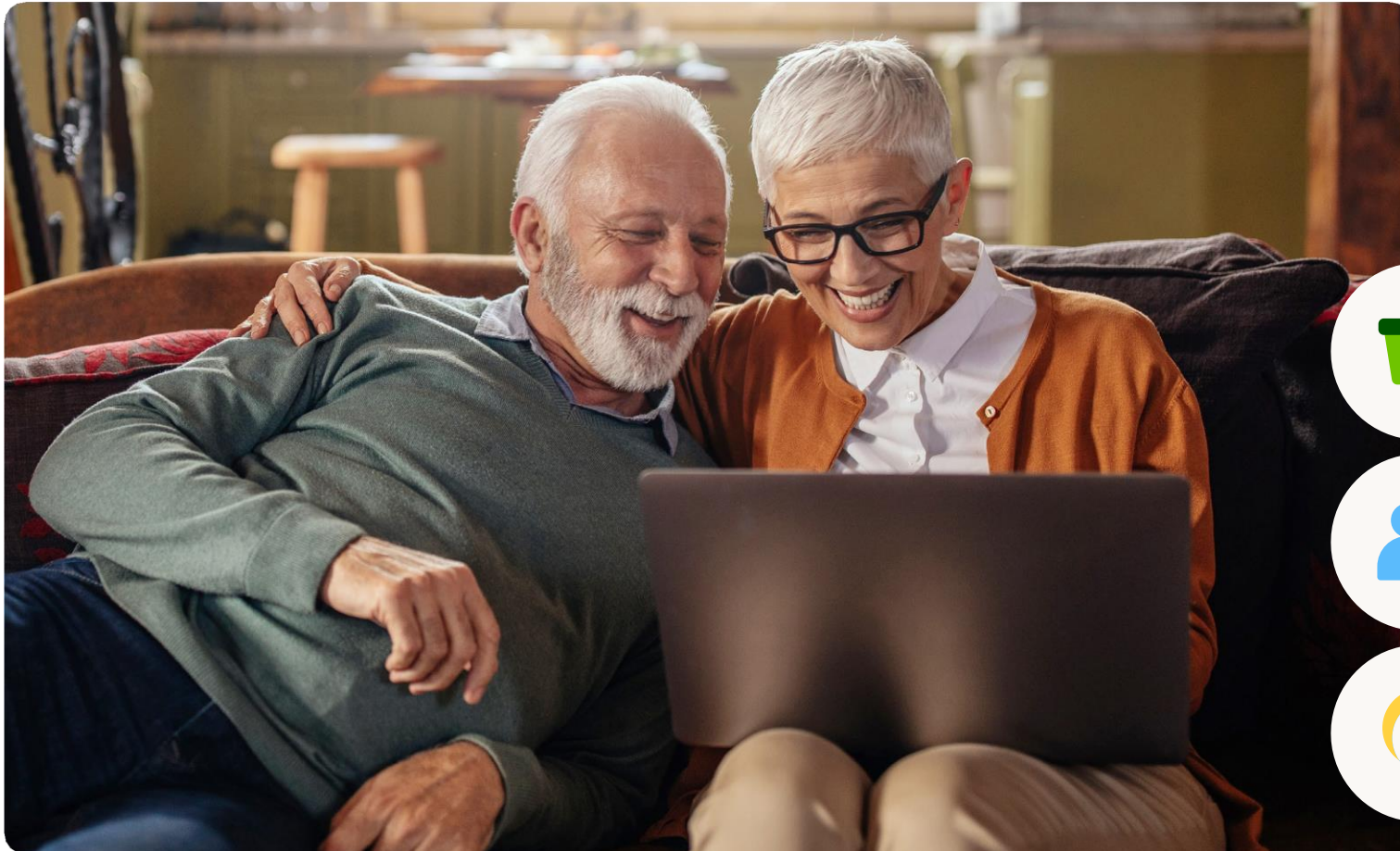


Reimagine Checkout: Elevate the Experience



To help your business keep your customers on the road to purchase, we've identified the prime reasons customers abandon their purchases and recommended ways to address these issues.



Our **top practical tips** can help you build trust across checkout and general operations.

Each tip is designed to help you:



Decrease cart abandonment and drive conversion and sales



Deepen customer connections and enhance customer loyalty



Drive a positive brand experience and checkout journey

1

Get paid now, while they pay later.

Empower your customers with
more flexibility.



Actively promoting BNPL choices can also help increase conversions, as consumers paying with buy now, pay later are up to **3x** more likely to complete a purchase after browsing.⁶

Global BNPL transactions are predicted to increase by more than **\$450 billion** between 2021 and 2026, with 8 of the 10 top global BNPL markets worldwide located in north-western Europe.⁷



✔ Enable BNPL for your business.

It's an attractive way to help customers manage day-to-day spending, especially for more-costly purchases.

✔ Message BNPL options on your product and cart pages.

Reminding shoppers that BNPL is available at your shop can help you increase the likelihood of conversion. Placement of messaging below a price point and above a primary call-to-action button (e.g., Add to Cart, Checkout) can help increase AOV as well.

✔ Showcase payment instalment options.

This helps shoppers understand the full duration of their payment period and exactly what they'll owe each period.

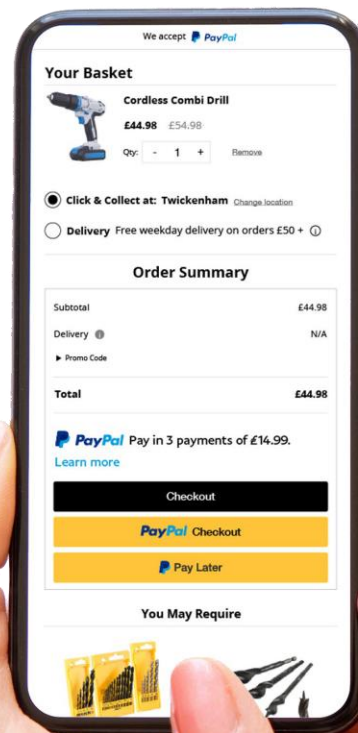
2

A smart approach to smartphones.



Master the art of friction-free flows.

Smartphones generate **71%** of traffic visits and **61%** of orders for online retail websites worldwide.⁹



Provide a single 'Full Name' field.

When there are separate 'First Name' and 'Surname' fields, customers often type their full name in the 'First Name' field then have to go back and correct the entry. Eliminate this friction with a single name field.



Minimise the 'Address line', 'Company', and 'Coupon Code' fields.

Let customers add or open these optional fields as necessary. An open 'Coupon Code' field can cause customers to stop the checkout process and go in search of coupon codes.



Use post code autodetection.

Put the post code field first, and rely on it to supply the customer's city, county, and country – but let customers override the selection in case of incorrect autodetection.



Hide billing address.

Shipping address and billing address are usually the same, so make this the default. If customers need to enter a different billing address, let them uncheck the 'Billing address same as shipping address' box.

3

Engage authentically on social platforms.

Show customers the real people behind the brand.



40% of global respondents say that social factors often/always affect their purchasing decisions.¹³



Socialise in the same spaces.

Find out which social platforms your target customers like to use and ensure you have an established presence. Aim specifically for the spaces where more than 80% of your target customers spend time.



Create a brand stance and stick with it.

Explore the types of relationships you value and use that as a starting point. Customers are turned off by wavering brand voice and presence, so consistently showing up and representing the values you hold important is paramount.



Walk the walk.

Spotlight how your business supports key initiatives – like sustainability or social justice – to differentiate your company. Mindful, well-researched action can help you attract a loyal customer base that will choose your brand over competitors.



Offer customer service via social platforms.

Be where your customers are no matter the interaction. Usually customers don't want to wait for email responses or spend time on hold. Let them use text or chat apps and social platforms to send queries, look up status, and resolve issues.

Sellers should prioritize social media in their marketing strategies to remain relevant and seen – even by older demographics.

THE TREND

Social media consumption continues to rise exponentially, while more traditional mediums, like broadcast TV, see declines year-on-year.

THE DATA

On average, 74% of consumers spend at least 30 minutes on social media per day. Although slightly lower than the 78% for broadcast TV, social media consumption has increased by 9% in the last 4 years, while broadcast TV has seen a 4% decline.

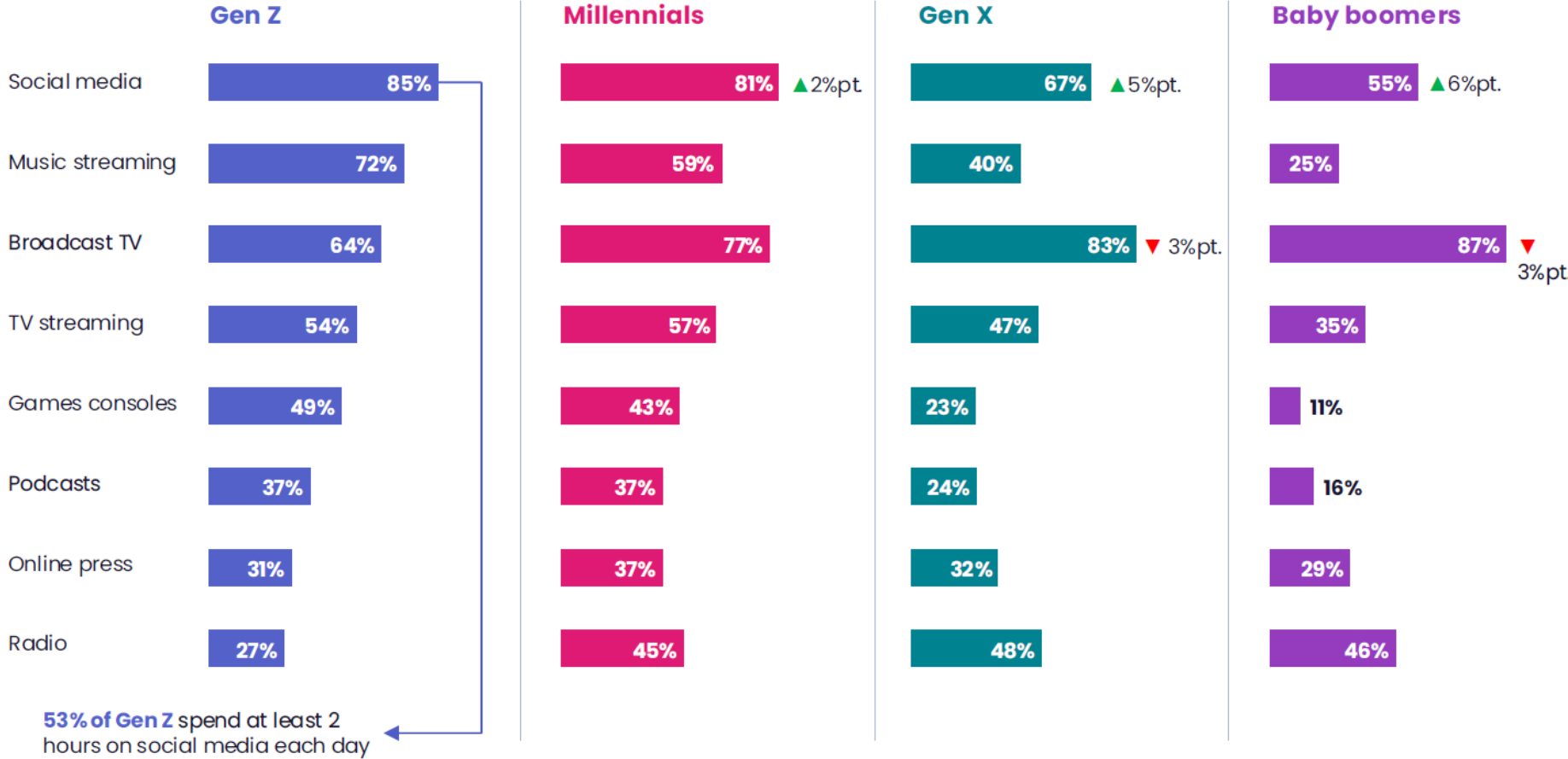
This shift is primarily led by Gen Z, with 53% of this demographic spending at least 2 hours a day on social media. That said, baby boomers are also becoming increasingly social-savvy. There has been a 6% uptick in this generation spending at least 30 minutes on social each day, accompanied by a 3% decrease in time spent watching broadcast TV.

THE TAKEAWAY

Brands should prioritize social media in their marketing strategies by increasing activity and ad spend on the platforms where their target audiences are most active.

Media consumption

% who spend at least 30 minutes on the following per day...



Instagram is the main social platform consumers use to find information about products. Instagram, TikTok, and Pinterest are key for fashion brands.

THE TREND

Social media has rapidly evolved into a key channel for discovering products and brands. However, its effectiveness varies across different platforms, and user engagement differs by category.

THE DATA

Within PayPal's primary verticals, Instagram ranks as the top platform for product and brand discovery, particularly among online fashion shoppers. TikTok has also risen as a significant platform for discovering products, demonstrating substantial growth across all user groups. In contrast, gamers are 2x more likely to use X for product discovery compared to other segments.

THE TAKEAWAY

Fashion brands should focus on enhancing their visibility on Instagram, TikTok, and Pinterest to effectively connect with their target markets.

Meanwhile, gaming retailers can capitalize on X to reach their audience.

Understanding these platform preferences allows brands to optimize their social media spending and drive sales more efficiently.

Social platforms used to find information about products

% of each audience who say they use the following platforms to follow/find information about products and brands

■ Gaming purchasers ■ Home tech shoppers ■ Online fashion shoppers



Clothing and gaming products are some of the most frequently bought items by consumers influenced by endorsements from influencers.

THE TREND

Influencers can significantly influence consumer purchases, especially in the clothing and gaming sectors. Consumers often make purchases in these categories after viewing endorsements on social media.

THE DATA

Among consumers who have bought a product based on an influencer's endorsement, clothing was the most common recent purchase, followed by gaming products. Price and value for money are the primary motivators for 50% of these consumers when deciding to buy a product promoted by an influencer. Trust in the influencer and discount codes can also help to inspire purchases.

THE TAKEAWAY

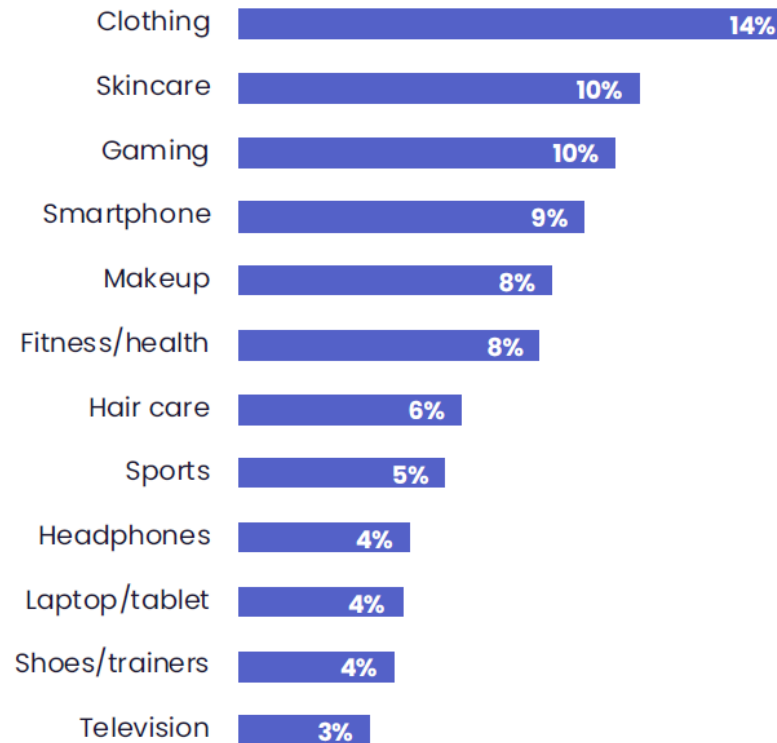
Retailers, particularly in the fashion and gaming sectors, should leverage influencers to enhance product visibility and drive sales.

Emphasizing value for money, partnering with influencers who resonate with their target audience, and offering discount codes can help build consumer trust and influence consumer purchasing decisions.

Source: GWI Zeitgeist Survey March 2024. **Base:** 6,136 internet users who say they have purchased a product or service because of a social media influencer's endorsement in the last week, month, year or more than a year ago. **Markets:** Europe, UK & USA.

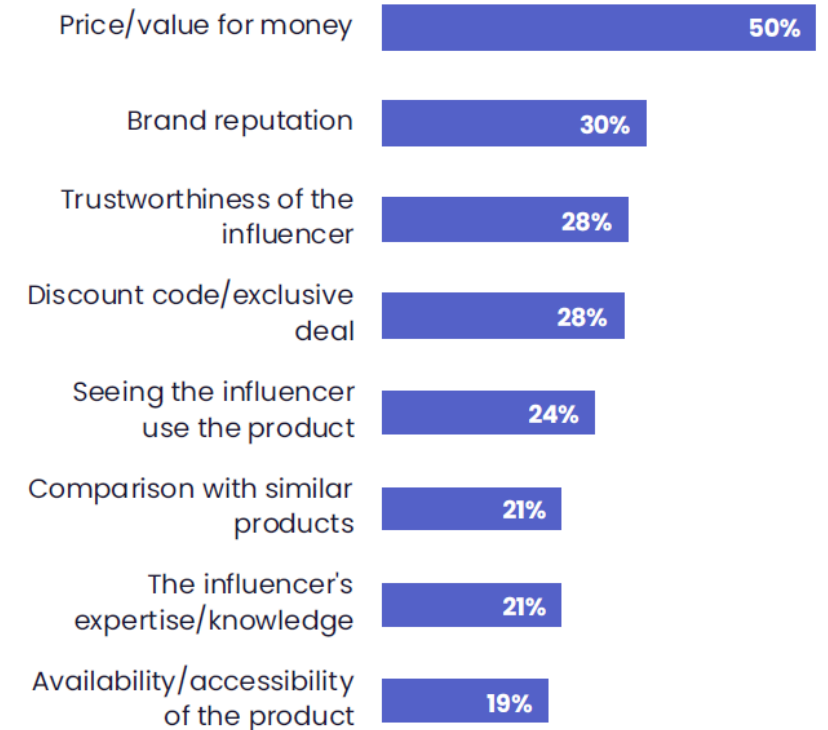
Influencer purchase types

When thinking about the most recent product purchased after seeing an influencer's endorsement, the % who said it was...



Factors influencing influencer purchases

% who say the following factors influenced their decision to buy a product or service promoted by an influencer



4

Roll out the red carpet for loyalty.



Reward repeat buyers with points and perks.



Let customers save their details.

Remember clothing and shoe sizes, colour and style favourites, and payment preferences, and recommend categories and/or products based on previous search history.



Streamline checkout with tokenisation.

Tokenisation protects vulnerable payments data by replacing it with a temporary series of numbers called a 'token', which it safely associates with the customer. This can help to eliminate required steps for return customers – like entering payment and shipping data – which smooths and speeds checkout.



Present relevant offers and vouchers.

Based on previous purchases, invite customers back with discounts to ensure your brand stays top of mind.



Consider creating a point system.

A point system creates a brand-specific currency. Customers can redeem this currency (based on the accumulation of points) for purchases they may have otherwise skipped. They can also use points to access free shipping or other known webpage converters.



Enable notifications when a desired item is back in stock.

Notifications help customers get what they want, and give you valuable customer contact info – and useful insights about their preferences such as size, colour, and category.

PayPal for Business

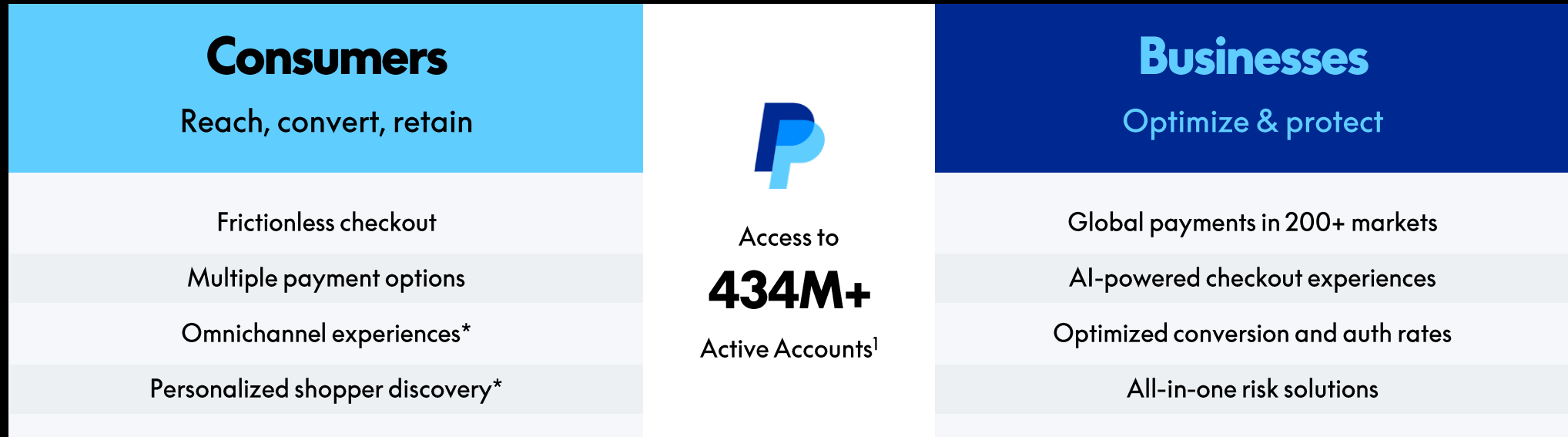
PayPal Complete Payments

Global payments solutions designed to enable growth, profitability, and simplicity for innovative businesses



Connecting consumers and businesses globally

Our strength is our two-sided ecosystem.

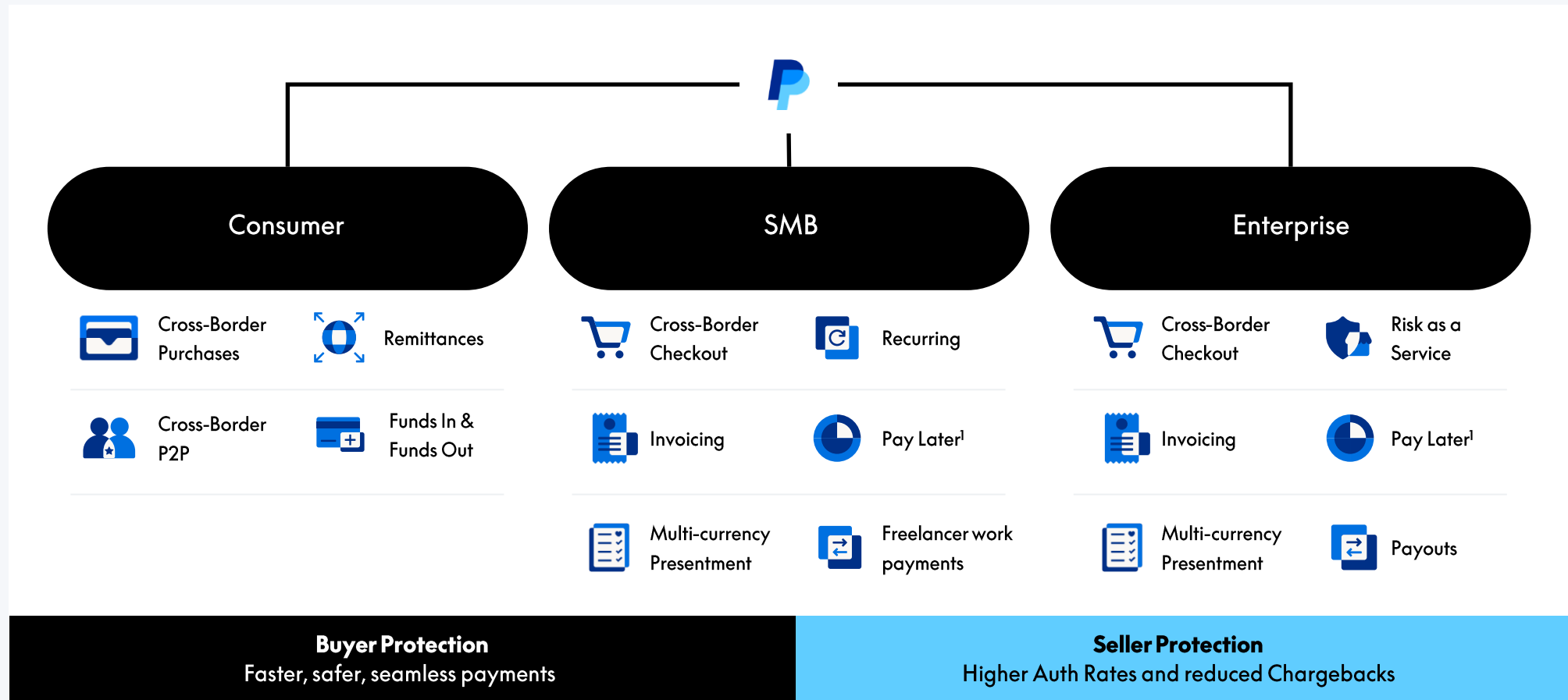


1. PayPal Q4 2024 Earnings.

* Availability may vary depending on merchant's integration method and geographic location.

A Complete Payment Ecosystem

PayPal's Diverse Solutions Power Every Business Need



1. Pay Later available in US, UK, DE, FR, IT, ES, AU. Product availability subject to local requirements. Merchant and consumer eligibility varies depending on status. Credit checks, fees and other requirements apply and vary depending on product and jurisdiction. See product-specific terms for details.

Cross-border is our business

Reach more international customers with PayPal, one of the most popular payment methods globally.

It's one of the most popular ways to pay in:

Asia
23.75%



Europe
23.14%



Oceania
19.96%



Africa
25.06%



North America
10.70%



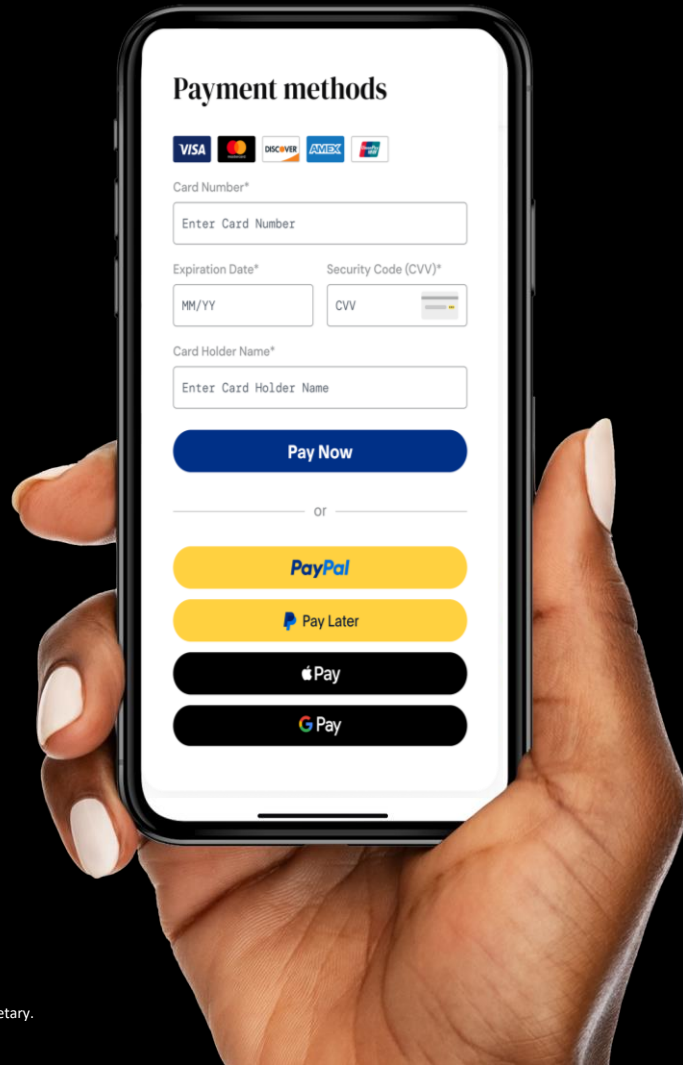
South America
12.79%



Source: [Merchant Machine](#), Merchant Machine used data from BuiltWith, a website that tracks the payment methods used by the top one million most visited websites worldwide, to calculate the market share of upfront and BNPL payment options globally, across continents and in 133 countries. August 2023. [US4260]

PayPal Checkout

Pay with PayPal



Start accepting online payments fast

PayPal acts as the merchant-of-record (MOR), handles risk management and security of your customer data; and works with regulators, banks and financial networks – in over **200+** markets

No monthly fees

Pay only when you get paid. There's no monthly fee or set-up charge to open a PayPal business account.

Financial flexibility

Offer options for customers to buy now and pay later – at no extra cost to you. Globally, Pay Later average order values are **35%** higher than standard PayPal AOVs for small and mid-sized businesses.¹

Benefit from Seller Protection

We help your business avoid chargebacks, reversals and fees on eligible sales—even when you're facing a customer dispute.*

Easy integration

Integrate through one of PayPal's ecommerce partners or direct using our APIs. This makes receiving payments a breeze.

1. Source: Internal Data Analysis of 68,374 SMBs across integrated partners and non-integrated partners, November 2022. Data inclusive of PayPal Pay Later product use across 7 markets.

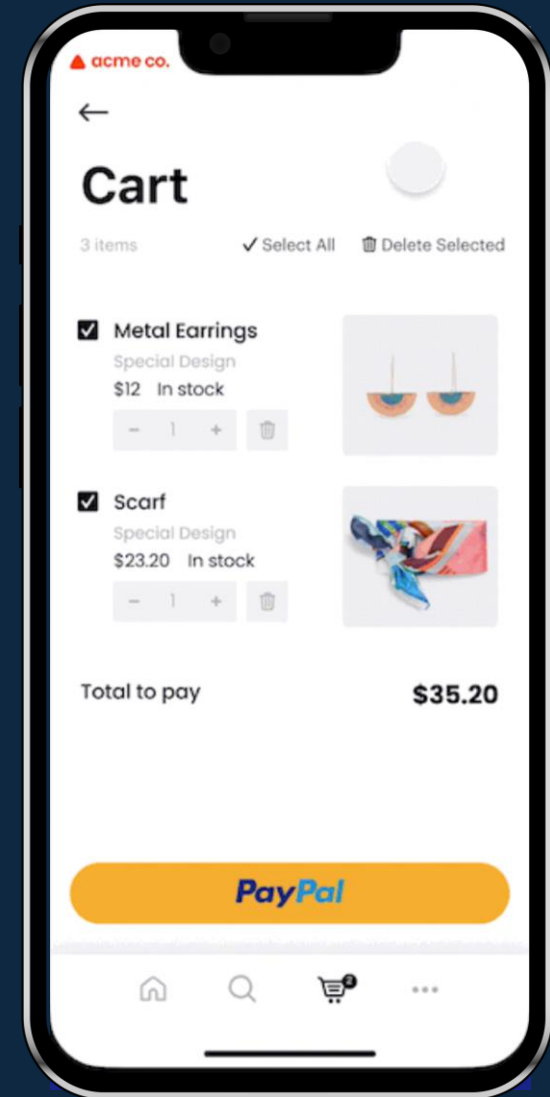
*Limits apply

Mobile-friendly flow lets customers easily shop on their device

Mobile checkout enables frictionless PayPal payments and eliminates the need to manually enter your customers' name and shipping address.

Make it easier for your repeat customers to complete purchases with Save Payment Methods

Securely stores payment credentials for a fast checkout with PayPal, cards, Apple Pay and Google Pay.



Illustrative purposes only

Our risk tools use machine-learning to process tens of thousands of signals across our network and apply the learnings to our risk decisioning

- PayPal’s two-sided network powers our fraud tools, with proprietary data that evolves with the billions of transactions processed each year
- Fraud tools include real-time testing and decisions
- PayPal evaluates the risk level of each payment in real-time using hundreds of signals in combination of historic events, device ID, IP information and more

97%

of buyers are recognized by PayPal¹

93%

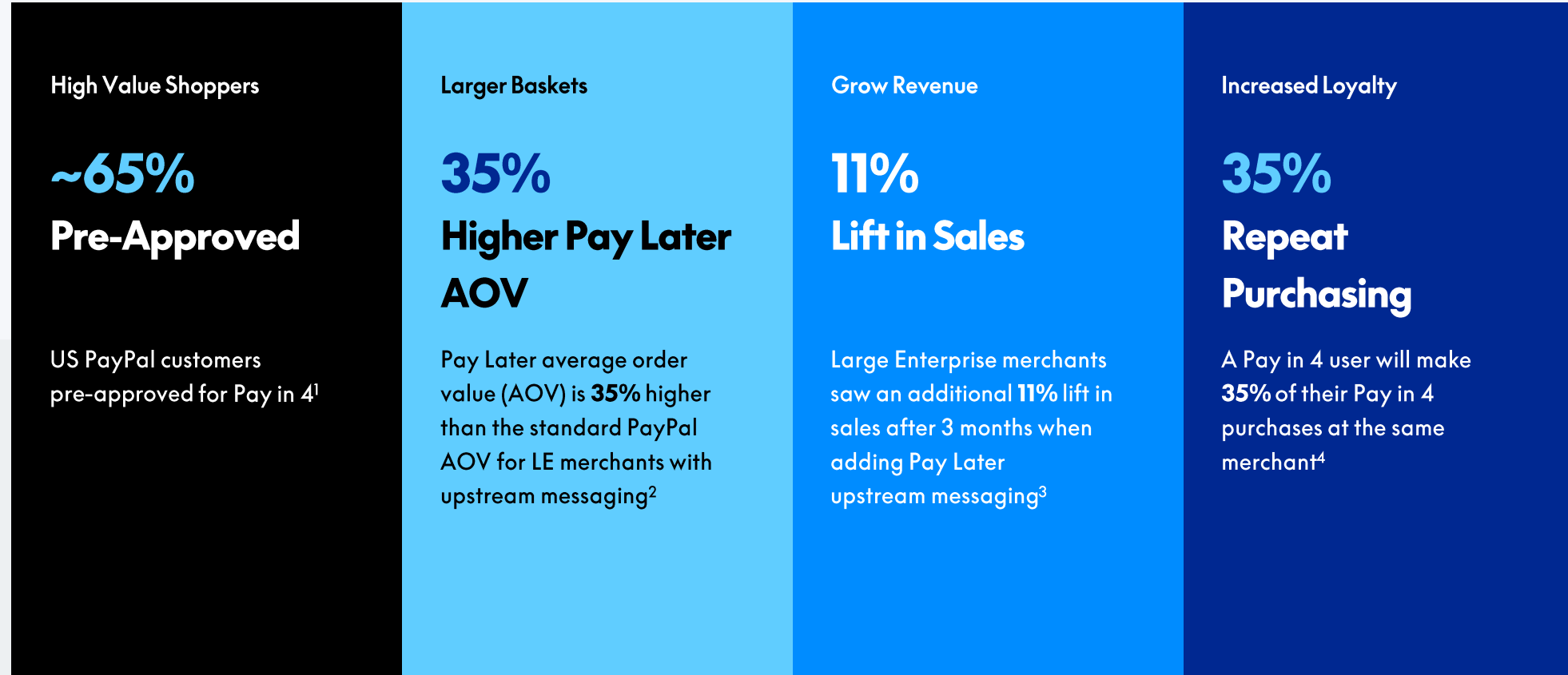
PayPal has already seen a card in use²

95%

PayPal has already seen an email in use during a transaction³

1. US 3470 Based on all PayPal data historically available and Braintree data of one year, 97% of transactions from 1/1/2023 to 1/31/2023 were recognized.
2. US 3471 Based on all PayPal data historically available and Braintree data of one year, when email, phone number and UUID were the same, 93% of transactions from 1/1/2023 to 1/31/2023 were recognized.
3. US 3472 Based on all PayPal data historically available and Braintree data of one year, 95% of emails used in a transaction from 1/1/2023 to 1/31/2023 were recognized.

Help accelerate growth with PayPal's Pay Later solutions



High Value Shoppers

~65%
Pre-Approved

US PayPal customers
pre-approved for Pay in 4¹

Larger Baskets

35%
**Higher Pay Later
AOV**

Pay Later average order
value (AOV) is **35%** higher
than the standard PayPal
AOV for LE merchants with
upstream messaging²

Grow Revenue

11%
Lift in Sales

Large Enterprise merchants
saw an additional **11%** lift in
sales after 3 months when
adding Pay Later
upstream messaging³

Increased Loyalty

35%
**Repeat
Purchasing**

A Pay in 4 user will make
35% of their Pay in 4
purchases at the same
merchant⁴

1. Internal PayPal data as of January 17, 2023.

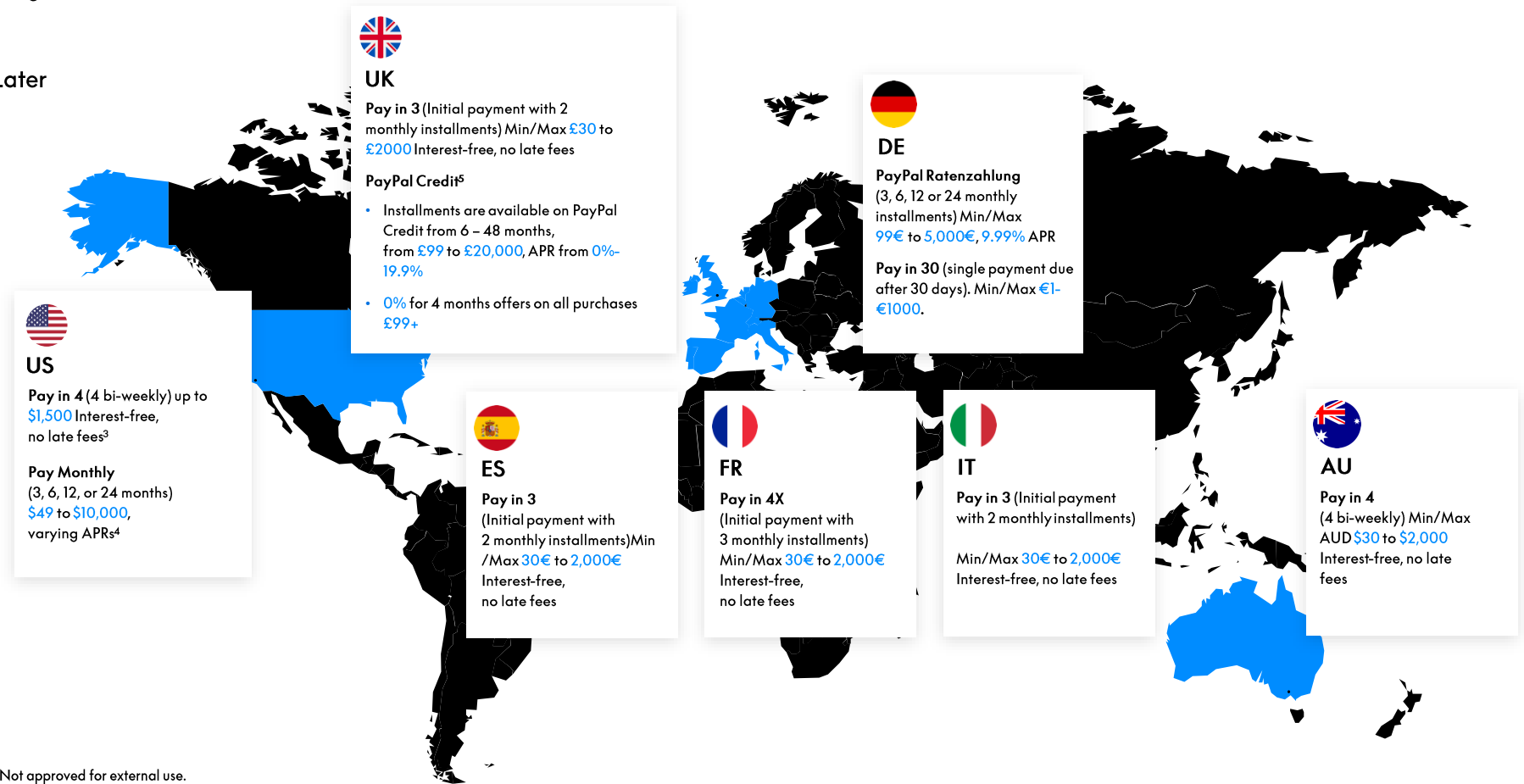
2. Based on an internal data analysis of Pay Later LE retailers, October 2020 through August 2023. Pay Later data inclusive of transactions using Pay in 4 or Pay Monthly.

3. Based on an internal data analysis of LE retailers with PayPal Pay Later messaging from October 2020 through August 2023.

4. Based on PayPal Internal data from January 2021 - December 2021.

PayPal Pay Later Global Product Availability

- Pay Later is live in **7 Markets*** with **80M+** global preapproved users¹
- Join **300k** merchants with Global Pay Later upstream messaging²



1. PayPal internal data based on launch of PayPal Buyer Credit, 2004. Not approved for external use.

2. Based on PayPal internal data from Jan 2022- Dec 2022.

3. About Pay in 4: Loans to CA residents are made or arranged pursuant to a CA Financing Law License. PayPal, Inc. is a GA Installment Lender Licensee, NMLS #910457. RI Small Loan Lender Licensee.

4. Pay Monthly is subject to consumer credit approval. 9.99-29.99% APR based on the customer's creditworthiness. The lender for Pay Monthly is WebBank. PayPal, Inc. (NMLS #910457): CT Small Loan Licensee. RI Loan Broker Licensee. VT Loan Solicitation Licensee. Merchant-funded 0% APR for consumers is in addition to your applicable PayPal transaction rate

5. Rep APR 23.9% (variable) FCA permission may be required to offer PayPal Credit.

* Product availability is subject to local requirements. Merchant and consumer eligibility varies depending on status. Credit checks, fees and other requirements apply and vary depending on product and jurisdiction. See product-specific terms for details.



WooCommerce PPCP安装指南

CHINA



WooCommerce PayPal Payments 插件安装两种方式及启用

1. 插件安装

- 选项一：
a. WooCommerce插件市场搜索栏中搜索 WooCommerce PayPal Payments
b. 选择安装WooCommerce PayPal Payments

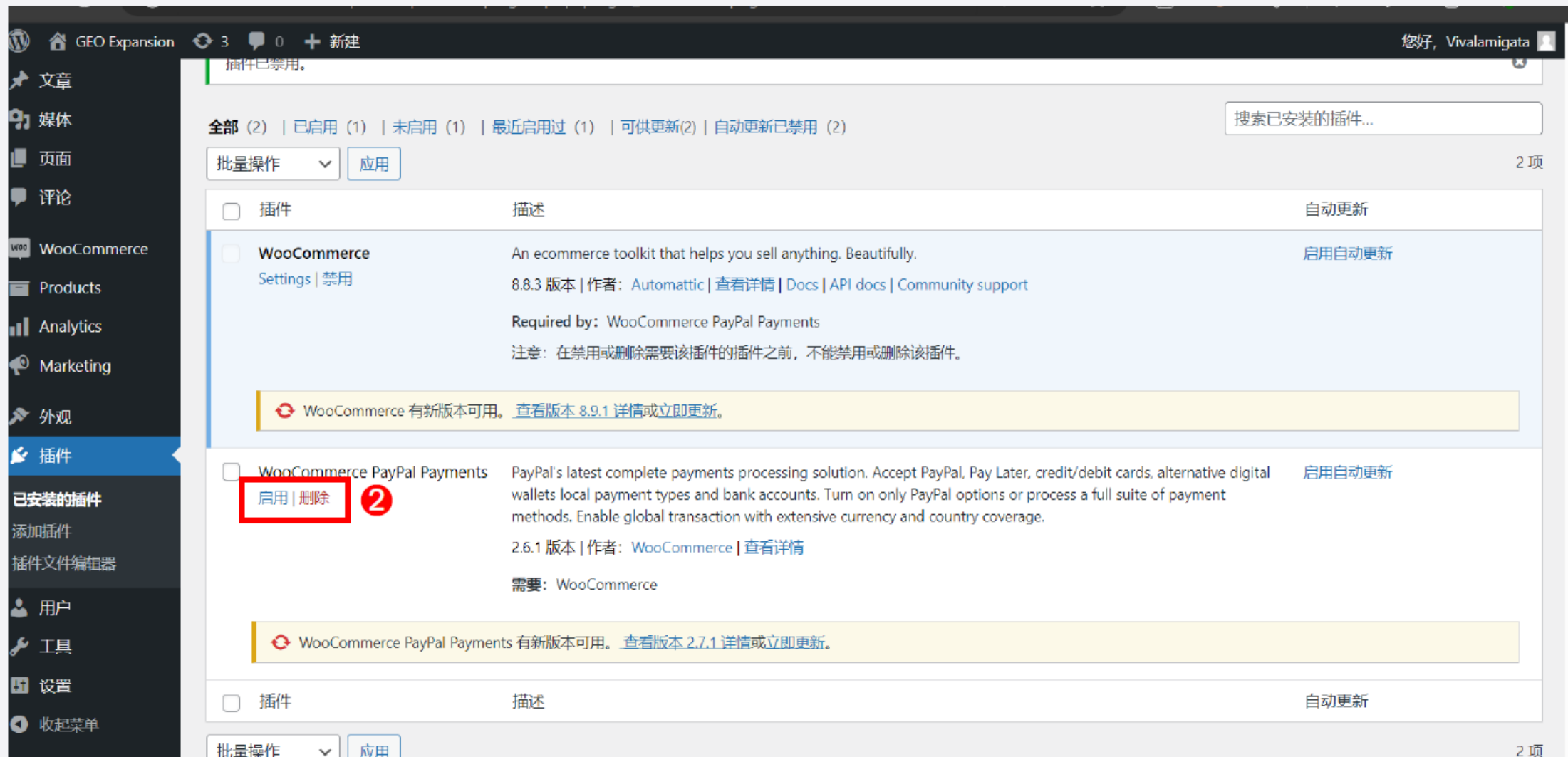
选项二： 直接通过链接下载安装 <https://wordpress.org/plugins/woocommerce-paypal-payments/>

选项一

The screenshot shows the WordPress dashboard's 'Add Plugins' page. The search bar at the top right contains the text 'woocommerce-paypal-payments' and is highlighted with a red box and a red circle labeled 'a'. Below the search bar, the search results are displayed in a grid. The first result, 'WooCommerce PayPal Payments', is highlighted with a red box and a red circle labeled 'b'. This result shows the plugin's icon, name, description, and a red box around the 'Additional plugins are required' section. Other results include 'WooCommerce', 'Payment Plugins for PayPal WooCommerce', 'WooCommerce Square', 'Contact Form by WPForms - Drag & Drop Form Builder for WordPress', and 'Payment Gateway for PayPal on WooCommerce'.

WooCommerce PayPal Payments 插件安装的两方式及启用

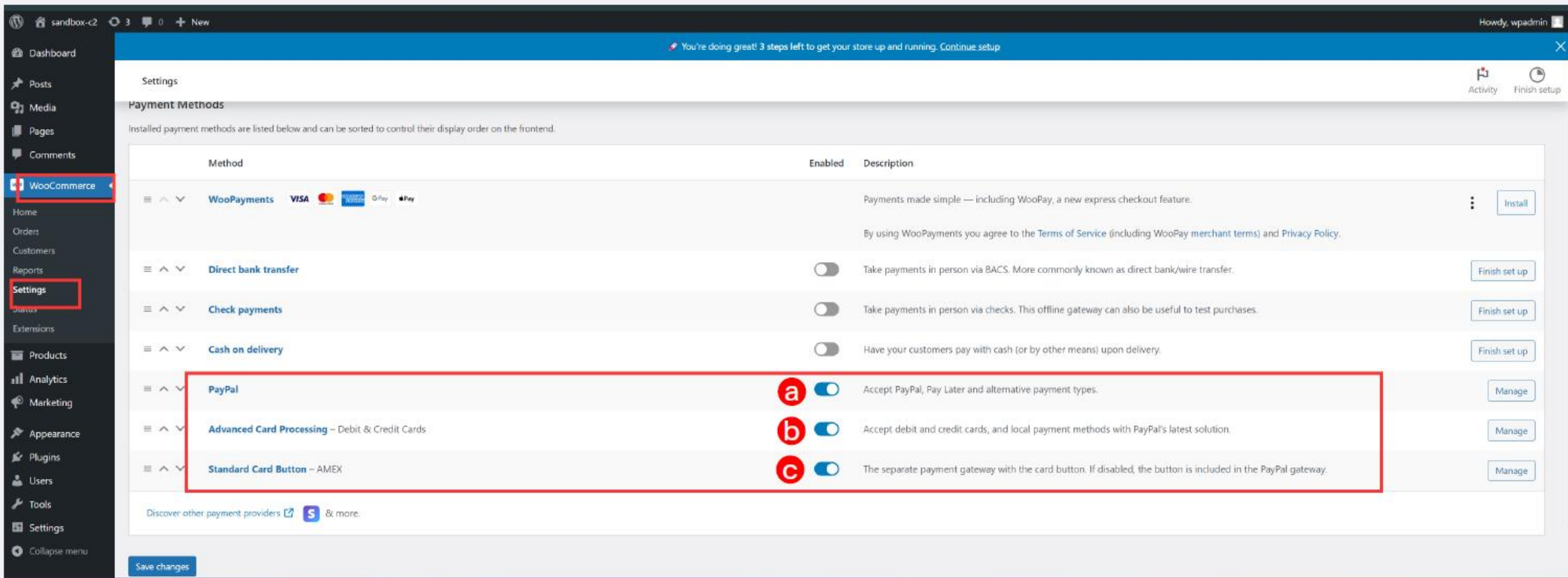
2. 插件启用



附：所有 PayPal 相关的支付方式

选择需要开启的支付按钮：

- PayPal: a. PayPal, Pay Later, Alternative Payment Types
- Advanced Card Processing: b. ACDC, Apple Pay, Google Pay
- Standard Card Button: c. BCDC Standalone



两种关联PayPal账户的方式

选项一： 点击Active PayPal， 登录PayPal账户进行关联

或者

选项二： 点击Toggle to manual credential input， 在展示出来的内容表单中手动输入PayPal账户信息进行关联

(如需沙箱测试， 可勾选Sandbox)

The screenshot shows the WooCommerce settings page for PayPal. The left sidebar contains navigation links: Dashboard, Posts, Media, Pages, Comments, WooCommerce, Home, Orders, Customers, Reports, Settings, Status, Extensions, Products, Analytics, Marketing, Appearance, Plugins, Users, Tools, Settings, and Collapse menu. The main content area is titled 'Settings' and includes a blue notification bar at the top: 'You're doing great! 4 steps left to get your store up and running. Continue'. Below this, there is a red box labeled '选项一' (Option 1) pointing to the 'Activate PayPal' button. Further down, there is a section for 'Test payments with PayPal sandbox' with a sub-section 'Toggle to manual credential input' highlighted by a red box labeled '选项二' (Option 2). This section includes a link to 'documentation', a 'Sandbox' checkbox, and four input fields for 'Live Email address', 'Live Merchant Id', 'Live Client Id', and 'Live Secret Key'. A 'Save changes' button is located at the bottom of this section.

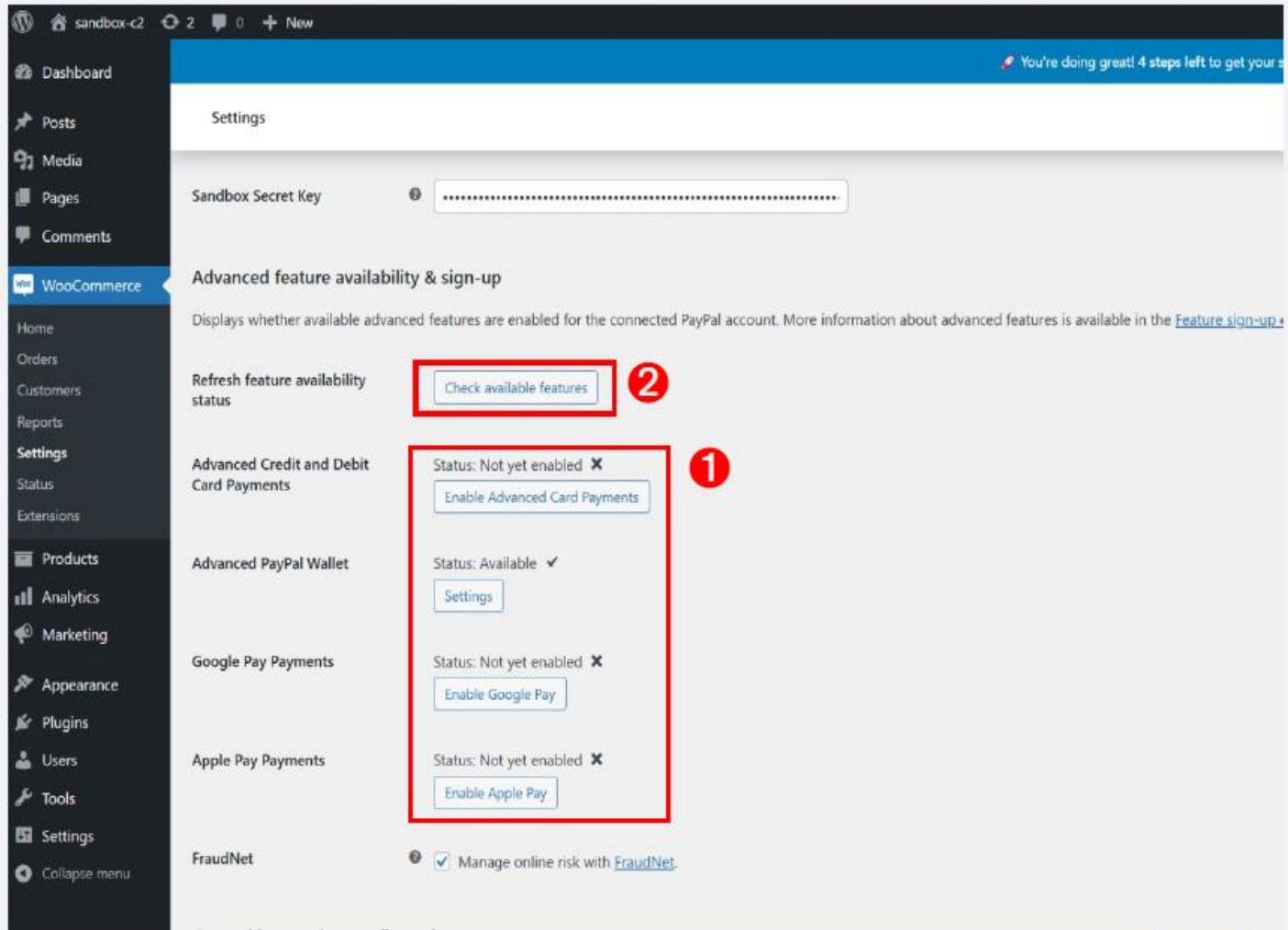
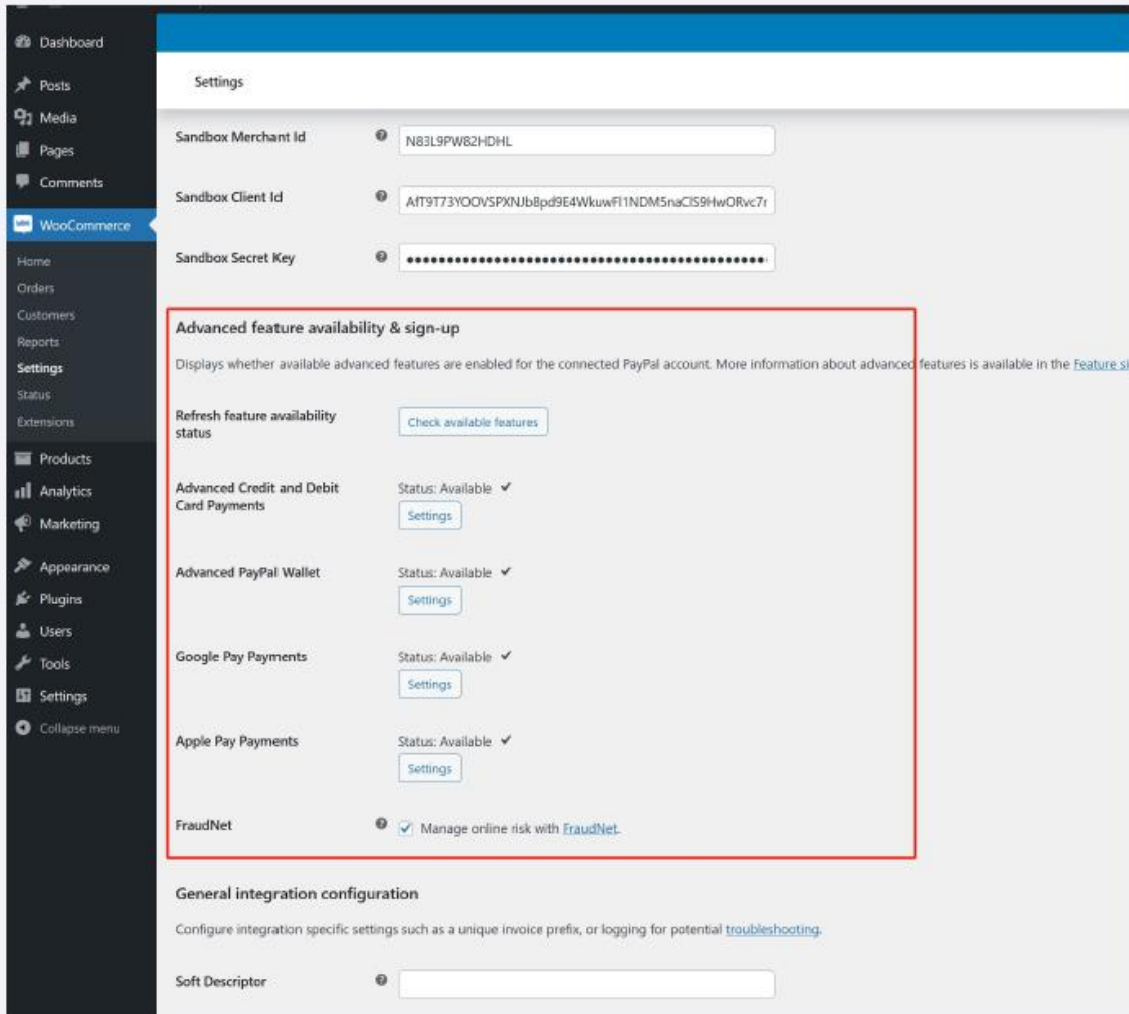
关联PayPal账户之后，验证PayPal账户是否具备PPCP-ACDC功能

1. 查验是否所有高级功能都已可用，若所有功能右侧均显示为V（如下图所示）。表示关联PayPal已具备所有PPCP-ACDC功能。

1. 查验是否所有高级功能都已可用

2. 若功能右侧显示为X，点击该功能下方Enable按钮进入PayPal页面进行功能申请。

3. 所有功能申请完成后，点击Check available features，再次查验所有高级功能是否可用。



启用信用卡支付

1. 进入WooCommerce > Settings > Payments > Advanced Card Processing页面

2. 勾选Enable Advanced Card Processing

Settings

General Products Shipping Payments Accounts & Privacy Emails Integration Advanced

PayPal - The all-in-one checkout solution for WooCommerce Documentation Get Help Request a feature Submit a bug

Connection Standard Payments Pay Later **Advanced Card Processing**

Advanced Card Processing

Accept debit and credit cards, and local payment methods.

Enable/Disable Enable Advanced Card Processing

Title Debit & Credit Cards

Disable specific credit cards

Show logo of the following credit cards

3D Secure

3D Secure benefits cardholders and merchants by providing an additional layer of verification using Verified by Visa, MasterCard SecureCode and American Express SafeKey. [Learn more about 3D Sec](#)

按钮效果演示

Debit & Credit Cards

Card number*

Card number

Expiry (MM/YY)*

MM / YY

CV*

CVV

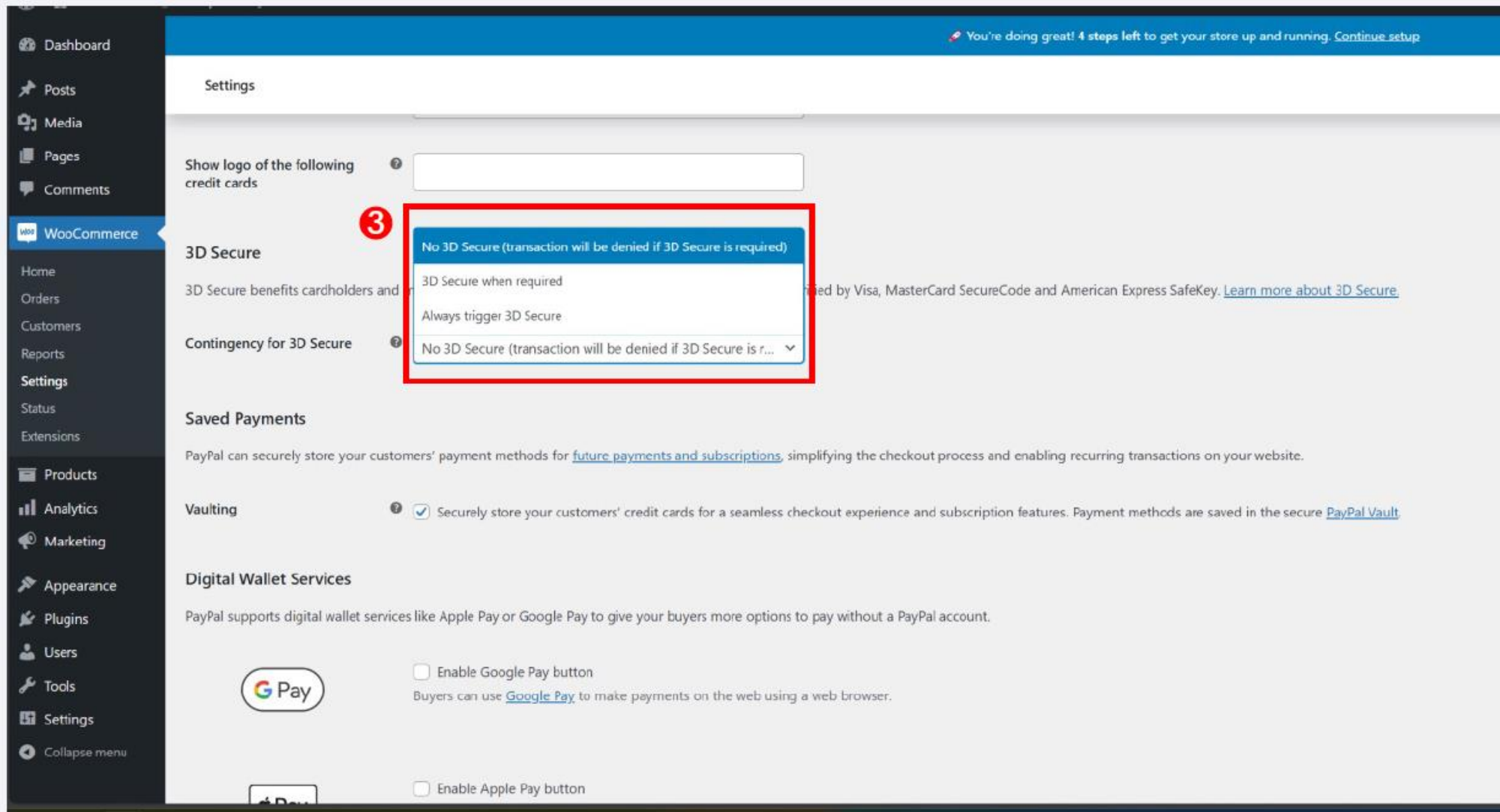
Debit & Credit Cards

Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#).

Place order

启用信用卡支付

3. 勾选开启3DS (可选)



启用Apple Pay

1. 进入WooCommerce > Settings > Payments > Advanced Card Processing页面
2. 勾选Enable Apple Pay Button
3. 点击Manage Domain Registration按钮，完成Domain注册

Apple Pay

Enable Apple Pay button **2**
Buyers can use [Apple Pay](#) to make payments on the web using the Safari web browser or an iOS device.

Domain Registration **3** **Manage Domain Registration** 点击此按钮后跳转到PayPal界面，根据页面提示完成Domain注册
Any (sub)domain names showing an Apple Pay button must be registered on the PayPal website. If the domain displaying the Apple Pay button isn't registered, the payment method won't work.

Domain Validation **?** The domain has not yet been validated. Use the Apple Pay button to validate the domain **×**
Note: PayPal Payments automatically presents the [domain association file](#) for Apple to validate your registered domain.

Device Eligibility **?** Status: Your current browser/device does not seem to support Apple Pay **×**
Though the button may display in previews, it won't appear in the shop. For details, refer to the [Apple Pay requirements](#).

Button Label **?** Pay

Button Color **?** Black

Button Language **?** Browser language

Send checkout billing and shipping data to Apple Pay **?** Use WC checkout form data (do not show shipping address...)

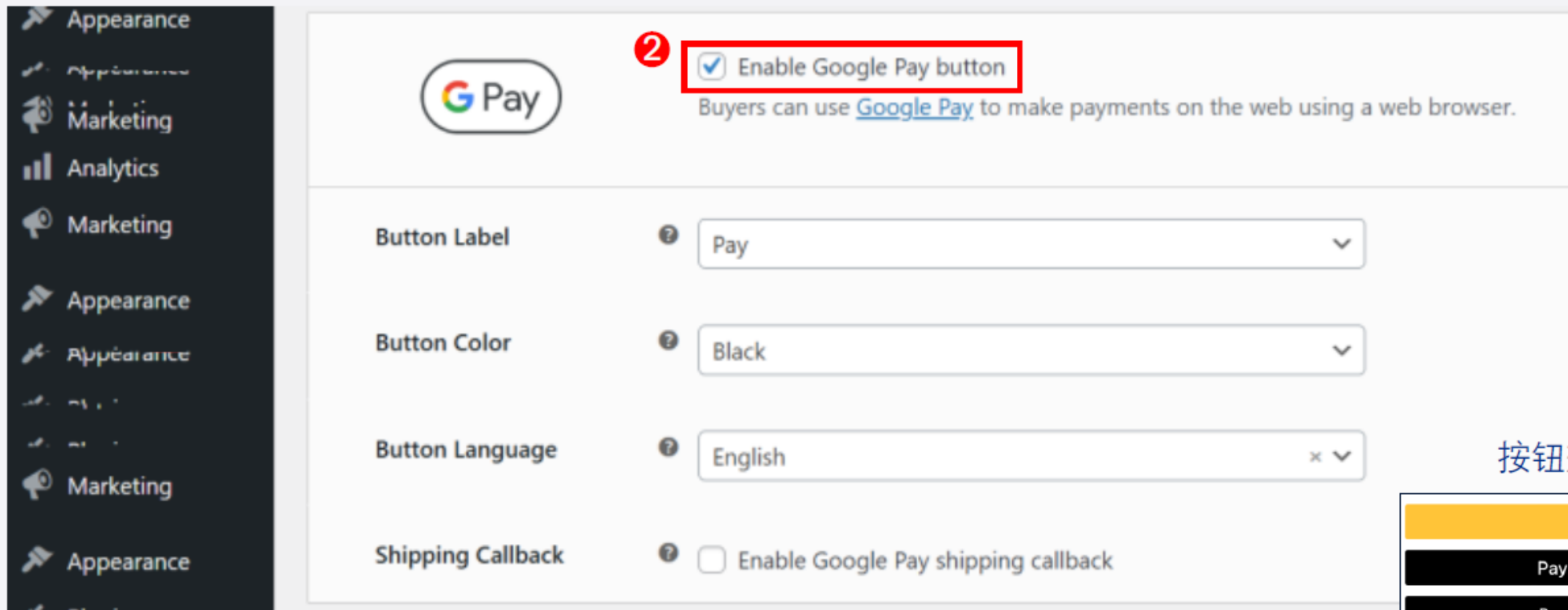
Save changes


按钮效果演示



启用Google Pay

1. 进入WooCommerce > Settings > Payments > Advanced Card Processing页面
2. 勾选Enable Google Pay Button



 **2** Enable Google Pay button
Buyers can use [Google Pay](#) to make payments on the web using a web browser.

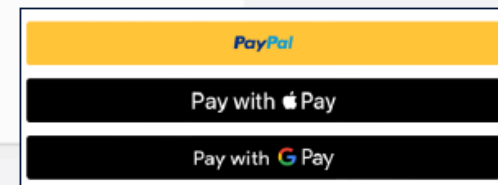
Button Label

Button Color

Button Language

Shipping Callback Enable Google Pay shipping callback

按钮效果演示




产品页 (Apple Pay/Google Pay)

sandbox-c2 Q Search products...

[Home](#) [Cart](#) [Checkout](#) [My account](#) [Shop](#) [示例页面](#) \$0.00 0 items

[Home](#) > [Uncategorized](#) > Test product



SALE!

Test product

~~\$4.00~~ \$3.80

Test

1 [Add to cart](#)


[PayPal](#)


[Pay with Apple Pay](#)

[Pay with G Pay](#)


Category: [Uncategorized](#)

购物车页 (Apple Pay/Google Pay)


Home Cart Checkout My account Shop 示例页面 \$3.80 1 item 


 Home > Cart

Cart

PRODUCT	TOTAL	CART TOTALS
 Test product \$4.00 \$3.80 SAVE \$0.20 Test <input type="text" value="1"/> Remove item	\$3.80	Add a coupon Subtotal \$3.80 Shipping \$0.00 Free shipping Shipping to Alabama, United States (US) Change address <input checked="" type="radio"/> Free shipping FREE Total \$3.80

[PayPal](#)

Pay with  Pay

Pay with  Pay

OR

[Proceed to Checkout](#)

支付页 (Apple Pay/Google Pay)

Billing details

First name *

Last name *

Company name (optional)

Country / Region *

Street address *

Town / City *

State *

ZIP Code *

Phone *

Email address *

Ship to a different address?

Order notes (optional)

Your order

Product	Subtotal
Test product × 1	\$3.80
Subtotal	\$3.80
Shipping	Free shipping
Total	\$3.80

PayPal

Pay via PayPal.

Debit & Credit Cards



Debit & Credit Cards

Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#).

PayPal

Pay with

Pay with

支付页 (信用卡)

Billing details

First name * Last name *

Company name (optional)

Country / Region *

Street address *
House number and street name

Apartment, suite, unit, etc. (optional)

Town / City *

State *

ZIP Code *

Phone *

Email address *



Ship to a different address?

Order notes (optional)
Notes about your order, e.g. special notes for delivery.

Your order

Product	Subtotal
Test product × 1	\$3.80
Subtotal	\$3.80
Shipping	Free shipping
Total	\$3.80

PayPal

Debit & Credit Cards  

Card number *

Expiry (MM/YY) * CV *

Debit & Credit Cards

Your personal data will be used to process your order, support your experience throughout this website, and for other purposes described in our [privacy policy](#).

Place order



Thank You



Dr Tiffany Raymond, PhD

PayPal Head of Global Customer Advocacy Dr Tiffany Raymond consults with merchants around the world to help improve their digital customer experiences, particularly at checkout. Dr Raymond joined PayPal in 2014 and leads the Customer Advocacy team as part of the Global Revenue Enablement organisation. Dr Raymond earned her PhD and MA from the University of Southern California, as well as her MA from the University of Tennessee and her BA from the University of Arkansas where she was the university valedictorian and graduated magna cum laude.



¹ Statista, [Online shopping cart abandonment rate in select industries in 2022](#), Nov 25, 2022.
² IDC Custom Research sponsored by PayPal, "From Global to Local: Understanding Shopper Expectations" for the United States, United Kingdom, Australia, Germany, and France, May and June 2022.
³ PayPal E-Commerce Index 2022 Europe, Nov 2022.
⁴ Wall Street Journal video, [Returns Are the Retail Industry's Quietly Mounting Logistics Problem](#), Nov 28, 2022.
⁵ IDC InfoBrief sponsored by PayPal, "Do Retailers Really Know What Digital Shoppers Want?," May 2022. The survey conducted by IDC among 505 large enterprises and 10,054 consumers in five markets: the United States, United Kingdom, Australia, Germany, and France.
⁶ TRC study, commissioned by PayPal, Apr 2021. TRC surveyed 1,000 consumers 18+ in each of five countries: United States, United Kingdom, Germany, France, and Australia.
⁷ Statista, [Global transaction value of buy now, pay later \(BNPL\) in e-commerce from 2019 to 2021, with forecasts from 2022 to 2026](#), Jun 20, 2022.
⁸ Baymard Institute, [Checkout Optimization: 5 Ways to Minimize Form Fields in Checkout](#), Oct 19, 2021.
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