

# Online Solutions Playbook



## About This Playbook

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The Online Solutions Playbook is a self-service resource for information about PayPal's online capabilities for large enterprise customers. It is one in a series of three playbooks available to you, along with Digital Wallet Solutions and In-Store Solutions. Together, these three tools are designed to provide context and comprehension of PayPal's end-to-end commerce story – so that you, and everyone on our customer-facing teams, can sell and deliver better commerce solutions for our enterprise customers.

The playbook operates as an interactive PDF, enabling you to quickly find the content you need by clicking on the links that correspond with that content. From any point in the document, you can move directly to any of the major content areas – what we call “chapters” – by selecting that link from the top navigation bar. Within each chapter, you can select the content you need from the left-hand navigation bar. It's designed to be flexible and easy for you, so play around with it.

Each playbook is organized the same way, with the same chapters:

- About This Playbook
- Solutions Strategy
- Detailed Capabilities
- Integration Considerations
- Selling Points and Use Cases
- Roadmap
- Contacts and Resources

Ultimately, the solutions that PayPal delivers to any one enterprise customer will vary depending on that customer's business model, its priorities, and the vertical in which it operates. This playbook does not outline specific solutions for a luxury retailer vs. a quick service restaurant vs. a travel provider. But it will help you understand all of our online capabilities – and in partnership with Solutions, Integration, and Marketing, craft the best online solution for each individual customer.

Thank you to our partners in Integration, Merchant Services, Product, Product Training, Retail Market Development, and Solutions for their expertise and collaboration in creating this sales tool.

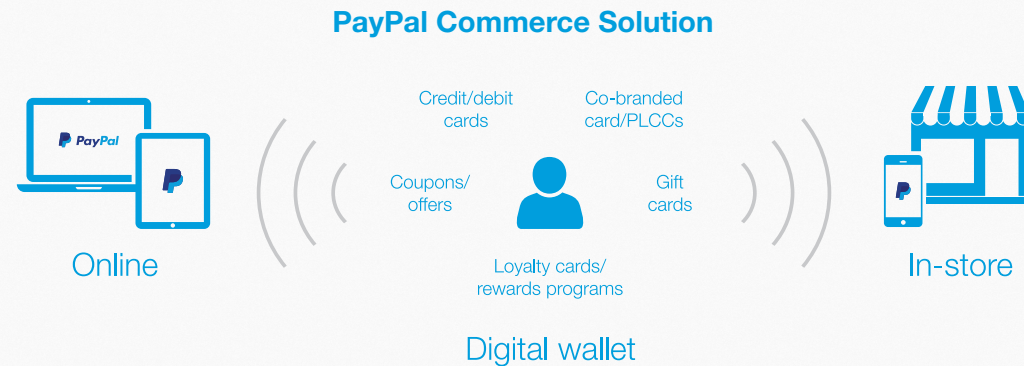
This tool is owned and managed by the Enterprise Marketing team. If you have any questions or comments about it, please direct them to [Stephen Strauss](#).

Happy selling!



## Solutions Strategy

## Solutions Strategy



The PayPal commerce solution connects merchants and consumers in the omnichannel world. This overarching solution is comprised of three connected components – our online solutions, the PayPal digital wallet, and our in-store solutions. At the heart of our commerce solution is the PayPal digital wallet. Our wallet is as easy for consumers to use as a real-world wallet, and ties together all shopping and payment experiences, no matter where they happen.

The PayPal digital wallet seamlessly and securely stores information consumers traditionally keep in their physical wallets. The PayPal wallet helps users manage their discounts, coupons, loyalty program benefits, receipts, credit cards, bank accounts, and gift cards. And in the future, consumers can use the wallet to manage their identification, tickets, reminders, digital gifts, and much more. It's always accessible while consumers are on the go.

For merchants, the PayPal wallet helps streamline checkout processes and enables a more personalized shopping experience for their customers. The online solutions described in this playbook help merchants access everything needed to

complete a purchase for a customer – including PayPal balances, debit and credit cards, gift cards, and loyalty programs – in the digital wallet. These solutions also empower merchants to understand and improve their shopping experiences based on customer preferences and history.

Both the online solutions and the in-store solutions include a mobile component. The online solution product set includes mobile Express Checkout, which provides fast, easy, secure checkout that's streamlined for mobile devices, and is easy for merchants with Express Checkout to integrate into mobile websites and apps. The in-store solutions set also includes mobile solutions, such as Payment Code, which intelligently represents all of the payment options in the PayPal digital wallet; Check In, which reduces steps needed to pay at checkout; Pay at Table/Order Ahead, which allow consumers to pay ahead of time or pay at table; and Beacon, a device that lets consumers check in at merchant locations automatically.

## Detailed Capabilities

### Online Payment Solutions

## Online Payment Solutions

**Express Checkout (EC):** Express Checkout allows existing customers to quickly complete a transaction with saved wallet details, and avoid manually entering payment information. Consumers actively look for the Express Checkout button on retailer sites to bypass extra web pages and data entry, and check out quickly and securely.

**Redirect Checkout:** This method of checkout works the same as Express Checkout, but with a new look and feel. Like the traditional Express Checkout flow, this checkout experience still appears as a full page separate from the merchant's site, but the user experience has been further optimized. To clarify, Redirect Checkout is not a new solution – simply a new, improved set of flows.

**In-Context Checkout:** This enhanced, integrated checkout is designed to streamline the checkout experience so consumers appear to remain on a merchant's site when checking out. The in-context experience includes a mini-browser that appears in the context of the consumer's current browser window. This makes it clear to consumers that they are entering their credentials in a secure PayPal form without having to leave the merchant's site. The simple, optimized experience is consistent across all channels and will result in higher checkout conversions. In-Context Checkout is a new Express Checkout experience, which means it leverages the same integration with the addition of PayPal-provided JavaScript on the merchant's web pages.

**PayPal Credit:** PayPal Credit\* is a consumer credit product, similar to a virtual credit card. It provides consumers with instant credit at checkout. As with a credit card, consumers get a monthly statement, which they can either pay in full or pay a portion of and be charged interest. In many cases, financing options, such as to no payments plus no interest if paid in full in 6 months, are offered.

In addition to being offered directly on a merchant's website, PayPal Credit can also be displayed as a payment option within the PayPal wallet (see Digital Wallet playbook).

**Recurring Payments:** With recurring payments, merchants can easily bill customers on a regular basis at preset intervals. This works well for ongoing subscriptions or membership dues, whether the payment amount is fixed or variable.

**Reference Transactions:** A reference transaction is a recurring payment from which subsequent transactions can be derived. For example, a buyer purchases an item on a retailer's site and then uses the PayPal transaction ID for that purchase to initiate another transaction at a later date. RT enables a merchant to handle payments for varying amounts on a varying schedule.

The consumer can sign up for a recurring payment using reference transactions as part of the Express Checkout flow, or sign up before making a purchase.

\* Formerly Bill Me Later.



## Detailed Capabilities

### Mobile-Specific Checkout/Payments

## Mobile-Specific Checkout/Payments

**Mobile Express Checkout (MEC):** The mobilized version of Express Checkout allows for fast, easy checkout on a retailer's mobile website or application. As with EC, consumers look for the Mobile Express Checkout button when shopping on their mobile devices so they can quickly and securely check out without cumbersome data entry. MEC's biggest benefit is that it enables an easy checkout without the customer having to type in lengthy billing and shipping information on a small mobile device.

**Mobile Software Developer Kit (Mobile SDK):** The Mobile SDK enables native applications to easily accept PayPal and credit cards. It's designed to allow third-party developers or in-house developers to easily integrate payment services into their apps. The Mobile SDK is designed to work with both iOS and Android applications.

## Detailed Capabilities

### Other

## Other

**Boost:** Boost is a free awareness platform that leverages PayPal data to display targeted messages. It's designed to engage consumers on merchants' websites and apps in order to increase conversion rates. Boost allows merchants to feature multiple key messages on topics including purchase protection, credit, cross-border trade, convenience, mobile commerce, and custom promotions. Displayed messages can be targeted using PayPal consumer segmentation.

**Log In with PayPal (LIPP):** Log In with PayPal provides a single sign-on (SSO) experience on a third-party website or app. Customers can create accounts through Log In with PayPal; the PayPal user's information is shared with the merchant to create a merchant account/profile. This ultimately helps shoppers register more efficiently and helps merchants focus on extended marketing opportunities and loyalty programs.



## Integration Considerations

### Product Compatibility

## Product Compatibility

	Log In with PayPal	Closed Loop Offers (CLOs)	Coupon	PLCC/ Co-Branded Credit Card	Loyalty	PayPal Credit* (in wallet)	Gift Card	RT/RP	Boost
<b>Express Checkout (Legacy)</b>	Now	Now	Not Supported	Not Supported	Not Supported	Now	Not Supported	Now	Now
<b>Express Checkout (Redirect)</b>	Now	Now	TBD	Q1**	Q1	Now	Q3**	Now	Now
<b>In-Context Checkout</b>	Now	Now	TBD	Q1**	Q1	Now	Q3**	Now	Now
<b>Mobile Express Checkout</b>	Now	Now	TBD	Q4	Q4	Now	Q4	Now	TBD

\* Formerly Bill Me Later.

\*\* Note: End of respective quarters.

## Integration Considerations

### Partner Ecosystem

## Partner Ecosystem

PayPal works with many types of partners to enable payment acceptance throughout the ecommerce ecosystem. These partners vary greatly in the size of merchant they cater to and the type of solutions they offer – examples include shopping carts, site builders/hosters, financial institutions, gateway providers, enterprise software platforms, system integrators, mobile optimization providers, and industry-specific solutions. Top partners that cater to larger merchants include Cardinal Commerce, Chase Paymentech, CyberSource, Digital River, and Magento.

Building and strengthening relationships with partners allows PayPal to accomplish several critical goals, including integration of PayPal products, merchant acquisition, transaction facilitation, and revenue growth. Partners can also help PayPal deliver more engaging experiences to merchants, with increased functionality such as upfront presentment and in-context checkout.

Partners that enable large merchants tend to support implementations that have a high level of customization and the ability to integrate into complex systems. In some instances, the partner may handle all aspects of a merchant's integration, including front-end web development. In other cases, the partner may facilitate core transaction APIs, back-end systems integration, and order management and reconciliation functions. PayPal works closely with our partners to reduce integration hurdles, increase live-to-site time, and create a more collaborative engagement for the customer. For example, partnering with Cardinal Commerce can help us integrate PayPal with mutual prospective merchants with greater operational compatibility and a faster sales cycle time.

If you have an enterprise customer that is working with a partner, please engage your distribution partner team and contact [Linda Burnett](#).



## Selling Points and Use Cases

### Selling Points

#### Value Propositions

## Selling Points

**Express Checkout:** Express Checkout streamlines the checkout process, allowing consumers to skip steps of the merchant's checkout flow and avoid typing in shipping and payment details – which in turn boosts conversion rates. Consumers also gain peace of mind from not having to share payment information securely stored in the PayPal wallet.

**Redirect Checkout:** Building on Express Checkout, Redirect Checkout provides a simplified experience for a merchant's customers – fewer clicks to check out, and specific fields will autopopulate. A fast and easy checkout across channels will help drive conversion and provide a consistent experience across channels.

**In-Context Checkout:** In-Context Checkout allows customers to remain on a merchant's site throughout the entire checkout process. This will increase wallet engagement and PayPal usage.

**PayPal Credit\*:** PayPal Credit offers promotional financing and is available at multiple merchants. Merchants that advertise PayPal Credit using financing banner ads throughout their websites have seen a lift in sales and average order value (AOV).

**Reference Transactions/Recurring Payments:** Recurring payments using reference transactions enable merchants to handle payments for varying amounts of money on a varying schedule. With recurring payments, merchants can easily bill customers on a regular basis at preset intervals. This works well for ongoing subscriptions or membership dues, whether the payment amount is fixed or variable.

**Mobile Express Checkout:** Mobile Express Checkout streamlines the checkout process, allowing consumers to skip steps of the merchant's checkout flow and avoid typing in shipping and payment details – which in turn boosts conversion rates. Consumers also gain peace of mind from not having to share payment information securely stored in the PayPal wallet.

**Mobile SDK:** Mobile SDK allows developers or a merchant's in-house team to quickly and easily add mobile payments to a website.

**Boost:** Personalized banners on merchants' websites – with relevant messaging about security, convenience, and/or credit – engage users early in the shopping process and drive higher conversion.

**Log In with PayPal:** Log In with PayPal allows merchants to give customers a simple, convenient way to create an account, log in, and speed through checkout faster. Consumers click Log In with PayPal and provide their consent to share nonfinancial information with the merchant. Unlike with social sign-ins, PayPal shares real customer information confirmed by PayPal. Any time customers visit the merchant site using any device, they simply click Log In with PayPal to log in to their shopping accounts and pay using PayPal.

\* Formerly Bill Me Later.

## Selling Points and Use Cases

### Value Propositions

#### Consumer Value Propositions

## Consumer Value Propositions

**Express Checkout:** The speed and convenience of Express Checkout provides consumers with a fast, easy checkout experience, saving them time since they don't have to enter lengthy financial and address information to complete a transaction.

**Redirect Checkout:** Redirect Checkout provides a simplified customer experience with fewer clicks and auto-populated fields (all important information is visible on the page for easier verification).

**In-Context Checkout:** Consumers will be more confident shoppers and enjoy the convenience of In-Context Checkout, since they stay on the merchant's site. In-Context Checkout provides a consistent, optimized checkout experience across all devices, and offers increased safety and security.

**PayPal Credit\*:** PayPal Credit offers consumers buying power at checkout and extended time to pay, via promotional programs such as deferred payments with no interest and dollars-off campaigns. PayPal Credit is subject to credit approval. A consumer provides his or her date of birth and last four digits of a social security number, then agrees to the terms; a decision is returned within seconds. PayPal Credit is available within the PayPal wallet and on many retailers' web and mobile sites.

**Reference Transactions/Recurring Payments:** Reference transactions and recurring payments offer consumers the convenience of setting up payments one time and scheduling them to recur as needed.

**Mobile Express Checkout:** MEC offers speed and convenience, providing consumers with a fast, easy checkout experience that saves time and lets them avoid entering lengthy financial and address information to complete transactions (especially on small mobile devices).

**Mobile SDK:** Mobile SDK lets merchants create fast, easy, and secure mobile checkout experiences for consumers.

**Boost:** Boost gives consumers peace of mind at the beginning of the shopping process by reinforcing important benefits including security, credit, and convenience.

**Log In with PayPal:** Consumers can use their PayPal profile information to create profiles with merchants, enabling them to get all of the benefits that a merchant provides for setting up a profile, such as access to loyalty programs. It also saves the consumer from having to remember another username and password.

\* Formerly Bill Me Later.



## Selling Points and Use Cases

### Value Propositions

#### Merchant Value Propositions

## Merchant Value Propositions

**Express Checkout:** Express Checkout improves merchants' businesses through higher conversion and sales lift, as well as a better customer experience.

**Redirect Checkout:** Simple and secure checkout can lead to higher conversions. It also provides a faster redirect back to a merchant's site, and drives a consistent experience across channels.

**In-Context Checkout:** In-Context Checkout provides the same security offered by PayPal, but consumers can remain on the merchant's site. It gives merchants more control over their end-to-end commerce experience; a faster, more optimized checkout with fewer steps; a consistent consumer experience across all devices; and safety and security for transactions.

**PayPal Credit\*:** PayPal Credit can deliver higher average order values due to the availability of financing, as well as better customer loyalty, increased sales, and more frequent transactions.

**Reference Transactions/Recurring Payments:** Reference transactions and recurring payments allow for multiple types of payments without a checkout process, which drives customer renewals and reuse.

**Mobile Express Checkout:** MEC offers higher conversion and sales lift, as well as a better customer experience.

**Mobile SDK:** Mobile SDK offers merchants an easy way to add PayPal to a mobile application, which drives higher conversion and provides a better experience.

**Boost:** Boost gives merchants increased sales and higher consumer engagement through relevant upstream messaging.

**Log In with PayPal:** With Log In with PayPal, the merchant gets the most accurate and up-to-date consumer information while still maintaining the consumer relationship. Key benefits include reduced friction at checkout and registration, creating personalized experiences, and account acquisition (access to PayPal's user base), as well as strong brand equity with PayPal.

\* Formerly Bill Me Later.

## Selling Points and Use Cases

### Value Propositions

### Use Cases

## Use Cases

**Express Checkout:** Any merchant with an online website where consumers can pay for products or services.

**Redirect Checkout:** Same as Express Checkout. Note: All merchants will be migrated over to the new checkout look and feel; this will require no additional effort for existing customers. For net new customers, this is the best experience available if they do not meet the In-Context Checkout eligibility requirements.

**In-Context Checkout:** Best practice for merchants with Express Checkout, assuming that they are eligible to use In-Context Checkout. For merchants looking to ensure that their checkout process is as streamlined as possible.

**PayPal Credit\*:** Any merchant with an online website or call center. Works best for merchants that sell higher-ticket items, including airlines and consumer electronics and luxury brands. These merchants will benefit most from financing options.

**Reference Transactions/Recurring Payments:** Works well for ongoing subscriptions, whether fixed (membership dues, subscriptions) or variable (bill payments).

**Mobile Express Checkout:** Any merchant with a mobile website.

**Mobile SDK:** For merchants with mobile applications that use developers or in-house development teams and want to mobilize the shopping experience.

**Boost:** Works best for merchants that want to leverage targeted messages to customers upstream in the shopping process.

**Log In with PayPal:** Works best for merchants that require account signup or customer login up front on the homepage or at checkout. Membership sites are great candidates.

\* Formerly Bill Me Later.



## Contacts and Resources

### Key Contacts

## Key Contacts

Functionality	Product	Product GTM	Solutions	Integration	NA LE Product Integration	Marketing	Training
<b>Express Checkout</b>	Irene Yen	Brandye Sweetnam	Jenny Delaney	Shawn McMahon	DL-PP-O-Coles-Team		Jason Miner
<b>Redirect Checkout</b>	Irene Yen	Brandye Sweetnam	Jenny Delaney	Shawn McMahon	Chris Ploetz		Jennifer Christiansen
<b>In-Context Checkout</b>	Irene Yen	Brandye Sweetnam	GakWee Low	Shawn McMahon	Chris Ploetz		Jennifer Christiansen
<b>Log In with PayPal</b>	Yuliya Gorbunova			Shawn McMahon	Chris Ploetz		Jason Miner
<b>PayPal Credit*</b>	Mike Kott			Shawn McMahon	Anne Lindell		Jennifer Christiansen
<b>PayPal Credit in the Wallet</b>	Mike Kott				Anne Lindell		Jennifer Christiansen
<b>Mobile EC</b>	Joerg Schleicher				Anne Lindell		Jason Miner
<b>Mobile SDK</b>	Casey Fox, Jesse Wager				Anne Lindell		Joe Schlesinger
<b>Boost</b>	David Chang	N/A	N/A		Anne Lindell	Sarah Hodkinson	Jason Miner
<b>Reference Transactions/ Recurring Payments</b>					DL-PP-O-Coles-Team		Joe Schlesinger

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## Contacts and Resources

### Online Resources

## Online Resources

### [Online Training Modules](#)

[PayPal 101](#): The basics of how PayPal works. This source for new buyers and sellers includes information and FAQs navigated through Buy, Sell, and Transfer tabs. For more advanced sellers, PayPal 101 offers a one-stop shop where those sellers' buyers interested in PayPal can learn more.

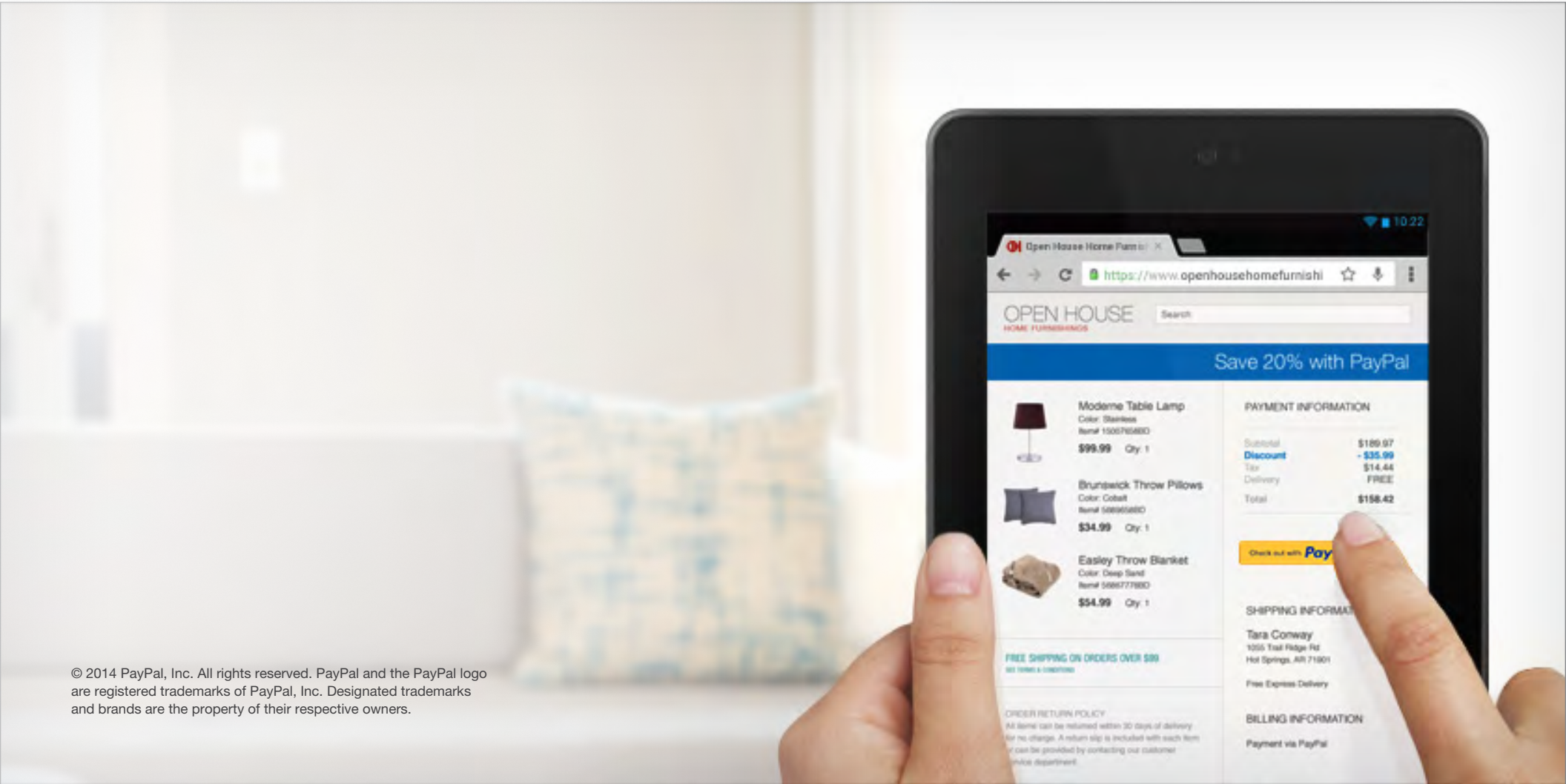
[Promotional Financing from PayPal Credit\\*](#): Helps merchants by offering financing options that can encourage larger purchases, and assisting customers by generating more buying power for them.

[Express Checkout](#): Product overview, video demo, example of an Express Checkout buyer flow, details on shopping cart integration.

[Mobile Express Checkout and Mobile PayPal Payments Standard](#): Links to information about both products, as well as other aspects of PayPal's mobile offerings. Also includes guides for integrating PayPal into apps for single- and multiple-item purchases.

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