

Open the door to opportunity before it even knocks.



PAYPAL BRAINTREE

You're headed to the top—pick a payment provider who can keep up.

Set your sights high and pick a payment system as flexible and reliable as you are. PayPal Braintree, our end-to-end enterprise payments platform, provides the support you need to increase authorization rates, boost fraud detection, and stay in compliance. It's the backup you need to make it through every step of the customer journey.

FEATURES

Payment processing done right with PayPal.

- **Increase authorization rates and optimize processing** to drive revenue with Smart Retries, Smart Routing, Account Updater, and Network Tokenization.
- **Orchestrate payments** to increase resiliency, expand your ecosystem, and reduce operational complexity.
- **Guard your business** with security, compliance, fraud, and risk management tools.
- **Streamline your operations** with dispute automation, reporting insights, and enterprise admin approvals.

BENEFITS

Helping you make it all happen.

- Add **popular payment methods** like ACH Direct Debit and UnionPay plus digital wallets, credit, and debit to your checkout.
- Enjoy **superior uptimes** and connections.
- **Customizable capabilities** for flexibility.
- Get global reach with **full-stack processing** through a **single integration**, unlocking 130+ currencies in 50 countries.
- **Integrate once** and have the ability to expand.
- Keep **direct lines open** with experts who are ready to assist.

We've got what's now, you get what's next.



3.8 p.p

increase in U.S. authorization rates with PayPal Braintree.¹



87%

of current merchants agree PayPal Braintree helps their company achieve sales, growth, and operational goals.²



88%

of current U.S. merchants agree PayPal Braintree is a strategic commerce partner.³

RISK SOLUTIONS

Focus on growing your business. We'll focus on managing risks.

We can help you lessen losses, drive revenue, minimize manual operation through automation, and expand into new markets.

Fraud Protection

You're the best at what you do, so are we.

FEATURES

- **Out-of-the box workbench** with out of the box risk rules and filters to manage risk on card transactions.
- **Insights** on chargebacks and declines.
- **Expand globally** with minimum lift.

BENEFITS

- **Approve more orders** and sell high-risk products like gift cards and electronics.
- **Help reduce fraud** and labor costs.
- **Minimize false declines** and uncomfortable conversations with customers.

Fraud Protection Advanced

We take care of risk so you can take care of business.

FEATURES

- **Sophisticated, out-of-the-box solutions** to help spot suspicious transactions.
- **Manual review capabilities** for in-house fraud teams.
- **Customizable capabilities** for flexibility.
- **Real-time recommendations** with AI/machine learning.

BENEFITS

- **57.3%** reduction in good customer declines.⁴
- **42%** of online fraud incidents are chargeback fraud.⁵
- **2.8%** possible increase in direct payment auth rates.⁶

Dispute Automation*

You've handled disputes for long enough, we'll handle it from here.

FEATURES

- **Reduce losses** and the need to respond to disputes by automating the contestation process.

BENEFITS

- **Increase win rates** with customizable, bank-specific dispute response templates.
- **Build powerful dispute cases** by incorporating fraud and transaction data.

*Success of chargeback responses through Dispute Automation is not guaranteed. Issuers may apply additional fees for contested chargebacks which are not resolved in a merchant's favor.

Chargeback Protection

We've got your back on chargebacks.

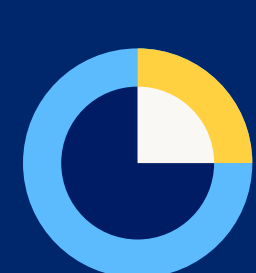
FEATURES

- **Reduce losses and liability** through PayPal's live risk analysis on your direct credit card transactions.
- **Lessen the liability for unauthorized transactions** and "item not received" chargebacks.

BENEFITS

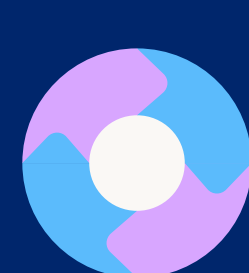
- Keep customers happy by **speeding up orders and removing manual payment confirmations**.
- **Less chargebacks = less in fees.** PayPal will cover the disputed amount and waive fees for eligible fraudulent and INR transactions.
- **Reduce fraud and losses** for items not received with no cap on losses.

Risk management that's next level on every level.



42%

of online fraud is chargeback fraud⁷



12%

decrease in organization's risk after implementing an automatic fraud management solution⁸



5 bps

reduction in chargeback rates with PayPal⁹

¹ Major global payments network data and PayPal internal data analysis from transactions over a 12-month period from Q4 2020-Q3 2021 in 8 markets (US, UK, DE, AU, FR, IT, ES, CA) across 12 verticals. Does not include transactions from domestic schemes (e.g. Cartes Bancaires, EFTPOS).

² B2B International, commissioned by PayPal, Nov-Dec 2021, B2B International surveyed amongst 504 mid-market and large enterprises in US, UK, and DE during November/December 2021. LE defined as merchants with annual revenue >100M; Mid-market defined as merchants with annual revenue between 20M-100M. Base N Varies: 104 Braintree users

³ B2B International, commissioned by PayPal, Nov-Dec 2021, B2B International surveyed amongst 504 mid-market and large enterprises in US, UK, and DE during November/December 2021. LE defined as merchants with annual revenue >100M; Mid-market defined as merchants with annual revenue between 20M-100M. Base N Varies: US Braintree users = 60

⁴ PayPal internal data. Based on data analysis of 107 merchants' card transactions (9 of which have an existing fraud solution) in high chargeback category (merchants with greater than 1% chargeback rate), from November 2019 through January 2020. These metrics are intended to represent potential results that may be achieved by using Fraud Protection for Enterprise. Results may not be typical and individual customer results may vary.

⁵ Ponemon Institute, Commissioned by PayPal, April 2021. Ponemon Institute surveyed 632 individuals who are familiar with their organizations' efforts to prevent fraud and are involved in fraud investigation and mitigation and/or cybersecurity activities.

⁶ PayPal analysis of transactions from over 4.7 million online merchants via a major payment network, June 2019

⁷ Ponemon Institute, Commissioned by PayPal, April 2021. Ponemon Institute surveyed 632 individuals who are familiar with their organizations' efforts to prevent fraud and are involved in fraud investigation and mitigation and/or cybersecurity activities.

⁸ Forrester Consulting, a study commissioned by PayPal, November 2021. Forrester conducted an online survey with 309 global fraud prevention decision-makers at ecommerce companies across North America (102), Europe(104) and Australia (103). Base: 253 global fraud prevention decision-makers at e-commerce companies planning to invest/investing in an automated fraud management solution.

⁹ Major global payments network and PayPal internal data analysis from transactions over a 12-month period from Q4 2020-Q3 2021 in 8 markets (US, UK, DE, AU, FR, IT, ES, CA) across 12 verticals. Does not include transactions from domestic schemes (e.g. Cartes Bancaires, EFTPOS). *Composite results weighted across countries (excl. CA) based on size of 2021 digital commerce markets, sourced from Euromonitor.