

# Increase Conversions With PayPal REST API

ACI® Payments Orchestration Platform™ for eCommerce offers connectivity to a variety of APMs, acquirers and third-party service providers through a single API integration.

While at the merchant's cart or product page, COPYandPAY will present the consumer with the option to pay via PayPal, debit and credit cards, and 10+ local payment methods, allowing shoppers to skip the merchant's checkout flow and quickly checkout via PayPal.

## Increasing Conversions With PayPal Checkout

PayPal Checkout enables merchants to offer their shoppers a safe, fast and highly optimized way to checkout while also helping to increase conversions and open up new sales opportunities. With access to more than 377 million active users and an interface optimized for both web and mobile payments, merchants can benefit from increased checkout conversion rates of up to 41%<sup>1</sup> when compared to other payment methods.

### BENEFITS AT A GLANCE

- 41%<sup>1</sup> increased conversions at checkout with simple, one-click payment options
- Offer a frictionless payments experience with inline flow and an overlay window instead of a new tab
- Tap into new revenues by supporting the growing demand for local payment methods, especially wallets
- Deliver globally compliant payment options to more than 377 million active users
- Optimize your platform for mobile payments



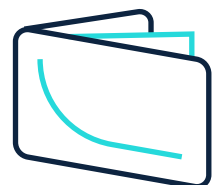
## How It Works

The entire payments journey takes place inline using an overlay window for desktops and a full-screen mobile browser for tablets and smartphones. This ensures consumers remain focused on the merchant's shopping pages. PayPal Checkout provides a streamlined consumer experience by removing the need to manually enter data, such as billing and shipping information, which is automatically transferred from PayPal. The merchant can recalculate the total order amount based on the provided shipping information, prior to finalizing the order to ACI. ACI then forwards the order to PayPal for confirmation. PayPal Checkout also includes PayPal seller protection.

### Expanded Capabilities With ACI's PayPal REST API

ACI® Payments Orchestration Platform™ works on the new PayPal REST API with one connector and two brands, smart button support and inline flow for a better shopping experience.

- **Pay now:** The consumer pays with the PayPal button on the payment page. All data is collected by the merchant beforehand
- **PayPal Continue (aka PayPal Checkout):** The consumer is offered the PayPal button on the cart page. This is also known as PayPal Checkout, where the entire checkout is managed by PayPal. PayPal collects the shipping/billing information and sends it back to the merchant. The merchant then needs to confirm the purchase with or without having the shipping address changed
- **Recurring payments:**
  - **Subscription:** Merchants can use this new capability to offer regular payment plans
  - **Billing agreements (reference transactions):** Merchants can set up a billing agreement for regular customers at any time and for any amount
- **Back-office operations:** Merchants can enable functions that include reversal, partial refund, full refund, partial capture, multiple capture and full capture
- **PayPal Checkout with local payments (also known as Smart Payment Buttons):** Provides your customers with a simplified checkout that comes directly from PayPal; additional payment options through PayPal (e.g., credit or debit cards, Bancontact, PayPal Credit, SEPA and more in the future) are also available
- **Seller protection and buyer protection:** Both are fully supported with the PayPal REST API
- **Airline itinerary data:** Shopper profile data is sent to PayPal for verification
- **Support for RISK API with the following:**
  - **Fraudnet:** JavaScript Risk snippet for web and mobile web. Applicable for all user-present scenarios
  - **Set transaction context:** Customer-specific data provided by the merchant (to be defined on an individual basis between merchant and PayPal). Applicable for all payment-specific use cases





ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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- **Capability to manage dispute handling via an API (light version of the PayPal Dispute API):** If a dispute is raised from the shopper and handed over to PayPal, ACI sends notifications to the merchant/PSP via webhooks; ACI also notifies all parties when the status of the dispute changes and provides an endpoint to the merchant/PSP to upload evidence relevant to the transaction
- **Non-referenced payment (light version of the Payouts API):** Allows merchants to send money to the shopper, or any user, without including reference to any previous transactions from the shopper to the merchant; ACI offers the PayPal Payouts feature with the ability to restrict to a single recipient
- **Reporting capabilities (light version of Transaction Search API):** ACI offers reporting capabilities for transaction and/or settlement reporting

**For Intermediaries:**

- **PayPal Merchant Onboarding API (also known as, Integrated Sign-Up (ISU), Third-Party Integration):** Easy merchant onboarding for intermediaries (grant access rights to intermediaries to allow API calls on behalf of the merchant)
- **Notifications through webhooks:** Real-time transaction updates between ACI Payments Orchestration Platform and PayPal systems

Getting set up with the PayPal REST API is an easy and straightforward process, allowing you to quickly offer a better shopping experience to more than 377 million users. [Contact us](#) today to get started and watch your sales increase.

<sup>1</sup> As reported in Nielsen's behavior and attitudinal research March 2021, for activity occurring from October 2019-September 2020. Checkout conversion measured from the point at which the consumer starts to pay