

Heartland has partnered with PayPal to help advance your business



If you already accept credit cards online, you can easily accept PayPal. Just add the Express Checkout button. It can help lift conversion on your site, reduce cart abandonment and improve the customer experience.

Express Checkout complements your existing payment solution and can open the door to over 162 million active PayPal account holders¹ who look for and use this fast, easy and secure way to pay.

Improve conversions

PayPal customers transact nearly twice as often as non-PayPal customers.²

Faster checkout

Customers can speed through checkout without entering billing and shipping information. Checkout is even faster with One Touch™, which enables millions of PayPal customers to seamlessly complete their purchase on your website without entering any passwords or credit card details.

Encourage larger order sizes and more sales

PayPal Credit is free to offer to your customers and is already included with PayPal Express Checkout. PayPal Credit can help your business sell more by offering special financing to customers for six months on purchases of \$99 or more.³ You still get paid up front with no extra charge, and your customers have more time to pay.

Lower total cost of payment acceptance

Consolidate back-office functions with Heartland, offer a more secure payment type and reduce chargebacks and disputes.

¹ PayPal Q4 2014 Fast Facts.

² Nielsen Online Buyer Insights, November 2013/52 weeks pre-/post-PayPal integration. Study included 28 large merchants across 11 different categories.

³ Applicable for qualifying purchases of \$99 or more if paid in full within six months. Customers check out with PayPal and use PayPal Credit. PayPal Credit is subject to consumer credit approval as determined by the lender, Comenity Capital Bank.



To learn more about PayPal and Heartland payment solutions, contact Jennifer D'Angelo

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