

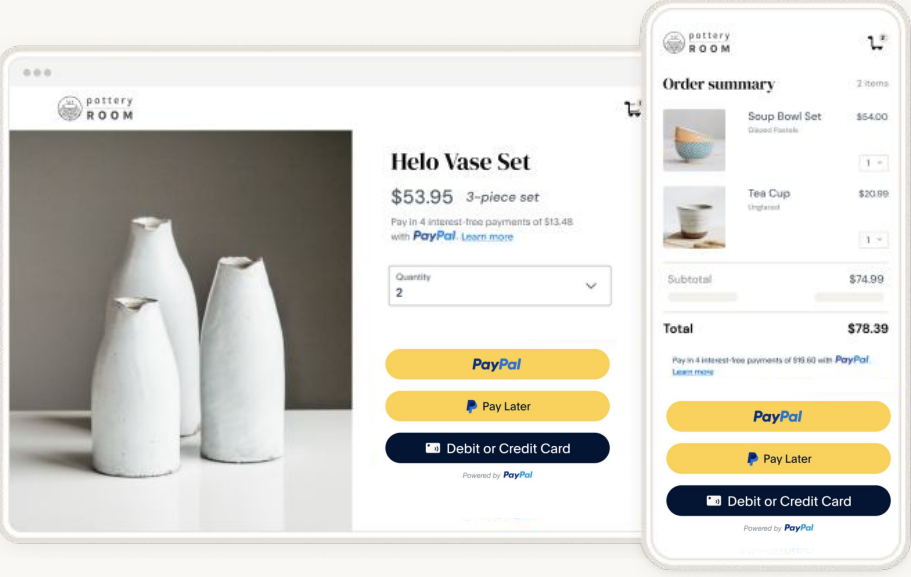
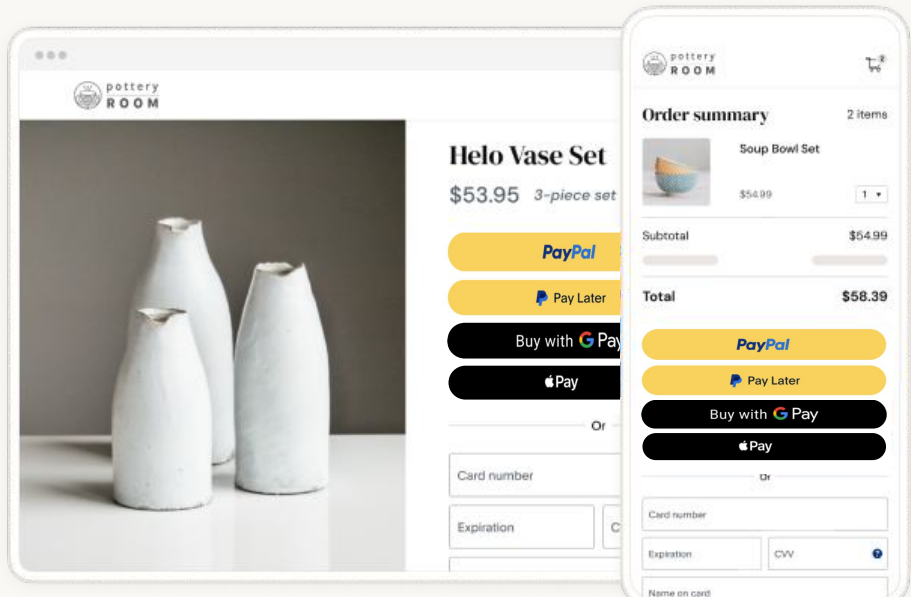
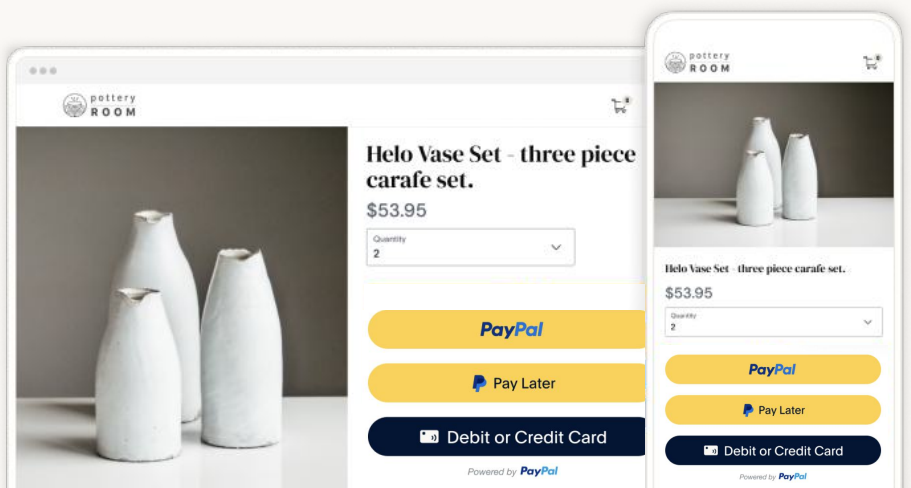
# 1.Overview

## Online Payments










Build an online payments integration with PayPal to :

- Start selling goods & Services to global buyers
- Accept global and local payment methods
- Customize the styling of your checkout
- Present your payment form in the local language of your shoppers with our localization support

## Key Features

<div><h3>Standard Checkout</h3><p><b>PayPal payment options to help boost sales</b></p><ul style="list-style-type: none"><li>• PayPal payments (PayPal, Pay Later options, alternate payment methods and more)</li><li>• Credit and debit cards stored in your customer’s PayPal Wallet</li><li>• Credit and debit cards through guest checkout—no PayPal account needed</li><li>• Recurring payments for your subscription sales</li><li>• Nearly 200 countries and regions.</li><li>• Process payments in 23 currencies.</li></ul><p><b>Built-in risk management</b></p><ul style="list-style-type: none"><li>• Simplified PCI compliance since payments are managed by PayPal</li><li>• Seller Protection for PayPal payments to help protect you from fraud</li><li>• Verify transactions with two-factor authentication through 3D Secure</li></ul><p><b>Basic customization that simplifies checkout</b></p><ul style="list-style-type: none"><li>• Customize the color and shape of our payment buttons</li><li>• Mobile-friendly user experience so customers can easily shop on any device</li></ul></div>	
<div><h3>Advanced Checkout</h3><p><b>Flexible payment methods</b></p><ul style="list-style-type: none"><li>• PayPal payments (PayPal, Pay Later options, alternate payment methods, and more)</li><li>• Accept credit and debit cards directly on your site</li><li>• Offer Apple Pay and Google Pay as payment options to help drive conversion</li><li>• Save recurring payments for your subscription sales</li><li>• Process debit and credit card payments in 22 currencies</li><li>• Vaulting Payment methods</li><li>• Nearly 200 countries and regions.</li></ul><p><b>Advanced risk management</b></p><ul style="list-style-type: none"><li>• Help meet global compliance standards like PCI SAQ-A and PSD2</li><li>• Get additional security insights with Fraud Protection on eligible transactions</li><li>• Get Seller Protection for eligible PayPal payments transactions<sup>1</sup></li><li>• Optional Chargeback Protection to help reduce fraudulent costs and more <span>Planned feature</span></li><li>• Verify transactions with two-factor authentication through 3D Secure</li></ul><p><b>Customizable features</b></p><ul style="list-style-type: none"><li>• Tailor your checkout flow to fit your brand</li><li>• Save customer cards and Apple Pay info for recurring payments and subscriptions</li><li>• Accelerate guest checkout with Fastlane by PayPal <span>Planned feature</span></li><li>• Mobile-friendly flow so customers can easily shop on any device</li><li>• Drive authorization rates and reduce declines to help capture every sale</li><li>• Process payments using network tokens that have been provisioned by another token service provider</li></ul></div>	
<div><h3>No-Code Checkout</h3><ul style="list-style-type: none"><li>• Accept PayPal (QR Codes, Payment Links, HTML integration)</li><li>• Nearly 200 countries and regions</li><li>• 23 currencies</li></ul></div>	

## Solutions

<div><h3>Standard Checkout</h3><div> <b>How to Integrate</b></div><div><div>1.Log into the <a href="#">PayPal Developer Dashboard</a>, toggle <b>Sandbox</b>, <a href="#">Create sandbox business and personal accounts</a>.</div><div>2.Go to <b>Apps &amp; Credentials</b>, In <b>REST API apps</b>, create a new app.</div><div>3.Integrate the <a href="#">JavaScript SDK</a>.</div><div>4.<a href="#">Integrate PayPal Standard Checkout</a>.</div><div>5.<a href="#">Adding Webhooks</a>. <span>Optional</span></div><div>6.<a href="#">Customize the Checkout experience</a>. <span>Optional</span></div></div><div><div> <b>Test</b></div><div><a href="#">Test your integration</a> in the PayPal Sandbox environment.</div></div><div><div> <b>Go-live</b></div><div>If you have fulfilled the requirements for accepting PayPal Payments for your <a href="#">business account</a>, review the <a href="#">Move your app to production</a> page to learn how to test and go live.</div></div></div>	<div><h3>Advanced Checkout</h3><div> <b>How to Integrate</b></div><div><div>1.Log into the <a href="#">PayPal Developer Dashboard</a>, toggle <b>Sandbox</b>, <a href="#">Create sandbox business and personal accounts</a>.</div><div>2.Go to <b>Apps &amp; Credentials</b>, In <b>REST API apps</b>, create a new app.</div><div>3.<a href="#">Get approval for Advanced checkout</a>.</div><div>4.Integrate <a href="#">JavaScript SDK</a>.</div><div>5.<a href="#">Integrate Advanced PayPal Checkout</a>.</div><div>6.<a href="#">Adding Webhooks</a>. <span>Optional</span></div><div>7.<a href="#">Customize the Checkout experience</a>. <span>Optional</span></div><div>8.<a href="#">Adding Apple Pay</a>. <span>Optional</span></div><div>9.<a href="#">Adding Google Pay</a>. <span>Optional</span></div><div>10.<a href="#">Save payment methods</a>. <span>Optional</span></div></div><div><div> <b>Test</b></div><div><a href="#">Test your integration</a> in the PayPal Sandbox environment.</div></div><div><div> <b>Go-live</b></div><div>If you have fulfilled the requirements for accepting PayPal Payments for your <a href="#">business account</a>, review the <a href="#">Move your app to production</a> page to learn how to test and go live.</div></div></div>	<div><h3>No-code Checkout</h3><div> <b>How to Integrate</b></div><div><div>1.Signup / Log into <a href="#">PayPal Portal</a>.</div><div>2.In <b>Pay &amp; Get Paid</b>, click on <a href="#">Pay Links and Buttons</a>.</div><div><a href="#">View more</a></div></div><div><div> <b>Test</b></div><div><div>1.Signup / Log into <a href="#">PayPal Portal</a>.</div><div>2.In <b>Pay &amp; Get Paid</b>, click on <a href="#">Pay Links and Buttons</a>.</div><div>3.Click on <a href="#">Back to Saved Links and Buttons</a> to view created buttons.</div></div></div><div><div> <b>Go-live</b></div><div>Copy and paste the buttons, pay links, or QR codes wherever you need them.</div></div></div>
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## PCI Compliance

### ? Do I have to be PCI compliant?

Yes. Anyone who accepts credit card payments needs to comply with latest PCI DSS rules. Any payments company that tells you otherwise isn't telling you the whole story. Fortunately, PayPal makes it so much easier for our merchants to be [PCI compliant](#). Which is good news, because the card associations can suspend your ability to accept credit card payments if they find that you aren't compliant.

### ? What do I need to do to become PCI compliant?

The simplest way for merchants to become compliant is through the use of our [JS SDK](#). It only takes a couple of steps. First, integrate with PayPal using one of our web SDKs and store your customers' payment information in the vault. Second, fill out an online Self Assessment Questionnaire with our partner Qualified Security Assessor (QSA), VikingCloud.

### ? What are the charges for PCI compliance?

There are no additional charges for the security that comes inherent with our JS SDK. When you have a merchant account with us, we provide PCI compliance validation through our partner, VikingCloud. Additional charges may apply when you hit PCI Level 1 or Level 2 thresholds – inquire directly with us for more information.



# 2.Checkout Products Details

## Standard Checkout and Advanced Checkout

### Standard Checkout

Set up [standard payments](#) to present payment buttons to your payers so they can pay with PayPal, debit and credit cards, Pay Later options, and alternative payment methods.

### Advanced Checkout

Set up [advanced Checkout](#) payments to present PayPal payment buttons; [Build and customize](#) a card payment form to accept credit and debit cards.

Integrate more alternative payment methods, such as: Pay Later, Apple Pay, Google Pay and IDEAL.

## Standard Checkout vs. Advanced Checkout Feature Comparison

Review the following features to choose the right checkout solution for your business needs:

Feature	Standard Checkout	Advanced Checkout
Client and server-side integrations	✓	✓
Accept PayPal, and Pay Later Offers	✓	✓
Accept local payment methods	✓	✓
One-time sale transactions	✓	✓
Authentication and capture transactions	✓	✓
Voids and refunds	✓	✓
3D Secure	✓	✓
Advanced card processing		✓
Custom user experience		✓
Customizable fraud protection tools		✓
Accept Apple Pay and Google Pay		✓

## Adding Multiple Payment Methods

### 1.Adding Apple Pay

Apple Pay is a mobile payment and digital wallet service provided by Apple Inc. PayPal provide integration for you to seamlessly integrate with Apple Pay in your website.

Apple Pay works on Safari browsers and the following versions of iOS devices:

- macOS 10.14.1 and later
- iOS 12.1 and later
- Supported devices and where you can use them as per : [Devices compatible with Apple Pay - Apple Support](#)

Currently supports Apple Pay one-time payments with the payer present.

#### How it works

- 1 A buyer taps or clicks on the Apple Pay button on your website.
- 2 The Safari browser or iOS device shows the payer a payment sheet.
- 3 The buyer can choose a different shipping address and payment method.
- 4 The buyer authorizes the payment.

#### Integrate Apple Pay

Follow [this integration process](#) to add Apple Pay as a checkout option, customize the payment experience, and process payments.

### 2.Adding Google Pay

Google Pay is a mobile payment and digital wallet service provided by Alphabet Inc. PayPal provide integration for you to seamlessly integrate with Google Pay in your website.

Buyers can use Google Pay on PayPal to make payments on the web using a web browser.

#### How it works

- 1 The Google Pay button shows up on your website when a customer uses a web browser.
- 2 The payer selects the Google Pay button on your website.
- 3 Your website shows the payer a payment sheet.
- 4 The payer can choose a different shipping address and payment method.
- 5 The payer authorizes the payment.

#### Integrate Google Pay

Follow [this integration process](#) to add Google Pay as a checkout option, customize the payment experience, and process payments.

### 3.Supported other Alternative payment methods (APMs)

Alternative payment methods (APMs) allow you to accept payments from customers around the globe who use their bank accounts, wallets, and local payment methods. When a buyer pays in a currency different than yours, PayPal handles currency conversion for you and presents conversion information to the buyer during checkout.

While the ability to display and accept APMs is included with the checkout integration, PayPal recommends subscribing to the CHECKOUT.ORDER.APPROVED webhook event in case a customer accidentally closes the browser and exits the checkout process after approving the transaction through their APM but before finalizing the transaction on your site.

The following table describes which alternative payment methods (APMs) are supported in which countries.

APM	Buyer country		Customer transaction limit
<a href="#">Bancontact</a>	Belgium		Minimum: 1 EUR
<a href="#">BLIK</a>	Poland		Minimum: 1 PLN
<a href="#">eps</a>	Austria		Minimum: 1 EUR
<a href="#">iDEAL</a>	The Netherlands		N/A
<a href="#">MyBank</a>	Italy		N/A
<a href="#">Przelewy24</a>	Poland		Minimum: 1 PLN Maximum: 55,000 PLN
<a href="#">Trustly</a>	Austria Denmark Estonia Finland Germany Latvia	Lithuania Netherlands Norway Spain Sweden United Kingdom	Minimum: 0.01 EUR

## Save payment methods (Vaulting)

Save payment methods so payers don't have to enter details for future transactions. Payers can check out faster or pay without being present after they agree to save a payment method. This will be use for returning user use case without them need to enter card information again.

Use the JavaScript SDK to save a payer's card if you aren't [PCI Compliant - SAQ A](#) but want to save credit or debit cards during checkout.

A payment method is saved and exchanged for a unique token through a process called tokenization. The token is stored securely with PayPal and used instead of the original account number.

The benefits of using saved payment tokens include:

- Increased security by reducing opportunities for data theft.
- Simplified payment processing.
- Helps maintain Payment Card Industry Data Security Standard compliance.

Integration	Use Case	Resource Link
<b>With a transaction</b> - The customer's payment method is saved during checkout.	Store the payment method during the first time payment with customer consent. Customer can select it again at checkout for faster transactions.	<a href="#">Save payment methods during purchase</a>
<b>Without a transaction</b> - The customer's payment method is saved with no checkout. Customers don't have to be present for future transactions. A common use case is offering a free trial of a product and charging customers later.	Offer a free trial and charge payers after the trial expires. Payers don't need to be present when charged. Buyer initiation not required for subsequent charge.	<a href="#">Save payment methods for purchase later</a>

#### Integrate Save Payment Method

[Save cards with the JavaScript SDK](#)

[Save cards with the Orders API](#)



# 3.Customizations

## Customizations to improve payment experience for Standard and Advanced Checkout

Integration API/SDK	Resource links	Detail
JavaScript SDK	<p>Integrate with latest <a href="#">PayPal JS SDK</a> to offer:</p> <ul style="list-style-type: none"><li>Smart Payment buttons</li><li>Standalone Payment buttons</li><li>Pay Later messages</li></ul> <p><a href="#">Refer to parameters</a> to personalize your setup and help PayPal decide the optimal funding sources and buttons to show to your buyers.</p> <p>Find a test tool for the JS SDK at: <a href="https://developer.paypal.com/demo/checkout/#/pattern/server">https://developer.paypal.com/demo/checkout/#/pattern/server</a></p> <p>If you have previous checkout integrations, such as <a href="#">Express Checkout</a> or <a href="#">checkout.js</a>, PayPal recommends upgrading your integration via <a href="#">here</a>.</p>	<p>The JavaScript SDK displays PayPal-supported payment methods on your page to give your buyers a personalized and streamlined checkout experience.</p> <p>You can use the JavaScript SDK to render buttons, payment method icons (marks), and credit and debit card form fields (card-fields). You can also use the JavaScript SDK to check the funding-eligibility of a given payment method.</p>
Order API	Refer to detailed latest API specification via <a href="#">here</a> .	<p>An order represents a payment between two or more parties. Use the Orders API to create, update, retrieve, authorize, and capture orders.</p> <p>The APIs could be used for providing enhanced services/features to customers.</p> <p>Adding tracking information would help to improve the traceability and improve the payouts to China.</p>
Payments APIs	Refer to detailed latest API specification via <a href="#">here</a> .	Call the Payments API to authorize payments, capture authorized payments, refund payments that have already been captured, and show payment information. Use the Payments API in conjunction with the <a href="#">Orders API</a> .
Webhook	<p>Refer to our webhook integration document via <a href="#">here</a>.</p> <p>Use <a href="#">the Webhooks Events dashboard</a> to perform these tasks for your sandbox and live apps:</p> <ul style="list-style-type: none"><li>List webhook events by app. Filter this list by date range, resource, and event type.</li><li>Show status and details for an event.(see: <a href="#">Webhook event names</a>)</li><li>Resend an event notification.</li></ul> <p>Standard/Advanced Checkout webhooks:</p> <ul style="list-style-type: none"><li><a href="#">Order API Webhook</a></li><li><a href="#">Order API/V2 Webhook</a></li><li><a href="#">Payment method token Webhook</a></li></ul>	<p>Webhooks are HTTPS posts from PayPal to an endpoint on your server whenever the corresponding event type occurs . This is especially useful to receive notifications for different scenarios, for eg: checkout approval, subscription processing each cycle, a refund or an alternative payment method checkout having been approved by a redirected payer and being ready for capture.</p>
争议	Manage disputes directly in the PayPal Resolution Center. <a href="#">Get Started</a>	PayPal Resolution Center is a platform where customers can file disputes or claims for transactions. It allows customers to dispute a charge or ask their bank or credit card company to reverse it. The Resolution Center also enables merchants to manage disputes and provide additional information.

## Customize the Checkout experience for Advanced Checkout

Extend your advanced credit and debit card integration with the following features:

Feature	What you get
<a href="#">3D Secure</a>	Provide customer authentication with 3D Secure.
<a href="#">Card fields style guide</a>	Change the layout, width, height, and outer styling of the card fields.
<a href="#">Card field events</a>	Subscribe to card events to make UI updates.
<a href="#">Fraud protection</a>	<p>A robust risk management toolkit for PayPal merchants who have integrated advanced credit and debit card payments.</p> <p>Enable the feature after logging into PayPal account from business tools. Refer to Risk Data Acquisition (RDA) section to pass additional information to improve fraud detection.</p>
<a href="#">Real-time account updater</a>	<p>Use real-time account updates to reduce declined card payments.</p> <p>Enable the feature after logging into PayPal account from Payment preferences.</p>
<a href="#">SCA payment indicators</a>	Process payments that require Strong Customer Authentication (for example: Enable 3DS for transactions)
<a href="#">Level 2/Level 3 processing</a>	Send additional payment information to qualify for reduced processing costs.
<a href="#">Update order details</a>	Adjust the order and transaction details during the checkout process.
<a href="#">Handle errors</a>	Handle payment errors to manage the payer's checkout experience.
<a href="#">Acquirer reference number</a>	Track transactions using an acquirer reference number. Customers can use the ARN to confirm that a refund was processed. If you provide your customer with the ARN, their bank can also trace the transaction using this value.
<a href="#">3rd Party network tokens</a>	A third-party network token represents a payment method that is either saved in-house by the partner or merchant or saved by an external Token Service Provider (TSP).ç a payment using a token that PayPal didn't create.

Annotation :

1: Available on eligible purchases. [Limits apply](#)