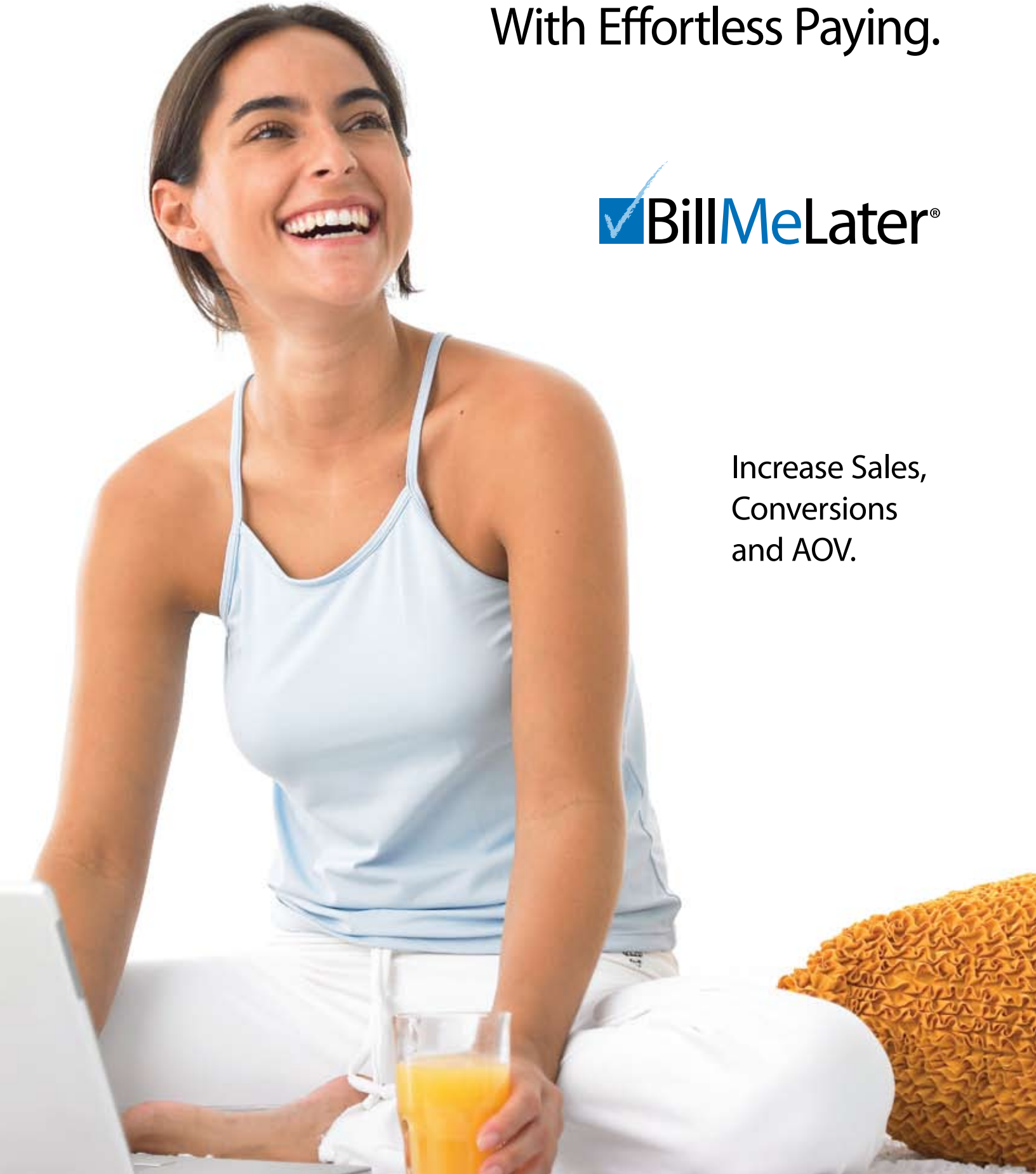


Unleash the Possibilities  
With Effortless Paying.



Increase Sales,  
Conversions  
and AOV.



# Fuel Top Line Sales

## Effortless Paying

Welcome to virtually invisible payment. Bill Me Later® is the smart option that keeps customers focused on shopping and allows them to forget about paying until later, when it's more convenient.

Trusted by millions of high-performance buyers and embraced by the most sophisticated multichannel retailers, Bill Me Later gives customers the comfortable, convenient and superior purchase experience that they expect from luxury brands. That's why leading retailers use Bill Me Later as a sales and satisfaction tool that helps them convert their offline shoppers into profitable multichannel buyers.

Independent studies confirm that Bill Me Later is relevant to your buyers, especially top-spending executives and affluent women in their 30s and 40s who say the likelihood of their making an online purchase increases when Bill Me Later's convenient, pay-later experience is offered.

## How Bill Me Later Works

Bill Me Later is easy to use at point of sale. Buyers answer 2 quick questions. Authorization takes just 3 seconds, and the bill comes — later. A simple, trusted way to shop without a credit card.

Fitting easily into your existing credit card payment infrastructure, Bill Me Later supports your revenue and margin goals. Merchants can expect an increase in sales as well as higher conversions and order values.

And, as Bill Me Later's fees are less than credit card fees, merchants typically see margin improvements.



## Profit by Transforming Your Purchase Experience

Among its users, Bill Me Later is preferred over every other payment type, according to a 2007 Jupiter Research Study. The following financial results are typical across the network of merchants offering Bill Me Later solutions today:

- 47% of Bill Me Later transactions are from new customers.
- 46% higher repeat usage than credit cards.
- 75%+ increase in average order value, up to 150% when combined with deferred billing.
- Low operating risk, since Bill Me Later works with existing payment processes.
- Easy integration through the industry's largest payment processors, so authorization and settlement flow through existing interface.

Bill Me Later does not require the customer to leave the retailer's branded experience during the checkout process.



*“Offering PayPal and  
Bill Me Later gives  
American Eagle Outfitters  
customers  
additional flexibility  
and choice when shopping  
on our Web sites.”*

Fred Grover, Executive Vice President  
American Eagle Outfitters, Direct

## Sophisticated Marketing and High-Performance Buyers

Bill Me Later is more than just a payment option; it is a sophisticated marketing tool that drives a 3-7% increase in sales, 35% of which comes from profitable new customers who are affluent, educated consumers of luxury and lifestyle products. Our dedicated team of marketing experts work with you to develop and manage customized marketing programs and promotions, which can include:

- Email
- Search
- Web/call center
- Point of sale

More sales and customer satisfaction when you delight customers with the luxury of Bill Me Later’s effortless, pay-later experience.

Call: **1.866.837.1863**

Visit: **[www.billmelatersolutions.com](http://www.billmelatersolutions.com)**

Bill Me Later and PayPal are both fast, easy, secure ways for customers to shop online without sharing account information. PayPal is a secure online wallet. Bill Me Later gives customers the convenience of receiving their goods now and the bill later, often with extra time to pay. More than 45 million online buyers prefer Bill Me Later and PayPal when shopping online. High-impact affiliate and network marketing programs enable merchants to tap into millions of desirable account holders.

Advanced payment types like Bill Me Later and PayPal are an immediate way to satisfy customers and fuel top-line sales. Used in combination, Bill Me Later and PayPal raise average order values and increase conversions by an average of 29% with as many as one third of customers being new to merchant.

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[paypal.com](https://www.paypal.com)

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