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## Buyers Can Checkout Without a PayPal Account

PayPal has optimized the checkout experience with an exciting improvement to our payment flow.\*

For new buyers, **signing up for a PayPal account is now optional**. This means your customers can complete their payments first, and then decide whether to save their information in a PayPal account for future purchases. The checkout is more convenient, resulting in more completed sales and satisfied customers.

The good news is that PayPal can help boost revenue. UK merchants offering this new, improved checkout enjoy on average a 9% higher total payment volume\*\* than merchants who do not.

Best of all, this upgrade requires no action on your part. The checkout automatically applies to Website Payment tools like Buy Now Buttons, Donations, and PayPal Shopping Cart, as well as our Request Money and PayPal Invoicing features.

Here's how this easier checkout works:

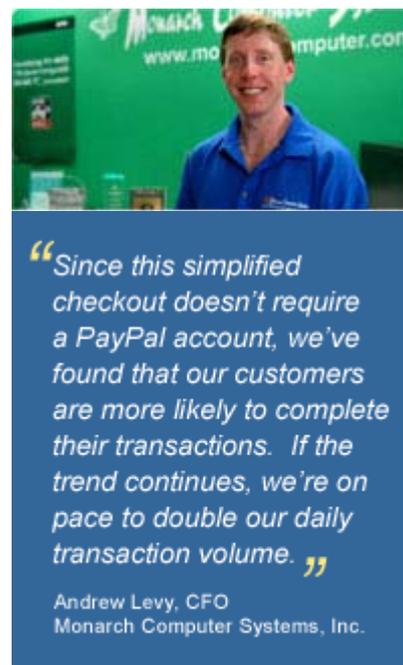
1. Customers enter their name and shipping address.
2. They're prompted for their credit card, email address, and phone number.
3. (Optional) After reviewing their information, they may choose to save their information by creating a PayPal account to make future transactions faster.

Please note that PayPal's fraud prevention measures remain in effect for buyers who use this checkout. PayPal applies the same techniques for this checkout as it does for other transactions.

To turn the feature on or off, simply log in to PayPal, go to Profile, click 'Website Payment Preferences' under the Selling Preferences column and tick the yes/no box under PayPal Account Optional.

\*This feature is available to Premier and Business account holders only. It is not currently available for items purchased directly on eBay.co.uk.

\*\* Merchants processing between \$5,000.00 USD and \$20,000.00 USD total payment volume per month. Source: PayPal June 2005



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