

## The Next Era of Digital Commerce: The PayPal Commerce Platform

There has been tremendous change in digital commerce in recent years and several things are transforming the next phase of global commerce. The dominance of mobile. The increasing pace of non-cash transactions around the globe. Online and offline commerce converging where online actions lead to offline purchases and vice versa. Shopping on social platforms is becoming much more prevalent. Regulations like GDPR and Open Banking are shaping a new environment for everyone to navigate. With all this complexity - and opportunity - it is clear that powering global digital commerce is not something any one company can do on its own.

We embarked on a journey several years ago to open the PayPal platform to work with other tech platforms, payment networks, banks and merchants that shared a similar vision to make payments easy, reduce friction and create those types of hassle-free experiences, for merchants and customers, by collaborating, listening, learning and solving problems together. With this in mind, we are pleased today to announce a new solution that will drive digital commerce into the next era: the [PayPal Commerce Platform](#).

The PayPal Commerce Platform is designed to meet the specific needs of marketplaces, e-commerce solution providers and more by bringing together the most comprehensive set of technologies, tools, services, and financing for businesses of all sizes around the globe. The PayPal Commerce Platform gives nearly any business access to a flexible, customisable platform that:

- **Enables Global Growth:** helping businesses scale globally and connect with more than 277 million active PayPal users and to directly accept more than 100 currencies;
- **Simplifies Compliance:** we simplify your compliance and help you meet the evolving demands of local regulators across the 200+ markets we operate in;
- **Provides Protection:** with advanced risk and fraud tools powered by Artificial Intelligence (AI) and machine learning informed by trillions of transactions and more than 50 petabytes of data;
- **Powers End-to-End Payment Offerings:** access to more payment services that benefit businesses, such as [small business financing](#) and the ability to offer access to [consumer credit](#) for purchases.

The PayPal Commerce Platform enables these features because of something PayPal offers: a two-sided platform that connects 277 million active users including 22 million merchants around the globe. PayPal has built this platform on the trust that exists between buyers and sellers - and has cultivated this trust for the past 20 years. Many of the world's leading platforms - including, [BigCommerce](#), [Facebook Marketplace](#), [Grailed](#), [Instagram](#), [Lightspeed](#), [PrestaShop](#), [Shopware](#), and [Yahoo! Small Business](#) - will use this trusted network through the PayPal Commerce Platform.

We are at a moment in time where we can finally put the same tech and capabilities in the hands of all businesses regardless of size. We are bringing our vision of open commerce and partnership to life with the PayPal Commerce Platform - to power commerce in a way that allows more businesses and more people to participate in the benefits of the digital economy. I've said many times before -- when I think about the world I want to wake up in a decade, I don't want there to be only one place to buy online. I want to wake up in a world where there is a thriving, vibrant, and diverse ecosystem of merchants, sellers, entrepreneurs and businesses of all sizes. That's our goal. We want help more businesses get started, grow and thrive in today's complex digital world. It's that simple.

Beginning today, the PayPal Commerce Platform will be available in the United Kingdom, France, Germany, Italy, Spain and the United States, and will look to expand to more than 40 markets by the end of the year. We know that connecting buyers and sellers of all sizes no matter where or how they do business can create more opportunities, jobs, and growth. Curious, or want to learn more? Go to the [PayPal Commerce Platform website](#).

*Bill Ready, EVP and Chief Operating Officer*

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