



BIGCOMMERCE PayPal Stored Payment Functionality Instructions

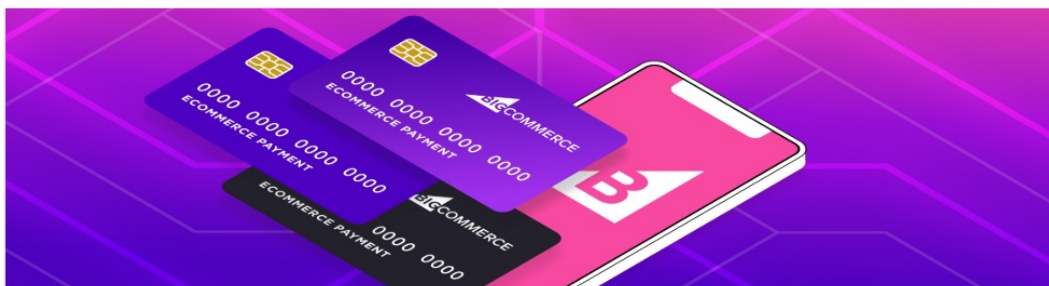
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PayPal Stored Payment Functionality



Enabling your customers to securely save their payment information for future orders is a great way to reduce abandonment rates and encourage repeat purchases. We've updated the [PayPal payment gateway](#) to support stored credit cards, stored PayPal accounts, and Real-time Account Updater to ensure that your customers' stored credentials are valid for every order.

Why offer stored payment methods?

Checkout friction is an important consideration in determining whether a customer completes or abandons an order. With stored payment methods, customers only need to enter their credentials once and save them to their storefront account. When they make additional orders in your store, they can select their stored payment method, skipping the Payment step of checkout and streamlining their purchase.

With PayPal, your customers can save their credit card details and PayPal accounts, combining ease of checkout with choice of payment method. Additionally, PayPal's compatibility with the [Payments API](#) means that you can use stored payment methods in conjunction with apps from our [App Marketplace](#) or your own custom development to offer product subscriptions and recurring payments.

The PayPal payment gateway also includes Real-time Account Updater. This is an optional paid service offered by PayPal, which automatically checks stored cards and updates new card numbers and expiration dates. You can also configure Real-time Account Updater to automatically delete a stored card when it has been cancelled by the customer. By ensuring that your customers don't need to manually edit an updated card or delete a closed card, they can rest assured that their stored payment options are valid for every purchase, and their subscriptions will never be interrupted by an expired card.

Lastly, your customers' credit card information is securely submitted to PayPal, protecting their data while returning reliable updates to BigCommerce. With automatic updates, there is no risk of human error, creating a seamless and reliable experience.

Getting started with stored payments in PayPal

If you haven't already, [connect to the PayPal payment gateway](#) to start using its stored payment features. Once you've integrated it in your store, go to the PayPal Settings tab of [Settings › Payments](#) and enable the settings for stored credit cards and PayPal accounts.

Stored Credit Cards

Allow your registered customers to safely and securely store their credit card details so that they are able to complete future purchases faster.

The credit card details will be stored securely with PayPal and associated with the billing address stored with the customer record on your store.

The use of stored credit cards to perform payments without the shopper's active participation can only be used to support recurring payments (i.e. subscription based products/services that are processed in a regular time series).

Learn more



Enable stored credit cards



Enable Stored PayPal Accounts

Optionally enable customer to store their PayPal account credentials on your storefront.

After enabling stored cards, [enable Real-time Account Updater](#) in your PayPal merchant account, then return to your BigCommerce to start updating expired cards and deleting closed cards. Note that Real-time Account Updater does not update stored PayPal accounts.



Enable real-time account updater

Automatically refresh outdated customer card information for uninterrupted payments. Real-time account updater increases payment success by asking the card issuer for updates about the buyer's card, and applying any changes to the current card. Note: real-time account updater is an optional paid service provided by PayPal and enabling the feature requires prior activation within your PayPal account settings under Payment Preferences.

Learn More



Enable automated card delete

Automatically delete closed customer cards from your store

The final word

Stored payment methods provide a quick alternative to the standard checkout process, saving time and friction while encouraging repeat purchases. PayPal has all the tools you need to offer a seamless checkout experience, and lays the groundwork for offering recurring and subscription payments.

To learn more about requirements and setup instructions for PayPal's stored payment features, see [Connecting](#)

[with PayPal](#) in the Knowledge Base. For information on how stored payments work in your storefront, refer to [Enabling Stored Payment Methods](#).


Stored payment methods and Real-time Account Updater are the latest additions to PayPal's suite of features. Connect the PayPal payment gateway, and elevate the way you accept and process payments in your store!



Growing your high-volume or established business?

Start your [15-day free trial](#), schedule a [demo](#) or give us a call at 0808-1893323.

Documents / Resources

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References

- [Log In - BigCommerce](#)
- [Payments API | BigCommerce Dev Center](#)
- [BigCommerce Help Center](#)
- [BigCommerce Help Center](#)
- [BigCommerce Enterprise Demo Request For Pricing](#)
- [Start a Trial | BigCommerce](#)
- [What is real-time account updater and what do I need to do to prepare my integration? | PayPal US](#)
- [User Manual](#)

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