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Merchant Value Proposition

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PayPal innovates on the front end



CARDHOLDER



MERCHANT



**PROCESSING
PLATFORM**



**ACQUIRING
BANK**



**CARD
ASSOCIATION**



**ISSUING
BANK**

Front end
Higher margin

Back end
Lower margin

PayPal's evolution



- PayPal is a platform
- PayPal is mobile
- Braintree SDK



UBER



facebook



Casper



FLINT AND TINDER



Basecamp



GRUBHUB



GitHub



WILLIAMS SONOMA



Crate&Barrel



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PayPal's and Braintree's businesses propel each other



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What's Next for PayPal & Braintree