

NEWS RELEASE

OpenAI and PayPal Team Up to Power Instant Checkout and Agentic Commerce in ChatGPT

2025-10-28

PayPal's tens of millions of merchants will soon be discoverable in ChatGPT, helping connect consumers to businesses that they love

SAN JOSE, Calif., Oct. 28, 2025 /PRNewswire/ -- PayPal, Inc. today announced it will adopt the Agentic Commerce Protocol (ACP) to expand payments and commerce in ChatGPT. Millions of ChatGPT users will be able to check out instantly using PayPal, and PayPal will support payments processing for merchants leveraging OpenAI Instant Checkout. PayPal will also connect its global merchant network to OpenAI, creating a platform for tens of millions of small businesses and the largest brands in the world to sell within ChatGPT.

"Hundreds of millions of people turn to ChatGPT each week for help with everyday tasks, including finding products they love, and over 400 million use PayPal to shop," said Alex Chriss, President and CEO of PayPal. "By partnering with OpenAI and adopting the Agentic Commerce Protocol, PayPal will power payments and commerce experiences that help people go from chat to checkout in just a few taps for our joint customer bases."

This partnership unlocks the convenience of PayPal's wallet in Instant Checkout, including multiple funding options such as bank, balance, and cards, as well as PayPal's buyer and seller protections, and post-purchase services such as tracking and dispute resolution, benefits that consumers value when checking out with PayPal.

PayPal will also support OpenAI Instant Checkout through the delegated payments API, managing payment processing for card payments.

For the tens of millions of merchants who use PayPal, ACP will bring in 2026 the product catalogs of small businesses as well as marquee retail brands across apparel, fashion, beauty, home improvement, and electronics

to ChatGPT commerce, via PayPal's ACP server—a trusted, scalable, and compliant access layer to a global network of merchants that will not require individual merchant integrations. PayPal will manage merchant routing, payment validation, and orchestration behind the scenes. This integration will make millions of products discoverable and purchasable through ChatGPT.

Under this partnership, PayPal is also expanding its AI strategy with OpenAI beyond commerce — scaling access to ChatGPT Enterprise for its 24,000+ employees, enabling engineers with Codex, and broadly expanding direct use of OpenAI's APIs. Together, this empowers PayPal to accelerate product development, boost employee impact, and raise the bar on customer experiences.

Existing and prospective PayPal merchants can sign up today by visiting the following [link](#).

Forward-Looking Statements

This press release contains "forward-looking" statements within the meaning of applicable securities laws. Forward-looking statements and information relate to future events and future performance and reflect, among other things, the timing of launch and the functionality of services. Forward looking statements may be identified by words such as "seek", "believe", "plan", "estimate", "anticipate", "expect", "project", "forecast", or intend", and statements that an event or result "may"" "will", "should", "could", or "might" occur or be achieved and any other similar expressions.

Forward-looking statements involve risks and uncertainties which may cause actual results to differ materially from the statements made. More information about these and other factors can be found in PayPal Holdings, Inc.'s most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, Current Reports on Form 8-K and other filings with the Securities and Exchange Commission (the "SEC"), and its future filings with the SEC.

The forward-looking statements contained in this press release speak only as of the date hereof. PayPal expressly disclaims any obligation or undertaking to disseminate any updates or revisions to any forward-looking statements contained herein to reflect any change in the expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based.

About PayPal

PayPal has been revolutionizing commerce globally for more than 25 years. Creating innovative experiences that make moving money, selling, and shopping simple, personalized, and secure,

PayPal empowers consumers and businesses in approximately 200 markets to join and thrive in the global economy. For more information, visit <https://www.paypal.com>, <https://about.pypl.com/> and <https://investor.pypl.com/>.

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