

#### **NEWS RELEASE**

# PayPal Unleashes the Power of Retail Media for Small Businesses, Enabling Them to Join Billion-Dollar Advertising Boom

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PayPal Ads Manager gives tens of millions of small businesses access to high-margin ad revenue while creating valuable new inventory for advertisers of all sizes

SAN JOSE, Calif., Oct. 7, 2025 /PRNewswire/ -- PayPal today unveiled PayPal Ads Manager, allowing the tens of millions of small businesses that use PayPal to become their own retail media networks and generate new revenue streams. With 99.9% of all businesses in the U.S. being small businesses1, PayPal Ads Manager will help small businesses create billions of new advertising impressions for brands of all sizes by utilizing a fast-growing and highly profitable segment of digital advertising.

Retail media networks have become a multi-billion-dollar industry that generates high-margin revenue by enabling businesses to sell advertising on small business websites and apps. Until now, this lucrative opportunity has been reserved for large enterprises with substantial traffic, advertising expertise, and technical resources. PayPal is uniquely positioned to empower SMB advertising because the company already works with tens of millions of merchants across more than 200 global markets.

"Small businesses are the backbone of our economy, but they've been locked out of the retail media revolution that's transforming how major retailers generate revenue," said Mark Grether, SVP and General Manager, PayPal Ads. "PayPal Ads Manager changes that equation entirely. We're enabling small businesses to participate in the same high-margin advertising model that's powering growth at some of the largest companies in the world, while simultaneously creating thousands of new, high-quality advertising placements for brands."

With no upfront cost and no minimum commitment, PayPal is democratizing the power of retail media networks, enabling small businesses to earn money from their existing store traffic. PayPal Ads Manager will simplify the traditionally complex process by allowing small businesses to simply opt in, integrate an SDK in minutes, and select their advertising preferences. This creates new advertising inventory that brands of all sizes can use to get in front of high-purchase intent shoppers. PayPal will then automatically place and serve the relevant ads based on those preferences and other factors – eliminating the need for a small business owner to manually select ads that are published. Once shoppers start seeing the ads, small businesses can control and monitor their performance and controls within a familiar environment, their PayPal Merchant Portal.

For example, a small coffee roaster who sells bags of beans and grinds online signs up for PayPal Ads, integrates the SDK into their storefront in minutes, and sets their advertiser preferences. They set it so other coffee shops are not allowed to advertise in their store. Immediately, PayPal starts serving ads from clothing retailers on the site and the business begins earning revenue. With profits deposited into their PayPal account, the proceeds can then be reinvested into the business through new marketing campaigns, inventory purchasing, and seasonal hiring.

A single, comprehensive platform that allows simple, streamlined management of their own ad inventory in a platform they're familiar with, PayPal Ads Manager will allow small businesses to:

- Monetize store traffic. Small businesses can publish high-quality ads on their properties, generating new revenue that can be reinvested into the growth initiatives such as new marketing campaigns, additional inventory, or seasonal staff.
- Create valuable new advertising inventory. PayPal Ads Manager will help small businesses open previously unavailable inventory, helping brands and advertisers reach loyal, high purchase intent shoppers.
- Unify campaign management. Small businesses can track all activity through unified campaign management within their PayPal account alongside the other PayPal tools they use to run their business.

The PayPal Ads Manager will utilize PayPal's 25 years of payment experience, its proprietary transaction graph, cross-merchant purchase insights, closed loop attribution, and unique position in the global commerce ecosystem, powering payments for tens of millions of businesses. The PayPal transaction graph leverages cross-merchant purchase data, packaged with media, to help advertisers reach shoppers based on real buying behavior, not browsing history.

Additionally, PayPal Ads Manager will allow small businesses to launch and manage their own ad campaigns powered by PayPal's transaction graph, reaching consumers with real buying intent. Small businesses can use the solution to acquire consumers across PayPal owned properties as well as social channels, using solutions including PayPal Storefront Ads. By offering cross-channel campaign management, businesses can run coordinated advertising efforts across multiple platforms from one dashboard as well as utilize Al-powered creative tools that

can help businesses generate professional ad campaigns without requiring design expertise or large marketing teams.

PayPal Ads Manager will be available in early 2026, starting in the United States with the United Kingdom and Germany to follow. Interested businesses can be notified when the solution is available by joining the waitlist at https://www.paypal.com/us/advertiser#contact.

1 U.S. Small Business Administration, Frequently Asked Questions about Small Business, March 2025

# About PayPal

PayPal has remained at the forefront of the digital payment revolution for more than 20 years. By leveraging technology to make financial services and commerce more convenient, affordable, and secure, the PayPal platform is empowering more than 400 million consumers and merchants in more than 200 markets to join and thrive in the global economy.

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