

We're committed to improving the financial health of individuals and businesses by making the management and movement of money more accessible, secure, and affordable.

Products and Services

Access to capital for small to medium sized businesses

PayPal Working Capital (PPWC) provides eligible small businesses access to funding in minutes. Since launching in 2013, more than 181K small businesses around the world have received over \$7B in funding.¹

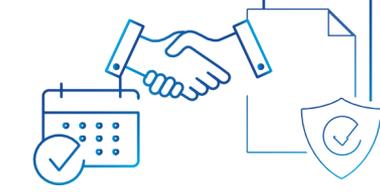
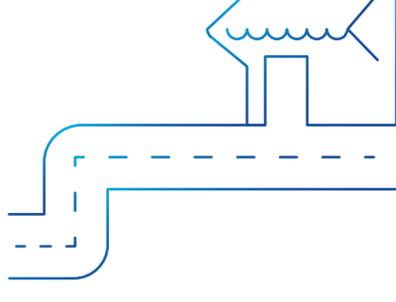


181K+ SMALL BUSINESSES

\$7B+ IN FUNDING

Our analysis of PPWC cash advances in the UK revealed that one-third went to businesses in areas that have lost 50 or more bank branches in the last four years, and 64% went to low-income areas.²

64% OF LOANS TO LOW-INCOME AREAS



37.9K SMALL BUSINESSES

\$2.2B+ IN FUNDING

Funds Now, which launched in 2018, gives select businesses access to their completed sales within seconds. It is available to more than one million businesses using PayPal in the U.S. and select businesses across the UK and Australia, all at no extra cost.



International money transfers

XOOM
A PayPal Service



Xoom enables the digital transfer of money to make international remittances fast, safe, and affordable. People are able to send funds to their loved ones in 130+ markets.

Digital services like Xoom are aligned with the UN Sustainable Development Goal to reduce inequality by lowering the cost of remittances.⁴

Affordable solutions for the financially underserved

In collaboration with our partners, we're providing U.S. consumers with access to affordable and convenient financial services.⁵

PAYPAL CASH MASTERCARD® allows unbanked and under-banked customers to pay bills and shop anywhere MasterCard is accepted without monthly fees.

DIRECT DEPOSIT allows customers to load all or part of their paychecks directly into PayPal.



MONEY POOLS help groups using PayPal to collectively pool funds for shared items or activities.

GOALS help people plan ahead and organize their funds for future spending.

SMALL INVESTMENTS Customers can transfer funds to an Acorns account and track performance all from within PayPal.⁶

Walmart ✨

In 2018, PayPal rolled out cash in and cash out money services in partnership with Walmart for an exclusive fee of \$3 per service, marking the first-time mobile app users were able to take cash out of their PayPal account in a brick-and-mortar environment, in addition to being able to load cash into their balance at Walmart stores.⁵

Investments

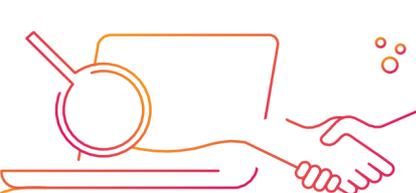
In 2018, we strategically invested in seven start-ups, including Monese, an inclusive mobile banking app that provides services to migrants, expats, and others who may have limited local credentials.



7 START-UPS

Thought Leadership & Advocacy

We recognize our position to inspire and advocate for change, which is why we collaborate with organizations such as the Center for Financial Services Innovation and the World Economic Forum, and conduct research to understand the socioeconomic impact of our products and the evolving needs of our customers.



2018 HIGHLIGHTS

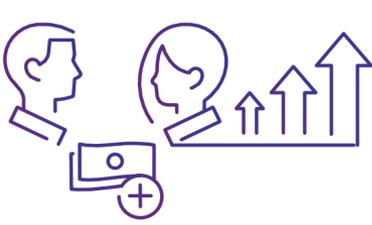
We launched the inaugural PayPal Small Business Month to empower, learn from and advocate for women and minority owned small businesses. Together with our partners, we engaged with over 700 entrepreneurs at 13 events across 11 states.

We published research studies on small business participation in global trade. Our Inclusive Globalization site provides more information on our findings for the U.S., Canada, Europe, and emerging markets.

Partnerships

PayPal and Kiva have partnered to empower entrepreneurs around the world. We process all Kiva loans for free, ensuring that 100 percent of every dollar lent goes to fund loans. Together, our decade-long partnership has enabled over \$1.3B in loans to over 3 million entrepreneurs in more than 80 countries.⁷

kiva



\$1.3B+ IN LOANS

3M+ ENTREPRENEURS

80+ COUNTRIES



Since 2016, over 30K PayPal customers and employees have made \$2M in micro-loans to small businesses during our annual lending campaign. Over 65% of them were first-time lenders who will contribute an estimated \$12M in future loans through Kiva's platform.

30K+ PARTICIPANTS

65% FIRST-TIME LENDERS

12M IN FUTURE LOANS

PayPal's partnership with Village Capital began in 2014, and has since supported more than 200 entrepreneurs, developing fintech solutions to improve the financial health of individuals and small businesses. As their global FinTech partner, we supported Village Capital programs in five regions of the world, including helping them launch an inaugural workshop in Europe and supporting the program in Africa for the first time in 2018.⁸

VillageCapital



200+ ENTREPRENEURS

5 REGIONS

1. The lender for PayPal Working Capital in the U.S. is WebBank, Member FDIC.
2. https://publicpolicy.paypal.com/sites/default/files/policy/PayPal-Paper_Helping_Underserved-UK-Small-Businesses-Grow.pdf
3. The lender for PayPal Business Loan in the U.S. is WebBank, Member FDIC.
4. https://publicpolicy.paypal.com/sites/default/files/policy/PayPal-Policy-Paper_Digital-Remittances.pdf
5. PayPal Cash Plus Account is required to get a PayPal Cash Mastercard, and use Direct Deposit, which allows to load or withdraw funds at Walmart or retail locations stores.
6. Acorns Securities, LLC is a Member of the Securities Investor Protection Corporation (SIPC) which protects securities customers of its members up to \$500,000 (including \$250,000 for claims of cash).
7. <https://www.paypal.com/us/webapps/mpp/social-innovation/financial-health/kiva>
8. <https://vilcap.com/fintechpaypal/>