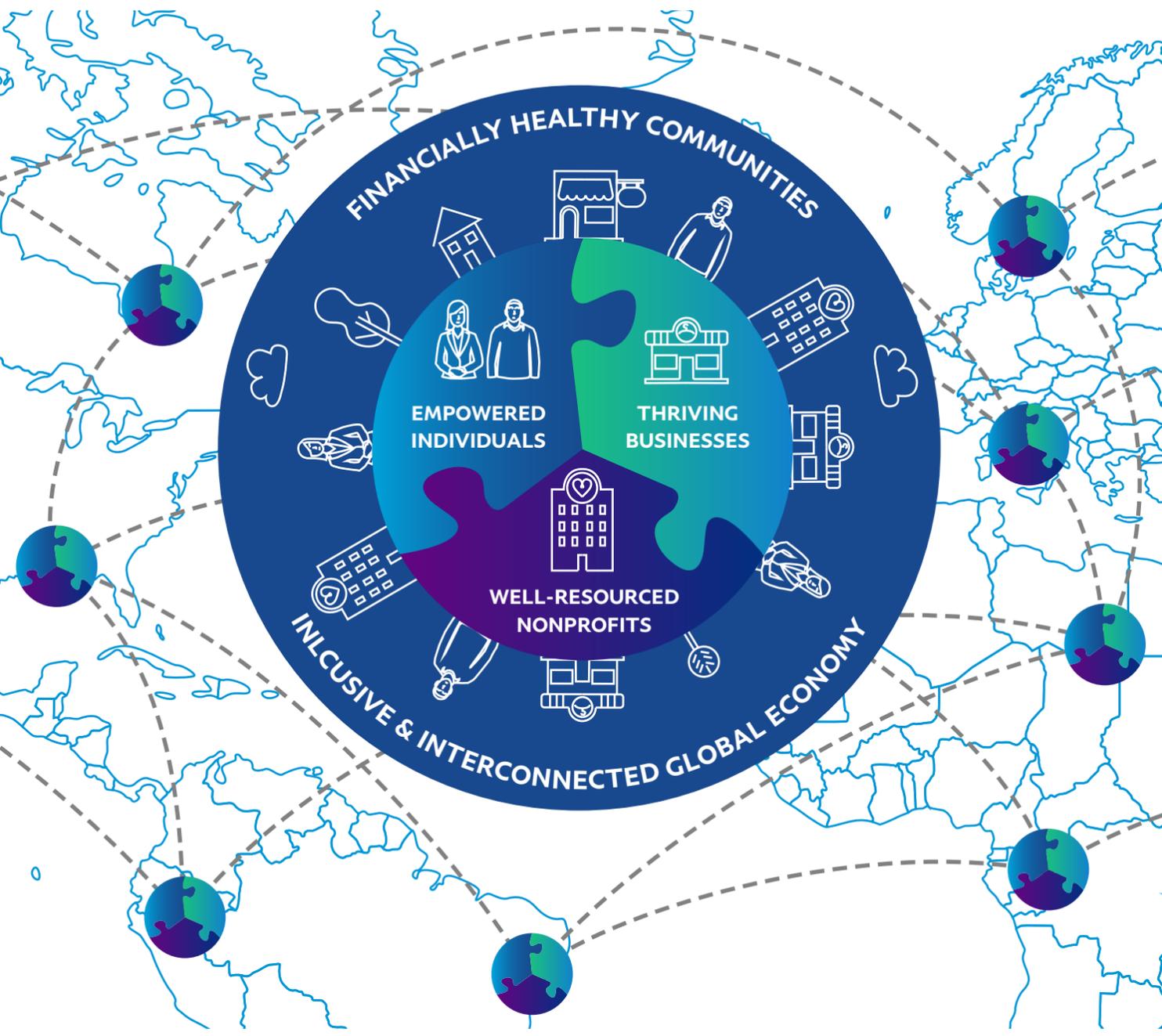


Building A Financially Healthy Future

At PayPal, we're working to make financial services more accessible, affordable, convenient and secure. We're committed to helping people, businesses and nonprofits manage their financial lives and realize their full potential, and in turn, build stronger communities and a more inclusive and interconnected global economy.



How we're improving financial health

PRODUCTS & SERVICES

Affordable Solutions for the Unbanked

Unbanked Americans can use the PayPal Cash Mastercard to pay bills, shop in stores and online, without monthly fees or minimum balance. The card links to their PayPal account, which they can add to via direct deposit, mobile check capture, and cash loading at retail stores.¹

Xoom

People are able to send funds to their loved ones in **65+ markets** at nearly half of the average cost. And a typical Xoom remittance deposit takes only 3 minutes.

Cross Border Trade

More than **\$400B** cross-border transactions across **19K+ trade routes** have been enabled since 2003.

Charitable Giving

640,000+ charities received **\$8.5B** from **49M people** from over 200 markets in 2017.

PayPal Working Capital

150K+ small businesses globally have received more than **\$5B in funding** since launch.²

INVESTMENTS

EMPLOYEE ENGAGEMENT

Give Team Grants: 34 GIVE teams around the world direct grants to nonprofits that improve financial health of local communities.

PayPal employees step into the shoes of the underserved through curated **Financial Exclusion Immersion Workshops**.

Our employee volunteers **teach** financial literacy skills workshops and **mentor** FinTech entrepreneurs.

PARTNERSHIPS

¹ Cash can be loaded to PayPal account at over 85,000 retail locations in the U.S., including 7-Eleven, CVS, Rite Aid, Dollar General and more. Although there's no monthly fee for the PayPal Cash Card, there is a service fee for cash loading, which varies by retailer.

² The Lender for PayPal Working Capital in the U.S. is WebBank, Member FDIC.