

Q3 2015 **FACT SHEET**

NASDAQ: PYPL

At PayPal, we put people at the center of everything we do.

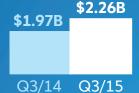
Founded in 1998, we continue to be at the forefront of the digital payments revolution. Last year we processed 4 billion payments, of which 1 billion were made on mobile devices. PayPal gives people safer and better ways to connect to their money and to each other, offering them flexibility and choice in how they buy, pay, donate, send money and get paid. With our 173 million active customer accounts, we have created an open and secure payments ecosystem that people and businesses choose to securely transact with each other online, in stores and on mobile devices. PayPal is a truly global payments platform that is available to people in 203 markets, allowing customers to get paid in more than 100 currencies, withdraw funds to their bank accounts in 57 currencies and hold balances in their PayPal accounts in 26 currencies.



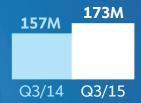
Q3 2015 Results

PYPL

\$2.26B ↑19% YoY*1



173M ACTIVE CUSTOMER ACCOUNTS 3 ↑10% YoY



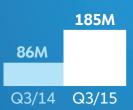
27 **TRANSACTIONS** PER ACCOUNT² ↑12% YoY



1.22B TRANSACTIONS 4 ↑ 25% YoY



185M NUMBER OF BRAINTREE **CARDS ON FILE** ↑116% YoY



\$2.11B **VENMO PAYMENT VOLUME** ↑ 201% YoY



1 Revenue growth: Revenue growth is presented on a non-GAAP pro forma basis, and includes the impact of pro forma adjustments directly attributable to the separation of the company from eBay Inc. on July 17, 2015 had they existed historically. 2 Transactions per account: Total number of payment transactions within the previous 12 month period, divided by active customer accounts at the end of the period. 3 Active customer account: An active customer account is a registered account that successfully sent or received at least one payment or payment reversal through our Payments Platform, excluding transactions processed through our gateway products, in the past 12 months. 4 Transactions: Total number of payments, net of payment reversals, successfully completed through our Payments Platform, excluding transactions processed through our gateway products.

^{*} Calculated on an FX-neutral basis



Xoom Acquisition to Accelerate Money Transfer Business

On July 1, PayPal announced it would enter the international remittances market with speed by signing an agreement to acquire Xoom, a leading digital money transfer provider. Xoom helps its 1.4 million active customers in the United States send money to and pay bills for family and friends in 39 countries around the world in a secure, fast and cost-effective way, using their mobile phone, tablet or computer.



2014 Full Year Results

\$8.01B

\$235B

4B
TRANSACTIONS 7

\$46B

MOBILE PAYMENT VOLUME

•68% YOY

1B
NUMBER OF
MOBILE PAYMENTS

5 Revenue: Revenue is presented on a non-GAAP pro forma basis, and includes the impact of pro forma adjustments directly attributable to the separation of the company from eBay Inc. on July 17, 2015 had they existed historically. 6 Payment volume: Value of payments, net of payment reversals, successfully completed through our Payments Platform, excluding transactions processed through our gateway products. 7 Transactions: Total number of payments, net of payment reversals, successfully completed through our Payments Platform, excluding transactions processed through our gateway products.