

# Creating Economic Opportunity for All

We believe access to affordable and convenient financial services should be a right for all rather than a privilege for the few. For more than 20 years, PayPal has remained at the forefront of digital payments by leveraging our global, two-sided network at scale to make financial services and commerce more convenient, affordable, and secure for all, helping to empower people and businesses to join and thrive in the global economy.

## PayPal's Diversified & Complementary Customer Solutions<sup>1</sup>



### Wallet and Commerce

- P2P Friends & Family
- Debit/Credit
- Crypto
- Remittances
- Offers
- Savings/Bill Pay

### Network

- Checkout
- PayPal Credit
- Buy Now, Pay Later
- Donations
- Recurring
- P2P Goods & Services

### Payment Service Provider

- Processing
- In store
- Payouts
- Risk as a Service
- Merchant Lending
- Invoicing

### Consumers

~400M Active Accounts

### Merchants

~35M Active Accounts

200+ Global Markets | 150 Send Currencies | 25 Hold Currencies



Sole Folks, small business in Los Angeles, CA, U.S.

## Our Values & Leadership Principles

### Inclusion We Partner



Do the right thing



Choose inclusion



Trust each other

### Innovation We Dare



Be a customer champion



Never stand still



Create simplicity & efficiency

### Collaboration We Deliver



Generate enduring impact



Work as one team



Be transparent

### Wellness We Care



Know yourself & each other



Learn every day



Build the next generation

Our core values of **Inclusion, Innovation, Collaboration and Wellness** are the driving force for our Company and help us work together as one global team to deliver products and services designed to meet the diverse needs of our customers. Our Leadership Principles translate our values into a common set of expectations for all employees to support our next chapter of growth.

<sup>1</sup> As of December 31, 2022.

# Driving progress on our business and impact strategies

We believe that by delivering on our business strategy and mission, we safeguard customer trust, create shared value for all stakeholders, and support long-term, sustainable growth.

## 2022 Financial & Operating Highlights<sup>2</sup>

**\$27.5B**

in revenue

**435M**

active accounts

**\$1.36T**

total payment volume

**22.3B**

payment transactions

**29.9K**

global employees

## Throughout 2022, we demonstrated our impact across four core dimensions:

### Social Innovation

Transforming the digital payments ecosystem to advance economic opportunity, improve financial health, empower the underserved, and promote global generosity.



#### Creating Economic Opportunity for All

Since 2020, we have committed to:

**\$600M+**

to advance financial inclusion and economic empowerment for underserved businesses and communities

#### Empowering Small Businesses Globally

Since 2013:

**\$25B+**

in access to capital

**1.2M+**

loans facilitated

#### Enabling Customer Generosity

We provide ways for people to give anytime, anywhere, and in any amount.



**\$20B+**

in funds donated through PayPal

**270M+**

donations

**1.4M**

nonprofits supported

#### Offering Convenient Payment Solutions

**79%**

PayPal digital wallet acceptance by largest retailers in North America and Europe<sup>3</sup>

### Employees & Culture

Attracting, recruiting, developing, and retaining global talent to create a collaborative workplace where employees are encouraged to thrive and innovate.

#### Prioritizing Employee Total Wellness



Financial Wellness



Mental Wellness



Physical Wellness

#### Fostering Employee Learning & Development

**1.4M**

total instructor-led and self-directed learning hours

#### Cultivating Diversity, Inclusion, Equity & Belonging

**56%**

diverse workforce representation<sup>4</sup>

**+6%**

in women in technical roles (since 2015)

**100%**

global gender and U.S. ethnic pay equity



Our Employee Resource Groups (ERGs) serve a critical role in nurturing a sense of community and belonging.

**8**

ERGs

**8.1K+**

members

**25+**

countries

#### Encouraging Employee Community Impact

**39**

Community Impact Teams globally, enabling employees to engage with their local communities

**~100K**

hours volunteered by our employees

**\$2,500**

in annual matching and 8 paid volunteer hours per employee<sup>5</sup>

### Environmental Sustainability

Responsibly managing our environmental footprint and advancing sustainable practices across our global communities.

#### Implementing our Science-Based Climate Strategy

We continue to demonstrate progress on our climate-related targets and our long-term goal to reach net-zero greenhouse gas emissions by 2040 across our value chain.

**100%**

renewable energy sourcing for our global data centers

**-80%**

operational emissions reduction since 2019<sup>6</sup>

**~39%**

of suppliers, by spend, have or committed to set a science-based target

#### Supporting Innovation for Climate Resilience

We are exploring ways to help catalyze digital financial solutions to promote greater climate resilience and support relief efforts to those already impacted by climate change.

**\$1M+**

in customer donations to natural disaster relief efforts through PayPal

#### Environmental Volunteerism in Our Communities

PayPal employees donate their time to help address sustainability issues through learning, volunteerism, and individual actions.



### Responsible Business Practices

Preserving our customers' trust by working to safeguard our platform and operating in an ethical manner.

#### Enabling a Proactive Security Philosophy

We deploy an externally certified cybersecurity program and continue to invest our time and resources to strengthen the security of our products to remain one of the world's most trusted platforms.



#### Combating Global Financial Crimes

We devote significant resources globally to prevent the illicit use of our services and look for new opportunities to amplify our capabilities through multisector partnerships and initiatives to contribute to the work of stopping global financial crimes.



#### Enriching our Data Management & Privacy Practices

We work to embody a data- and privacy-aware culture that prioritizes responsible use of data through transparency, education, enterprise standards, and innovation.

Third Annual Data Week:

**4K+**

employees participated

**50+**

live sessions globally

<sup>2</sup> As of December 31, 2022.  
<sup>3</sup> Digital Commerce 360 – 2022 North America Top 1000 and Europe Top 500 databases.

<sup>4</sup> Global women and U.S. ethnically diverse men. Ethnically diverse includes U.S. EEO-1 defined categories American Indian or Alaska Native, Asian, Black or African American, Hispanic or Latino, Native Hawaiian or Other Pacific Islander, or Two or More Races.

<sup>5</sup> Each employee has the opportunity to have their volunteer time (\$10/hour) and donations matched by PayPal up to \$2,500 annually.

<sup>6</sup> From 2019 base year for our target to reduce operational emissions by 25% by 2025. Operational greenhouse gas emissions include those emission sources covered by Scope 1 and Scope 2 as defined by the Greenhouse Gas Protocol market-based method (MBM) and the Science-Based Targets initiative.



## Recent Awards & Recognitions

**Fast Company's  
100 Best  
Workplaces for  
Innovators, 2022**

**Bloomberg  
Gender-Equality  
Index, 2022**

**America's Most  
JUST Companies,  
2023**

**Forbes Net Zero  
Leaders, 2023**

**#1 on Fortune  
Change the  
World List,  
2022**

**Universum's Most  
Attractive Employers  
in the U.S., Ireland,  
Singapore, India, and  
Sweden, 2022<sup>7</sup>**

**Human Rights  
Campaign's Best  
Places to Work  
for LGBTQ+, 2022**

**Statista  
Singapore's Best  
Employers, 2023**

**Green Power  
Partnership  
National Top 100,  
2023**

**Fortune World's  
Most Admired  
Companies, 2023**



### Learn more

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**GLOBAL IMPACT:** [paypal.com/impact](https://paypal.com/impact)

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