

Payments for the Internet era

Network effects

- >148 mm accounts active in last 12 months
- >10M merchants
- >\$140B total payment volume,
10% mobile – up to 30% in top markets
- 72% of U.S. online consumers have PayPal account

Global footprint

- 192 countries
- 26 currencies
- Localized websites in 21 markets
- 18% of global e-commerce

Network of networks with simplified access

- 27+ financial networks
- 15K+ bank partners globally
- 200+ banks in bilateral & multilateral deals

Online fraud prevention expertise

- 13+ years experience fighting fraud online
- Leading anti-fraud technology
- Lowest losses in the industry, <0.31% in 2012
- 2500+ fraud operations staff managing risk

Online Shoppers Prefer PayPal to Pay



#1



#2



#1



#1



#3



#2