INTERNAL INFORMATION ONLY SLIDE
DO NOT SHARE SLIDE EXTERNALLY

About this PayPal Complete Payments Presentation

Overview and recommended usage

This presentation organizes content in the way you engage with merchants. Content has been tailored to support your initial engagements with key decision-makers – an introduction to PayPal, key facts, our value propositions, the platform experience and how it can help achieve positive business outcomes.

Customize to support your sales narrative

Select the slides that best suit your sales strategy.
Our goal is to simplify how you build relevant and accurate merchant-specific sales presentations.

Content built for PPCP in the following markets:

Americas: Canada and United States **Asia Pacific:** Australia

Europe: Austria, Canada, Europe, France, Germany, Ireland, Italy, Liechtenstein, Norway, Spain, United Kingdom

This contains legally-approved slides. MRF-90748, 90788, 90789, 90790 and others identified on individual slides included within.



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PayPal for Business

PayPal Complete Payments

Global payments solutions designed to enable growth, profitability, and simplicity for innovative businesses



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Consumer buying continues to evolve

59% of respondents globally say they have frequently abandoned a shopping cart when their preferred payment is unavailable[1]

63% of respondents globally consider optimized checkout experiences important when it comes to creating the ideal shopping research and buying experience when paying for a product[2]

47% of respondents globally consider flexible payment options for in-person/ online purchases (BNPL) important when it comes to creating the ideal shopping research and buying experience when paying for a product[2]



1. Ponemon Institute, Commissioned by PayPal. The 2022 True Cost of Online Fraud Global Study. Ponemon Institute surveyed 3,739 individuals in the United States (442), Canada (468), Australia (475), United Kingdom (471), France (462), Germany (453) and European Cluster (968). August 2022.
2. Forrester, commissioned by PayPal. December 2022. An online survey conducted by Forrester of 5,036 respondents across US, UK, France, Germany, Australia (1000 per country) age: 18-65 , including 15-20 questions. Base: 5,036 global consumers in five markets: the US, UK, Australia, Germany and France.

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PayPal Complete Payments

PayPal Complete Payments is an innovative payments solution designed to drive growth, profitability, and create simplicity for merchants.



Drive Profitability

Help **improve auth rates** and reduce fraud and losses.

Enable Growth

Expand into new markets and deepen relationships with customers.

Create Simplicity

Simplify as you scale with a single integration for your payment needs at every stage of your growth.

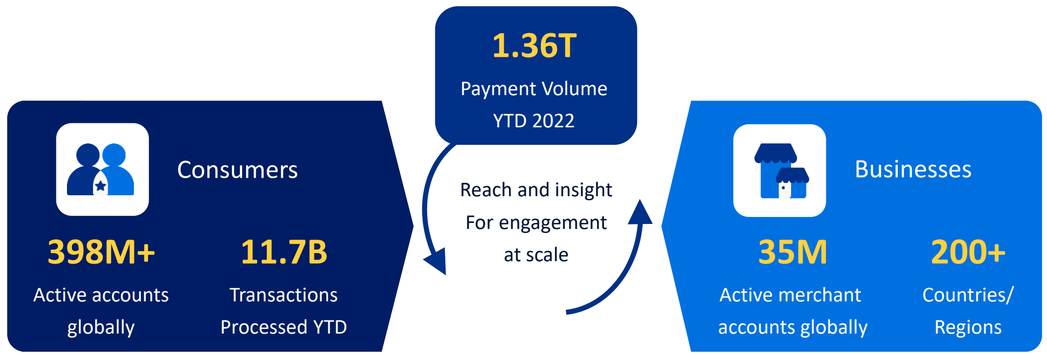
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Enable Growth

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Access our global community to help you grow your business

Tap into PayPal's global network



Reach engaged buyers

PayPal users are engaged



Of transactions are brand new to the merchant from the PayPal family of payments[1]



PayPal users make **60%** more purchases[2]



PayPal users buy **1.6x** more frequently than other digital buyers.[3]

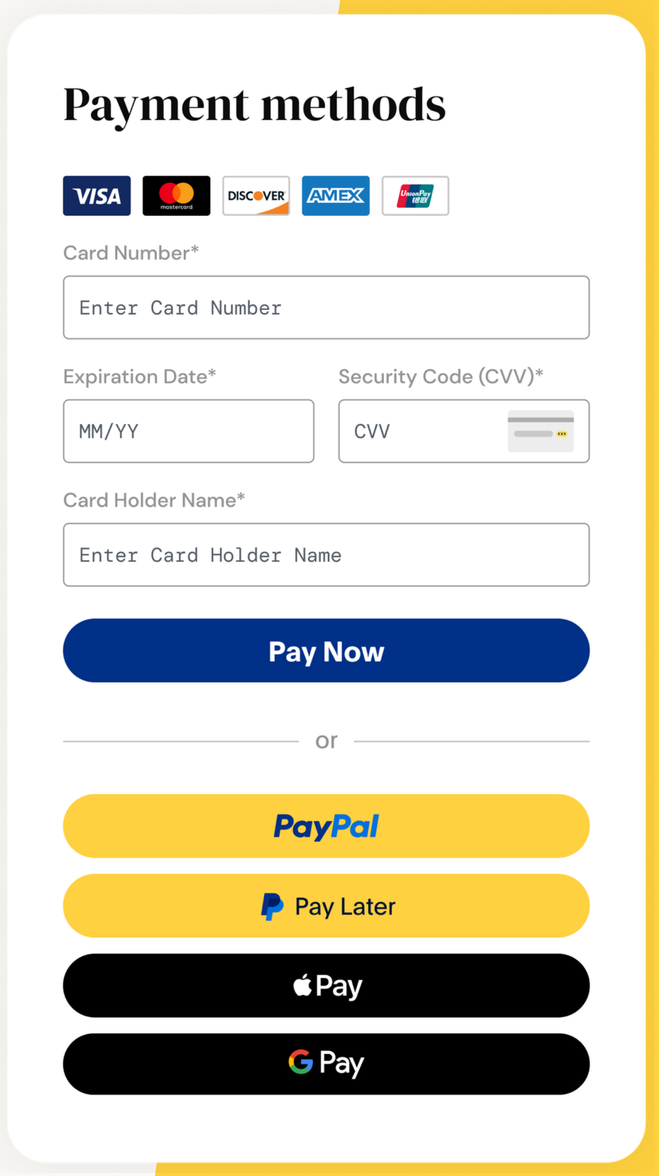
*Active merchant accounts and active consumers accounts are as of the end of Q1-23

1. Nielsen Behavioral Panel: Analysis from 388 large enterprise merchants in the U.S., with 408K transactions from 25K consumers on desktop between January 2022 and December 2022 and Nielsen Attitudinal Survey: survey of 4K consumers of their experience with large merchants in February 2023. Repeat buyers - Uplift in repeating buyers vs. typical checkout
2. Nielsen Behavioral Panel: Analysis from 388 large enterprise merchants in the U.S., with 408K transactions from 25K consumers on desktop between January 2022 and December 2022 and Nielsen Attitudinal Survey: survey of 4K consumers of their experience with large merchants in February 2023. Uplift in number of purchases vs. typical checkout
3. Nielsen Media Behavioral Panel of USA with 408K large enterprise desktop purchase transactions, from 25K consumers between January-December 2022 Average frequency across a 12-month period (January-December 2022) of number of purchases amongst PayPal users vs. Non-PayPal users on PayPal websites (within the same website) (US 3990)

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Attract customers by offering a range of payment methods in a single integration

Accept PayPal, Venmo*, credit and debit cards, Apple Pay®, Google Pay™ and the most relevant local payment methods including payment acceptance in 20+ currencies.



Illustrative purposes only.

*Venmo available in the US only

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MRF – 74732

Reach new demographics with Venmo*



90M

Active Venmo acounts[1]

45%

of active Venmo users are not active PayPal users[2]

+68%

higher average annual spend than other online consumers[3]

2.2x

more frequent purchases than other online consumers[4]

* Venmo is available in the US only.

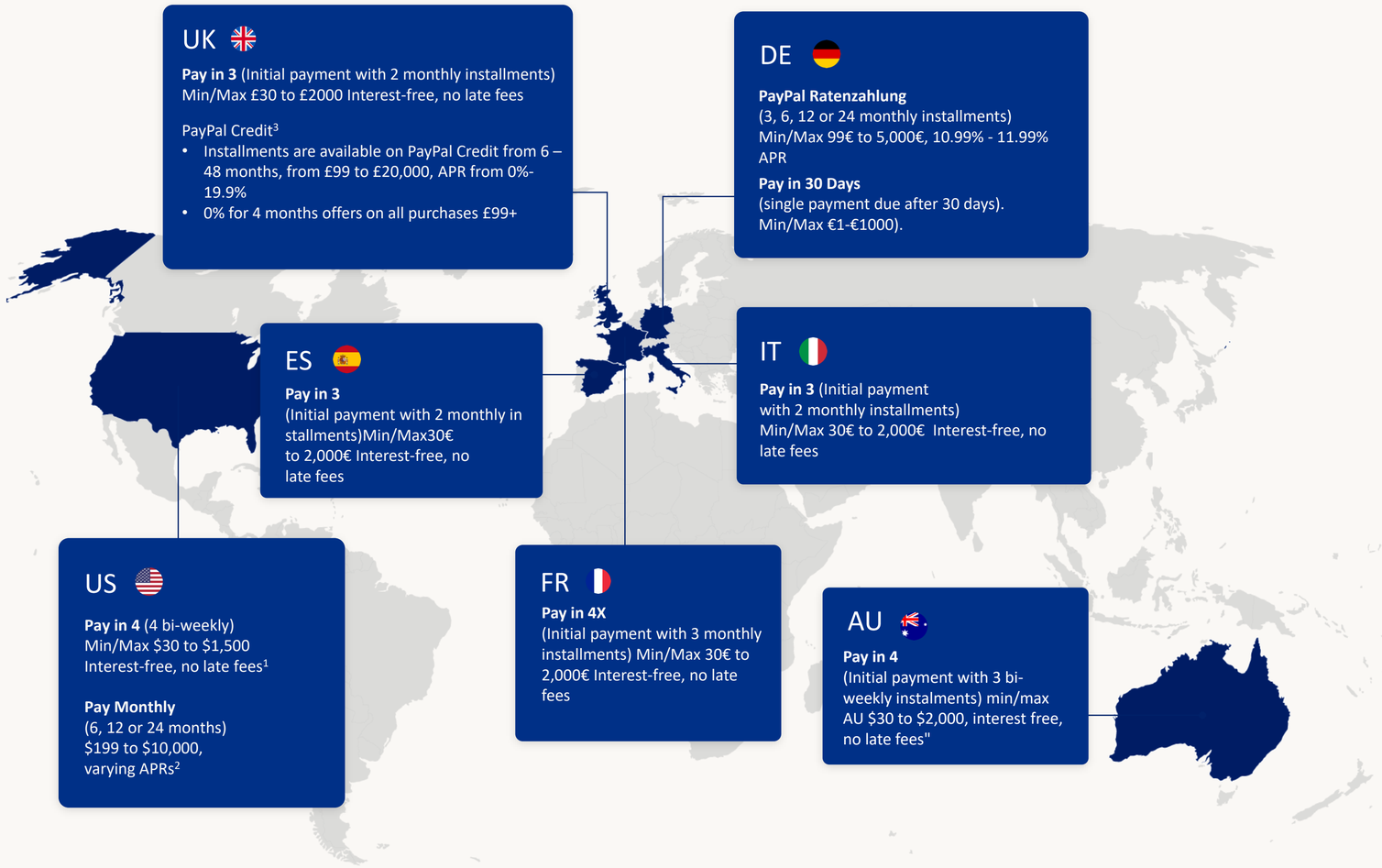
1. Venmo Behavior Study, survey of 2,217 US Venmo consumers, October 2020.
2. PayPal Q2 2022 earnings call, August 2, 2022.
3. PayPal internal data, Q1 2022.
4. Edison Trends, research findings from 306,939 US consumers and 3.4+ million purchases, commissioned by PayPal, March 2021.

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MRF – 91553

PayPal Pay Later Global Product Availability

Pay Later is live in **7 Markets***



*Product availability subject to local requirements. Merchant and consumer eligibility varies depending on status. Credit checks, fees and other requirements apply and vary depending on product and jurisdiction. See product-specific terms for details.

1. About Pay in 4: Loans to CA residents are made or arranged pursuant to a CA Financing Law License. PayPal, Inc. is a GA Installment Lender Licensee, NMLS #910457. RI Small Loan Lender Licensee.
2. Pay Monthly is subject to consumer credit approval. Term lengths and fixed APR of 9.99-35.99% vary based on the customer's creditworthiness. The lender for Pay Monthly is WebBank. PayPal, Inc. (NMLS #910457): CT Small Loan Licensee. RI Loan Broker Licensee. VT Loan Solicitation Licensee.
3. Rep APR 23.9% (variable) FCA permission may be required to offer PayPal Credit.

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Help accelerate growth with PayPal's Pay Later solutions

LARGER BASKETS

55% Higher AOV

Globally, Pay Later AOVs for Large Enterprise Retailers are 55% higher than standard PayPal AOVs for Large Enterprise Retailers[1]

INCREASED LOYALTY

67% Repeat Purchasing

67% of Global Pay Later users in all markets are repeat users[2]

CUSTOMER RETENTION

81.6 NPS

Global Pay Later has a NPS of 81.6[3]

1. Internal Data Analysis of 781 Large Enterprise Retailers with PayPal Pay Later messaging from 1/1/22-12/31/22. Data inclusive of PayPal Pay Later product use across 7 markets. These results may not be typical and may vary substantially by business
2. Based on PayPal internal data from Jan 2022- Dec 2022.
3. PayPal survey of 418,560 consumers across UK, US, ES, IT, AU, DE and FR. from January 2022 to August 2022.

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Drive traffic to your store with cash back offers

- Offer savings to customers through the PayPal app, desktop shopping browser extension and your mobile app
- Drive repurchase and loyalty through offers post purchase transaction



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Cash back offers only available in the US

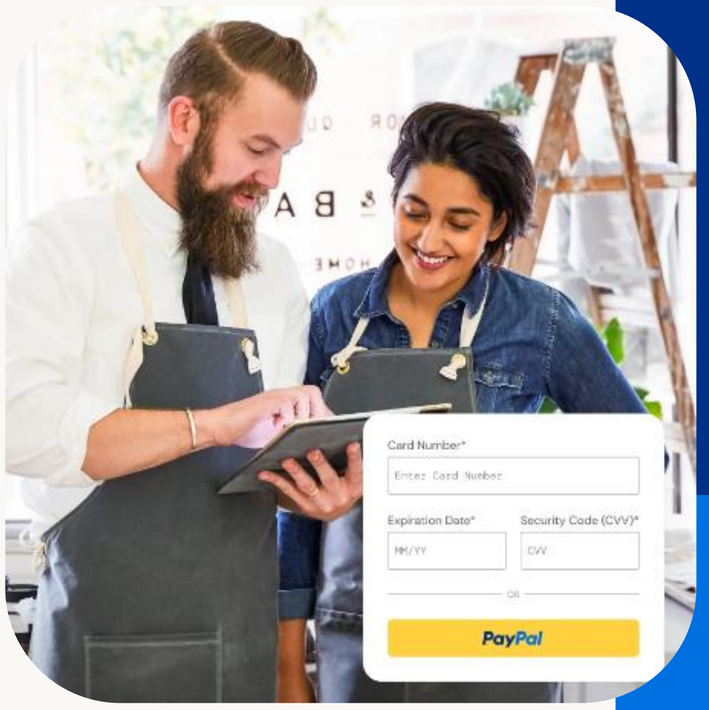
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Drive Profitability

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PayPal's optimized online checkout can help drive conversion and lower acquisition costs

- Create a **customized checkout experience** to fit your brand
- Allow customers to **checkout fast** with a **few clicks**
- Display **payment methods** that matter most to your customers without cluttering checkout experience
- Save PayPal wallet, Venmo*, cards and Apple Pay payment information for **recurring payments and subscriptions**
- Offer options for **full, partial or multiple refunds and reversals**



74%

3 out of 4 PayPal users are more likely to complete a purchase when PayPal is present at checkout[1]

+20%

PayPal brings **20%** more repeat buyers[2]

+28%

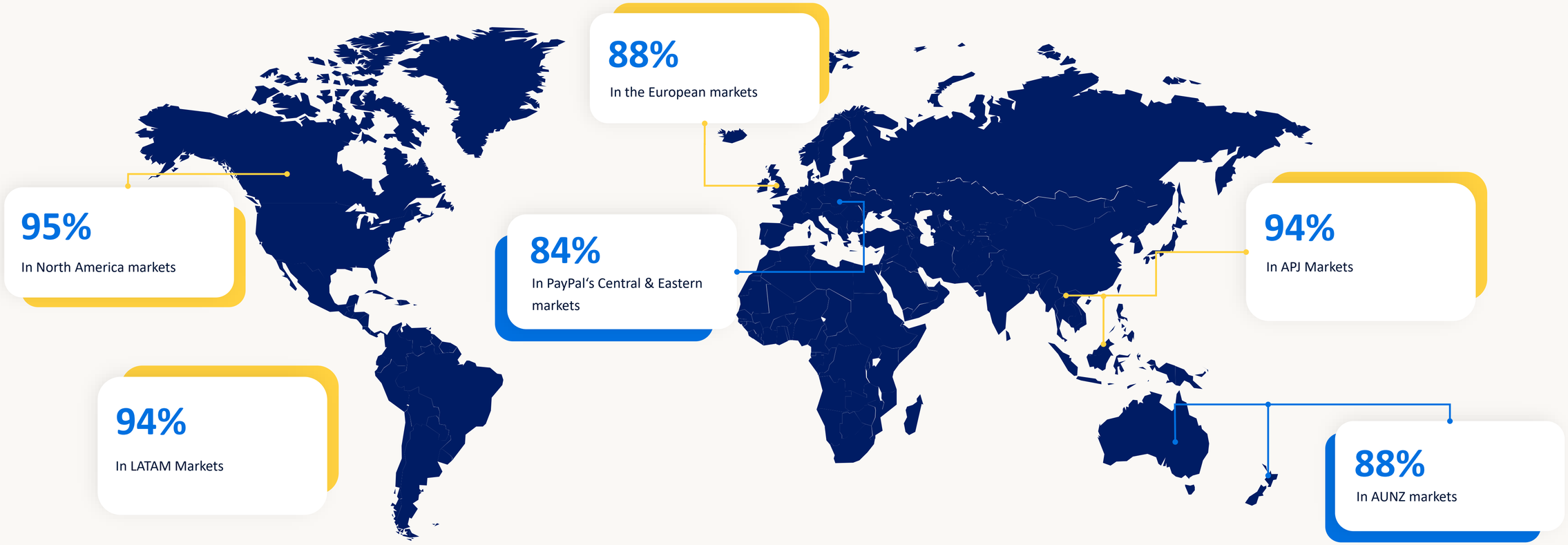
PayPal improves purchase experience by **28%**[3]

*Venmo only available in the US

1. Nielsen Survey, Commissioned by PayPal, Nielsen Media Attitudinal Survey of USA (Feb 2023) with 3,999 recent purchasers (past 2 weeks) from large enterprise merchants, including 1,999 PayPal transactions & 2,000 non-PayPal transactions. Base N. PayPal users = 3,350 (US 3983)
2. Nielsen Study, Commissioned by PayPal, Nielsen Media Behavioral Panel of USA with 408K large enterprise desktop purchase transactions, from 25K consumers between January-December 2022.
3. Nielsen Behavioral Panel: Analysis from 388 large enterprise merchants in the U.S., with 408K transactions from 25K consumers on desktop between January 2022 and December 2022 and Nielsen Attitudinal Survey: survey of 4K consumers of their experience with large merchants in February 2023. Purchase experience – Uplift in purchase experience when paying with PayPal vs. other payment methods

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Online checkout helps drive successful conversions across the world*



*Based on PayPal internal data from 1st Jan 2022 – 31st Dec 2022.

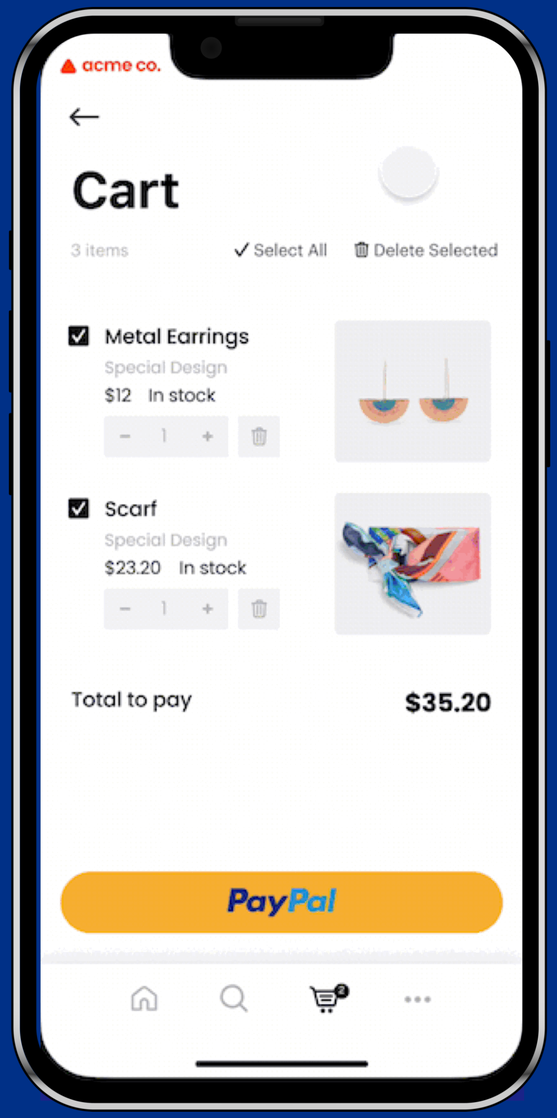
- Merchant Market, NA, refers to: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Belize, Bermuda, Canada, Cayman Islands, Costa Rica, Dominica, Dominican Republic, El Salvador, Grenada, Guatemala, Haiti, Honduras, Jamaica, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Puerto Rico, Saint Kitts and Nevis Saint Lucia, Saint Vincent and the Grenadines, St. Pierre and Miquelon, Trinidad and Tobago, Turks and Caicos Islands, United States, Virgin Islands (British), Virgin Islands (U.S.)
- Merchant Market, Europe, refers to: DEATCH, South Europe, North Europe; -Merchant Market, UK, refers to: United Kingdom;
- Merchant Market, RTNL, refers to: Growth Markets (SEA, HKT, JP, IN, LATAM, excluding CN)
- Merchant Market, ICE, refers to: Israel, Central & Eastern Europe;
- Merchant Market, AUNZ, refers to: American Samoa, Australia, British Indian Ocean Territory, Christmas Island, Cooco (Keeling) Islands, Cook Islands, East Timor, Fiji, French Polynesia, Guam, Heard and Mc Donald Islands, Kiribati, Marshall Islands, Micronesia, Naura, New Caledonia, New Zealand, Niue, Norfolk Islands, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, United States Minor Outlying Islands, Vanuatu, Wallis and Futuna Islands;

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Mobile-friendly flow so customers can easily shop on their device

Mobile checkout enables frictionless PayPal payments and eliminates the need to manually enter your customers' name and shipping address.

It’s a fast and secure way for consumers to pay with a saved card or a stored PayPal balance.



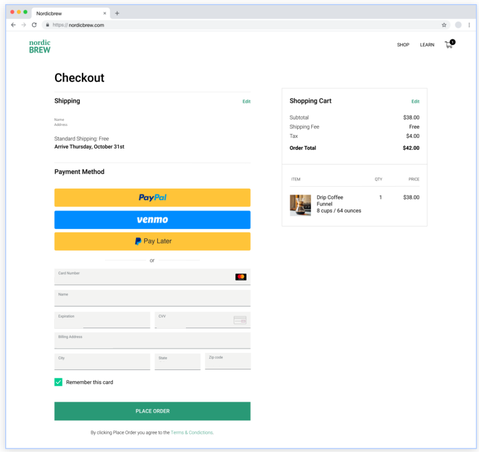
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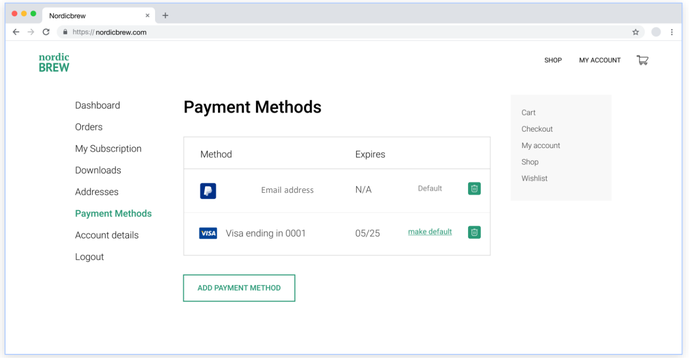
Make it easier for your repeat customers to complete purchases

PayPal’s vault securely stores payment credentials for a fast checkout with PayPal, Venmo*, cards and Apple Pay.

Save payment with purchase



Save payment without purchase



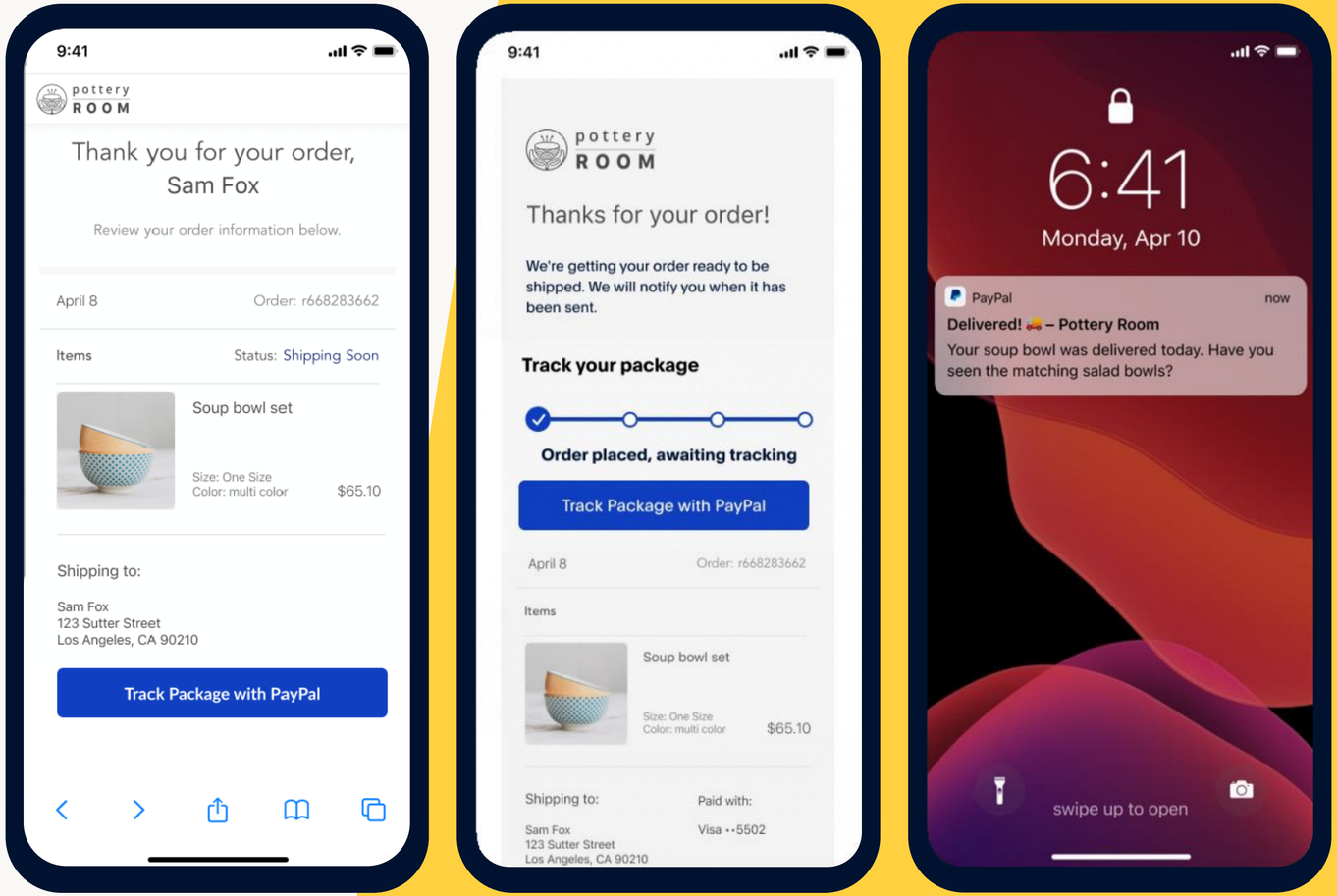
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Help reduce costs and improve your customer experience with package tracking

PayPal Package Tracking automatically exchanges order and shipment status within the PayPal system which will help:

- Allow consumers to track package from order to delivery
- Deflect unnecessary calls to your customer support
- Reduce the cost of non-delivered chargebacks



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Increase revenue and help authorization rates with account updater

Help reduce failed or declined payments from outdated card information using real-time account updater

How it works:

- Account updater asks the card issuer for updates on the buyer's card and applies changes to the current transaction
- Vaulted card details including the card number and expiration date are automatically updated
- PayPal or an external vault are supported*



*Requires external vault to be PCI complaint

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Help prevent unnecessary losses and chargebacks on eligible transactions right-sized for your business

We offer a suite of risk tools designed to streamline your risk operations and help reduce fraud. Our tools range from automated to customizable.



Chargeback Protection*

Protection for eligible unauthorized chargebacks



Fraud Protection

Automatically approve and decline transactions based on filters



Dispute Automation

Chargeback management across payment processors



Control Panel

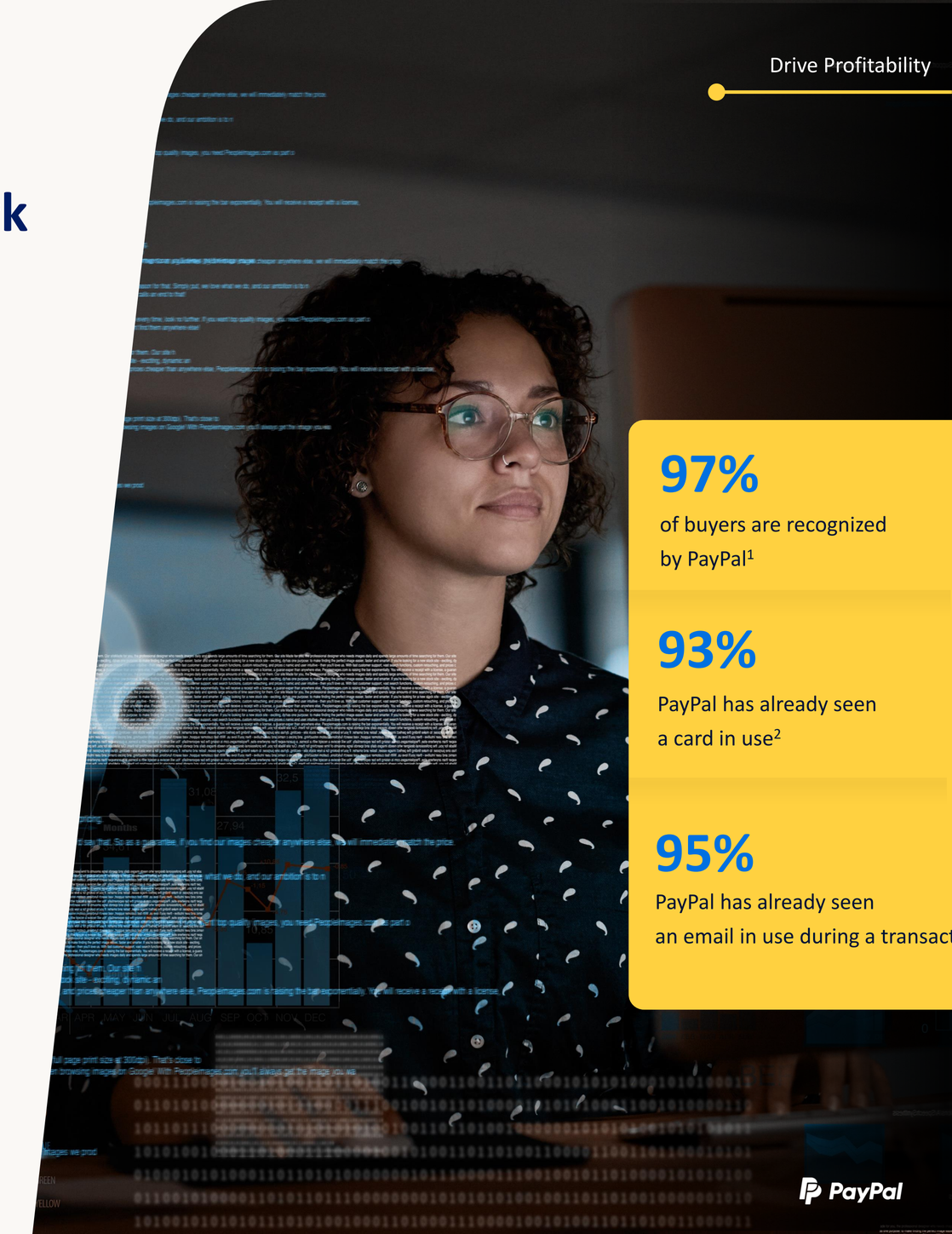
Dashboard to view and manage disputes

*Terms, exclusions and fees apply to the Chargeback Protection tool. Chargeback Protection is available for accounts enrolled in Advanced Credit and Debit Card Payments. See terms.

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Our risk tools use machine-learning to process tens of thousands of signals across our network and apply the learnings to our risk decisioning

- PayPal's two-sided network powers our fraud tools, with proprietary data that evolves with the billions of transactions processed each year
- Fraud tools include real-time testing and decisions
- PayPal evaluates the risk level of each payment in real-time using hundreds of signals in combination of historic events, device ID, IP information and more



97%
of buyers are recognized by PayPal[1]

93%
PayPal has already seen a card in use[2]

95%
PayPal has already seen an email in use during a transact

1. US 3470 Based on all PayPal data historically available and Braintree data of one year, 97% of transactions from 1/1/2023 to 1/31/2023 were recognized.
2. US 3471 Based on all PayPal data historically available and Braintree data of one year, when email, phone number and UUID were the same, 93% of transactions from 1/1/2023 to 1/31/2023 were recognized.
3. US 3472 Based on all PayPal data historically available and Braintree data of one year, 95% of emails used in a transaction from 1/1/2023 to 1/31/2023 were recognized.

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Keep chargebacks in check

Chargeback Protection* is built in – just switch it on for eligible transactions and have PayPal help manage fraud for you.

Common reasons for chargebacks:

- Item is not received by a customer
- Customer doesn’t recognize the transaction
- Item is defective or damaged
- Customer is charged more than once
- Transaction was made fraudulently

Keep customers satisfied by removing order delays or manual payment confirmation from the buying process.

Fewer chargebacks = operational efficiency



*Terms apply to the Chargeback Protection tool. Certain merchants, transactions and chargebacks are not eligible for Chargeback Protection. Chargebacks that are not related to unauthorized / fraud or product / item not received (INR), such as broken Item, significantly not as described (SNAD), refund not processed, and duplicate charge, are not protected by the Chargeback Protection tool. Upon submission of valid documents, the disputed amount and dispute fees on eligible unauthorized and item not received disputes will be waived. Merchants may be assessed additional chargeback fees by acquiring banks and card networks, which will not be waived but will be passed through to merchants at cost.

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Pricing with no surprises and no setup fees

Choose the pricing model that fits your business

- Flat-rate pricing
- Interchange ++ pricing with gross settlement*



*IC++ pricing not available in Australia and Ireland

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Create Simplicity

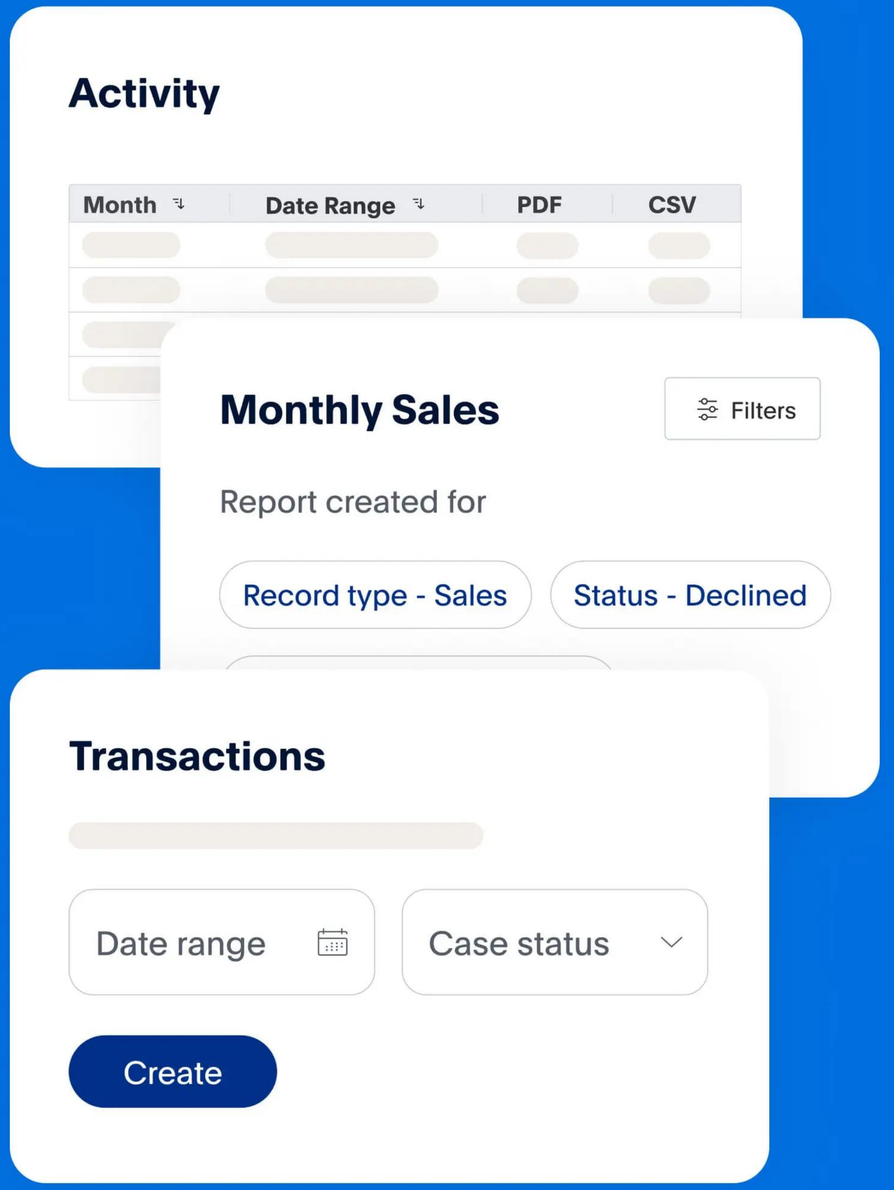
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Gain visibility and clarity on your transactions through a single dashboard and consolidated reporting — all included with your PayPal Business account

Manage day-to-day operations
Track everything from monthly sales activity to payment and transaction types including returns and disputes—all with customizable time frames and filters.

Make tax time easier
Get all the reports and local tax forms you need around tax time—whether you're doing your taxes yourself or handing it all off to your accountant.

Customize your data
Need a tailored date range? Buyer claims and chargebacks all in one place? Make each report work the way you need it to.



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Take control of your cash flow and increase your business potential with PayPal's fast and seamless access to your funds

- Settle all sales into your PayPal account quickly for fast access to funds to use.
- Set up automatic bank transfers to any linked bank account
- Hold funds in 20+ different currencies in your PayPal business account. Withdraw into your preferred bank account in the same currency without incurring additional currency conversion fees
- Payout and PayPal debit card can help improve your cash flow



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Start accepting payments in minutes, not days



1

Simple onboarding

Start accepting payments within minutes of opening your PayPal Business Account.



2

Seamless integration

PayPal seamlessly integrates with leading commerce platforms, marketing places and accounting software to help you start accepting payments effortlessly.



3

Payments Experts

PayPal experts, tools and developer materials help you integrate PayPal into your environment – at no additional cost.

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Leverage our ecosystem of Partners to optimize payments

PayPal seamlessly integrated our solutions with leading channel partners like:

Adobe · Shift4 PAYMENTS · ULTRACART · lightspeed · shopify · WiX · Recurly · stax · WOO COMMERCE



with more than 25 additional channel partners scheduled to be live by the end of 2023*

*PayPal Earnings-Q2, 2023, based on PayPal internal data.

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PayPal

Why PayPal?

From secure payment processing to helpful business insights, PayPal is here for you.

Our single payments solution helps you:

- Enable growth
- Drive profitability
- Create simplicity

When it comes to digital payments, PayPal is the most trusted brand to keep financial information secure.*

PayPal is the **most common form of payment method** offered globally.**



*TRC online survey commissioned by PayPal in April 2021 involving 5,000 consumers ages 18+ across US, UK, DE, FR, AU (among Millennial & Gen Z BNPL users (ages 18-40), US (n=214), UK (n=258), DE (n=262), AU (n=369), FR (n=157).

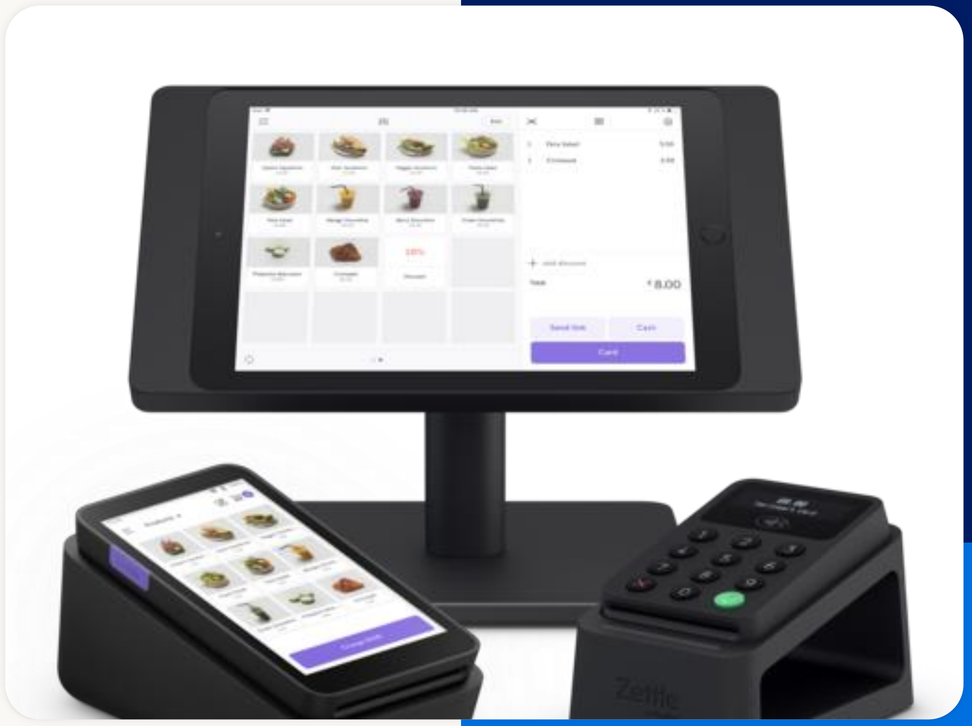
**Business Insider, commissioned by PayPal, April 2022. Business Insider contracted Dynata to conduct a survey on our behalf to understand “behind the checkout” during 3/8/2022 - 3/21/2022 across adults 25+ who are business decision makers in US, UK, DE, FR, AU, CA. N=562 total respondents.

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PayPal

Make the sale where your customers are - even in store with PayPal Zettle

- Maximize your sales with easy-to-use, reliable and fast in-store payment solutions
- Help ensure your operations run smoothly by managing staff, orders, inventory and cashflow efficiently
- Get the insights you need to plan ahead and access everything PayPal has to offer



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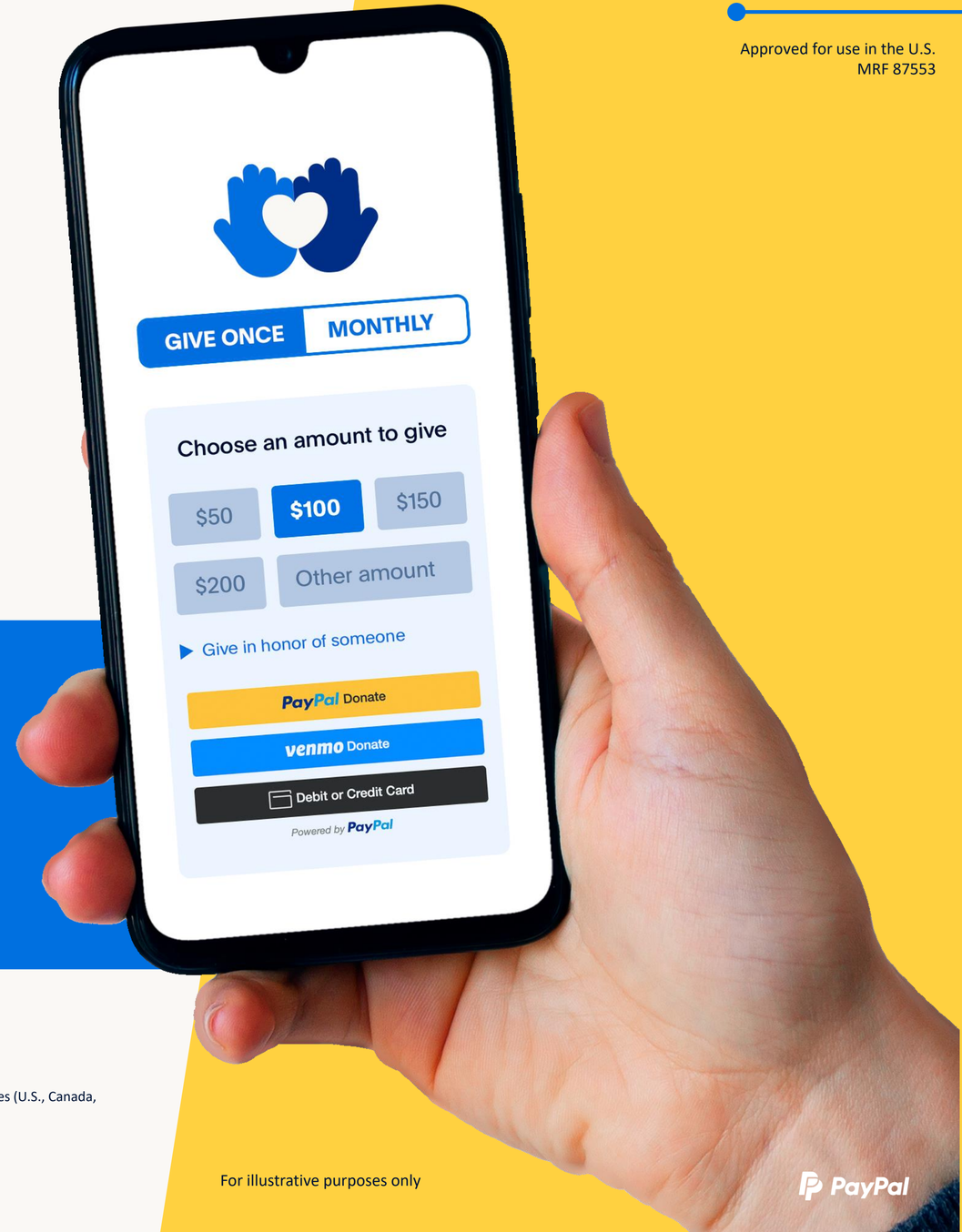
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MRF 87553

PayPal Checkout for Donations

Boost fundraising and drive conversion with PayPal

- Help ensure donor trust during and after payment by facilitating a seamless and consistent donor experience using donation transactions.
- Benefit from enhanced security through donation-specific compliance and risk monitoring
- PayPal offers discounted transaction rates for all 501(c)(3) confirmed charities and competitive low rates for all other nonprofits fundraising through PayPal.



32%

PayPal has shown to help increase donation conversion by an average of 32%.[1]

37%

of US respondents donate more money because they are able to use PayPal.[2]

1. Nielsen, commissioned by PayPal, April 2022. Nielsen Media Behavioral Panel of US with 590 Non0Profit desktop donation transactions from January 2021 to December 2021, *Checkout conversion measures from the point at which customer starts to pay for donation.
2. Logica Research, Commissioned by PayPal, March 23-April 2, 2021. Logica Research conducted an online survey averaged 10 minutes among a sample of 4,306 PayPal user respondents from four countries (U.S., Canada, Australia, and U.K.) who made a monetary donation to a non-profit PayPal merchant. N=1029.

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