

PayPal’s Corporate Sustainability & Impact Performance Metrics Table

In the following table, we disclose our CS&I programs, policies, and metrics mapped to the following voluntary reporting frameworks and initiatives: The Global Reporting Initiative (GRI) standards; the IFRS Foundation’s SASB standards for the Software & IT Services and Consumer Finance industries;¹ and the Ten Principles of the United Nations Global Compact (UNGC). Disclosures are organized by our four CS&I pillars — Employees & Culture, Social Impact, Responsible Business Practices, and Environmental Sustainability. The GRI disclosures in this table represent our GRI content index, prepared in accordance with the 2021 Universal Standards. We will continue to evaluate opportunities for future reporting enhancements.

We engaged an external third-party to perform an attest review engagement for certain metrics disclosed in the Company’s Corporate Sustainability Report as of December 31, 2024. The external third-party report is available on our [website](#).

Description	FY24	FY23	FY22	GRI	SASB	UNGC
About PayPal						
Organization and Reporting Practices						
Organizational Details	2024 Global Impact Report/About PayPal, page 4 Who We Are webpage			2-1		
Activities, value chain, and other business relationships	2024 Global Impact Report/About PayPal, page 4 2024 Annual Report/Business, pages 2-5			2-6		
Mission, vision, and values	2024 Global Impact Report/About PayPal, page 4 Who We Are webpage					
Statement on sustainable development strategy	2024 Global Impact Report/Message from Our President & CEO, page 3			2-22		
Active accounts (in millions)	434	426	435		FN-CF-000.A	
Total Payment volume (in billions)	\$1,681	\$1,529	\$1,357		TC-SI-000.A	
Number of payment transactions (in billions)	26.3	25	22.3		TC-SI-000.A	
Annual Revenue (in billions)	\$31.80	\$29.77	\$27.52	201-1		
Markets Served ²	~200	~200	~200	2-1, 2-6		
Additional operational and financial results	2024 Annual Report/Management’s Discussion and Analysis of Financial Condition and Results of Operations, pages 30-48			201-1		
Total research and development expenses (in billions)	\$1.5	\$1.6	\$1.7			
Total Tax paid (in millions)	2024 Annual Report/Management’s Discussion and Analysis of Financial Condition and Results of Operations, page 42			201-1		
Effective tax rate (GAAP)	22%	22%	28%			
Entities included in the organization’s sustainability reporting	2024 Global Impact Report/About PayPal, page 4 2024 Annual Report/Business, page 2			2-2		
Reporting period, frequency, and contact point	The 2024 Global Impact Report and this index cover calendar year 2024, unless otherwise stated. PayPal’s CS&I reporting follows an annual cycle. For questions, please contact Sustainability@paypal.com .			2-3		
Membership associations	2024 Global Impact Report/Multiple references throughout the report, pages 20, 23 PayPal Inc. Trade Associations (Federal & State)			2-28		
Approach to stakeholder engagement	2024 Global Impact Report/Appendix/Issue Prioritization & Stakeholder Engagement, page 30 2025 Proxy Statement/Multiple references, pages 9, 33-34			2-29		

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
About PayPal (contd.)						
Organization and Reporting Practices (cont.)						
Process to determine significant topics	2024 Global Impact Report/Appendix/Issue Prioritization & Stakeholder Engagement, page 30			3-1		
List of significant topics	2024 Global Impact Report/Appendix/Issue Prioritization & Stakeholder Engagement, page 30			3-2		
Restatement of information	Included throughout the 2024 Global Impact Report and this index as necessary.			2-4		
External assurance	Independent Limited Assurance Statement			2-5		
Corporate Governance						
Governance structure and approach	2024 Global Impact Report/Appendix/Corporate Sustainability & Impact Oversight, page 31 2025 Proxy Statement/Corporate Governance, pages 24-31			2-9, 2-12		
Independent Directors (% of Board)	2025 Proxy Statement/Election of Directors, pages 6-7			2-9		
Board diversity (% of Board)	2025 Proxy Statement/Election of Directors, page 7			2-9, 405-1		
Gender diversity (% of Board identifying as women)	2025 Proxy Statement/Election of Directors, page 7					
Ethnic diversity ³ (% of Board identifying as ethnically diverse)	2025 Proxy Statement/Election of Directors, page 7					
Composition, nomination, and selection of the highest governance body	2024 Global Impact Report/Appendix/Corporate Sustainability & Impact Oversight, page 31 2025 Proxy Statement/Election of Directors, pages 13-23			2-10, 2-11		
Highest governance body’s role in managing and reporting impacts	2024 Global Impact Report/Appendix/Corporate Sustainability & Impact Oversight, page 31 2025 Proxy Statement/CS&I Governance Structure, page 41			2-14, 2-13		
Conflicts of interest	2024 Global Impact Report/Appendix/Corporate Sustainability & Impact Oversight, page 31 2025 Proxy Statement/Multiple references, pages 25, 35-36			2-15		
Collective knowledge of the highest governance body				2-17		
Evaluation of performance of the highest governance body	2024 Global Impact Report/Appendix/Corporate Sustainability & Impact Oversight, page 31 2025 Proxy Statement/Multiple references, pages 15, 17-22			2-18		
Remuneration policies and process	2025 Proxy Statement/Multiple references, pages 37-40, 48-81			2-20, 2-19		
CEO pay ratio	2025 Proxy Statement/CEO Pay Ratio Disclosure, page 80			2-21		
Employees & Culture ⁴						
Employee Recruitment & Development						
Approach to recruiting and managing a global workforce	2024 Global Impact Report/Employees & Culture, page 8 Employees & Culture webpage Code of Business Conduct & Ethics Joint U.K. and Australia Modern Slavery Statement			2-8, 3-3		Principle 6

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Employees & Culture (cont.) ⁴						
Employee Recruitment & Development (cont.)						
Global employees	24,400	27,200	29,900	2-7	TC-SI-330a.1	
U.S.-based	8,900	10,200	11,800	2-7		
Nationalities	140	144	148	2-7		
Countries	28	27	27	2-7		
Overall workforce by region						
Americas	44%	45%	44%	2-7		
Asia-Pacific	44%	42%	0.43	2-7		
Europe and Middle East	12%	13%	13%	2-7		
Total annual voluntary turnover rate ⁵	10%	10%	18%	401-1		
Annual employee survey participation rate	79%	82%	83%			
Engagement score	76	77	79		TC-SI-330a.2	
Intent to stay score ⁶	77	77	78			
Learning and development hours ⁷	800,000	700,000	900,000	404-1		
Average hours per employee ⁷	33.5	23.7	32.6	404-1		
Employee Wellness						
Approach to prioritizing employee total wellness	2024 Global Impact Report/Employees & Culture/Employee Total Wellness, page 9 PayPal Benefits webpage			403-6, 401-2, 403-1, 3-3		
Collective bargaining agreements	Not Applicable			2-30		Principles 1, 3
Workforce Metrics						
Approach to fostering an inclusive environment that cultivates belonging	2024 Global Impact Report/Employees & Culture/Building Community, page 10			3-3		Principles 1, 6
Employee Resource Groups (ERGs)	8	8	8			
Participating employees	8,100	9,400	8,100			
Global gender pay equity ⁸	100%	100%	100%	405-2		
U.S. ethnic pay equity ⁸	100%	100%	100%			
Diverse executive leadership (% of executive leadership) ⁹	81.8%	71.4%	63.6%	405-1		
Female (% of executive leadership)	36.4%	42.9%	27.3%			
Ethnically diverse (% of executive leadership)	54.5%	28.6%	54.6%			
Diverse workforce composition (% of overall workforce) ¹⁰	54.5%	54.6%	55.9%	405-1	TC-SI-330a.3	
Global disability (% of overall workforce) ¹¹	1.6%	1.6%	1.7%	405-1		
U.S. veteran status (% of U.S. workforce) ¹²	3.7%	4.3%	3.7%			

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Employees & Culture (cont.) ⁴						
Workforce Metrics (cont.)						
U.S. LGBTQ+ (% of U.S. workforce) ¹³	2.5%	2.8%	2.8%			
Global gender diversity (% of global workforce)	42.7%			2-7, 405-1	TC-SI-330a.3	
Female	42.6%	43.0%	44.0%			
Male	57.2%	56.9%	55.9%			
Technical workforce by gender ¹⁴				2-7, 405-1	TC-SI-330a.3	
Female	29.1%	28.7%	28.1%			
Male	70.7%	71.1%	71.7%			
Professional workforce by gender ¹⁵				2-7, 405-1	TC-SI-330a.3	
Female	42.8%	43.1%	44.2%			
Male	57.0%	56.7%	55.7%			
Leadership by gender ¹⁶				2-7, 405-1	TC-SI-330a.3	
Female	35.0%	37.9%	36.0%			
Male	65.0%	62.1%	64.0%			
U.S. ethnic diversity (% of U.S. workforce) ³	2024 Global Impact Report/Employees & Culture/Building Community, page 10 PayPal EEO-1 Reports			405-1	TC-SI-330a.3	
	54.9%	53.9%	54.0%			
American Indian or Alaska Native	0.2%	0.2%	0.2%			
Asian	40.1%	37.2%	34.5%			
Black or African American	5.4%	6.5%	8.3%			
Hispanic or Latino	7.0%	7.4%	8.2%			
Native Hawaiian or Pacific Islander	0.2%	0.3%	0.3%			
Two or More Races	2.0%	2.2%	2.5%			
White	41.7%	42.7%	42.6%			
Technical workforce ethnic diversity ³	70.5%	69.2%	68.5%	405-1	TC-SI-330a.3	
American Indian or Alaska Native	0.1%	0.1%	0.1%			
Asian	62.3%	60.9%	59.7%			
Black or African American	2.5%	2.3%	2.5%			
Hispanic or Latino	4.0%	3.9%	4.1%			
Native Hawaiian or Pacific Islander	0.0%	0.2%	0.3%			
Two or More Races	1.6%	1.7%	1.8%			

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Employees & Culture (cont.) ⁴						
Workforce Metrics (cont.)						
White	25.6%	27.0%	28.2%			
Professional workforce ethnic diversity ³	55.5%	54.4%	54.6%	405-1	TC-SI-330a.3	
American Indian or Alaska Native	0.2%	0.2%	0.2%			
Asian	40.7%	37.6%	34.8%			
Black or African American	5.4%	6.7%	8.4%			
Hispanic or Latino	7.1%	7.4%	8.3%			
Native Hawaiian or Pacific Islander	0.2%	0.3%	0.3%			
Two or More Races	2.0%	2.2%	2.5%			
White	41.1%	42.3%	42.0%			
Leadership ethnic diversity ³	42.2%	41.5%	37.4%	405-1	TC-SI-330a.3	
American Indian or Alaska Native	0.5%	0.0%	0.0%			
Asian	28.4%	28.5%	26.4%			
Black or African American	5.1%	3.3%	3.6%			
Hispanic or Latino	5.3%	6.8%	5.0%			
Native Hawaiian or Pacific Islander	0.5%	0.0%	0.0%			
Two or More Races	2.4%	2.8%	2.5%			
White	53.3%	53.3%	57.7%			
Ethnically diverse women by role (% of U.S. workforce) ³	2024 Global Impact Report/Employees & Culture/Building Community, page 10 PayPal EEO-1 Reports			405-1	TC-SI-330a.3	
Overall workforce	22.8%	23.3%	24.3%			
Technical ¹⁴	23.7%	23.2%	22.6%			
Professional ¹⁵	23.1%	23.6%	24.7%			
Leadership ¹⁶	15.4%	16.5%	14.2%			
Ethnically diverse men by role (% of U.S. workforce) ³	2024 Global Impact Report/Employees & Culture/Building Community, page 10 PayPal EEO-1 Reports			405-1	TC-SI-330a.3	
Overall workforce	32.1%	30.5%	29.6%			
Technical	46.8%	46.0%	45.8%			
Professional	32.3%	30.7%	29.9%			
Leadership	26.7%	25.0%	23.2%			

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Employees & Culture (cont.) ⁴						
Workforce Metrics (cont.)						
Attrition ¹⁷				401-1		
Global attrition by gender						
Female	43.0%	47.6%				
Male	56.7%	52.1%				
U.S. attrition by ethnic diversity						
American Indian or Alaska Native	0.2%	0.3%				
Asian	31.1%	26.0%				
Black or African American	10.2%	15.1%				
Hispanic or Latino	9.0%	11.4%				
Native Hawaiian or Pacific Islander	0.4%	0.4%				
Two or More Races	2.8%	3.7%				
White	42.7%	38.2%				
Hiring ¹⁸				401-1		
Global hiring by gender						
Female	40.4%	41.7%				
Male	59.2%	57.7%				
U.S. hiring by ethnic diversity						
American Indian or Alaska Native	0.3%	0.1%				
Asian	45.5%	42.6%				
Black or African American	5.7%	7.4%				
Hispanic or Latino	7.4%	8.1%				
Native Hawaiian or Pacific Islander	0.2%	0.2%				
Two or More Races	1.7%	0.026				
White	35.2%	0.326				
Promotions ¹⁹						
Global promotions by gender						
Female	11.0%	13.0%				
Male	12.0%	12.4%				

PayPal's Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Employees & Culture (cont.) ⁴						
Workforce Metrics (cont.)						
U.S. promotions by ethnic diversity						
American Indian or Alaska Native	5.0%	19.2%				
Asian	12.0%	12.5%				
Black or African American	9.0%	14.6%				
Hispanic or Latino	10.0%	16.1%				
Native Hawaiian or Pacific Islander	22.0%	6.9%		— %		
Two or More Races	14.0%	9.2%		— %		
White	13.0%	14.5%		— %		
Social Impact						
Entrepreneurship						
Approach to promoting economic opportunity for small- and medium-sized businesses (SMBs) and entrepreneurs	2024 Global Impact Report/Social Impact/Entrepreneurship, page 14			3-3, 203-2		Principle 1
Cumulative access to capital facilitated for SMBs (in billions) ²⁰	\$30.00	\$28.20	\$25.50			
Annual access to capital for SMBs (in billions) ²⁰	\$3.00	\$2.70	\$4.20			
Loans and cash advances facilitated to SMBs (total since 2013) (in millions) ²⁰	1.42	1.30	1.20			
Business and Community Resilience						
Funds raised for nonprofits and causes (in billions) ²¹	\$21.8	\$20.9	\$20.4			
Total number of donors (in millions)	48.6	51.9	55.1			
Nonprofits and causes supported (in millions)	1.6	1.4	1.4			
Approach to advancing financial health	2024 Global Impact Report/Social Impact/Business and Community Resilience, page 15			3-3		
Significant economic impacts	2024 Global Impact Report/Social Impact/Business and Community Resilience, page 15			203-2		
Community Engagement						
Average Xoom international remittance rate ²²	2.42%	2.93%	2.92%			Principle 1
Approach to engaging employees for community impact	2024 Global Impact Report/Employees & Culture/Building Community, page 10 ; Social Impact/Community Engagement, page 17 ; Environmental Sustainability/Natural Resource Management, page 28			3-3		
Total corporate charitable contributions (in millions) ²³	\$21.9	\$40.2	\$28.9	201-1		
Workforce engaged in community impact activities	19,800	18,200	19,500			
Nonprofits supported through community impact activities	4,100+	4,200+	4,000+			
Employee volunteer hours	~130,000	118,500	99,700			

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Responsible Business Practices						
Business Ethics						
Approach to upholding business ethics	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 Responsible Business Practices webpage			3-3		
Risk and compliance management	2024 Global Impact Report/Responsible Business Practices/Risk Management and Compliance, page 19 2024 Annual Report/Risk Factors, pages 12-26			2-27		
Anti-corruption policies and procedures	Code of Business Conduct & Ethics			205-2		Principle 10
Monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations	2024 Annual Report/Legal Proceedings, page 106			206-1	TC-SI-520a.1	
Employee completion of annual compliance training (% of total workforce) ²⁴	100%	100%	100%	205-2, 2-24		Principles 6, 10
Communication of critical concerns	Code of Business Conduct & Ethics			2-16		
Processes to remediate negative impacts	Code of Business Conduct & Ethics			2-25		
Mechanisms for seeking advice and raising concerns	Code of Business Conduct & Ethics			2-26		Principle 6
Policy commitments	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 Code of Business Conduct & Ethics Environmental Risk Management Policy			2-23		Principles 1, 2, 6, 7, 10
Embedding policy commitments	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 Code of Business Conduct & Ethics			2-24		
Approach to respecting human rights	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 Code of Business Conduct & Ethics Joint U.K. and Australia Modern Slavery Statement			409-1, 3-3, 408-1		Principles 1, 2, 4, 5
Political engagement and transparency approach	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 Political Engagement and Transparency Policy Political Spending and Lobbying Disclosures			415-1		
Business continuity risks related to disruptions of operations	2024 Global Impact Report/Responsible Business Practices/Risk Management and Compliance, page 19 2024 Annual Report/Risk Factors, pages 19-26				TC-SI-550a.2	
Approach to sustainable supply chain management	2024 Global Impact Report/Responsible Business Practices/Business Ethics, page 20 ; Environmental Sustainability/Climate Action, page 27 Third Party Code of Business Conduct & Ethics			3-3, 2-6		Principles 1, 4, 5, 6, 8
Data Privacy						
Approach, policies, and practices relating to user privacy	2024 Global Impact Report/Responsible Business Practices/Data Management and Privacy, page 21 Responsible Business Practices webpage, PayPal Privacy Statement, Privacy Hub			3-3	TC-SI-220a.1	Principle 1
Monetary losses as a result of legal proceedings associated with user privacy	2024 Annual Report/Legal Proceedings, page 106			418-1	TC-SI-220a.3, FN-CF-220a.2	

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Responsible Business Practices (cont.)						
Cybersecurity						
Approach to identifying and addressing data security risks	2024 Global Impact Report/Responsible Business Practices/Cybersecurity and Secure Transactions, pages 22-23 Responsible Business Practices webpage			3-3	TC-SI-230a.2, FN-CF-230a.3	
Compliant, ethical, and humane use of our products	2024 Global Impact Report/Responsible Business Practices/Platform Security and Fraud Protection, page 22 Acceptable Use Policy			3-3		Principles 1, 2
Transaction loss rate ²⁵	0.07%	0.08%	0.09%		FN-CF-230a.2	
Environmental Sustainability						
Climate Action						
Approach to climate change	2024 Global Impact Report/Environmental Sustainability/Climate Action, pages 25-27 Environmental Sustainability webpage Environmental Risk Management Policy Reporting and Other Resources webpage Third Party Code of Business Conduct & Ethics			302-4, 3-3, 201-2		Principles 7, 8, 9
Integration of environmental considerations into strategic planning for data center needs	2024 Global Impact Report/Environmental Sustainability/Climate Action, pages 26-27 Environmental Sustainability webpage				TC-SI-130a.3	Principles 7, 8
Global energy use (MWh in thousands)	230.1	243.1	259.8	302-1	TC-SI-130a.1	
Offices	34.9	49.6	59.6			
Data centers	195.2	193.5	200.3			
Clean energy (% of total energy use)	91%	89%	90%		TC-SI-130a.1	Principle 8
Offices (% of energy use)	45%	46%	58%			
Data centers (% of energy use)	100%	100%	100%			
Science-based targets						
Reduction in absolute operational GHG emissions (% since 2019 baseline)	-79.5%	-75.1%	-80.1%	305-5		
Vendors with science-based targets (% of vendors by spend) ²⁶	46.4%	45.3%	38.8%			
GHG emissions by Scope (MTCO ₂ e in thousands)	478.1	515.1	517.1			
Scope 1	2.1	3.5	3.9	305-1		
Scope 2 (MBM)	8.8	9.8	6.7	305-2		
Scope 3 ²⁷	467	502	507	305-3		
Purchased goods and services	399	431	448			
Crypto-related ²⁸	115	80	68			
Capital goods	26	27	16			
Fuel and Energy-Related Activities (FERA) (MBM)	7.2	9.0	8.8			

PayPal’s Corporate Sustainability & Impact Performance Metrics Table (cont.)

Description	FY24	FY23	FY22	GRI	SASB	UNGC
Environmental Sustainability (cont.)						
Climate Action (cont.)						
Upstream transportation and distribution	5	12	11			
Business travel ²⁹	12.3	5.8	6.2			
Employee commuting and remote working ³⁰	18.0	18.3	17.0			
GHG emissions by Scope (MTCO ₂ e in thousands, LBM) ³¹						
Scope 2	79.0	86.8	101.4	305-2		
Scope 3 FERA	18.1	23.0	34.4	305-3		
Carbon intensity per transaction (grams CO ₂) ³²	0.4	0.5	0.5	305-4		
Natural Resource Management						
Approach to managing natural resources	2024 Global Impact Report/Environmental Sustainability/Natural Resource Management, page 28 Environmental Sustainability webpage			3-3		Principles 7, 8
Total water consumed (gallons) (in millions) ³³	43.8	56.8	79.1	303-5	TC-SI-130a.2	
IT hardware retired (metric tons)	264	375	338	306-3		
Sold or donated for refurbishment and reuse	30%	52%	75%	306-4		
Transferred to secure disposal vendors	70%	48%	25%	306-5		

Endnotes

1. We selected metrics from each set of SASB industry standards that reflect topics most directly applicable to our business and stakeholders.

2. A market is a geographic area or political jurisdiction, such as a country, territory, or protectorate, in which we offer some or all of our products and services. A country, territory, or protectorate is identified by a distinct set of laws and regulations.

3. 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.

4. Workforce metrics in this section of the CS&I Performance Metrics Table are based on self-reported data. Numbers presented may not reflect exact totals due to the rounding and exclusion of employees who do not self-identify.

5. Beginning in 2024, we are disclosing voluntary turnover instead of total turnover.

6. Whether the employee intends to work at PayPal in two years.

7. Methodology was updated in 2024 to include compliance training hours. Prior years have not been restated.

8. Pay equity analysis based on total compensation which is defined as base salary, annual bonus, and annual equity awards.

9. Executive Leadership includes those individuals identified as Executive Officers of the Company in our 2025 Proxy Statement. Diverse is defined as women and ethnically diverse men.

10. Total diverse workforce metrics is defined as global women and U.S. ethnically diverse men based on U.S. EEO-1 defined categories.

11. Global employees who have self-identified as having a disability in countries where this information is collected.

12. U.S. employees who have self-identified as “Non-Protected Veterans” and “Protected Veterans.”
13. U.S. employees who have self-identified as LGBTQ+. Responding to this question is completely voluntary.

14. Technical roles include employees in our engineering, information technology, and technology operations.

15. Professional is defined as Director roles and below.

16. Leadership is defined as Senior Director roles and above.

17. Values represent percentage of total voluntary and involuntary departures.

18. Values represent percentage of total hires.

19. Values represent percentage of total respective gender and ethnic group populations.

20. Through PayPal Business Loans and PayPal Working Capital in the U.S., U.K., Australia, and Germany. Historical values have been restated to exclude loans made through the U.S. Paycheck Protection Program. The lender for PayPal Working Capital, PayPal Business Loan, and PayPal Loan Builder is WebBank.

21. Represents funds processed by PayPal and Braintree to nonprofits, which include organizations identified as charities, other nonprofits and elementary/secondary schools and universities, as well as donations to individuals and businesses from personal fundraising campaigns.

22. The total fee amount paid by Xoom customers as a percentage of the total remittances sent by Xoom customers during a given period, typically calendar year. This can also be understood as revenue received by the Xoom product as a percentage of the total Xoom Payment volume.

23. Includes donations, matching gifts, grants, and in-kind donations.

24. Does not include exempt employees that are on leave as of the compliance training deadline.

25. Transaction loss rate represents transaction losses (which include the expense associated with buyer and seller protection programs, fraud, and chargebacks) divided by our TPV (Total Payment Volume).
26. Percentage of annual procurement in USD sourced from suppliers that meets minimum criteria for GHG reduction targets.

27. Total Scope 3 emissions and spend-based emissions estimates are rounded to the nearest 1,000 metric tons CO2e to reflect limitations in the underlying data sources and estimation methodologies.

28. Cryptocurrency-related emissions are estimated using calendar year activity data and the Hybrid Emissions Allocation Method as presented in the Accounting for Cryptocurrency Climate Impacts guidance published by Crypto Carbon Rating Institute and South Pole in 2022. Cryptocurrency-related emissions are accounted for as purchased goods and services, consistent with the GHG Protocol, Value Chain Standard.

29. As part of our focus on sustainable business travel, we have worked directly with preferred travel vendors to refine our emissions calculation methodology. We will continue to work with vendors to enhance the granularity of employee travel information underlying our business travel GHG emission calculations.

30. Employee commuting emissions are estimated using average monthly office attendance data, employee transportation survey data, and U.S. EPA transportation mode emissions factors, and are limited by data availability. Employee remote working emissions are estimated using average monthly remote working data and the remote working emissions methodology published by Anthesis Group in the Estimating Energy Consumption and GHG Emissions for Remote Workers white paper. We will periodically review publicly available methodologies and evaluate opportunities to enhance our reporting in this area.

31. Calculated using the GHG Protocol location-based method (LBM), which does not incorporate contractual instruments such as energy attribute certificates.

32. Calculation includes operational emissions from all Scope 1 and 2 sources, including corporate jet.
33. Through enhancements to our water inventory management system in 2024, we increased the precision of our water consumption data. These enhancements included greater availability of actual data, in contrast to use of estimates in prior years. Accordingly, our 2024 water usage is not comparable to prior periods.