



04

Global Consumer Products

John Kunze,
VP, Global Consumer Product and Xoom



Opportunity
to reach
1 billion
consumers

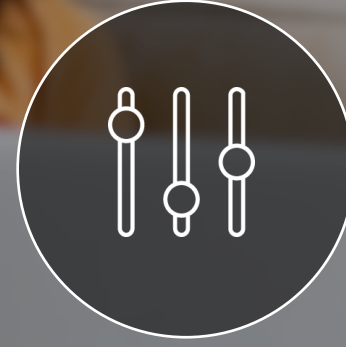
Expanding PayPal's value proposition for consumers



Help Increase
**Consumer Confidence
with Commerce**



Provide
**Convenience
and Security**



Deliver
**Choice and
Flexibility**

Building mobile-first experiences for specific customer segments

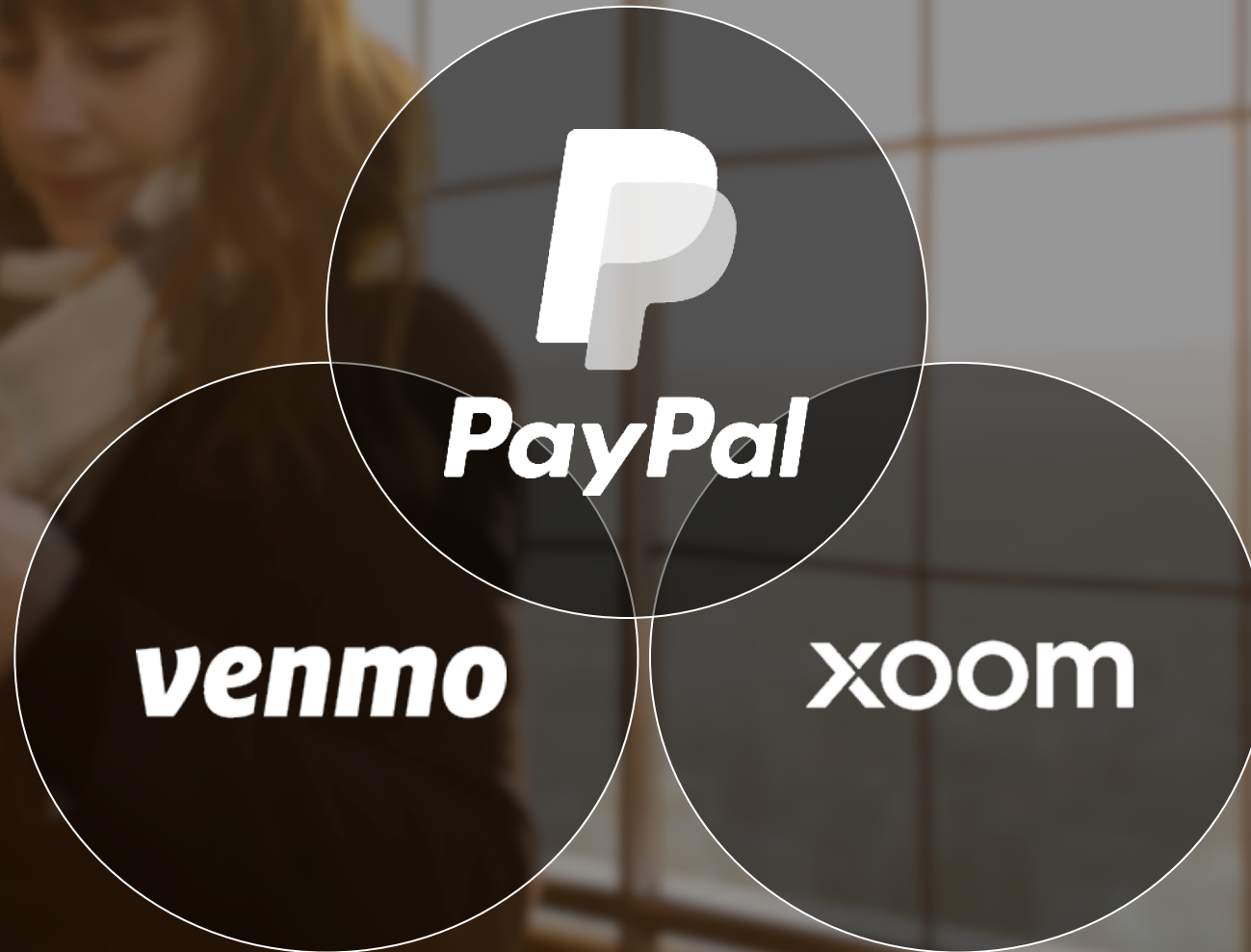


Peer-to-Peer Payments
for **Digital Natives,**
Millennials, and Immigrants



Consumer
Financial Services
for the **Unbanked**

P2P | Power of three wallets

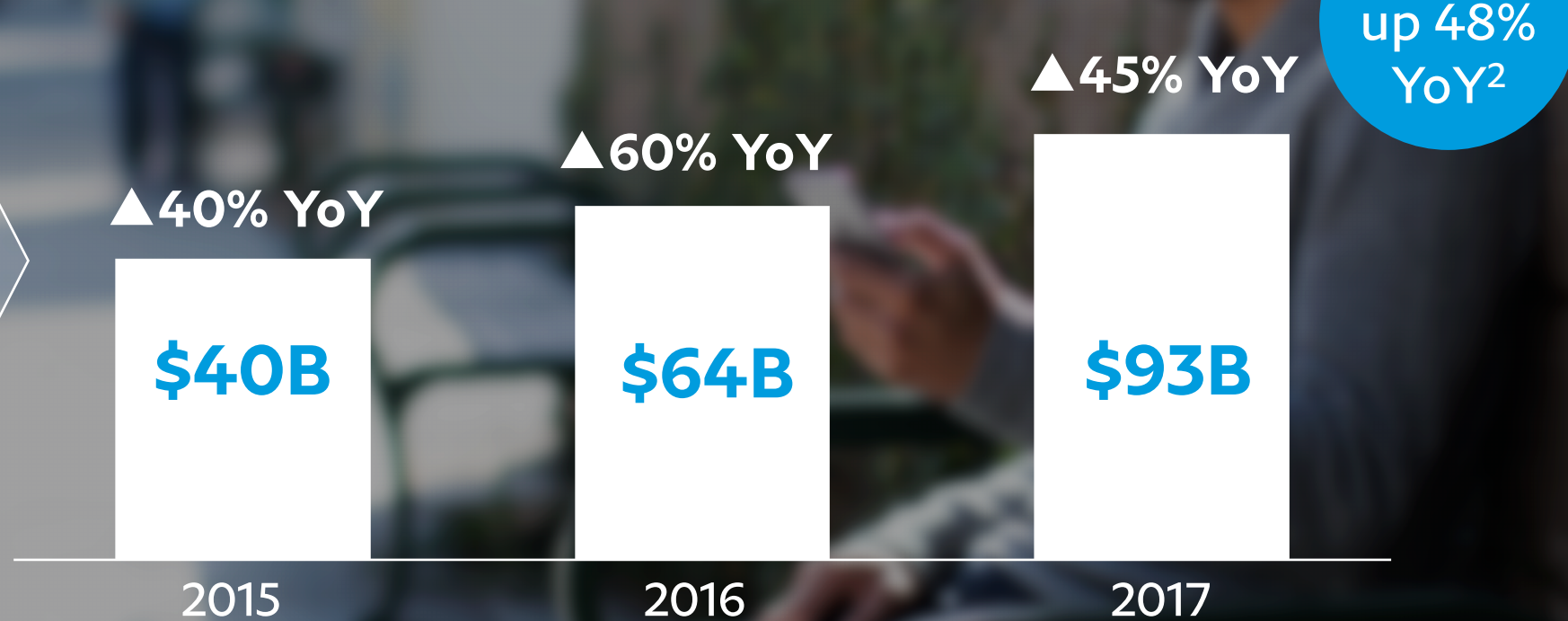


Distinct customer segments and use cases

P2P | Power of three wallets

PayPal
venmo
xoom

Total P2P Payment Volume¹



P2P | Power of three wallets

Today

PayPal

Commerce

venmo

Social Payments

xoom

U.S. Remittances

Future

Increase
Personalization

Extend into
Commerce

Expand to More
Geographies

P2P drives acquisition & engagement

1/4

of new PayPal
consumers come
through P2P

2/3

of PayPal's highest
engaged consumers
are using P2P

2x

P2P users checkout on
PayPal twice as much as
non-P2P users

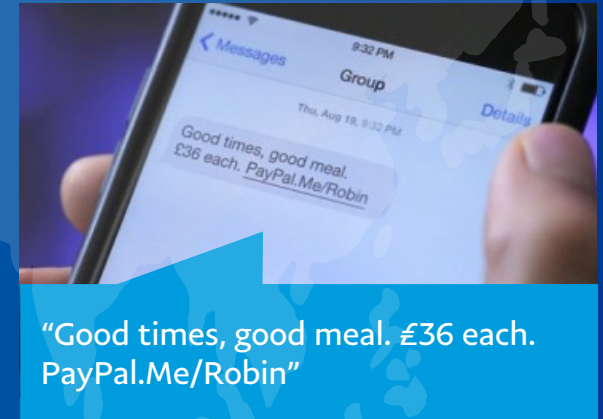
P2P in new contexts



New Use
Cases



Being Where Our
Customers Are



In-Context
Payments

Bringing billions of unbanked people into the digital economy

~2B adults
around the world don't
have access to a
bank account¹

\$3.7T
Increase in emerging
countries' GDP by
2025 if digital finance
is widely adopted⁵

30M Americans
are financially underserved
and spend **9.5%** of income
on interest or fees for
alternative financial
services²

85% of today's
transactions still
happening in cash
and checks⁴

**1/2 of
Americans**
don't have enough
funds to cover a \$400
emergency expense³

¹ The World Bank, Global Findex Database, 2017

² USPS, "Providing Non-Financial Services for the Underserved White Paper", January, 27, 2014

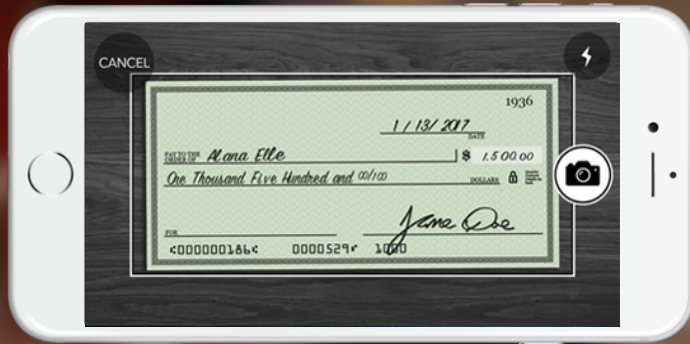
³ Federal Reserve, "Report on the Economic Well-Being of U.S. Households in 2016", May 2017

⁴ MasterCard, The Cashless Journey, 2013

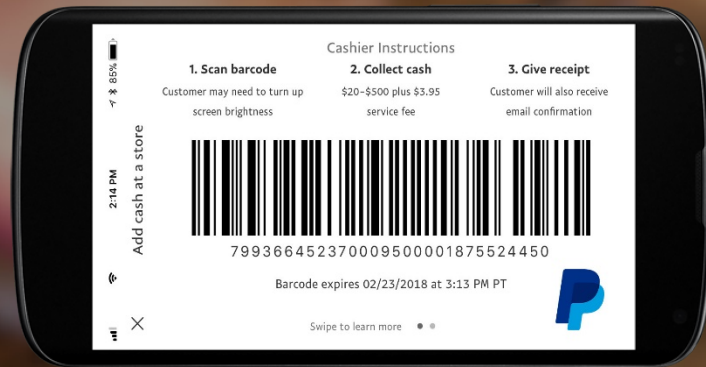
⁵ McKinsey Global Institute, "The Promise of Digital Finance," December 2016

Financial solutions for unbanked Americans

Funds In
digitize your money affordably

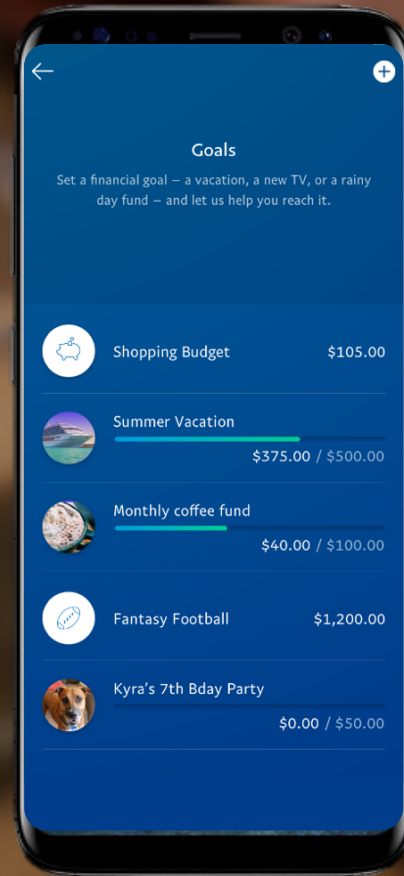


Direct Deposit & Mobile
Check Deposit



Cash Load

Manage
your money better



Goals

Funds Out
access your money quickly



PayPal Cash Mastercard



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Encouraging early results

~1/3

of funds¹ re-spent on
P2P and checkout
with PayPal



Expand PayPal's reach
into new areas and
merchants

5x

per week usage of PayPal
Cash card by active beta
users, compared to 2–3x
per month usage of PayPal
by average PayPal user

Consumer strategy





Customer
Segment
Solutions

Global
Products

Multi-use
Wallet

Weekly
Usage

Opportunity to reach 1 billion consumers