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Choice & Partnership

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Product and Engineering



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Choice

Drives
Engagement

Partnership

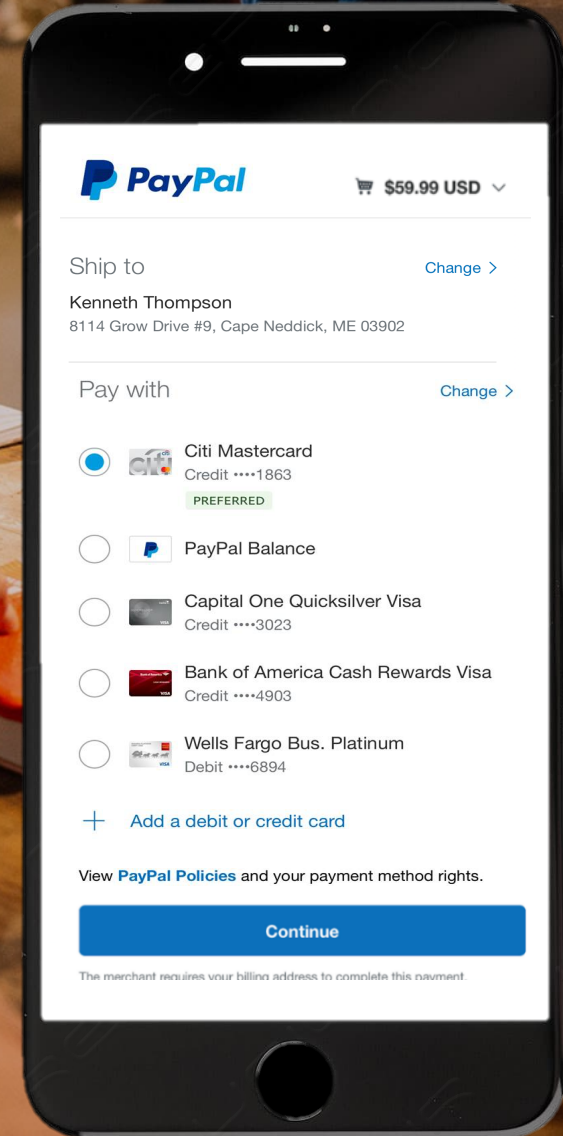
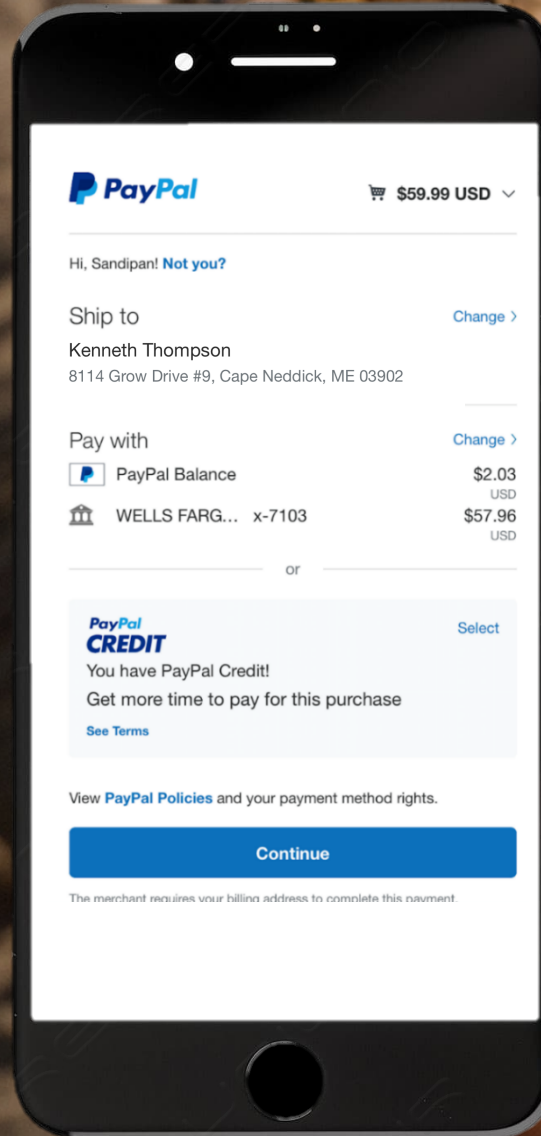
UPDATE ON CHOICE

Pre-Choice

Post-Choice

Balance was always swept first, followed by a PayPal determined lower cost funding instrument.

Customer's payment methods not visible on the first screen



Our customers love choice

Update on Choice Results as of May 2018

85+%

Active Customers with
Access to Choice

40m

Globally Have Set a
Preference

70%

Set Lower Cost
Funding Option as
Preference in U.S.

25%

Pay with Something Other
Than Set Preference In U.S.

~2m

Less Customer
Service Calls Since
Launch in U.S.

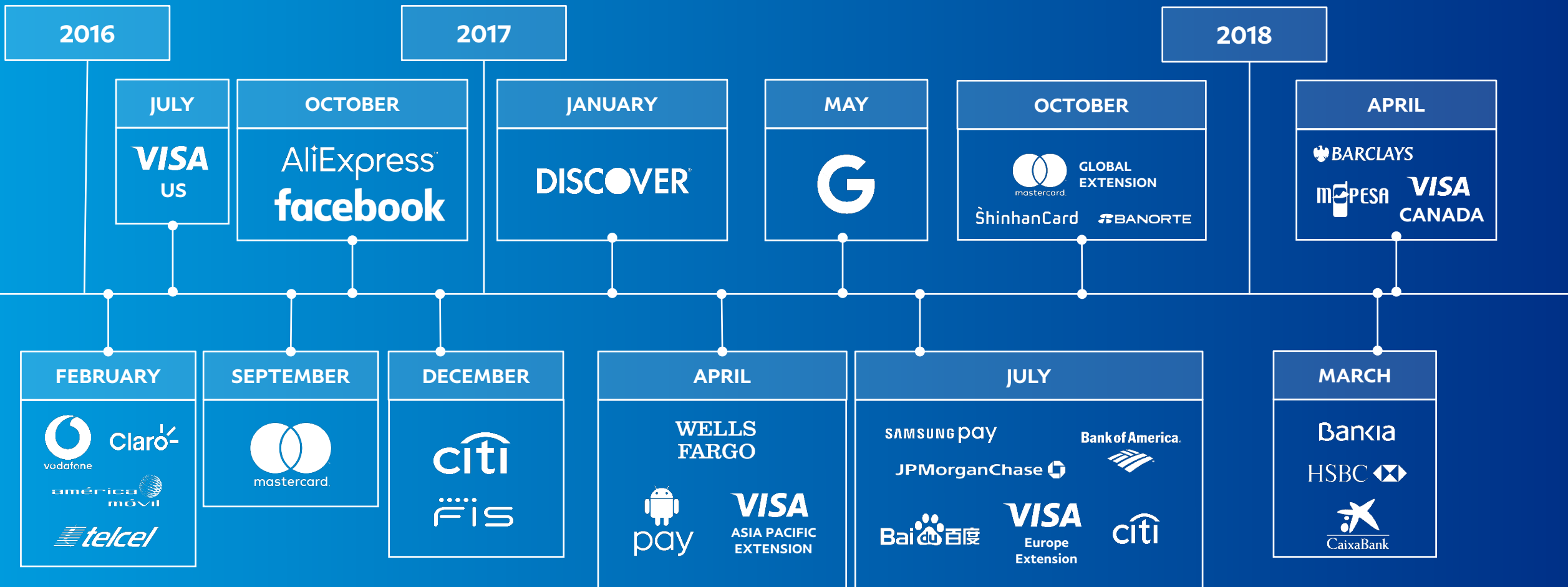
10%+

Incremental Engagement Lift
for Preference Setters in U.S.
Since Launch

30+

Global Strategic
Partnerships

PayPal's partnership strategy



Why partner with PayPal?



Accelerate
Digital Spend

Bring Power
of
**Two-sided
Platform**

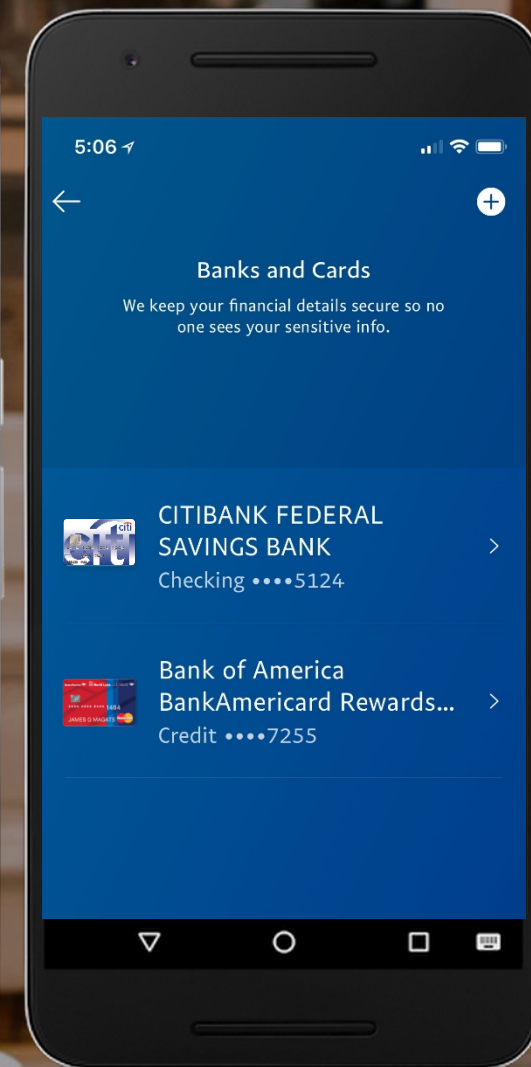
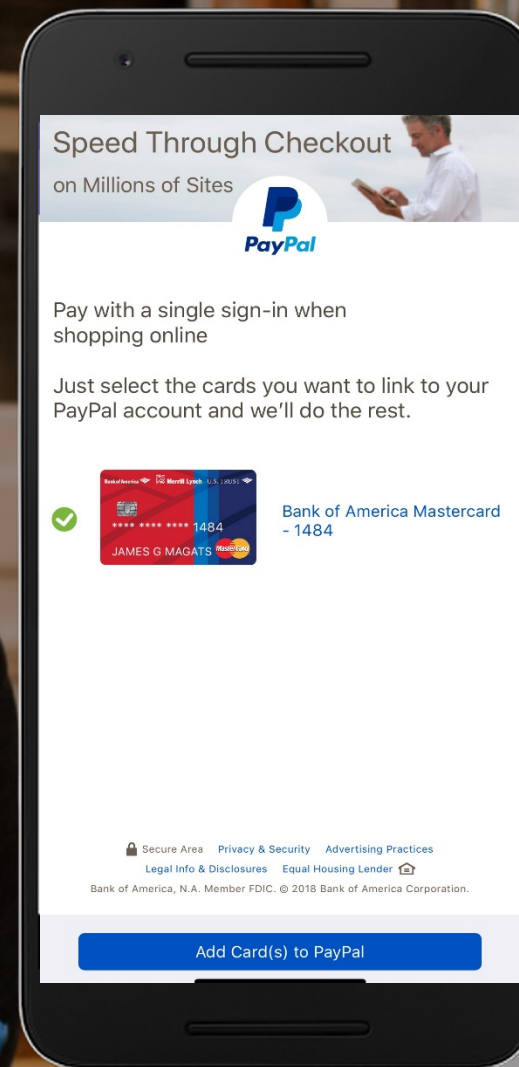
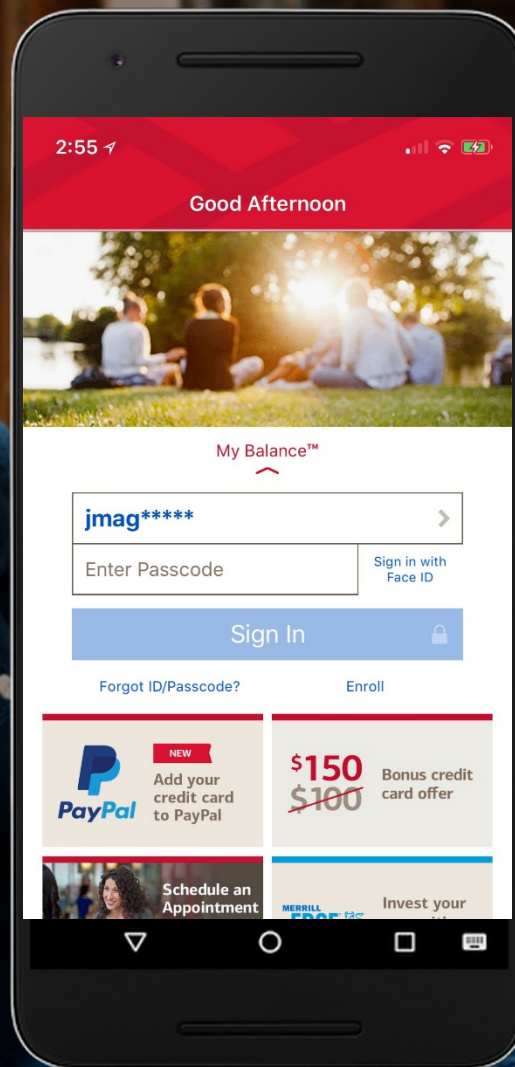


Open =
Customization

REMOVE FRICTION

Account Linking

Make it easier to add and manage PayPal funding instruments



REMOVE FRICTION

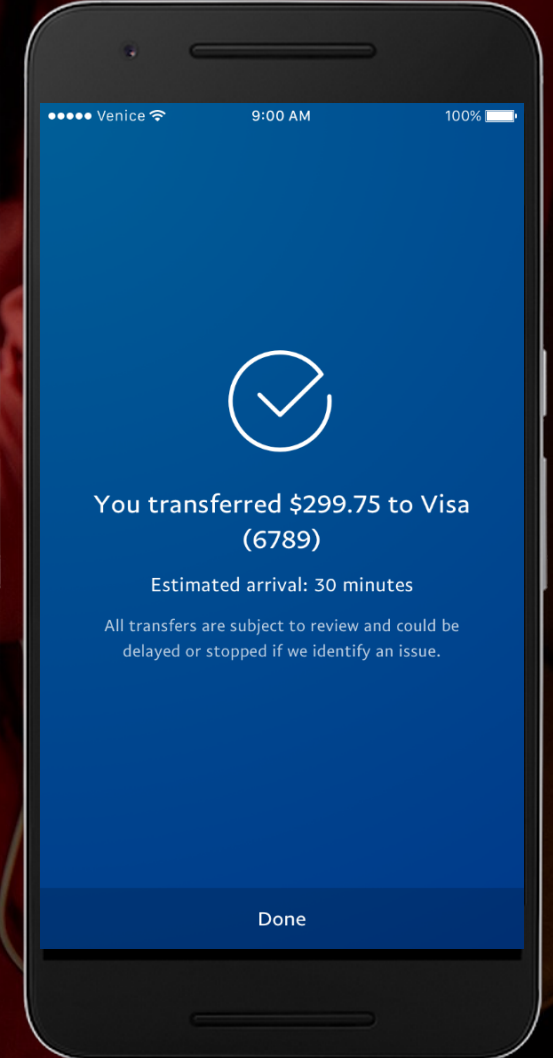
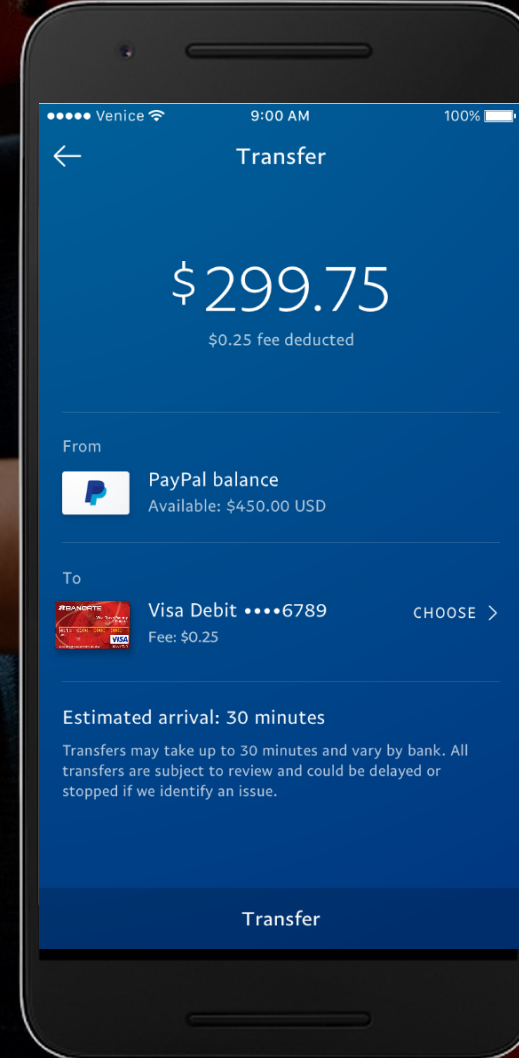
Reducing Declines

Improve the number of customers that are approved to conduct transactions

MORE CHOICES TO PAY AND GET PAID

Instant Transfers

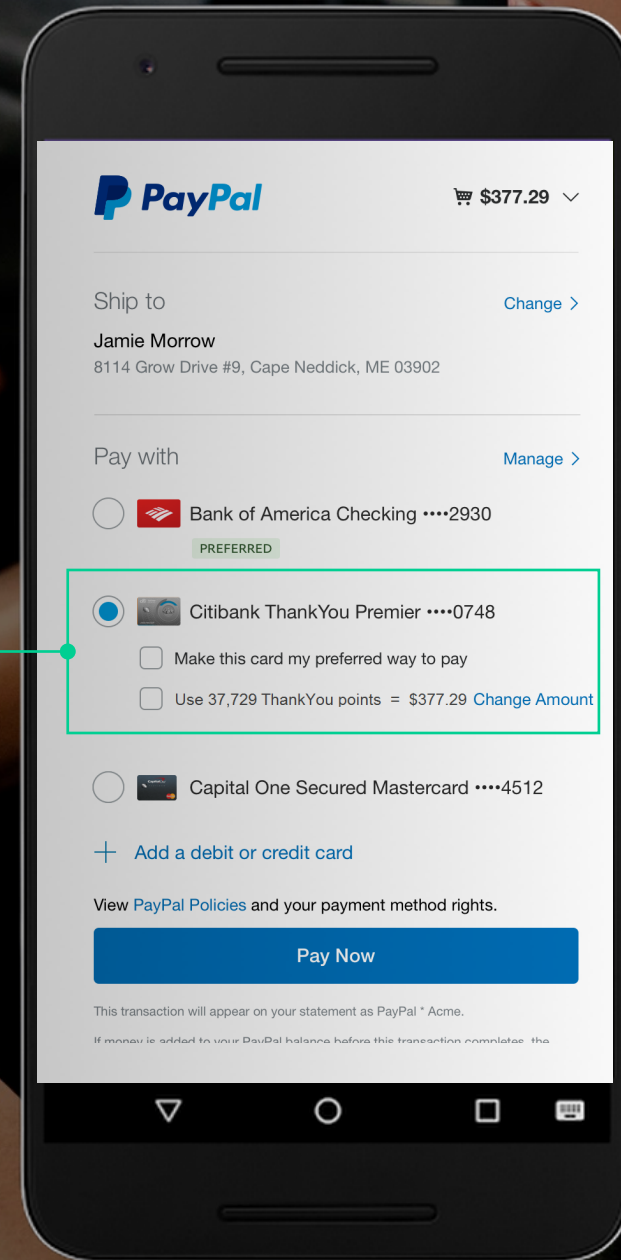
- 8m unique customers have used instant transfers
- Driving 7% increase in received P2P volume



MORE CHOICES TO PAY AND GET PAID

Rewards Points

- Reward Points to be used at 19 million merchants
- \$30 billion of card reward points per year – but only 2/3 get used



Marketing

APRIL 1ST THROUGH JUNE 30TH

EARN 5% CASH BACK
WHEN YOU CHECK OUT WITH PAYPAL
AND CHASE FREEDOM

 **PayPal**

 **CHASE**
freedom





HSBC Premier



HSBC Premier Rewards



HSBC Premier Rewards

GET MORE OUT OF YOUR CARD



HSBC Premier Rewards

Bank your Travel Rewards on Card
Spend, book and pay for flights, hotels, buses and pay for luggage, transfers, and car hire. We'll make sure your online Travel Rewards stay on track.

[Log on to Book Travel](#)



HSBC Premier Rewards

Princess Surprises
We'll reward you with gifts with every mile you fly on our airlines. From April 1, 2017 through September 30, 2017.

[Learn more](#)

Pay with PayPal

Make your HSBC Premier card pay with PayPal. It's easy and safe. It's also a great way to do it.

HSBC in Pay

- 1 Log in to PayPal online the app
- 2 Click "Pay with HSBC" or "Scan QR code"
- 3 Enter your HSBC Premier card details
- 4 Confirm the transaction and make it your own

[Sign up](#)



Going global with partnerships



Going global with partnerships



Payment partner of choice...

