Investor Relations

NEWS RELEASE

PayPal Announces Executive Leadership Appointments to Advance Three-Year Strategy

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New leaders bring deep experience across financial services, technology and enterprise operations to accelerate execution

SAN JOSE, Calif., Nov. 20, 2026 /PRNewswire/ -- PayPal Holdings, Inc. (NASDAQ: PYPL) today announced several executive leadership appointments. This follows several months of strategic planning to establish clear strategies across PayPal's core businesses, simplify its operating model and align leadership accountability with the company's long-term priorities.

"We've made significant progress in defining where we want to take PayPal and how we will compete and win," said Enrique Lores, President and CEO of PayPal. "With our three-year strategies in place, our focus is now on execution. These appointments bring together experienced leaders with the capabilities to accelerate innovation, strengthen our businesses and deliver greater value to our customers and shareholders."

Key leadership appointments include:

- Claire Bramley, EVP & Chief Financial Officer. Bramley will succeed Jamie Miller, Chief Financial and Operating Officer. She will join on February 1, working closely with Miller throughout February to ensure a smooth transition and business continuity. Miller has guided the company through a period of extraordinary change, including leading through a CEO transition and playing an instrumental role in defining the new strategy.

  Bramley joins from Xero, the global small-business platform, where she has served as Chief Financial Officer since April 2025. At Xero, she helped lead the company's U.S. expansion, including its acquisition of U.S. payments platform, Melio. She brings extensive financial and strategic leadership experience in the

technology industry. Before joining Xero, she was CFO at Teradata and held senior finance roles at HP.

- Kartik Mani, President and Head of Consumer Financial Services & Venmo. Mani will join PayPal from American Express, where he currently serves as President of Global Network and Partner Services. He previously led Citi's Consumer Banking business across Asia and EMEA and American Express' global lending business. He brings extensive experience building and scaling card, credit and network businesses. Mani will oversee PayPal's consumer financial services strategy, including Venmo, with a focus on deepening customer engagement and expanding financial services offerings across the enterprise. Alexis Sowa who has demonstrated outstanding leadership in Venmo will continue in her role as General Manager of Venmo, reporting to Mani.

- Suzan Kereere, President and Head of Payment Services & Crypto. Kereere, who currently leads Global Markets, will assume responsibility for PayPal's Payment Services & Crypto business, succeeding Jeff Pomeroy, who has served as interim lead and will continue to manage Payment Services & Platforms, reporting to Kereere. As head of Global Markets, Kereere has focused on more profitable merchant relationships, deeper customer relationships and faster market-level decision-making. With much of this foundational work now in place, Kereere will draw on her extensive commercial and operating experience, including her deep payments industry expertise during her time at Fiserv, to lead Payment Services & Crypto.

- Juan Rio, EVP of AI Business Transformation & Operations. Rio will join PayPal on November 30, 2026, from Brightstar.AI, where he serves as Managing Director and Chief Delivery Officer. He leads AI transformation initiatives across Brightstar Capital Partners' portfolio companies, focused on improving profitability and operational performance. Rio brings extensive experience in large-scale operational transformation, including the integration of T-Mobile and Sprint. Rio will lead PayPal's AI, cost simplification and enterprise operating effectiveness initiatives.

Frank Keller will continue to lead Checkout Solutions & PayPal, including branded checkout, where our merchant and consumer strategy is driving improved performance through better experiences, presentment and consumer marketing.

PayPal also announced that Aaron Webster, Chief Risk Officer, will depart the company. Ratinder Bedi, SVP of Credit and Fraud Risk, will serve as interim head of the Risk organization, while the company conducts a search for a permanent successor.

In addition, we **announced** the appointment of a new member of the Board of Directors, Brian J. Lee, earlier today. Lee brings more than three decades of financial services experience, including serving as Chief Risk Officer at

Goldman Sachs for six years.

PayPal will provide an update on progress against its three-year strategic plans on its fourth-quarter 2026 earnings call.

About PayPal

Creating innovative experiences that make moving money, selling and shopping simple, personalized and secure, PayPal empowers consumers and businesses in approximately 200 markets to join and thrive in the global economy. For more information, visit **https://www.paypal.com**, **https://about.pypl.com**, and **https://investor.pypl.com**.

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