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San Jose, CA 95131, US Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Ave Toronto, ON M5G 1M1, CA Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions 661 University Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1048 Sao Paulo, SP 01310-100, BR Get directions Avenida Paulista, 1
Get directions 1,497,334 followers 46m As a professional makeup artist, Tameika Lewis knew that good products were the foundation for healthy skin. When she couldn't find products that met both her standards and her skin's needs, she created her own. Inspired by her Barbadian mother's belief in the power of natural remedies, BklynBarSoap was
born. Now, as a self-described "spitfire entrepreneur," Lewis touches every part of the business, from product formulations and packaging to marketing, sales, and operations. But BklynBarSoap is about more than clean skincare. It's about building trust. Tameika connects with her customers through a shared understanding of real skin challenges
and a commitment to transparency, quality, and results. Her mission is simple: to create natural products that people can feel good about using, inside and out. Explore more about BklynBarSoap: Learn more about bklynBarSoap run its business: 1,497,334 followers 1d Picture this: a web where virtually every ad isn't
just an image, but a seamless, shoppable storefront. We're rewriting the rules of digital advertising with the announcement of Storefront Ads, an innovative solution that transforms ads on the open web into a fully functional storefront. Learn more: 1,497,334 followers 6d The PayPal USD stablecoin is joining the Stellar Network to extend how it can
be used and to create more opportunities for transferring money between digital and physical environments. Stellar offers many connections for moving money easily and quickly across borders, making it possible to use PYUSD more widely around the world. Learn more about this collaboration: 1,497,334 followers 1w #PayPalImpactDay, a global
day of service, isn't just about volunteering. It's about building stronger communities and deepening the bonds between our people, the small and medium businesses we serve, and our nonprofit partners. Thank you to our employees who bring passion and purpose to our teams and communities during PayPal Impact Day and beyond. See you all on
June 11th! 1,497,334 followers 1w Agentic innovation alert! We're thrilled to announce we're partnering with Selfbook's new integration with Perplexity, now lets travelers search, book, and pay all in one chat. Selfbook's network of hotels will be featured on the PayPal Offers
tab, so consumers can get exclusive rates with PayPal and Venmo. PayPal Buy Now Pay Later is also offered for added flexibility. Learn more about this exciting collaboration: 1,497,334 followers 1w Venmo has always been a go-to way to send money to friends and family. Now, we're excited to announce our next chapter: making it easier to pay for
just about everything else. [] 63,546 followers 1w Today, we're marking a major milestone in our evolution of a peer-to-peer payments app to an everyday commerce platform. We're introducing even more benefits for users to spend their balance in-store and online all while earning rewards for everyday shopping. It's clear Venmo isn't just for
paying friends and family back. You can pay for just about everything - from rideshares to travel to groceries. Our latest brand campaign starring Aimee Lou Wood and Patrick Schwarzenegger follows the pair as they seamlessly pay with Venmo in-store and online. Check it out! 1,497,334 followers 2w Pack your bags! PayPal Credit now has a
physical card you can use on-the-go. And, just in time for summer, it includes a limited-time offer for customers to pay for travel purchases over six months with promotional financing and no minimum spend. This gives account holders a more manageable way to pay for qualifying travel purchases like flights, hotels, cruises, and ride shares, which can
be spread over time to best suit their budget and needs. See Terms: Learn more: 1,497,334 followers 2w #PayPalImpactDay is back! On June 11, PayPal employees around the world will unite for our second annual PayPal Impact Day, a global day of service dedicated to the small and medium businesses, entrepreneurs, and nonprofit partners that are
the heartbeat of our communities. We're humbled and inspired to see our teams come together with such strength, purpose, and heart. From Chennai to Chicago, Singapore to Dublin, thousands of employees are stepping outside their daily routines to be a force for good. This isn't just a day of volunteering; it's a living expression of our values in
motion. 1,497,334 followers 3w The resounding message during our #SmallBusinessMonth panel in Chicago was to bet on yourself, be confident, and persevere. Navigating entrepreneurship is never easy, but the right insights change everything. The panel featured four remarkable small-business founders who shared how conviction turns ideas into
thriving ventures. Some highlights and wisdom: Kristen Harper, Owner and Executive Chef of Cleo's Southern Cuisine: Social media often shows the glitter and gold, but people want to see you on your day-to-day journey. It's all about authenticity and transparency. 👙 Kris Christian, Founder and CEO of Chicago French Press: I'm not in the business
of serving coffee to people. I'm in the business of serving people coffee. When you find a gap in your community, find ways to fill it. People notice and appreciate when you are thinking about them. Trisha Goyal, CEO and Founder of Break Sports: You know you're doing the right thing when people using your products want to invest in you. It means
the most when your users are willing to go on the journey with you. Maham Khan Zuberi, Founder of Marigold Market: The items from my store should be worthwhile purchases. Every item has a story to tell. Thank you to all who participated and who work so hard to make their local communities great. Do you want to create a PayPal account but
you don't feel sure to use your personal and business email? You are in the right place to know about that. PayPal is a secure online payment system that allows you to pay for products online and send and receive money. You may use PayPal to make purchases online with participating stores once you link your bank account, credit card, or debit card
to your PayPal account. PayPal acts as an intermediary between your bank and merchants, ensuring that your payment information is kept safe. You can also use PayPal to send and receive money from friends and family in a safe manner. This function can be beneficial for dividing rent with roommates or receiving money on your birthday, for
example When we talk about the money that we handle in a digital wallet we need to safeguard all our personal data so what better security is to use a temporary email generator. Many of us are unaware of how temporary email services can protect our online privacy and prevent trash, spam, or promotional emails from piling up in our primary email
account. A temporary email can be characterized as one that can be generated without the need for pre-registration, is free, and has a set duration. There are three very crucial things to remember while writing this type of email: It will only last a certain amount of time. 2. It will expire when that time period has passed, and we will no longer be able
to use it. 3. We shall not disclose this account to anyone as a means of communication. We won't be able to access it after the given period has passed. For that reason I strongly recommended Mailet, it is one of the best online temporary email solutions. The most important thing is that you can use it with any account you want
Visit www.getmailet.com.Complete the form on the main page with your email address. Create a PayPal account with that email address. Examine your dashboard for any incoming emails that require confirmation. You may create one-hour temporary, secure,
anonymous, and free email accounts, as well as sign up for websites, social media, and check incoming emails. Its purpose is to aid developers working on projects that require temporary email capabilities, as well as to save anyone from the unpleasant process of subscribing to a website using their genuine email address. If you accept cookies, we'll
use them to improve and customize your experience and enable our partners to show you personalized PayPal ads when you visit other sites. Manage cookies and learn more The PayPal Debit Mastercard® is issued by The Bancorp") pursuant to a license by Mastercard International Incorporated and may be used
everywhere Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. The Bancorp is issuer of the Card only and not responsible for the associated accounts or other products, services, or offers from PayPal is a financial technology company, not a bank. The Card is linked
to your PayPal Balance Account. See PayPal Balance Terms and Conditions. 10ffers are subject to availability. Redeem points for cash and other options. PayPal Rewards terms and merchant exclusions apply. Offers change often so refer to merchant site for the most accurate information. We may earn a commission when you make a purchase. 25%
cash back earned on up to $1000 of selected category spend per month. Cash back awarded as points that can be redeemed for cash or other options. Terms apply. 3Pay in 4 is currently not available to residents of MO or NV. Offer availability depends on the merchant
and also may not be available for certain recurring, subscription services. When applying, a soft credit check may be needed, but will not affect your credit score. You must be 18 years old or older to apply: Loans to CA residents are made or arranged pursuant to a CA Financing Law License. GA Installment Lender Licensee, NMLS #910457. RI Small
Loan Lender Licensee. NM residents: Find more disclosures related to Pay in 4. 4Pay Monthly is subject to consumer credit approval and eligibility. Fixed APR in 3 monthly payments ($69.56/mo.; $8.68 interest;
$208.68 total of payments). A $600 purchase can be paid at 26% APR in 6 monthly payments ($107.76/mo.; $46.57 interest; $646.57 total of payments) or 12 monthly payments ($0.77/mo; $438.47 interest; $1,938.47 total of payments).
payments). Payments may change based on shipping, taxes, updates to your purchase, or missed payments. Available for subscriptions or recurring payments and may not be available for subscriptions or recurring payments. Pay Monthly is currently not available for subscriptions or recurring payments.
may have an impact on your credit score. The lender for Pay Monthly is WebBank. PayPal, Inc. (NMLS #910457): RI Loan Broker Licensee. VT Loan Solicitation 
IN CONNECTION WITH YOUR LOAN INQUIRY. THE LENDER MAY NOT BE SUBJECT TO ALL VERMONT LENDING LAWS. 5Applications and purchases are subject to credit approval and the PayPal Cashback Mastercard® must be used for payment. Earn 3% cash back when you
check out with PayPal and 1.5% on all other Mastercard purchases. See Rewards Program Terms for details and eligibility criteria. The PayPal Cashback Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International
Incorporated. The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned and used with permission of EMVCo, LLC. See Terms & Rates for New Accounts. 6For offer terms and rates, see Terms. The PayPal Credit Card is subject to credit approval and is available to US customers who are of legal age in their state of
residence. The PayPal Credit Card is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.
(other than when you buy or sell PYUSD in exchange for USD) including when you check out with crypto, we will disclose an exchange rate and any fees you will be charged for that transaction. The exchange rate includes a spread that PayPal earns on each purchase and sale. Learn more about cryptocurrency fees. Buying and selling cryptocurrency
 is subject to a number of risks and may result in significant losses. Please see our disclosure for more details. PayPal does not make any recommendations regarding buying or selling cryptocurrencies are performed for us by our
licensed service provider, Paxos Trust Company, LLC or other appropriately licensed or otherwise authorized service provider. All cryptocurrency prices shown are for illustrative purposes only. *This promotion is not produced, sponsored, or executed by BestBuy. TM & © 2024 Best Buy. All rights reserved. If you accept cookies, we'll use them to
improve and customize your experience and enable our partners to show you personalized PayPal ads when you visit other sites. Manage cookies and learn more 1 {2 "id": "3M049991JF5624929",3 "status": "COMPLETED",4 "payment_source": {5 "card": {6 "last_digits": "6889",7 "brand": "VISA",8 "type": "CREDIT",9 },10 },11 "purchase_units": [12
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financial technology company For other uses, see PayPal (disambiguation). PayPal Holdings, Inc. Headguarters in San Jose, CaliforniaCompany typePublicTraded asNasdag: PYPLNasdag-100 componentS&P 100 componentS (1998-12)
(as Confinity)October 1999; 25 years ago (1999-10) (as X.com)March 2000; 25 years ago (2000-03) (as PayPal)FoundersKen HoweryMax LevchinLuke NosekYu PanPeter ThielElon MuskHarris FrickerChristopher PayneEd HoHeadquartersSan Jose, California, U.S.Area servedAlmost worldwideKey peopleJohn Donahoe (chairman)Alex Chriss (president
and CEO)[1]ProductsCredit cards, payment systemsRevenue US$3.8 billion (2024)Notal assets US$81.6 billion (2024)Notal assets US$81.8 billion (2024)Notal ass
(PPLUX)[2]PayPal Payments Pte Limited (4PL)SubsidiariesBraintreePayPal HoneyPaydiantPayPal CreditTraderaVenmoXoomZettleWebsitepaypal.comFootnotes / references[3] eBay, PayPal, Kijiji and StubHub, 500 King Street West, Toronto, April 2014 This article is part of a series aboutElon Musk Personal Awards and honors Business career Views
Family Filmography International relations Legal affairs Public image Texas Institute of Technology and Science Wealth Foundation Companies Zip2 X.com PayPal SpaceX Starlink Tesla, Inc. SolarCity OpenAI Neuralink The Boring Company X Corp. Twitter under Elon Musk acquisition investigation xAI Thud Politics Activities America PAC Building
America's Future Salute controversy Department of Government Efficiency trade unions Tesla and unions Protests Tesla Takedown vandalism Trump feud In popular culture Character Limit: How Elon Musk (Isaacson) Elon Musk (Vance) Ludicrous Power Play vte PayPal Holdings, Inc. is an American multinational
company users, for which it charges an international addition bank charges fee. Established in 1998 as Confinity,[4] PayPal went public through an IPO in 2015 eBay spun off PayPal to its shareholders, and PayPal became an independent company again.[2]
[6] The company was ranked 143rd on the 2022 Fortune 500 of the largest United States corporations by revenue.[7] Since 2023, PayPal is a member of the MACH Alliance.[8] For a chronological guide, see Timeline of PayPal. The company was originally established by Max Levchin, Peter Thiel, and Luke Nosek in December 1998 as Fieldlink. Later it
services company founded in March 1999 by Elon Musk, Harris Fricker, Christopher Payne, and Ed Ho.[13] Musk was optimistic about the future success of the money transfer business Confinity was developing.[14] Musk and Bill Harris, then-president and CEO of the combined X.com, disagreed about the potential future success of the money transfer business Confinity was developing.
transfer business and Harris left the company in May 2000.[15] In October of that year, Musk decided that X.com would terminate its other internet banking operations and focus on payments.[16] In the same month, Elon Musk was replaced by Peter Thiel as CEO of X.com,[17] which was renamed PayPal in June 2001 and went public in 2002.[18][19]
[20] PayPal's IPO listed on NASDAQ under the ticker PYPL at $13 per share and generated over $61 million. [21] Shortly after PayPal's IPO, eBay acquired the company on October 3, 2002, [22] for $1.5 billion in eBay stock. [16][23][24] More than 70 percent of all eBay auctions accepted PayPal payments, and roughly 1 in 4 closed auction listings were
transacted via PayPal.[25] PayPal became the default payment method used by the majority of eBay users, and the service competed with eBay's subsidiary Billpoint, as well as Citibank's c2it, Yahoo!'s PayDirect, and Google Checkout.[14] In 2005, PayPal acquired the VeriSign payment solution to provide added security support.[26] In 2007, PayPal
announced a partnership with MasterCard, which led to the development and launch of the PayPal directly. [27] By the end of 2007, the company generated $1.8 billion in revenue. [28] In January 2008, PayPal acquired Fraud Sciences, a
privately held Israeli start-up that developed online risk tools, for $169 million.[29][30] In November 2008, the company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, an online transactional credit company acquired Bill Me Later, and acquired Bill Me Later, and
Anonymous hacktivist group were charged with attempting to disrupt PayPal's operations. The denial of service attacks occurred in December 2010, after PayPal stopped processing donations to WikiLeaks. On 5 December 2010, after PayPal stopped processing donations to WikiLeaks.
continued to build its Merchant Services division, providing e-payments for retailers on eBay. In 2011, PayPal announced that it would begin moving its business offline so that customers can make payments to be made at
any of the seven million stores in the Discover network.[36] By the end of 2012, PayPal's total payment volume processed was US$1.37 billion in the 3rd quarter of 2012.[38] In 2013, PayPal acquired IronPearl, a Palo Alto startup offering engagement software,[39] and
Braintree, a Chicago-based payment gateway, to further product development and mobile services.[40] In June 2014 David Marcus announced he was leaving his role[41] as PayPal President; Marcus joined PayPal in August 2011 after its acquisition of Zong, of which he was the founder and CEO.[42] David Marcus succeeded Scott Thompson as
president, who left the role to join Yahoo.[42] PayPal announced that Marcus would be succeeded by Dan Schulman, who previously served as CEO of Virgin Mobile and Executive vice president of American Express.[43] Former PayPal into
a separate publicly traded company, a move demanded in 2013 by activist hedge fund magnate Carl Icahn. The spin-off was completed on July 18, 2015. On July 20, the company was relisted on Nasdaq under the same ticker symbol it used shortly before it was acquired by eBay, PYPL.[44][45][46] On January 31, 2018, eBay announced "After the
existing eBay-PayPal agreement ends in 2020, PayPal will remain a payment option for shoppers on eBay, but it won't be prominently featured ahead of debit and credit card options as it is today. PayPal will remain a payment option for shoppers on eBay, but it won't be prominently featured ahead of debit and credit card options as it is today. PayPal will remain a payment option for shoppers on eBay, but it won't be prominently featured ahead of debit and credit card options as it is today. PayPal will remain a payment option for shoppers on eBay, but it won't be prominently featured ahead of debit and credit card options as it is today. PayPal will remain a payment option for shoppers on eBay at that time."
2015, PayPal announced that it was acquiring digital money transfer company Xoom Corporation. PayPal spent $25 a share in cash to acquire the publicly traded Xoom, or about $1.09 billion. The deal was closed in the fourth quarter of 2015. The move strengthened PayPal's international business, giving it access to Xoom's 1.3 million active U.S.
customers that sent about $7 billion in the 12 months ending on March 31, to people in 37 countries.[48][49] On September 1, 2015, PayPal launched its peer-to-peer payment platforms "PayPal.Me", a service that allows users to send a custom link to request funds via text, email, or other messaging platforms.[50] Custom links are set to be structured
as PayPal.me/username/amount requested.[50] PayPal.Me was launched in 18 countries including the United States, United Kingdom, Germany, Australia, Canada, Russia, Turkey, France, Italy, Spain, Poland, Sweden, Belgium, Norway, Denmark, Netherlands, Australia, Canada, Russia, Turkey, France, Italy, Spain, Poland, Sweden, Belgium, Norway, Denmark, Netherlands, Australia, Canada, Russia, Turkey, France, Italy, Spain, Poland, Sweden, Belgium, Norway, Denmark, Netherlands, Australia, Canada, Russia, Turkey, France, Italy, Spain, Poland, Sweden, Belgium, Norway, Denmark, Denmark, Norway, Denmark, De
focus of PayPal.Me was to create a mobile-first user experience that enables faster payment sharing than PayPal's traditional tools.[50] On May 17, 2018, PayPal agreed to purchase Swedish payment processor iZettle for $2.2 billion. This was PayPal's largest acquisition until late November 2019 and the company claims that it is the in-store expertise
and digital marketing strength that will complement its own online and mobile payment services.[52] In 2018, PayPal became a jersey patch sponsor of the Phoenix Suns.[53] On March 19, 2019, PayPal announced its partnership with Instagram as part of the company's new checkout feature, "Checkout on Instagram".[54][55] In June 2019, PayPal
reported that Chief Operating Officer Bill Ready would be leaving the company at the end of the year, transitioning into the role of commerce chief for Google.[56] In October 2019, PayPal reported a loss of $228 million on investments, largely due to a failed return from a $500 million investment in Uber.[57][58] On January 6, 2020, PayPal acquired
Honey for over $4 billion. This is PayPal's largest acquisition to date. It more recently signed a deal with NBCUniversal.[59] In June 2020, PayPal announced a $530 million commitment to support Black-owned businesses and minority communities in the United States.[60] In January 2021, PayPal became the first foreign operator with 100% control of
a payment platform in China, gaining an advanced position in the local online payment market.[61] In an international survey conducted in March 2021 by Morning Consult, PayPal was found to be the second most trusted brand globally.[62] In June 2022, Shopify partnered with PayPal to offer Shopify Payments to merchants in France.[63][64] In
February 2023, PayPal announced layoffs for 2,000 of its workers, or 7% of its total workforce.[65] It was reported in February 2023, that CEO Dan Schulman will step away from his role by the end of 2023. Schulman will continue to serve on the board of directors after vacating the position.[66] In August 2023, the company named Intuit executive
Alex Chriss CEO, effective September 27, 2023.[67] In August 2023, PayPal launched a U.S. dollar stablecoin, called PayPal usD (PYUSD) for payments and transfers.[68] In November 2023, it was announced that the SEC launched a legal investigation into both PayPal and Paxos, the trust responsible for issuing the stablecoin.[69] Paypal said it was
cooperating with the subpoena from the SEC's Enforcement Division.[70] In October 2023, it was announced PayPal has sold its reverse logistics subsidiary, Happy Returns to UPS for an undisclosed amount.[71] In 2024, PayPal executives announced the company's aim to revive growth in their branded checkout products amidst increased
competition from big tech, following an upward revision of the full-year profit forecast. [72][73] Acquisition date Company Price Ref. Jan 28, 2008 Fraud Sciences $169M [74] Oct 6, 2008 Bill Me Later $945M [75] Apr 20, 2011 Where.com $135M [76] Apr 20, 2011 Where.com $135M [76] Apr 20, 2011 FigCard — [77] Oct 15, 2011 Zong $240M [78] Jul 17, 2012 card.io — [79] Apr 11, 2013 apr 20, 2011 Where.com $135M [76] Apr
IronPearl — [80][81] Sep 26, 2013 Braintree $800M [82][83][84] Sep 26, 2013 Venmo $26.2M [82][83] Dec 17, 2015 CyActive $60M [87][88] Jul 2, 2015 Xoom Corporation $890M [89][90] Aug 19, 2015 Modest Inc — [83][91] Feb 14, 2017 TIO Networks $233M [83][92][93] Aug 10,
2017 Swift Financial — [83][94] May 29, 2018 Jetlore — [95] May 17, 2018 iZettle $2.2B [52][83] June 19, 2018 Hyperwallet $400M [96] June 22, 2018 Simility $120M [97] Sept 30, 2019 Honey $4B [99] Mar 8, 2021 Curv — [100] May 7, 2021 Chargehound — May 13, 2021 Happy Returns — [101] Sept 30, 2019 Honey $4B [98] Nov 20, 2019 Honey $4B [99] Mar 8, 2021 Curv — [100] May 7, 2021 Chargehound — May 13, 2021 Happy Returns — [101] Sept 30, 2019 Honey $4B [98] May 17, 2018 IZettle $2.2B [52][83] June 19, 2018 Happy Returns — [101] Sept 30, 2019 Honey $4B [98] May 17, 2018 IZettle $2.2B [52][83] June 19, 201
8, 2021 Paidy $2.7B [102] Sales by region (2023)[103] Region share United States 58.0% Other Countries 42.0% The fiscal year for PayPal is from January 1 to December 31. For fiscal year 2019, Paypal reported earnings of US$2.459 billion, with an annual revenue of $17.772 billion, an increase of 15% over the previous fiscal cycle. PayPal's shares
traded at over $108 per share, and its market capitalization was valued at over $127.58 billion in December 2019.[104][105] Year Revenuein million $ Price per Sharein $[106] Employees 2012 5,662 778 2013 6,727 955 19,160 2014 8,025 419 21,917 2015 9,248 1,228 28,881 16,800 2016 10,842 1,401
33,103 39.47 18,100 2017 13,094 1,795 40,774 73.62 18,700 2018 15,451 2,057 43,332 84.09 21,800 2019 17,772 2,459 51,333 108.17 23,200 2020 21,454 4,202 70,379 234.20 26,500 2021 25,371 4,169 75,803 188.58 30,900 2022 27,518 2,419 78,717 71.22 29,900 2023 29,771 4,246 82,166 61.41 27,200 The COVID-19 pandemic has accelerated
the growth of digital payment platforms, including PayPal, at the expense of the traditional banking sector.[107] As a result, Paypal has seen an increased 29% amounting to $220 billion increasing positive investor sentiment.[108] PayPal laid off hundreds of
workers across US offices and moved jobs overseas during 2020-2022 pandemic. PayPal Operations Center in La Vista, Nebraska PayPal's corporate headquarters are located in the North San Jose Innovation District of San Jose, California, [38] at North First Street campus. [109] The company's operations center, opened in 1999, is located in La Vista,
Nebraska.[110][111] Since July 2007, PayPal has operated across the European Union as a Luxembourg-based bank. The PayPal European headquarters are located in Luxembourg and the international headquarters are located in Luxembourg and the located headquarters are located in Luxembourg and the located headquarters are located headquarte
Chennai, India in 2007.[113] In October 2007, PayPal opened a data service office on the north side of Austin, Texas,[114] and also opened a second operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations center in La Vista, Nebraska that same year.[110] In 2011, joining similar customer support operations can be a support operation of the context of the customer support operation of the customer support operatio
Nebraska; and Shanghai, China; PayPal opened a second customer support center in Kuala Lumpur, Malaysia, and began the hiring process.[115] In 2014, PayPal opened a new global center of operations in Kuala Lumpur, Malaysia, and began the hiring process.[115] In 2014, PayPal opened a second customer support center in Kuala Lumpur.[116] PayPal's services allow
people to make financial transactions online by granting the ability to transfer funds electronically between individuals and businesses. [118] Through PayPal, users can send or receive donations. It is not necessary or required to have a
PayPal account to use the company's services.[118] Certain packaging may come with tracking numbers. PayPal account users can set currency conversion option in account settings.[119] The PayPal introduced its "One Touch" service,
which allows users to pay with a one-touch option on participating merchants websites or apps.[120] In 2007, PayPal acquired the online credit and provided services for Comenity Capital Bank, the lender of PayPal Credit accounts. Founded in 2000, Bill Me Later is
headquartered in Timonium, Maryland.[122] PayPal Credit at thousands of vendors that accept PayPal, subject to credit approval. PayPal Credit at thousands of vendors that accept PayPal, subject to credit approval. PayPal Credit at thousands of vendors that accept PayPal, subject to credit approval. PayPal Credit at thousands of vendors that accept PayPal, subject to credit approval. PayPal Credit at thousands of vendors that accept PayPal Credit approval.
PayPal Credit also means that consumers can use PayPal Credit to fund transactions virtually anywhere PayPal is accepted.[123] In 2015 PayPal agreed that PayPal Credit would pay a $25 million fine to settle a complaint filed in Federal Court by the Consumer Financial Protection Bureau.[124] From 2009 to 2016, PayPal operated Student Accounts,
allowing parents to set up a student account, transfer money into it, and obtain a debit card for student use. The program provided tools to teach how to spend money wisely and take responsibility for actions. [125][126] PayPal discontinued Student Accounts in August 2016. In November 2009, PayPal partially opened its platform, allowing other
services to get access to more APIs and to use its infrastructure in order to enable peer-to-peer online transactions.[127] On November 28, 2011, PayPal reported Black Friday 2010.[128] In 2012, the company launched
"PayPal Here", a small business mobile payment system that includes a combination of a free mobile app and a small card-reader that plugs into a smart phone.[129] PayPal launched an updated app for iOS and Android in 2013 that expanded its mobile app capabilities by allowing users to search for local shops and restaurants that accept PayPal
payments, order ahead at participating venues, and access their PayPal Credit accounts (formerly known as Bill Me Later).[123] On October 21, 2020, PayPal announced a new service allowing customers to use cryptocurrencies to shop at 26 million merchants on the network starting in 2021. Paypal has been using Paxos Trust to provide the back end
infrastructure allowing users to manage and trade cryptocurrencies in accordance to data privacy rules and financial regulations. Paxos has been in charge of acquiring the necessary regulatory approvals for Paypal to facilitate cryptocurrency license from the
New York State Department of Financial Services, which will allow customers to purchase cryptocurrencies such as bitcoin, Litecoin, Ethereum, and Bitcoin Cash.[130][131][132] In March 2022, PayPal introduced a flat-fee structure for cryptocurrency transactions under $200; transactions over $200 incur a 1.8% fee for purchases or sales up to
$1,000, and 1.5% for any transaction amount greater than $1,000.[133] As of 2022[update], PayPal operates in 202 markets and hold funds in 25 currencies worldwide.[134] PayPal's success in users and volumes was the product of a three-phase strategy
described by former eBay CEO Meg Whitman: "First, PayPal focused on expanding its service among eBay users in the US. Second, we began expanding PayPal to eBay." [135] In the first phase, payment volumes were coming mostly from the eBay auction website. The
system was very attractive to auction sellers, most of which were unable to accept credit cards, and for consumers as well. In fact, many sellers could not qualify for a credit card Merchant account because they could
fund PayPal accounts using credit cards or bank account balances, without divulging credit card numbers to unknown sellers. PayPal employed an aggressive marketing campaign to accelerate its growth, depositing $10 in new users' PayPal accounts. [135] Until 2000, PayPal's strategy was to earn interest on funds in PayPal accounts. However, most
recipients of PayPal credits withdrew funds immediately. Also, many senders funded their payments using credit cards, which cost PayPal roughly 2% of payment value per transaction. [citation needed] To solve this problem, PayPal tailored its product to cater more to business accounts. Instead of relying on interests earned from deposited funds,
PayPal started relying on earnings from service charges. They offered seller protection to PayPal account holders, provided that they comply with reimbursement policies. For example, PayPal merchants are either required to retain a traceable proof of shipping to a confirmed address or to provide a signed receipt for items valued over $750.[citation
needed] After fine-tuning PayPal's business model and increasing its domestic and international penetration on eBay, PayPal started its off-eBay strategy. This was based on developing stronger growth in active users by adding users across multiple platforms, despite the slowdown in on-eBay growth and low-single-digit user growth on the eBay site. And increasing its domestic and international penetration on eBay, PayPal started its off-eBay strategy.
late 2003 reorganization created a new business unit within PayPal—Merchant Services—to provide payment solutions to small and large e-commerce merchants outside the eBay auction
community, including:[135] Lowering its transaction fee for high-volume merchants from 2.2% to 1.9% (while increasing the monthly transaction volume required to qualify for the lowest fee to $100,000) Encouraging its users to recruit non-eBay merchants by increasing its referral bonus to a maximum of $1,000 (versus the previous $100 cap)
Persuading credit card gateway providers, including CyberSource and Retail Decisions USA, to include PayPal among their offerings to online music purchases and
other "micropayments" Launching PayPal Mobile, which allowed users to make payments using text messaging on their cell phones PayPal can be used in more than 200 countries), PayPal Zero (package suggests the
possibility of enrollment, entry, and withdrawal of funds in foreign currency, but the user can not hold the balance PayPal account, operates in 18 countries), SRW Send - Receive - Withdrawal (the possibility of enrollment, input-output and the ability to keep your PayPal account balance in the currency and to transfer to the card when the user sees
fit, operates in 41 countries) and Local Currency (SRW plus opportunity to conduct transactions in the local currency, 21 countries). In July 2017, PayPal announced a partnership with Baidu, to allow the Chinese firm's 100 million mobile wallet users to make payments to PayPal's 17 million merchants through the Baidu service.[137] In January 2015
29, 2013, PayPal increased the per transaction limit to USD $10,000.[140] This brings the per transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and receiving personal payments in India, thus forcing all recipients to pay a transaction fee.[141] PayPal plans to make India and I
incubation center for the company's employee engagement policies. In 2012, PayPal hired 120 people for its offices in Chennai and Bengaluru.[142] On 8 November 2017, PayPal launched domestic operations under PayPal Payments Private Limited and now provides digital payment solutions for merchants and customers in India.[143] As of 2020,
Paypal supports the domestic card system RuPay and is planning to further integrate Unified Payment Interface (UPI) in collaboration with National Payment Scriptoration of India (NPCI).[144] PayPal now has the largest global engineering team in India outside of the US, which is spread over Bengaluru, Chennai and Hyderabad.[145] PayPal is
available in Israel[146] but is not available in the Palestinian territories. Nor can Palestinians working in the West Bank or Gaza access it but Israelis living in settlements in the Palestinian territories. Nor can Palestinians working in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in settlements in the West Bank or Gaza access it but Israelis living in the West Bank or Gaza access it but Israelis living in settlements in 
  regulations forced PayPal Japan to suspend the ability of personal account holders registered in Japan to send or receive money between individuals, and as a result these account holders are now subject to PayPal.[150] In October
2018, Pakistan's government used Xoom to help crowdsource funds for the purpose of building two dams.[151] Eight years after the company first started operations in Turkey on 6 June 2016 when Turkish financial regulators BDDK denied it a payment license. The regulators had demanded that PayPal's data
centers be located inside Turkey to facilitate compliance with government and court orders to block content and to generate tax revenue. PayPal said that the closure will affect tens of thousands of businesses and hundreds of businesses and h
January to re-establish links.[154] In Sri Lanka as of 2021, PayPal can be used only to send money.[155] In March 2022, PayPal suspended all activities in Russia due to 2022 Russian invasion of Ukraine and receive money from friends and family.
Previously, PayPal users in Ukraine could only send money internationally from their accounts, not receive it.[157] In 2018, PayPal and Safaricom collaborated to enable Kenyans to perform MPESA transactions by leveraging on the latter's mobile money service[158] This article needs to be updated. Please help update this article to reflect recent
events or newly available information. (August 2022) In 30 July 2022, Kominfo blocked PayPal for missing a deadline to register as an electronic services operator under Bank Indonesia or the Financial Services Authority as required by new licensing rules. [159] This resulted in PayPal users in Indonesia being unable to access their funds stored in
PayPal, until Kominfo temporarily unblocked the service for 5 days to allow users to withdraw their money.[160][161] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[162] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[162] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[162] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[162] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic systems operator under the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic system of the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic system of the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic system of the new rules.[163] PayPal was fully unblocked on 3 August 2022 after registering as an electronic system.
organizations.[163][164][165] In 2024, PayPal debit cards were allowed to be added to Apple Wallets. This feature was introduced in what was described as the "biggest ad campaign to date" for PayPal. A commercial with Will Ferrell singing a slightly revised version of Fleetwood Mac's "Everywhere" debuted before the first ESPN broadcast of
Monday Night Football of the 2024 season. [166] In 2025, another ad campaign starring Ferrell used an altered version of Fleetwood Mac's "Go Your Own Way". [167] In the United States, PayPal is licensed as a money transmitter, on a state-by-state basis. [168] [169] But state laws vary, as do their definitions of banks, narrow banks, money services
businesses, and money transmitters. Although PayPal is not classified as a bank, the company is subject to some of the rules and regulations governing the financial industry, including Regulations governing the financial industry, including Regulations comes from peer-to-peer
(P2P) payments using credit and debit cards. Ordinarily, a credit card transaction, specifically the relationship between the issuing bank and the cardholder, is governed by the Truth in Lending Act (TILA) 15 U.S.C. §§ 1601-1667f as implemented by Regulation Z, 12 C.F.R. 226, (TILA/Z). TILA/Z requires specific procedures for billing errors, dispute
resolution, and limits cardholder liability for unauthorized charges.[171] Similarly, the legal relationship between a debit cardholder and the issuing bank is regulated by the Electronic Funds Transfer Act (EFTA) 15 U.S.C. §§ 1693-1693r, as implemented by Regulation E, 12 C.F.R. 205, (EFTA/E). EFTA/E is directed at consumer protection and
provides strict error resolution procedures. However, because PayPal is a payment intermediary and not otherwise regulated directly, TILA/Z and EFTA/E do not operate exactly as written once the credit/debit card transaction occurs via PayPal. Basically, unless a PayPal transaction is funded with a credit card, the consumer has no recourse in the
event of fraud by the seller.[171] In 2008, PayPal Europe was granted a Luxembourg banking license, which, under European Union (EU) law, allows it to conduct banking supervisory authority, the Commission de Surveillance du Secteur Financier (CSSF)
[173][174][175] All of the company's European accounts were transferred to PayPal's bank in Luxembourg in July 2007.[176] Prior to the move, PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the United Kingdom (UK) as PayPal had been registered in the UN had been re
ceased in 2007, when the company moved to Luxembourg.[177] In India, as of January 2010, PayPal has no cross-border money transfer authorization. In an emailed response to questions from The New York Times, Reserve Bank of India spokeswoman Alpana Killawalla said, "Providers of cross-border money transfer service need prior authorization."
from the Reserve Bank under the Payment and Settlement Systems Act. PayPal does not have our authorization. [178] As of 2010, PayPal did not have the required Certificate of Authorization abroad by PayPal account holders to
Indian sellers on eBay.in. In Australia, PayPal is licensed as an authorised deposit-taking institution (ADI) and is thus subject to Australian banking laws and regulations.[181] In Singapore, PayPal Buyer Protection Policy states that
customers may file a buyer complaint for not receiving an item or if the purchased item was significantly not as described. The customer can open a dispute within 180 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 days from the date of payment and escalate it to a claim within 20 day
company. However, in the UK, where such a purchaser is entitled to specific statutory protections (that the credit card company is a second party to the purchase and is therefore equally liable in law if the other party defaults or goes into liquidation) under Section 75 Consumer Credit Act 1974, the purchaser loses this legal protection if the card
payment is processed via PayPal.[183] Also, the Financial Ombudsman Service (for the U.K.) position is that section 75 protection does not apply where PayPal or any eMoney service becomes involved in the credit card transaction. This leaves consumers with no recourse to pursue their complaint with the Financial Ombudsman Service. They only
would have recourse in the courts, but in any event they cannot because PayPal is incorporated in Luxembourg and, since the UK has left the EU, is now no longer within the jurisdiction of any UK Courts. The key issues that determine the applicability of section 75 are identified very clearly in Office of Fair Trading v Lloyds TSB Bank Plc and others
[2006] EWCA Civ 268 7 and the Bank of Scotland v Alfred Truman (a firm) [2005] [EWHC] 583 (QB). This is a legal authority that section 75 protection does exist where one has paid on a credit card for a product, via an eMoney service. [184] According to PayPal, it protects sellers in a limited fashion via the Seller Protection Policy. In general, the
Seller Protection Policy is intended to protect the seller from certain kinds of chargebacks or complaints if the seller meets certain conditions, including proof of delivery to the buyer. PayPal states the Seller Protection Policy is "designed to protect sellers against claims by buyers of unauthorized payments and against claims of non-receipt of any
merchandise". The policy includes a list of "Exclusions" which itself includes "Intangible goods", "Claims for receipt of goods 'not as described'", and "Total reversals over the annual limit".[185] There are also other restrictions in terms of the sale itself, the payment method and the destination country the item is shipped to (simply having a tracking
mechanism is not sufficient to guarantee the Seller Protection Policy is in effect). The PayPal Seller Protection Policy does not provide the additional consumer Rights Act 2015) and in addition, it cannot be enforced in the Courts because PayPal operates from Luxembourg,
outside all three of the UK legal jurisdictions.[186] Main article: Security token In early 2006, PayPal introduced an optional security key as an additional precaution against fraud.[187] A user account tied to a security key as an additional precaution against fraud.[187] A user account tied to a security key as an additional precaution against fraud.[187] A user account tied to a security key has a modified login process. Account-holders enter their login ID and password as normal, but are then prompted to enter a six-
digit code provided by a credit card sized hardware security key or a text message sent to the account holder's mobile phone. For convenience, users may append the code generated by the hardware key to their password in the login screen. This way they are not prompted for it on another page. This method is required for some services, such as
when using PayPal through the eBay application on iPhone. This two-factor authentication is intended to make it difficult for an account to be compromised by a malicious third party without access to the physical security key, although it does not prevent the so-called Man in the Browser (MITB) attacks. However, the user (or malicious third party)
can alternatively authenticate by providing the credit card or bank account number listed on their account. Thus, the PayPal implementation does not offer the security of true two-factor authentication. [188] It is also possible to use a mobile phone to receive an mTAN (Mobile Transaction Authentication Number) via SMS.[189] Use of a security code
that is sent to the account holder's mobile phone is currently free. [190] As early as 2001, PayPal had substantial problems with online fraud, especially international hackers who were hacking into PayPal accounts and transferring small amounts of money out of multiple accounts. Standard solutions for merchant and banking fraud might use
government criminal sanctions to pursue the fraudsters. But with PayPal losing millions of dollars each month to fraud monitoring system to detect potentially fraudulent transactions. [191] This development of fraud monitoring system to detect potentially fraudulent transactions.
at PayPal led Peter Thiel to create Palantir, a big-data security company whose original mission was to "reduce terrorism while preserving civil liberties." [192] In 2015, 150,000 Spanish cardholders had their funds frozen in an apparent fraud case involving a PayPal service provider, Younique Money, which was the de facto administrator of the cards
Previously, PayPal had charged €15 to all its card users without authorization (150,000 users). As of March 2015, most funds had not been returned. [193] [194] [195] Main article: PayPal Honey § Allegations of overriding affiliate links On December 21, 2024, YouTuber MegaLag uploaded a video revealing how the popular online shopping web browser
extension Honey was indiscriminately stealing money from online creators who use affiliate links, including from YouTubers who Honey was paying to sponsor the extension in their videos. Usually, when a person clicks on an affiliate link to a product—such as one provided in the description of a YouTube video sponsoring the product, or one
embedded in a product review article—a revenue cookie is generated for the affiliate link, so that if someone buys a product because they saw a promotion of that product before buying it, usually the last clicked link is the
one credited for the sale. However, if a buyer had the Honey extension installed in their browser, then upon reaching a merchant's checkout page, the extension would delete the cookie for the last clicked afffiliate link and replace it with Honey's own affiliate
cookie, regardless of whether or not the buyer used any of the coupons Honey found, and even if Honey didn't offer any coupons at all. By doing this, Honey would take all the affiliate credit and money for the sale, leaving the creator who actually promoted the product (who owned the supplanted affiliate link) with nothing. Honey has also been
exposed for intentionally hiding better deals that users would recommend online and instead pulling out worse discounts from the cashback program, which the company has full control over. [196][197][198] This article's "criticism" or "controversy" section may compromise the article's neutrality. Please help rewrite or integrate negative information
to other sections through discussion on the talk page. (January 2025) See also: Criticism of eBay In 2003, PayPal voluntarily ceased serving as a payment intermediary between gambling transactions. In 2010, PayPal resumed
accepting such transactions, but only in those countries where online gambling is legal, and only for sites which are properly licensed to operate in said jurisdictions. [199] Since at least 2005, PayPal has maintained an Acceptable Use policy which disallows "transactions involving... items that are considered obscene... [or] certain sexually oriented
materials or services." Their enforcement of the policy has been a constant source of controversy between PayPal and people within or related to the sex industry. In 2014, PayPal notified subscription service provider Patreon that it was moving to cease integration with Patreon as a platform as the result of Patreon permitting "adult content" on their enforcement of the policy has been a constant source of controversy between PayPal and people within or related to the sex industry. In 2014, PayPal notified subscription services."
platform. Patreon then removed access to PayPal services for creators who produced sexual content. [201] If PayPal determines an account has been used for fraud, for another purpose that violates PayPal services for creators who produced sexual content. [201] PayPal has been
involved in several public controversies or disputes after freezing the account of high profile users such as Richard Kyanka—then-owner of the website Something Awful—in September 2011. The account was reinstated, and PayPal
apologized and donated to her cause. [206] In September 2010, PayPal froze the account of Markus Persson, a Minecraft developer. Persson publicly said that he had not received a clear explanation from PayPal as to why the account if they found any suspicious activity.
His account contained around $600.000 ($655.842 USD).[207] PayPal's partner MasterCard ceased taking donations to WikiLeaks in 2010, and after the U.S. State Department said WikiLeaks was engaged in illegal activities. PayPal followed suit by suspending—and later permanently restricting—payments to the website.[208] Hacktivist supporters
of WikiLeaks retaliated by coordinating cyber attacks on PayPal, MasterCard, and other companies that took action against WikiLeaks. [209] In February 2011, PayPal unbanned the account of a website that supports Iraq War resisters after it had enough information to fulfill its know your customer guidelines. The Chelsea Manning Support Network
claimed the backdown was a reaction to a petition to the company to reinstate the account. [210] In May 2013, PayPal declined to pay a reward offered in its Bug Bounty Program [211] to a 17-year-old German student who had reported a cross-site scripting flaw on its site. [212] The company wrote that the vulnerability had been previously reported,
and chastised the youth for disclosing the issue to the public, but, uniquely, sent him a "Letter of recognition" for the discovery, [213] In August 2013, entrepreneurs who had used PayPal to collect the funds they raised on crowdfunding platforms like Kickstarter and Indiagogo reported difficulty in being able to withdraw the money. Startups included
Proton Mail, Ouya, GlassUp (a rival to Google Glass), and Mailpile.[214][215][216] This also extended to crowdfunded games like Yatagarasu: Attack on Cataclysm, Skullgirls and Dreamfall Chapters.[217] In May 2014, PayPal blocked the account of a Russian human rights organisation "RosUznik", which supported political prisoners arrested at
Bolotnaya Square.[218][219] As of January 2015, a class-action lawsuit against PayPal was filed in Israel, [220] claiming that they arbitrarily froze accounts and held funds for up to 180 days without paying interest and thereby directly profited from it. In the examples given in the lawsuit, PayPal had received complaints against small vendors which
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were later resolved, but the PayPal account was closed. The lawsuit requests that PayPal blocked an account intended to raise money for

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the production of print copies of Boris Nemtsov's investigative report "Putin. War" on Russian military involvement in Ukraine. [222][223] The explanation by PayPal was that "PayPal does not offer the opportunity to use its system for collecting funds to finance the activities of political aims in Russia", though PayPal's Acceptable
Use Policy does not mention financing for political goals. [224] Non-government's most effective tactics for stifling criticism of President Putin and the government's human rights abuses is to accuse critics of
conducting 'political activities' and claiming them to be improper or illegal. It is disturbing, to say the least, that PayPal has supported those tactics by denying individuals the right to help pay for publishing 'Putin. War,' the work of murdered opposition figure Boris Nemtsov. PayPal should immediately lift this ban, to help, rather than hinder, press
freedom in Russia."[225] In September 2015, PayPal reappeared as a payment processor at some newly legalized US online gambling sites operating in the state of New Jersey. [226] Since the May 14, 2018, Supreme Court of the United States overturn of the Professional and Amateur Sports Protection Act of 1992, PayPal has been widely available to
 customers in states where sports betting has been legalized for both depositing and withdrawing money. [227] By 2016, Consumer Affairs had received over 1,200 consumers have also launched numerous anti-PayPal Facebook pages and
Twitter accounts to air their complaints.[229] In February 2017, PayPal froze the account of News Media Canadian trade association, in response to a payment from The Reminder's submission of articles for consideration in a nationwide
 journalism contest run by News Media Canada, including one discussing Syrian refugees. PayPal cited United States regulations as a reason for flagging the transaction between Canadian entities. [230] In September 2018, PayPal banned radio host Alex Jones and his website InfoWars, claiming that his site has content that is hateful and
 discriminatory against certain religious groups.[231] PayPal discontinued payments to Pornhub models on November 14, 2019,[232] alleging that "Pornhub criticized the decision as one that affected "over a hundred thousand performers who rely on
them for their livelihoods" and steered its payees toward other payment options.[233][234] In September 2020, PayPal issued new terms of service which introduced a fee for inactive accounts in 19 countries.[235][236] PayPal sent its clients an email about the updated terms, but did not mention introducing such a fee.[citation needed] PayPal faces
criticism over its policy requiring that the name on a user account must match the account holder's legal name, and that any users eaking to change the name on their account must match the account must match the account must provide government-issued photo identification. Trans and nonbinary users and rights advocates object because this means that any trans user whose preferred name
differs from their legal name is forced to use their deadname instead. They say this is not only disrespectful, but also endangers trans users, because the name on the PayPal account is revealed to the payee whenever a user makes a payment, thereby outing the user and potentially exposing them to people who may harass or injure them. By contrast
other financial companies, such as MasterCard, have made it easier for trans and nonbinary users to change the names on their accounts. [237] In July 2021, PayPal announced a plan to collaborate with the Anti-Defamation League (ADL) Center on Extremism, the League of United Latin American Citizens, and several other nonprofits to analyze its
users' transactions in order to investigate the finances of extremist and hate groups in the United States, and to share the results with law enforcement, policymakers, and other financial corporations. [238] In September 2022,
PayPal closed the accounts of the British social commentator Toby Young and two connected organisations: the Free Speech Union and The Daily Sceptic website. PayPal said that it closed the accounts because of breaches of its acceptable use policy, alleging misinformation about COVID-19 vaccines. [240] PayPal reversed the decision a few days
later.[241][242] In October 2022, PayPal published an update to its Acceptable Use Policy that included a $2,500 fine for the accounts of users PayPal president David A. Marcus criticized the change, tweeting that "PayPal's new AUP goes against everything I believe in". Elon Musk, co-
 founder of X.com—which merged with Confinity to form PayPal—also criticized the change. Following media scrutiny and criticism on social media, PayPal removed the updated policy from its website, stating, "An AUP notice recently went out in error that included incorrect information. PayPal is not fining people for misinformation and this language
 was never intended to be inserted in our policy. Our teams are working to correct our policy pages."[243][244] In March 2002, two PayPal account holders separately sued the company for alleged violations of the Electronic Funds Transfer Act (EFTA) and California law. Most of the allegations concerned PayPal's dispute resolution procedures. The
two lawsuits were merged into one class-action lawsuit (In re: PayPal litigation). An informal settlement was reached in November 2003, and a formal settlement was reached in November 2004. The settlement was reached in November 2004 and a formal settlement was signed on June 11, 2004. The settlement was reached in November 2003, and a formal settlement was reached in November 2003, and a formal settlement was reached in November 2003.
and PayPal agreed that Stamps.com technology would be made available to allow PayPal did not live up to its contractual obligations and accused eBay of interfering with PayPal and Stamps.com's agreement, hence Stamps.com's reasoning for including
eBay in the suit. [246] [247] Craig Comb and two others filed a class action against PayPal in Craig Comb, et al. v. PayPal Inc., alleging illegal misappropriation of customer accounts, and detailing their customer accounts, and detailing their customer service experiences, including the freezure of deposited funds for up to 180 days until dispute resolution by PayPal. PayPal argued that the
plaintiffs were required to arbitrate their disputes under the American Arbitration Rules. The court ruled against PayPal, stating that "the User Agreement and arbitration Rules. The court ruled against PayPal for allegedly
infringing its cardless payment system patents.[249] The following year, PayPal countersued, claiming that Bank One's online bill-payment system was an infringement against PayPal's online bill-payment system was an infringement against PayPal's online bill-payment patent, issued in 1998.[250] The two companies agreed on a settlement in October 2003.[251] In November 2003, AT&T Corporation filed suit
against eBay and PayPal claiming that their payment systems infringed an AT&T patent, filed in 1991 and granted in 1994. [252] The case was settled out of court the following month, with the terms of the settlement undisclosed. [253] In June 2011, PayPal and Israel Credit Cards, Ltd. (CAL)—a credit card issuer subsidiary of Israel Discount Bank—
 were sued for NIS 16 million. The claimants accused PayPal of deliberately failing to notify its customers that CAL was illegally charging them for currency conversion fees. [254] A class-action lawsuit filed in 2010, in which the plaintiffs contested PayPal's "holds" on funds, was settled in 2016. PayPal has proposed a settlement in the amount of
US$3.2 million in Zepeda v. PayPal which has yet to be ratified. As part of the settlement proposal, the company agreed to change some of its policies. [255] In 2017, following a class action lawsuit between PayPal and its users over unexplained account closures, a settlement agreement was reached—and granted final approval by a federal judge—in
 which PayPal agreed to pay the class US$4 million, modify the disclosure of its reserve and hold practices, and clarify its dispute resolution process. [256] In January 2022, a class-action lawsuit was filed against PayPal that claims the company froze accounts without providing adequate explanation, or for arbitrary reasons, and that PayPal told
account holders they would "have to get a subpoena" to learn why their accounts were frozen. The lawsuit alleges that PayPal also confiscated funds for itself after 180 days, violating both the RICO Act and PayPal's own policies. [257][258] On 21 May 2015, PayPal agreed that PayPal Credit would pay a US$25 million fine to settle a complaint filed in
federal court by the U.S. Consumer Financial Protection Bureau. [124] The complaint alleged that consumers using PayPal were signed up for PayPal were signed up for PayPal were signed up for the regular, non-credit,
PayPal accounts were signed up for credit accounts instead. [124] The complaint was filed in the United States District Court for the District Court for the District Court for the District of Maryland, which ordered PayPal Credit to refund $15 million to consumers and to pay a $10 million fine. [124] BattleHack Billpoint E-commerce payment system Electronic money Google Pay Interchange
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22 years ago (2003) Founder Aung Kyaw Moe [my][1] Headquarters Singapore Services Payment processing, Payment gateway, Paymen
gateway services to businesses.[2][3] Businesses using 2C2P's platform include Lazada, Thai Airways International, and Lenovo.[2] 2C2P was founded in Bangkok, Thailand in 2003 by Myanmar-born computer programmer Aung Kyaw Moe.[4][5] In 2007, the company moved its headquarters to Singapore.[6] In 2009, 2C2P first secured a seed
 investment.[7] 2C2P has since received financial backing from venture capitalists Amun Capital, GMO Venture Partners and Digital Media Partners end Digital Media Partners for non-credit-card payment processing.[9][10] In the fiscal year of 2014, the
company processed over US$2.2 billion in transactions. [11] Also in 2014, 2C2P partnered with Mastercard to launch easyBills, a platform that enables cardholders to pay utilities, mobile, and other bills via smartphone or the web. [12][13] In 2015, 2C2P completed the migration of its services (AWS) and became the first online
payment provider offering online credit card installments in Thailand.[14][15] In 2018, the company partnered with five major corporations to launch the first QR code payment gateway in Thailand.[14][15] In 2018, the company refreshed its branding and website to
create a more international and accessible look and feel.[3] In 2022, the company was named a participant in the Bank of Thailand's retail central bank digital currency (CBDC) pilot testing program.[18][19] In April 2022, 2C2P entered a strategic partnership with Chinese financial and payment company Ant Group, with the latter taking on a majorit
stake and linking Ant's Alipay+ payment service with 2C2P's existing payment gateway platform. [20][21] 2C2P provides payment acceptance, payouts, issuing, digital goods aggregation and reselling services. The company supports 250 payment acceptance, payouts, issuing, digital goods aggregation and reselling services. The company supports 250 payment methods, [2] including electronic payments, mobile payments, and offline payments.
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