

## PayPal's Commitment to Our Customers

### A Message from PayPal's President and CEO, Dan Schulman

This is an unprecedented time in our history. The COVID-19 pandemic is having an impact on the health of our loved ones, the businesses we rely upon, the health of the global economy, and the way we live our daily lives. As we all continue to navigate through these unique and evolving challenges, we want you to know that PayPal is here for you.

#### **Coming together as a Community**

In our more than 20 years of business, we've weathered with you the storms that have touched all parts of the world— and throughout this shared journey we have worked to support and sustain our employees, our customers and our partners. As we address a pandemic that will no-doubt become a chapter in the history books, our commitment to you will not waver.

Many businesses today are stepping up to help, because no one business can do it alone. We're calling on companies across the financial ecosystem, to come together to help the most vulnerable during this crisis. We all need to support our employees and look for ways to help our customers navigate these waters. In the last few months, we've seen generosity and kindness, intergenerational support and solidarity, and remarkable fortitude. It is during times like these that courage and generosity and resilience make a difference.

#### **We are here to help our customers**

If you are a PayPal customer and are unsure of how you will pay your PayPal Credit bill this month, or need assistance on how best to send money safely and affordably to friends and family, we want to help. You can find immediate answers to your questions on the [PayPal Help Center](#), or by clicking "Help" located on any PayPal page or email.

We stand ready to help you with safe, secure and affordable digital payment services as you navigate these uncertain financial times:

- Person-to-person (P2P) payments are a quick, safe and easy way to send and receive money with PayPal
- [Xoom](#) allows you to send money quickly, securely and safely to support your loved ones who live in other countries
- With [PayPal](#) you can donate online or on your phone to the charities helping fight the cause
- Look for [Buyer Protection](#) where available when buying and paying online. PayPal will never ask you for any of your personal information on an approved merchants' site
- If you are looking for other local product offerings that can help you, please go to your local [PayPal](#) or [Xoom](#) site, or PayPal and Xoom apps, to learn more

#### **Supporting the small business community, the backbone of our economy**

Digital payments have become a lifeline for businesses of every size as more and more businesses and their customers adopt new mobile and in-store technology. As businesses venture into new ways of selling, they are finding that digital payments are proving to be a trusted way to accept payments safely and securely. We are continuously exploring ways to help our small business merchants navigate these times with adjustments to existing products based on business conditions and customer needs. During this period of uncertainty, PayPal is able to provide access to 305 million buyers around the world and ensure that you can transact safely and confidently, and with the highest conversion rates in the payments industry. We have been with you at every step along the way to provide the reliability, security and service you need, and we will stay at your side now.

If you are a PayPal or iZettle business and are feeling unusual pressure on your cash flow, our PayPal business financing solutions or iZettle Advance may be able to help. We have customer service experts that can help guide you, give recommendations and share advice. Go to the PayPal or iZettle website to learn more.

I hope all of you will join PayPal in supporting the community of merchants who are selling online, or are working

hard to adjust their business models to support you.

### **Taking care of our employees, who serve you every day**

Supporting our PayPal employees during this crisis period is critical to providing you with the services you need and expect. We have taken action as COVID-19 has spread, to protect the physical well-being and financial security of our employees so that they are in a position to care for their health while also supporting our customers. Many employees are now working remotely, and we will also be transitioning several of our customer service centers to this remote working structure. As these employees make the transition, we might see an impact on wait times for our phone or email service. During this time, you can find immediate answers to your questions on the [PayPal Help Center](#). We greatly appreciate your patience and understanding as we work through this together. The commitments we have made to support and care for our employees will ensure that we are ready and equipped to also support our customers during these uncertain times.

### **How else can we help?**

We know consumers and businesses of all sizes are under stress and that some of you are facing significant hardship. We are working to find new ways to meet your needs and will draw on our technology and resources to make a difference for you. Please visit the [PayPal Newsroom Hub](#) to find helpful resources to help you navigate our products and tools during this unprecedented time.

Thank you for being a PayPal customer – and for the trust you place in us every day.

Dan

*Dan Schulman, President and CEO*

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<https://newsroom.uk.paypal-corp.com/news?item=122583>