Money Transmitter Taxes/Fees Legislation
Money is changing

Mass Adoption of Mobile Devices

Digitization of Cash
A digital experience that is safer and more efficient

Easy and fast 2-tap money sending

74% of activity is on a mobile device*
## Xoom today

<table>
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<tr>
<th>Global Reach</th>
<th>Engaged + Loyal Consumers</th>
<th>Partner of Choice</th>
<th>Extensive Payout Choices</th>
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| Send from U.S. to 56* countries including Brazil, China, India, Mexico & the Philippines | • 97%*+ Repeat Usage | Integrate with more than 80%* of the world’s leading financial institutions and service providers | • Instant bank deposits  
• Cash pick-up/delivery  
• Mobile reload  
• Bill pay |

*Q4 2016
Security & fraud services
PayPal is consistently ranked among the top in consumer trust & security

**STRONG FRONT DOOR**
- Data encryption on every PayPal transaction
- PayPal doesn’t share full financial information with merchants
- PayPal verifies account information to ensure consumers direct control of their payments

**STRONG FOUNDATION**
- 24/7 data analytics combined with human oversight to accurately and quickly spot suspicious activity
- Constant innovation to advance our risk management techniques
- Seller and buyer protection offered for eligible transactions

**INDUSTRY ENGAGEMENT**
- Founding member of the FIDO alliance
- PayPal chairs the DMARC initiative to reduce phishing attacks against all Internet users
- PayPal has been doing tokenization for 15+ years, securely storing customers’ financial information in the cloud
About PayPal’s Global Asset Protection Team

As one of the world’s leading payment services, PayPal Holdings, Inc.’s global portfolio of businesses enables hundreds of millions of people pay online. PayPal Holdings, Inc. established the Global Asset Protection Team to promote the safe use of its platforms, enhance the user experience and to collaborate with local, national and international law enforcement in apprehending and prosecuting criminals.

Learn More: Customer Resources Privacy Policy and Disclosure

How to work with the Global Asset Protection Team

Law Enforcement agencies in North America seeking assistance and records for investigations relating to PayPal may contact the Global Asset Protection Team.
Figure 2: Average remittance prices worldwide, 2015 as % of amount sent

Unintended Effects of Proposed Laws

1. Drive Remittances Underground
2. Tax Hardworking Americans
3. Incentivize Others to Pursue Reciprocal Rules
4. Slow the Positive Trend Towards Digital
Cost savings for families that used digital remittances in 2015

Total possible savings from switching all remittances to digital remittances

$369 Million

$21 Billion