

Paypal - Impaakt Report

+1.34



 Coverage Status: Good

15


 Analyses

- 7
 + 8


538

 Ratings

Ticker: PYPL | **ISIN:** US70450Y1038 | **# Employees:** 26500 | **Revenue:** \$24.6bn

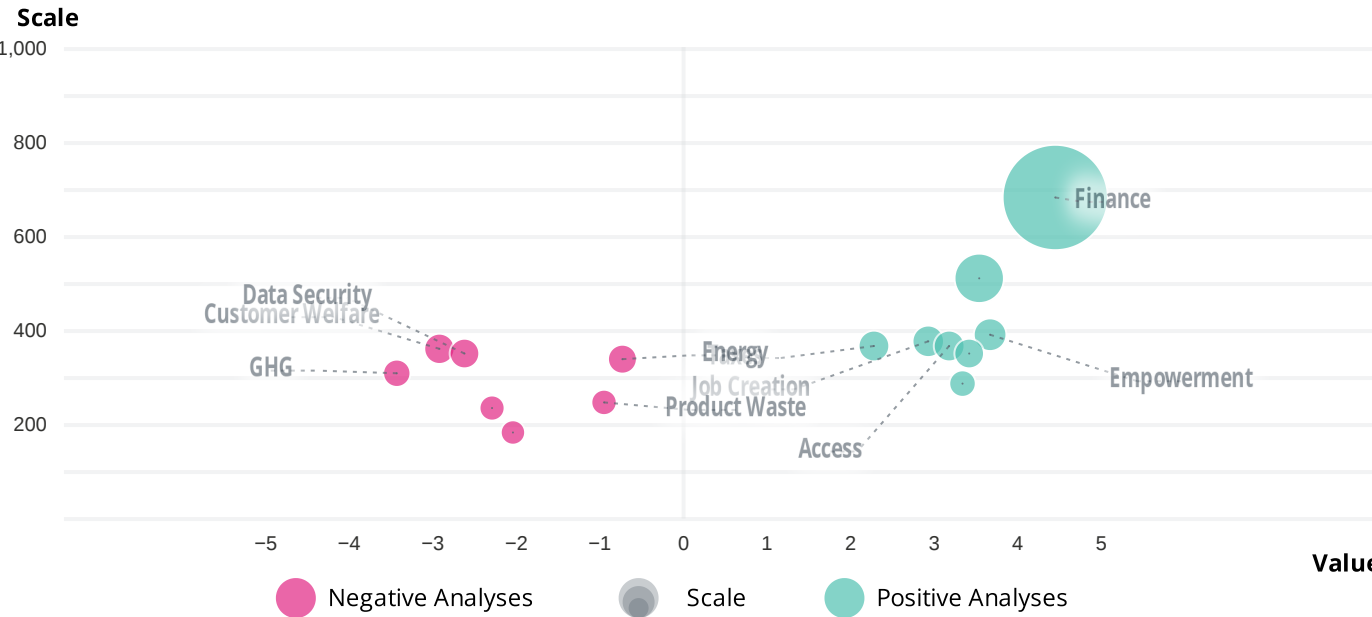
SASB Industry:
Consumer Finance

Market Cap:
107.5bn

Ranking:
 /8 Rank in industry

PayPal Holdings, Inc. operates as a technology platform and digital payments company that enables digital and mobile payments on behalf of consumers and merchants worldwide. Its payment solutions include PayPal, PayPal Credit, Braintree, Venmo, Xoom, Hyperwallet, and iZettle products. The company's payments platform allows consumers to send and receive payments, withdraw funds to their bank accounts, and hold balances in their PayPal accounts in various currencies. It also offers gateway services that enable merchants to accept payments online with credit or debit cards, as well as digital wallets. PayPal Holdings, Inc. was founded in 1998 and is headquartered in San Jose, California. (Source: Yahoo Finance)

Distribution of Analyses



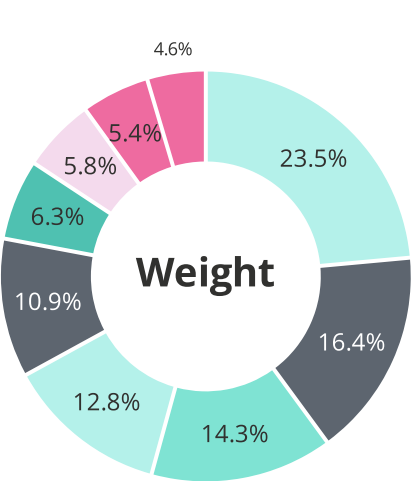
Ranked 2/8 in industry

1. American Express	+1.56	 
 Paypal	+1.34	 
3. Visa	+0.74	
4. Ally Financial	+0.15	
5. Synchrony Financial	-0.30	
6. Discover Financial Services	-0.45	
7. Capital One Financial	-0.55	
8. Provident Financial	-0.85	

Framework 1/3

Analytics based on the SDG Framework

The Sustainable Development Goals or Global Goals are a collection of 17 interlinked goals designed to be a blueprint to achieve a better and more sustainable future for all. The SDGs were set in 2015 by the United Nations General Assembly and are intended to be achieved by the year 2030.



SDG covered out of 17	#Analyses	Weight	Impact Score	
Peace, Justice and Strong Institutions	4	23.54%	-1.19	<div></div>
Partnership for the Goals	2	16.39%	+3.40	<div></div>
Decent work and Economic Growth	2	14.33%	+3.32	<div></div>
Industry, Innovation and Infrastructure	1	12.76%	+4.46	<div></div>
Reduced Inequalities	2	10.93%	+1.14	<div></div>
Affordable and Clean Energy	1	6.32%	-0.72	<div></div>
Climate Action	1	5.76%	-3.42	<div></div>
Gender Equality	1	5.35%	+3.35	<div></div>
Responsible Consumption and Production	1	4.60%	-0.94	<div></div>

Analyses by SDG

1: No Poverty

2: Zero Hunger

3: Good Health and Well-being

4: Quality Education

5: Gender Equality

6: Clean Water and Sanitation

7: Affordable and Clean Energy

8: Decent work and Economic Growth

9: Industry, Innovation and Infrastructure

10: Reduced Inequalities

11: Sustainable Cities and Communities

12: Responsible Consumption and Production

13: Climate Action

14: Life below Water

15: Life on Land

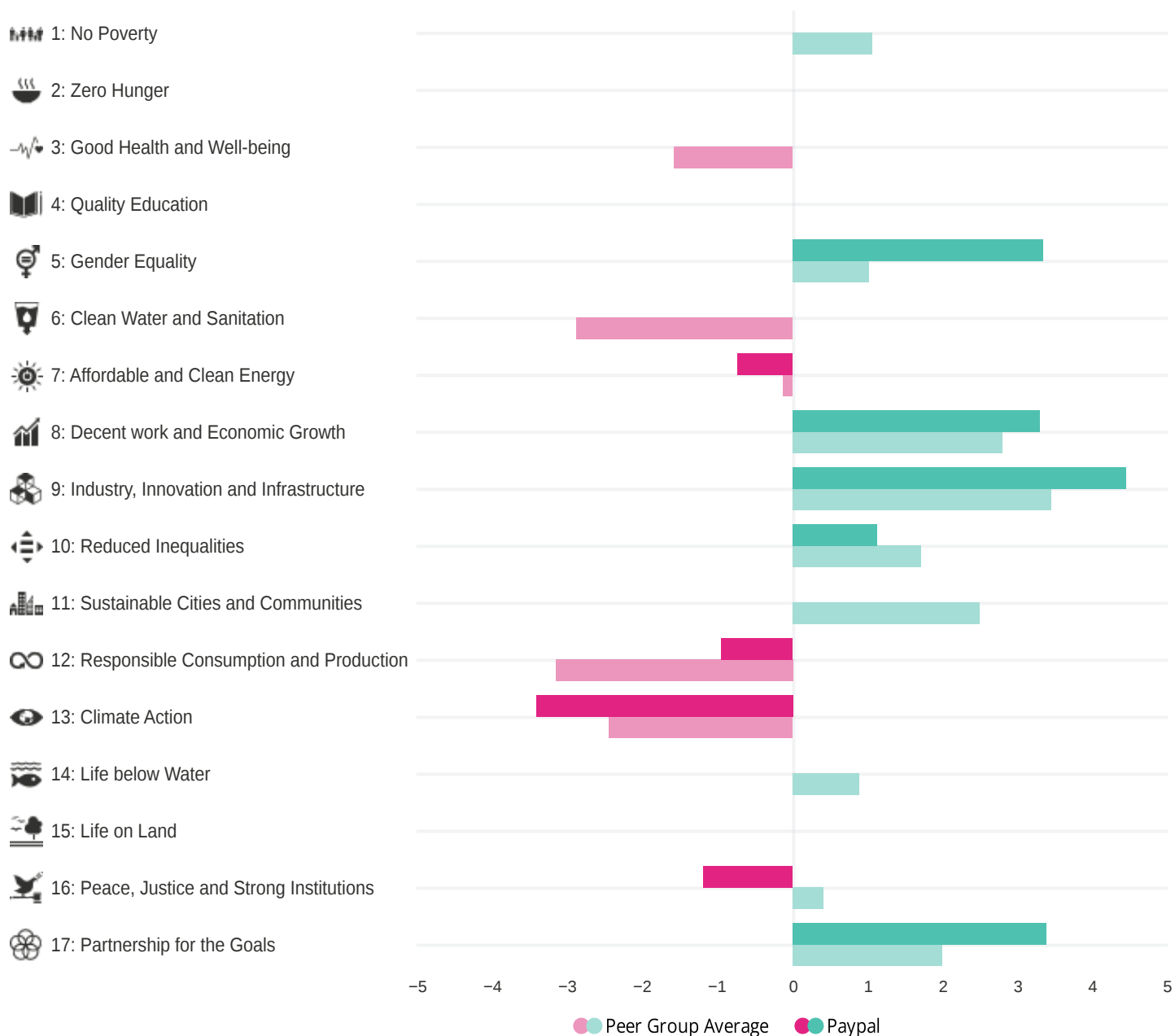
16: Peace, Justice and Strong Institutions

17: Partnership for the Goals



Score Compared to Peer Group Average by SDG

Paypal's Peer Group: Visa, American Express, Capital One Financial, Bread Financial Holdings, Aeon Financial Service



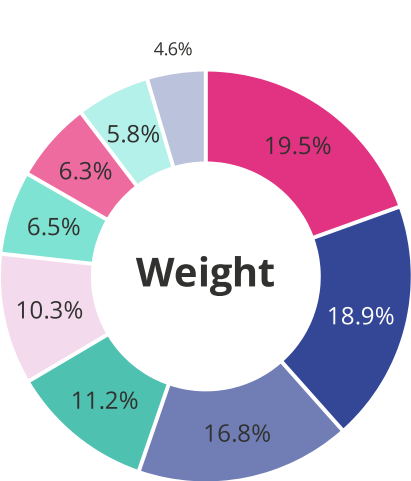
Detailed Peer Group Comparison by SDG

SDG	Peer Group Average	Paypal	Capital One Financial	Visa	American Express	Bread Financial Holdings	Aeon Financial Service
1	+3.25	-	+3.25	-	-	-	-
2	-	-	-	-	-	-	-
3	-3.13	-	-	-	-3.13	-	-
4	-	-	-	-	-	-	-
5	+1.03	< +3.35	-1.94	+1.76	+3.02	-0.16	+0.15
6	-2.87	-	-	-2.87	-	-	-
7	-0.12	> -0.72	+1.34	-3.66	+2.56	-	-
8	+2.81	< +3.32	+2.77	+3.17	+2.59	+2.26	+2.78
9	+3.46	< +4.46	+2.50	+4.39	+3.71	+2.89	+2.81
10	+1.73	> +1.14	+2.55	+1.30	+1.77	+1.85	+1.74
11	+2.50	-	-	-	+2.50	-	-
12	-3.15	< -0.94	-5.00	-3.32	-2.06	-3.33	-4.26
13	-2.44	> -3.42	-2.50	-3.13	+1.45	-3.51	-3.51
14	+1.82	-	-	-	+1.82	-	-
15	-	-	-	-	-	-	-
16	+0.42	> -1.19	-2.59	+0.15	+0.77	+2.87	+2.50
17	+3.01	< +3.40	-	+2.63	-	-	-

Framework 2/3

Analytics based on the SASB Framework

Sustainability Accounting Standards Board (SASB) connects businesses and investors on the financial impacts of sustainability. Financially Materials: SASB's mission is to help businesses around the world identify, manage and report on the sustainability topics that matter most to their investors.



SASB industries covered out of 26	#Analyses	Weight	Impact Score	
Customer Welfare	2	19.50%	+1.91	<div></div>
Employee Engagement, Diversity & Inclusion	3	18.94%	+3.23	<div></div>
Human Rights & Community Relations	2	16.84%	+3.61	<div></div>
Access & Affordability	2	11.23%	+1.06	<div></div>
Business Ethics	2	10.25%	+0.86	<div></div>
Customer Privacy	1	6.55%	-2.61	<div></div>
Energy Management	1	6.32%	-0.72	<div></div>
GHG Emissions	1	5.76%	-3.42	<div></div>
Product Design & Lifecycle Management	1	4.60%	-0.94	<div></div>

Analyses by SASB Theme




Score Compared to Peer Group Average by SASB Theme

Paypal's Peer Group: [Visa](#), [American Express](#), [Capital One Financial](#), [Bread Financial Holdings](#), [Aeon Financial Service](#)



Detailed Peer Group Comparison by SASB

SASB Theme	Peer Group Average		Paypal		Capital One Financial	Visa	American Express	Bread Financial Holdings	Aeon Financial Service
Access & Affordability	+1.24	>	+1.06		+3.02	-0.17	-0.36	+2.17	+1.74
Business Ethics	+1.60	>	+0.86		-1.43	+2.50	+2.32	+2.87	+2.50
Customer Privacy	-2.29	>	-2.61		-3.78	+0.35	-3.13	-	-
Customer Welfare	+3.04	>	+1.91		+2.50	+4.39	+3.71	+2.89	+2.81
Employee Engagement, Diversity & Inclusion	+2.18	<	+3.23		+1.61	+2.45	+2.95	+1.21	+1.64
Energy Management	-0.62	>	-0.72		-0.67	-3.66	+2.56	-	-
GHG Emissions	-2.44	>	-3.42		-2.50	-3.13	+1.45	-3.51	-3.51
Human Rights & Community Relations	+2.04	<	+3.61		-0.84	+2.73	+2.68	-	-
Product Design & Lifecycle Management	-2.50	<	-0.94		-5.00	-3.32	+1.82	-3.33	-4.26

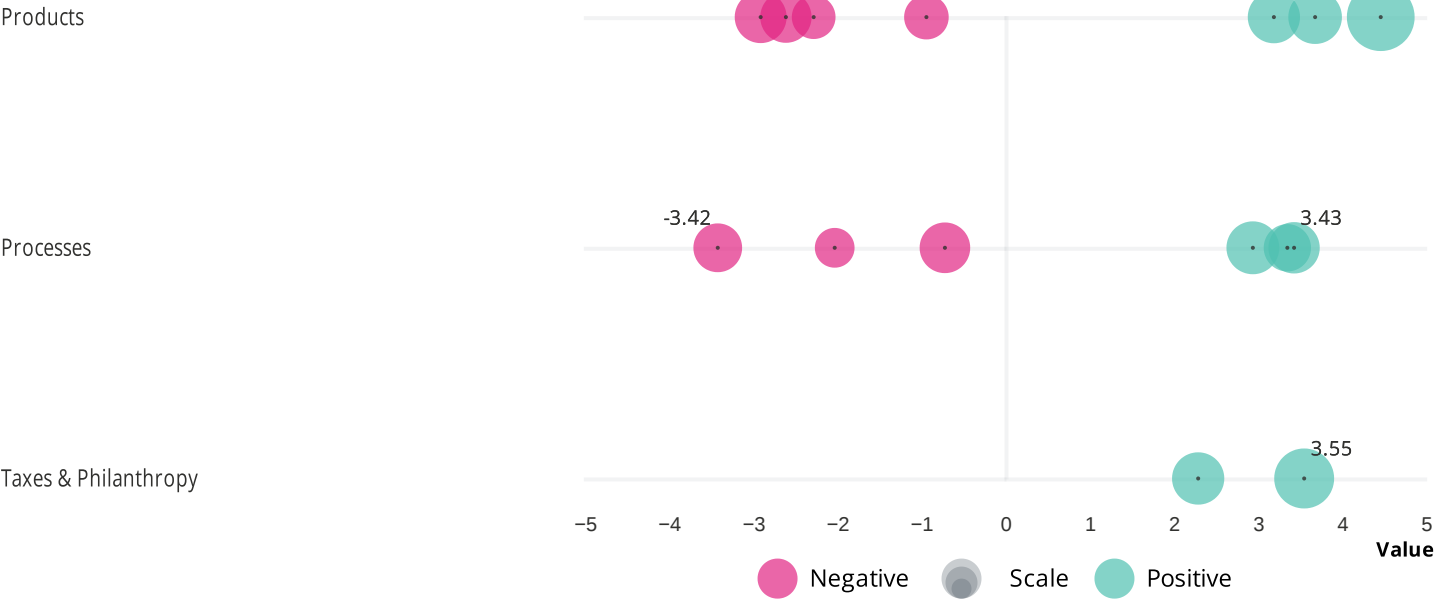
Analytics based on the Categories Framework

Weight

Category	Percentage
Teal	44.8%
Pink	36.9%
Blue	18.2%

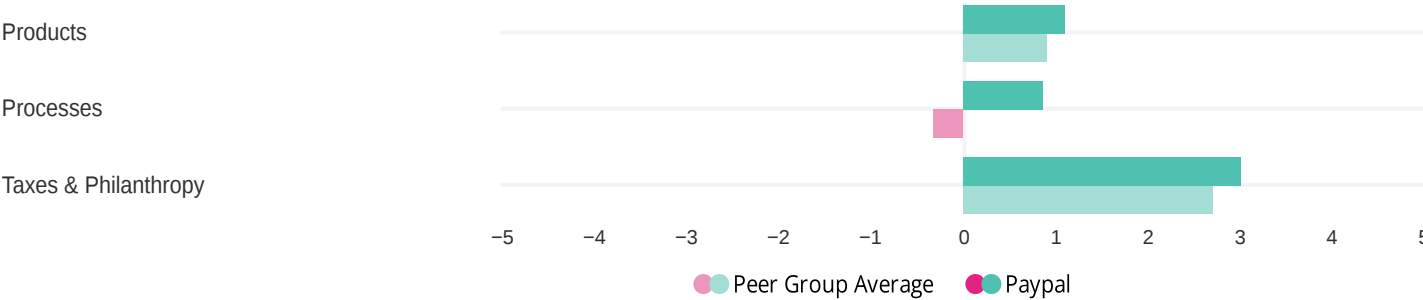
Category industries covered out of 3	#Analyses	Weight	Impact Score	
● Products	7	44.84%	+1.11	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
● Processes	6	36.93%	+0.87	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
● Taxes & Philanthropy	2	18.23%	+3.02	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>

Analyses by Category



Score Compared to Peer Group Average by Category

Paypal's Peer Group: Visa, American Express, Capital One Financial, Bread Financial Holdings, Aeon Financial Service



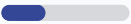







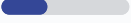



Detailed Peer Group Comparison by Categories

Category	Peer Group Average		Paypal		Capital One Financial	Visa	American Express	Bread Financial Holdings	Aeon Financial Service
Processes	-0.32	<	+0.87	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	-1.68	-0.19	+0.96	-0.93	-0.93
Products	+0.92	<	+1.11	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	+0.56	+1.29	+2.08	+0.59	-0.08
Taxes & Philanthropy	+2.71	<	+3.02	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	+2.85	+2.57	+2.47	+2.87	+2.50

Detailed Score of all analyses

SASB Theme	SDG	Headline	Impact value	Impact scale	#Ratings
Employee Engagement, Diversity & Inclusion	5	PayPal increased gender equality at its workplace, with 43% of its total workforce as women employees	+3.35	1.43	52
Energy Management	7	PayPal consumed 264,100 MWh of energy in 2020, 24% from non-renewable sources	-0.72	1.69	34
Human Rights & Community Relations	8	PayPal empowers financially underserved SMEs through PayPal Working Capital loans	+3.68	1.95	22
Employee Engagement, Diversity & Inclusion	8	PayPal contributes to economic growth and social stability by employing 26,500 people	+2.94	1.88	18
Customer Welfare	9	Paypal enables the cashless economy with 377 million accounts & transactions amounting to \$936 Bn	+4.46	3.41	22
Employee Engagement, Diversity & Inclusion	10	At PayPal 57% of the total workforce and 50% of the Board members comprise of diverse communities	+3.43	1.75	30
Access & Affordability	10	PayPal credit card transaction fees are more expensive than the US national average & competitor	-2.28	1.17	20
Product Design & Lifecycle Management	12	PayPal diverted all its E-Waste from Landfill but increased its generation by 293% from 2018	-0.94	1.23	34
GHG Emissions	13	Paypal emitted a total of 38,700 tCO2e greenhouse gases (Scope1+2+3) in 2020	-3.42	1.54	34
Customer Welfare	16	Paypal's payment app Venmo being used for gambling, betting, and drug procurement	-2.91	1.80	26
Business Ethics	16	PayPal failed to report suspect transactions in India, despite reporting the same other countries	-2.03	0.91	34
Business Ethics	16	Over the past three years, Paypal paid a cumulative \$1.7 billion (Bn) in corporate tax	+2.29	1.83	18

SASB Theme	SDG	Headline	Impact value	Impact scale	#Ratings
Customer Privacy	 16	PayPal shares customer data with hundreds of companies, also for advertising purposes	-2.61 	1.75 	20 
Human Rights & Community Relations	 17	PayPal helped raise \$16 billion in 2019 that benefitted 827,000 NGOs	+3.55 	2.55 	102 
Access & Affordability	 17	PayPal brings digital finance services to underserved people across territories through partnerships	+3.19 	1.83 	52 

Understanding our Impact Score



1. Analyses

The analyses are written by an active community of writers that went through a rigorous training process. Each analysis is reviewed by our team of editors being published.



2. Ratings

Then the community rates each analysis according to 2 dimensions: value and scale.



Value

3. Value & Scale

Value: how positive or negative the impact is described in the analysis. **Scale:** how small or large the impact is described, taking into account the breadth, depth and persistence, as defined by the Impact Management Project.

Scale



4. Final Score

The analyses are written by an active community of writers that went through a rigorous training process. Each analysis is reviewed by our team of editors being published.