

# CONSUMER INTEREST IN AN **EVERYDAY APP**

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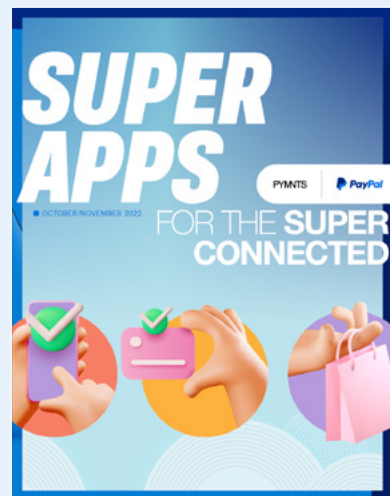


**Consumer Interest in an Everyday App**, a PYMNTS and PayPal collaboration, explores the rising demand for an all-in-one finance and shopping app among consumers in the United States and Australia. We surveyed 3,320 consumers in the U.S. and Australia between March 2 and March 20 to reveal their reliance on apps for routine financial and shopping needs, gauge their interest in an everyday app and discover how security features and trust in the provider affect their views.

August 2023

# CONSUMER INTEREST IN AN EVERYDAY APP

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Consumer Interest in an Everyday App was produced in collaboration with PayPal, and PYMNTS is grateful for the company's support and insight. [PYMNTS](#) retains full editorial control over the following findings, methodology and data analysis.

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# Introduction

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Today's consumers often rely on a growing web of apps for their routine shopping and financial needs. Many find themselves overwhelmed navigating this digital labyrinth, toggling between pages of apps as they order groceries, check bank accounts, track bills and conduct everyday activities — and they want a better way.

PYMNTS' latest study spotlights the appetite for a streamlined, unified platform that simplifies this digital landscape: an everyday app.<sup>1</sup> Our data shows that 95 million consumers in the United States and Australia are highly interested in using an everyday app, with particularly strong demand among those who place a premium on convenience. However, consumers want to see that a trusted merchant provides the app and that it offers bullet-proof digital security.

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<sup>1</sup> We define an "everyday app" as a single online app or website that allows users to connect and coordinate activities in one online space. This app or website provides a consolidated interface through which consumers can bank, shop, order food, communicate with others and manage payments.

Ultimately, while convenience is the big draw, digital security is the deciding factor. Sixty-four percent of consumers in Australia and 55% of their peers in the U.S. expressed reservations about an everyday app's ability to safeguard their sensitive personal and financial information. Our research shows that ensuring the app offers robust security features such as two-factor authentication and data encryption will be pivotal in overcoming this hurdle.

Consumer Interest in an Everyday App, a PYMNTS and PayPal collaboration, explores the rising demand for an all-in-one finance and shopping app among consumers in the U.S. and Australia. We surveyed 3,320 consumers in the U.S. and Australia between March 2 and March 20 to reveal their reliance on apps for routine financial and shopping needs, gauge their interest in an everyday app and discover how security features and trust in the provider affect their views.

## **This is what we learned.**

## One-third of U.S. consumers say they are highly interested in using an everyday app.

PYMNTS' data shows that 64% of consumers in the U.S. and 78% in Australia used a banking app to manage their accounts in the past month. Most respondents in each country also used apps to track spending and order groceries. Consumers are beginning to rally behind the appeal of an everyday app, with more than one-third of respondents in the U.S. and one-quarter of their Australian peers indicating they were highly interested in using one — reflecting demand from 95 million consumers.

## More than half of consumers in the U.S. and Australia want to manage their banking activities using an everyday app.

Seventy percent of consumers in the U.S. and Australia want to use an everyday app to streamline routine bill pay and shopping. At the same time, 60% in the U.S. and 56% in Australia are eager to manage their banking via one app. Convenience-focused consumers nearly universally prefer to use an everyday app for most activities. Shopping-focused consumers want to centralize their retail, grocery and restaurant activities in the app alongside bill tracking. Large shares of banking-focused consumers want to include financial and shopping activities in an everyday app.





## **Addressing security concerns is vital for widespread consumer adoption of an everyday app.**

Our research finds that digital security is the linchpin in consumer adoption of an everyday app, with 64% of consumers in Australia and 55% of their counterparts in the U.S. apprehensive about its ability to protect their sensitive information. Consequently, two-factor authentication is a crucial security feature for consumers in Australia, at 31%, and the U.S., at 25%, while data encryption broadly appeals to consumers in both countries.

## **Consumers trust the providers they already use for banking and transacting to power an everyday app.**

As the security concerns suggest, trust is critical for the broader acceptance of an everyday app. PayPal even outperforms banks in overall consumer confidence, winning the trust of 37% of consumers in Australia and 31% of their peers in the United States. However, 17% of consumers in both countries view banks as the most trusted partner to provide an everyday app, marginally edging past PayPal's 16% in Australia and 12% in the U.S.

# Access personas

## How consumers want to use an everyday app

We classified consumers based on their interest in consolidating routine shopping, financial and personal activities into an everyday app.



### Convenience-focused

31% of U.S. and 25% of Australian consumers want an everyday app to integrate all their key activities.



### Shopping-focused

16% of U.S. and 20% of Australian consumers are highly interested in incorporating shopping functions but have little interest in banking features.



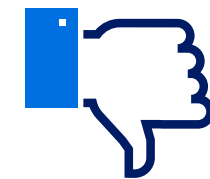
### Banking-focused

19% of U.S. and 22% of Australian consumers have a strong interest in integrating banking and money management and a moderate interest in shopping features.



### Hesitant

11% of Australian and 12% of U.S. consumers want minimal integration with an everyday app.



### Uninterested

21% of Australian and 22% of U.S. consumers prefer not to integrate any activity into an everyday app.

# There's an app overload for that

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**Consumers increasingly rely on a sizable collection of different apps for their routine financial and shopping needs.** Banking apps have become especially popular, with 64% of U.S. consumers and 78% of those in Australia using an app to manage a bank account in the last month. More than half of respondents in each country also used apps to track spending and shop for groceries in that time, with large shares turning to apps for retail shopping, managing investments and ordering from restaurants.

With so many different apps becoming a part of their everyday lives, many consumers in the U.S. and Australia are hungry for an easier way to bank, shop and remain organized all in one place. Our research indicates that nearly 100 million Americans and Australians want to use an everyday app.

# 35%

of U.S. consumers expressed a strong desire for an everyday app.

Overall, 35% of U.S. consumers expressed a strong desire for an everyday app, while 25% of their counterparts in Australia indicated the same. In the U.S., interest varied significantly by age group, with millennials and bridge millennials showing particularly high levels of interest; Australians from Generation Z to Generation X exhibited roughly consistent levels of interest. In both countries, respondents in the highest and middle income brackets (more than \$100,000 per year and between \$50,000 and \$100,000 per year, respectively) showed much greater interest than those in the lowest income bracket (less than \$50,000 annually).

**TABLE 1A:****App usage for routine activities**

Share of consumers in the U.S. performing select activities in select ways in the last 30 days

	Only using internet-connected devices	Both connected devices and in-person or calling someone	In-person or calling someone	Did not do this
• Manage a personal or household bank account	48.7%	15.7%	4.1%	31.5%
• Track spending for bills, purchases or subscriptions	36.9%	11.8%	3.2%	48.0%
• Manage personal savings and/or investments	25.8%	8.6%	4.2%	61.5%
• Shop for non-grocery retail products	24.0%	20.0%	16.8%	39.2%
• Purchase food from a restaurant	17.7%	25.9%	29.4%	27.1%
• Shop for groceries	13.9%	38.7%	33.2%	14.2%
• Manage a relative's financial activities	6.6%	2.9%	2.2%	88.3%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 2,285: Complete responses from U.S. consumers, fielded March 2, 2023 – March 20, 2023

**TABLE 1B:****App usage for routine activities**

Share of consumers in Australia performing select activities in select ways in the last 30 days

	Only using internet-connected devices	Both connected devices and in-person or calling someone or	In-person or calling someone	Did not do this
• Manage a personal or household bank account	69.6%	8.2%	2.4%	19.8%
• Track spending for bills, purchases or subscriptions	47.7%	7.8%	3.0%	41.5%
• Manage personal savings and/or investments	38.7%	2.7%	2.4%	56.2%
• Shop for non-grocery retail products	27.2%	14.8%	16.1%	41.9%
• Purchase food from a restaurant	17.9%	17.9%	27.0%	37.3%
• Shop for groceries	16.8%	41.2%	33.6%	8.5%
• Manage a relative's financial activities	8.4%	1.4%	2.2%	88.0%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

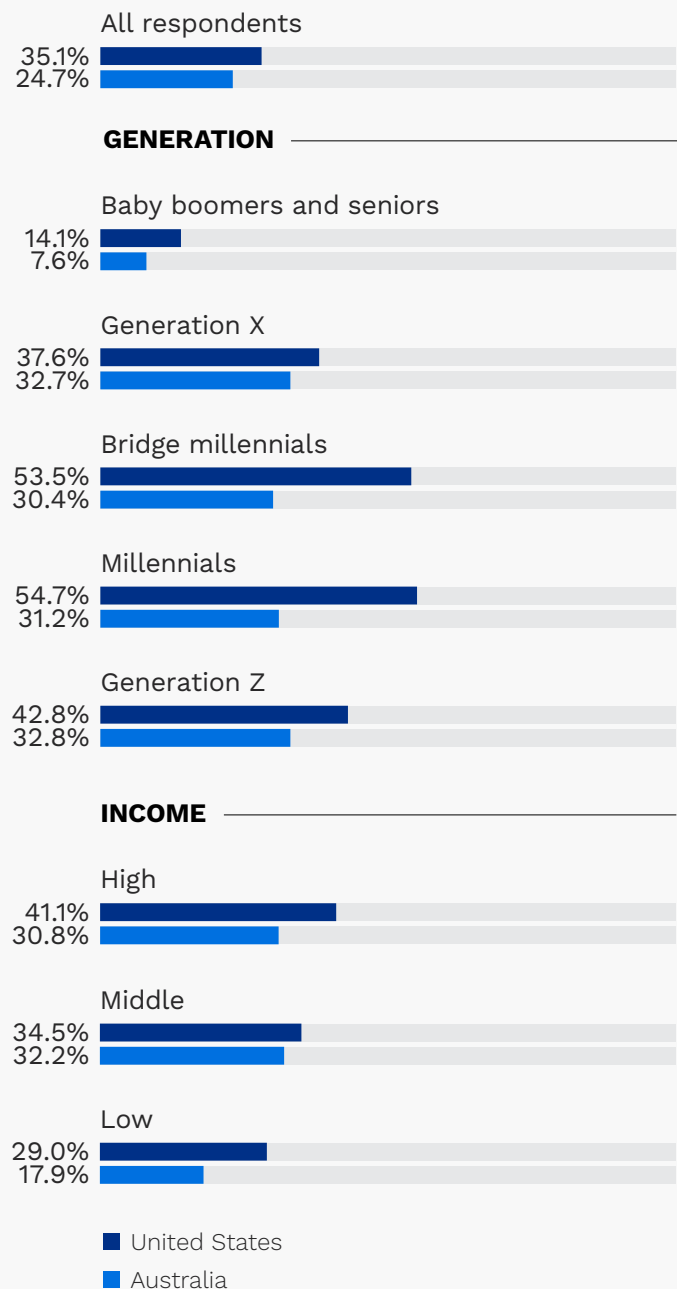
N = 1,035: Complete responses from Australian consumers, fielded March 2, 2023 – March 20, 2023



**FIGURE 1A:**

**Interest in an everyday app**

Share of consumers very or extremely interested in an everyday app, by demographic



Source: PYMNTS  
Consumer Interest in an Everyday App, August 2023  
N = 3,320: Complete responses,  
fielded March 2, 2023 – March 20, 2023

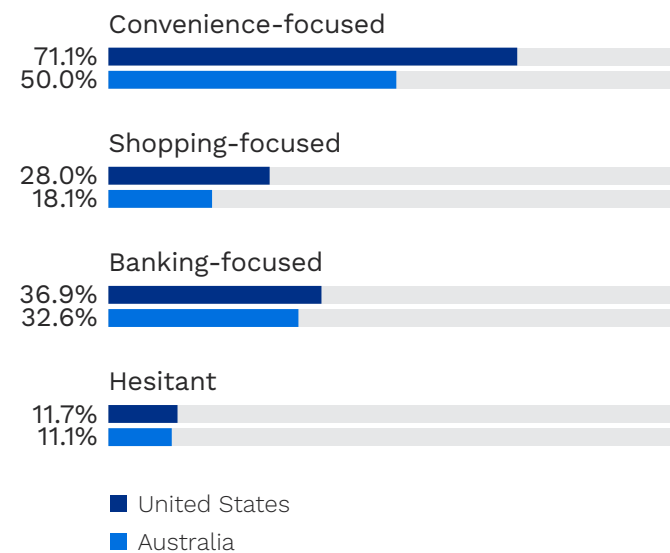
Convenience-focused consumers show strong interest in an everyday app: 71% of U.S. respondents in this group and 50% of their counterparts in Australia said they are very or extremely interested. These shares underscore that convenience is central to an everyday app's value proposition. Many banking-focused and shopping-focused consumers also indicated strong interest, with U.S. respondents outnumbering those in Australia.

A deeper look at our data shows that convenience is the biggest draw for an everyday app. Among consumers with a strong interest in the app, 59% of those in the U.S. and 37% of their peers in Australia cited seamless payments integration as one of the top benefits. The next most popular appeal was consolidation, which would allow consumers to avoid need-

**FIGURE 1B:**

**Interest in an everyday app**

Share of consumers very or extremely interested in an everyday app, by persona

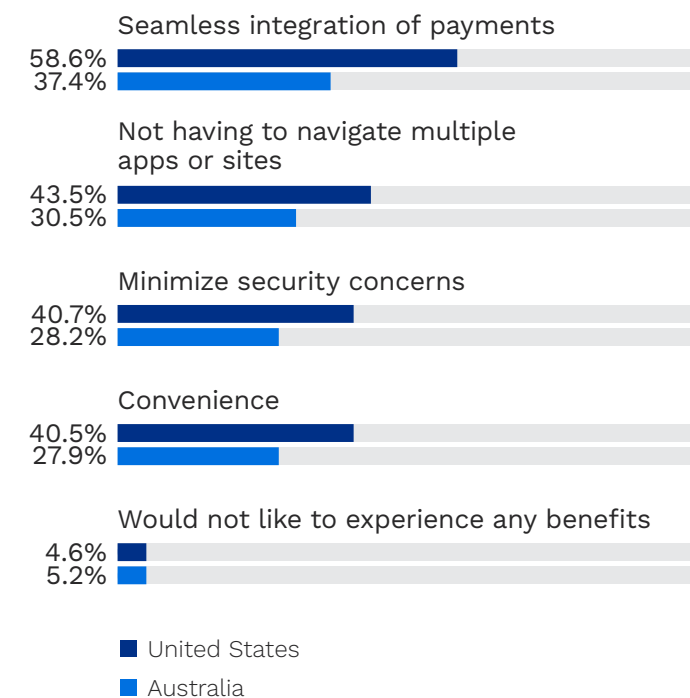


Source: PYMNTS  
Consumer Interest in an Everyday App, August 2023  
N = 3,320: Complete responses,  
fielded March 2, 2023 – March 20, 2023

**FIGURE 2:**

**Everyday app benefits**

Share of consumers who are very or extremely interested in an everyday app citing the top three benefits they would want to see from the app



Source: PYMNTS  
Consumer Interest in an Everyday App, August 2023  
N = 1,100 Consumers very or extremely interested in the everyday app, fielded March 2, 2023 – March 20, 2023

ing to navigate multiple apps or sites, at 44% for U.S. consumers and 31% for Australian consumers, with convenience in general cited as a top benefit for similar shares. It is not all convenience: security also plays a key role, with 41% of Americans and 28% of Australians in this group agreeing that an everyday app would minimize security concerns.

# One app to rule them all

## Consumers in both the U.S. and Australia show a clear desire to streamline their routine shopping and banking experiences by utilizing an everyday app.

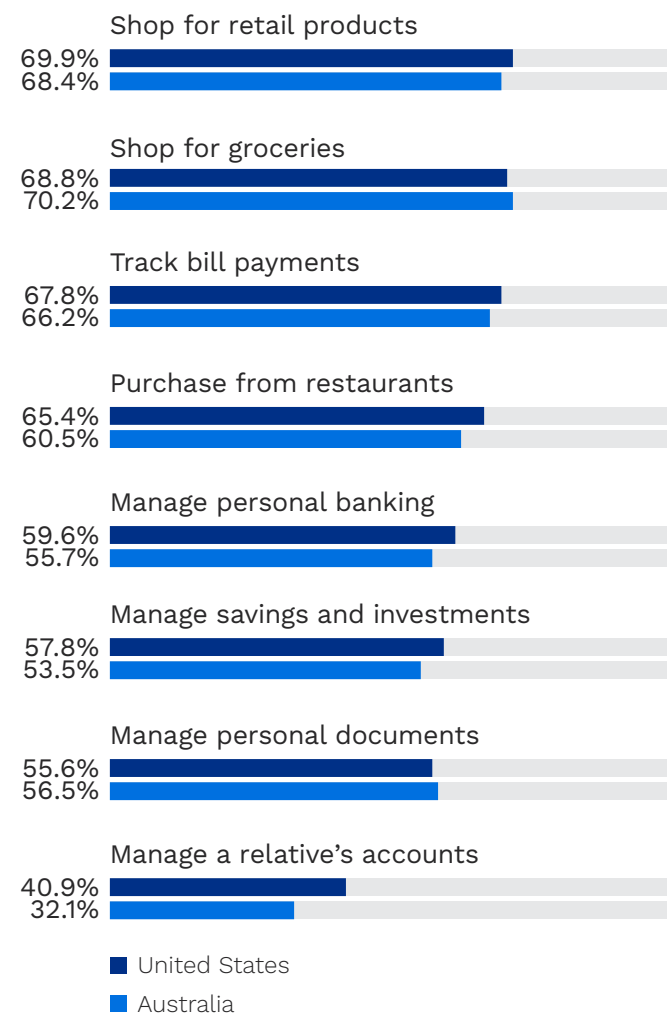
Roughly 7 in 10 respondents in each country would like to consolidate their app-based retail and grocery shopping into an everyday app, with similar shares wanting to integrate bill tracking. Additionally, most consumers in the U.S. and Australia want to manage their banking using an everyday app, at 60% and 56%, respectively. Generally, we noted little difference in this aspect between the two markets, though the U.S. leads slightly in most categories.

Breaking these results down by persona reveals some notable trends. Convenience-focused consumers want it all: In both countries, nearly every respondent in this group said they

**FIGURE 3:**

### What consumers want in an everyday app

Share of consumers who would like to include select activities in an everyday app, by country



Source: PYMNTS  
 Consumer Interest in an Everyday App, August 2023  
 N = 2,637: Consumers interested in an everyday app,  
 fielded March 2, 2023 – March 20, 2023

would prefer an everyday app that included grocery shopping, restaurant orders, bill tracking, banking and investment management, as well as retail shopping in the case of the U.S. The remaining activities still come in near or exceeding 90%, with the exception of managing relatives' accounts.

Shopping-focused consumers demonstrate robust appetites for streamlining retail shopping, grocery and restaurant activities in an everyday app. Approximately 9 in 10 U.S. consumers in this group want the app to include these three activities, while for Australian consumers, shares range from 78% for retail shopping to 95% for restaurant orders. Notably, roughly half the consumers in this group want bill tracking in an everyday app, but few want to integrate their banking activities.

TABLE 2A:

**What different personas want in an everyday app**

Share of consumers in the U.S. who want select features in an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Shop for retail products	98.1%	89.6%	28.9%	5.5%
• Shop for groceries	100.0%	89.2%	37.9%	8.6%
• Track bill payments	97.3%	50.5%	73.0%	4.3%
• Purchase from restaurants	97.3%	91.1%	43.7%	10.8%
• Manage personal banking	96.0%	7.1%	79.4%	2.9%
• Manage savings and investments	96.2%	6.2%	72.7%	2.0%
• Manage personal documents	88.0%	21.4%	62.8%	4.5%
• Manage a relative's accounts	74.8%	8.1%	37.9%	1.7%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 1,787: U.S. consumers interested in an everyday app, fielded March 2, 2023 – March 20, 2023

TABLE 2B:

**What different personas want in an everyday app**

Share of consumers in Australia who want select features in an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Shop for retail products	85.7%	78.2%	31.2%	10.6%
• Shop for groceries	100.0%	91.5%	39.6%	3.4%
• Track bill payments	97.0%	48.5%	74.1%	7.5%
• Purchase from restaurants	99.0%	95.0%	30.2%	2.3%
• Manage personal banking	96.4%	6.7%	81.7%	1.3%
• Manage savings and investments	95.6%	4.7%	76.5%	0.8%
• Manage personal documents	89.4%	23.5%	75.9%	2.2%
• Manage a relative's accounts	59.0%	7.4%	33.9%	7.3%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 850: Australian consumers interested in an everyday app, fielded March 2, 2023 – March 20, 2023

Nearly all banking-focused consumers, meanwhile, desire the convenience of managing their finances via an everyday app. Ninety-six percent of U.S. and Australian respondents said they want the app to offer access to personal banking and investment

management. Most banking-focused consumers also prefer the everyday app to provide bill tracking, and many show interest in shopping activities.

# The security barrier

# 55%

of U.S. consumers felt uneasy about the security of an everyday app.

**Consumers prioritize digital security in how they shop and bank online.** Our data shows that 64% of consumers in Australia and 64% in the U.S. felt uneasy about an everyday app's ability to safeguard sensitive personal and financial information, making it the top reason consumers cited for disinterest in an everyday app. Among shopping-focused consumers, the shares are even higher, at 76% of Australians and 67% of Americans, highlighting perceived data security concerns as the top barrier in adopting an everyday app.



**TABLE 3A:****Top reasons an everyday app lacks appeal**

Share of consumers in the U.S. citing their top concerns with using an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Data security concerns	48.9%	67.1%	52.6%	55.5%
• Problems in case of disconnection	35.3%	37.6%	38.8%	29.5%
• Risk of spending more than with different apps	33.3%	37.5%	27.7%	24.8%
• Not having access to preferred goods and services	24.8%	19.1%	25.3%	18.2%
• Difficult to navigate	20.2%	17.2%	23.6%	15.7%
• Losing the functionality of individual apps or websites	20.2%	22.8%	23.7%	19.7%
• Losing the chance to get more personalized service	16.8%	13.0%	18.5%	13.9%
• Would not be worried about any potential problem	12.4%	6.9%	9.4%	17.2%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 1,787: U.S. consumers interested in an everyday app, fielded March 2, 2023 – March 20, 2023

**TABLE 3B:****Top reasons an everyday app lacks appeal**

Share of consumers in Australia citing their top concerns with using an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Data security concerns	64.3%	76.2%	63.0%	47.9%
• Problems in case of disconnection	37.4%	37.7%	38.7%	28.9%
• Risk of spending more than with different apps	39.8%	31.0%	35.1%	22.1%
• Not having access to preferred goods and services	22.4%	22.1%	18.8%	13.4%
• Difficult to navigate	24.1%	26.9%	27.2%	27.2%
• Losing the functionality of individual apps or websites	22.3%	13.3%	22.7%	16.9%
• Losing the chance to get more personalized service	18.4%	13.9%	16.0%	13.7%
• Would not be worried about any potential problem	2.3%	5.0%	4.8%	18.3%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 850: Australian consumers interested in an everyday app, fielded March 2, 2023 – March 20, 2023

To better understand the drivers for strengthening consumer confidence in an everyday app, we asked about the security features consumers deem most critical. Two-factor authentication emerged at the top of the most-wanted list, selected by 31% of consumers in Australia and 25% in the U.S. Data encryption followed, at 24% of consumers in both countries, with opt-in permission for data sharing next.

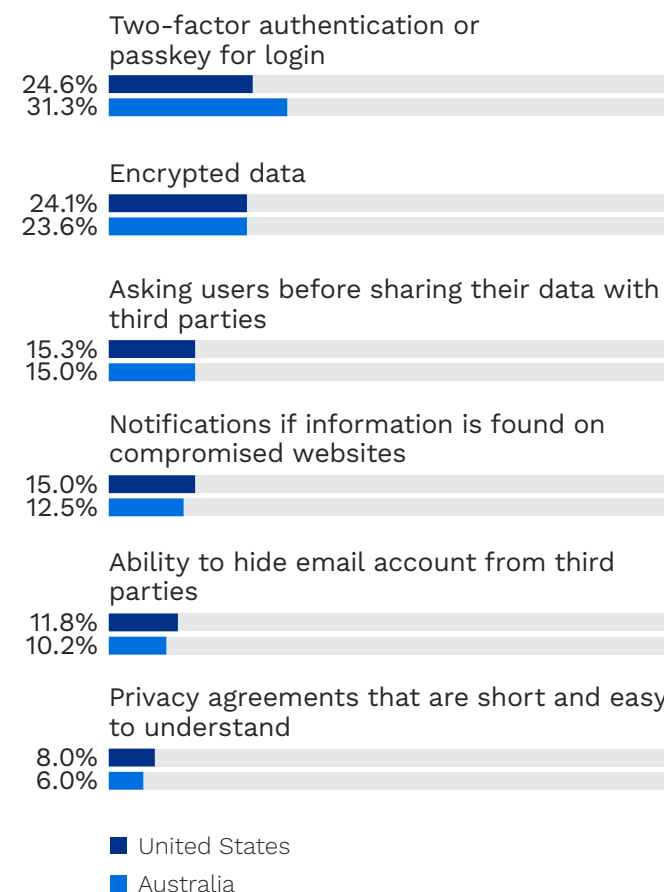
Consumers who are not yet interested in an everyday app, a sizable market segment with untapped potential, could be persuaded to adopt one under the right security umbrella. Our research indicates that among this demographic, encrypting data would do more than any other security feature to sway these potential consumers, with 27% in the U.S. and 23% in Australia ranking it as key.



FIGURE 4:

**Most important security features**

Share of consumers citing select security features as most important in an everyday app, by country



Encrypting data would do more than any other security feature to **sway consumers** who are not yet interested in an everyday app.

Source: PYMNTS  
 Consumer Interest in an Everyday App, August 2023  
 N = 3,320: Complete responses,  
 fielded March 2, 2023 – March 20, 2023

**TABLE 4A:**  
**Personas’ perspectives on security features**

Share of consumers in the U.S. citing select security features as most important in an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant	Uninterested
• Two-factor authentication or passkey for login	28.3%	27.2%	26.4%	18.4%	19.0%
• Encrypted data	21.5%	29.0%	22.7%	27.4%	23.5%
• Asking users before sharing their data with third parties	15.0%	14.2%	18.6%	12.9%	14.9%
• Notifications if information is found on compromised websites	13.7%	13.5%	16.3%	16.0%	16.2%
• Ability to hide email account from third parties	9.7%	9.8%	9.0%	18.6%	15.0%
• Privacy agreements that are short and easy to understand	11.9%	6.1%	6.4%	6.7%	5.9%

Source: PYMNTS  
Consumer Interest in an Everyday App, August 2023  
N = 2,285: Complete responses from U.S. consumers, fielded March 2, 2023 – March 20, 2023

**TABLE 4B:**  
**Personas’ perspectives on security features**

Share of consumers in Australia citing select security features as most important in an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Two-factor authentication or passkey for login	34.1%	33.3%	34.9%	18.8%
• Encrypted data	27.4%	30.1%	21.3%	23.0%
• Asking users before sharing their data with third parties	12.2%	14.2%	14.8%	18.7%
• Notifications if information is found on compromised websites	12.4%	11.2%	12.3%	12.2%
• Ability to hide email account from third parties	5.6%	6.2%	10.5%	15.9%
• Privacy agreements that are short and easy to understand	8.3%	5.1%	6.1%	7.8%

Source: PYMNTS  
Consumer Interest in an Everyday App, August 2023  
N = 1,035: Complete responses from Australian consumers, fielded March 2, 2023 – March 20, 2023

# The value of trust

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**Trust is central to the equation for the adoption of an everyday app. PYMNTS' research reveals that card networks take a narrow pole position in the U.S., while PayPal is Australia's most widely trusted provider.** Notably, PayPal is more likely to be trusted than banks in both countries, winning the confidence of 31% of consumers in the U.S. and 37% in Australia, well ahead of banks, which commanded the trust of 27% and 29%, respectively.

However, consumers are likelier to identify banks as the most trusted merchant to supply an everyday app. Specifically, 17% of consumers in each country expressed confidence in these institutions above all others, compared to 16% in Australia and 12% in the U.S. who said the same about runner-up PayPal. Card networks were further behind.

Digging further into the data, we see that tendency to trust a provider varies significantly by persona. In both the U.S. and Australia, convenience-focused consumers are far more likely to name PayPal than banks as a trusted provider for an everyday app. However, in the U.S., card networks edge out PayPal as trusted providers. Banking-focused consumers follow roughly the same pattern, though those in the U.S. are slightly more likely to trust banks than PayPal. The shopping-focused group, meanwhile, significantly prefers PayPal in Australia and tips more narrowly in the direction of PayPal in the U.S.

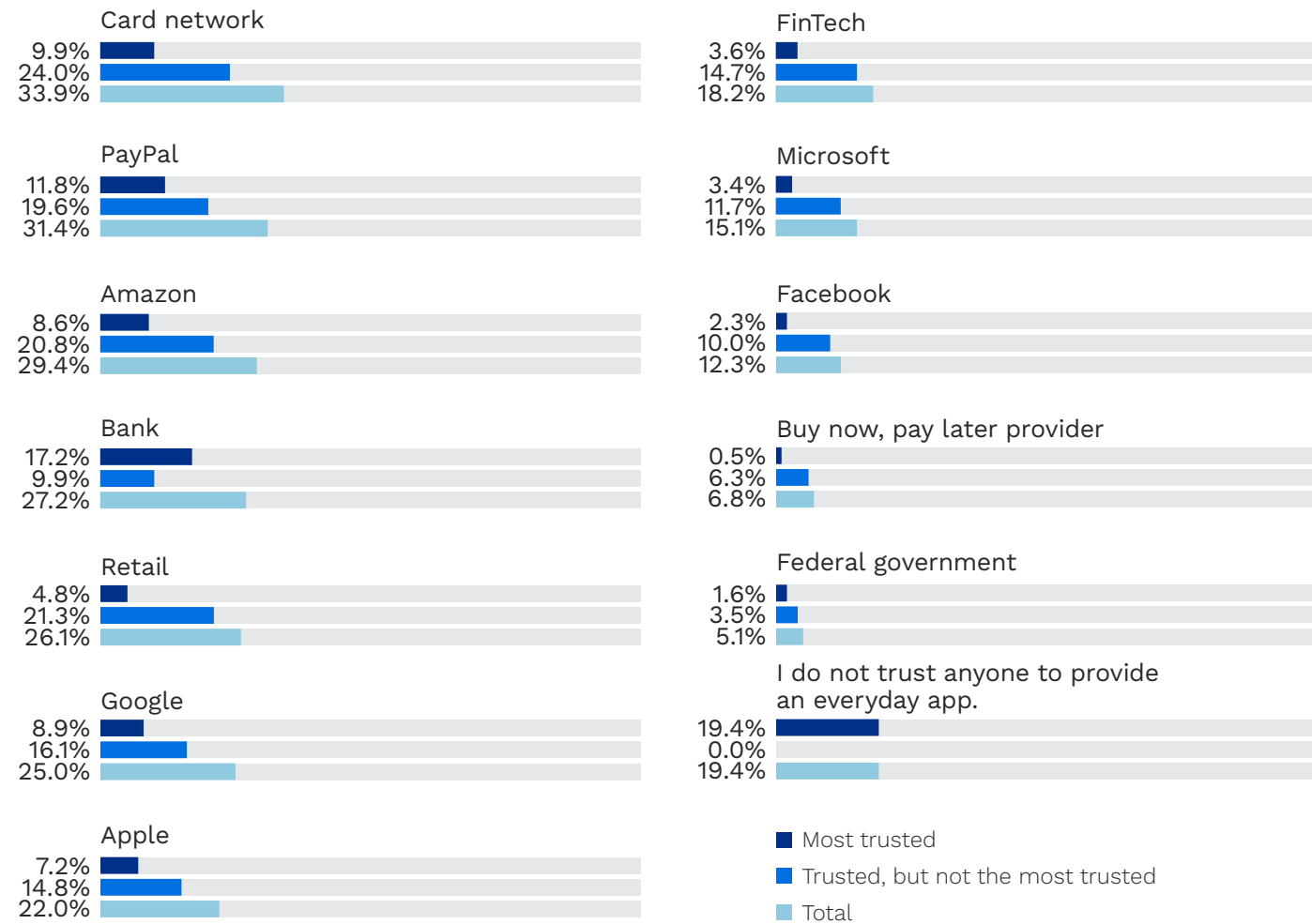
We also note high levels of trust in PayPal among hesitant consumers, particularly those in Australia. Thirty-three percent of this group said they trust PayPal to provide an everyday app, more than the 18% that said the same about banks. Even in the U.S., 25% of the hesitant chose PayPal as a trusted provider. These shares indicate that providing an everyday app through the PayPal brand would help to win over consumers who might otherwise ignore it.



**FIGURE 5A:**

**Trust in providers**

Share of consumers in the U.S. who trust select entities to provide an everyday app



Source: PYMNTS

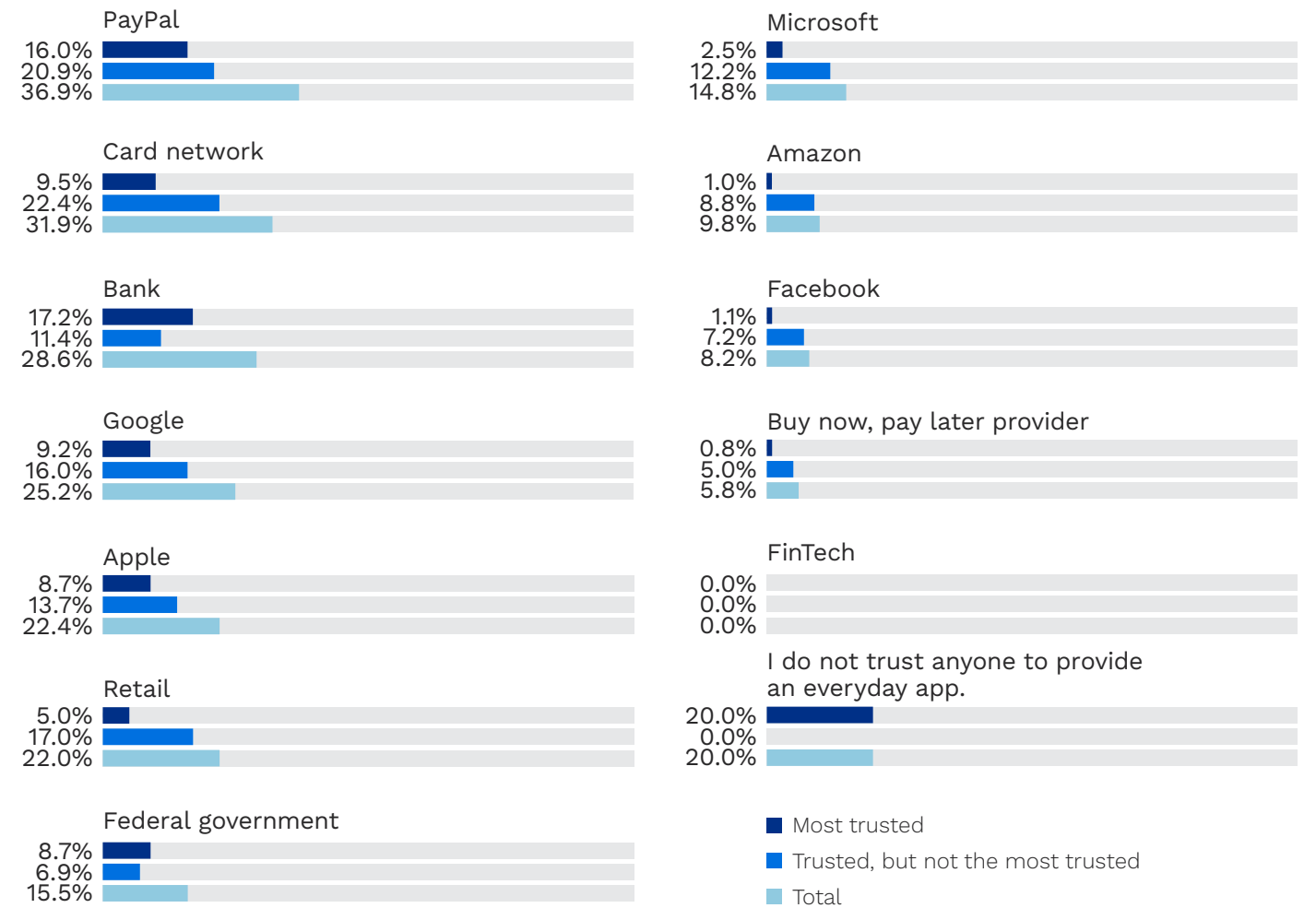
Consumer Interest in an Everyday App, August 2023

N = 2,285: Complete responses from U.S. consumers, fielded March 2, 2023 - March 20, 2023.

**FIGURE 5B:**

**Trust in providers**

Share of consumers in Australia who trust select entities to provide an everyday app



Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 1,035: Complete responses from Australian consumers, fielded March 2, 2023 - March 20, 2023

TABLE 5A:

**Most trusted institutions**

Share of consumers in the U.S. identifying the institution they trust most to provide an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Bank	28.3%	28.5%	34.7%	22.7%
• PayPal	43.5%	29.2%	33.3%	25.3%
• Card network	44.0%	31.4%	41.0%	25.1%
• Google	35.9%	26.3%	27.8%	16.8%
• Amazon	45.2%	28.6%	30.1%	19.5%
• Apple	32.0%	22.8%	22.4%	18.7%
• Retail	38.5%	22.3%	32.1%	18.3%
• Microsoft	23.6%	15.3%	16.2%	7.7%
• FinTech	31.9%	14.4%	17.7%	13.7%
• Facebook	19.3%	8.9%	11.7%	12.3%
• Federal government	4.9%	4.3%	11.3%	3.0%
• Buy now, pay later provider	10.7%	3.0%	9.7%	6.8%
• I do not trust anyone to provide an everyday app.	4.6%	16.9%	8.4%	29.6%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 2,285: Complete responses from U.S. consumers, fielded March 2, 2023 – March 20, 2023

TABLE 5B:

**Most trusted institutions**

Share of consumers in Australia identifying the institution they trust most to provide an everyday app, by persona

	Convenience-focused	Shopping-focused	Banking-focused	Hesitant
• Bank	30.7%	35.9%	31.0%	17.5%
• PayPal	49.2%	38.3%	35.5%	33.1%
• Card network	41.7%	31.3%	36.8%	25.9%
• Google	38.5%	26.2%	28.4%	23.7%
• Amazon	19.6%	7.0%	8.9%	8.6%
• Apple	34.7%	19.8%	26.5%	21.3%
• Retail	34.0%	26.0%	21.0%	12.9%
• Microsoft	25.5%	14.0%	13.9%	12.5%
• FinTech	0.0%	0.0%	0.0%	0.0%
• Facebook	15.1%	4.0%	10.2%	10.2%
• Federal government	22.7%	13.9%	20.3%	8.2%
• Buy now, pay later provider	10.3%	6.9%	5.8%	3.6%
• I do not trust anyone to provide an everyday app.	6.1%	12.3%	8.3%	27.5%

Source: PYMNTS

Consumer Interest in an Everyday App, August 2023

N = 1,035: Complete responses from Australian consumers, fielded March 2, 2023 – March 20, 2023

# Conclusion

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As digital engagement intensifies, consumers constantly interact with a large and sometimes overwhelming number of different apps for their routine daily needs. Consumers in the U.S. and Australia show strong interest in an everyday app that would consolidate these activities and offer a more streamlined and convenient experience. This idea appeals strongly to many consumers across age groups and income brackets in both countries, particularly those who want to bank, shop and invest all in one place. However, the adoption of an everyday app hinges on security and trust. Consumers place a premium on robust security measures, particularly two-factor authentication and data encryption. Potential users also care who provides the app — they perceive banks and PayPal as the most trusted merchants to deliver a high-quality and secure experience.



## Methodology

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Consumer Interest in an Everyday App, a PYMNTS and PayPal collaboration, is based on a survey of 3,320 consumers in the U.S. and Australia between March 2 and March 20 to reveal their reliance on apps for routine financial and shopping needs, gauge their interest in an everyday app and discover how security features and trust in the provider affect their views.

# About

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**PYMNTS** PYMNTS is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.



PayPal has remained at the forefront of the digital payment revolution for more than 20 years. By leveraging technology to make financial services and commerce more convenient, affordable and secure, the PayPal platform is empowering more than 300 million active accounts and merchants in more than 200 markets to join and thrive in the global economy. For more information, visit [paypal.com](https://www.paypal.com).

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