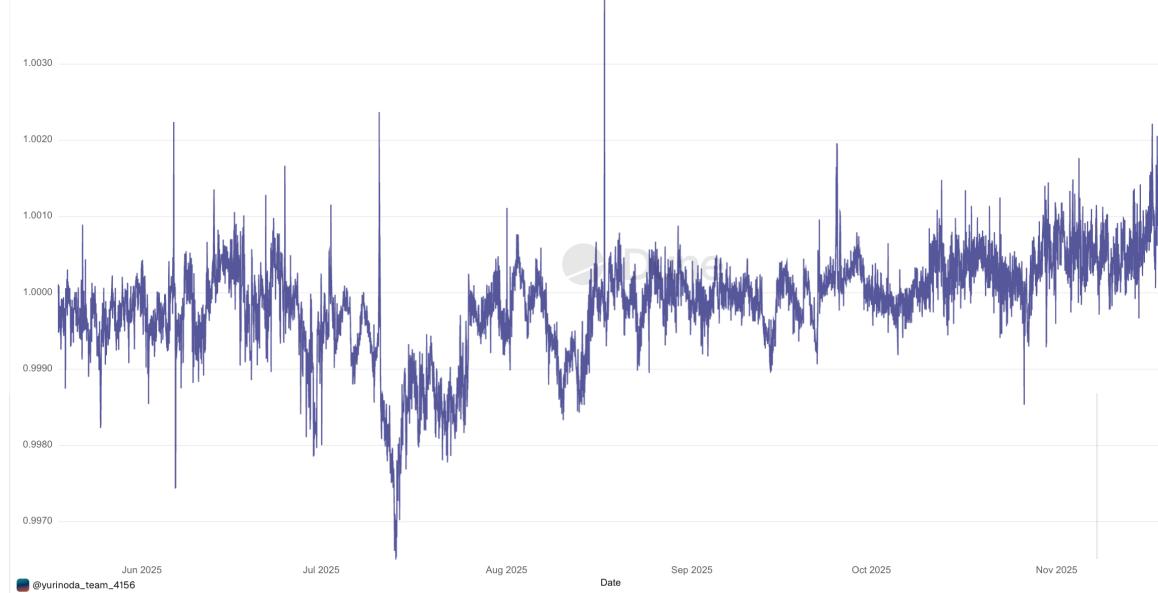


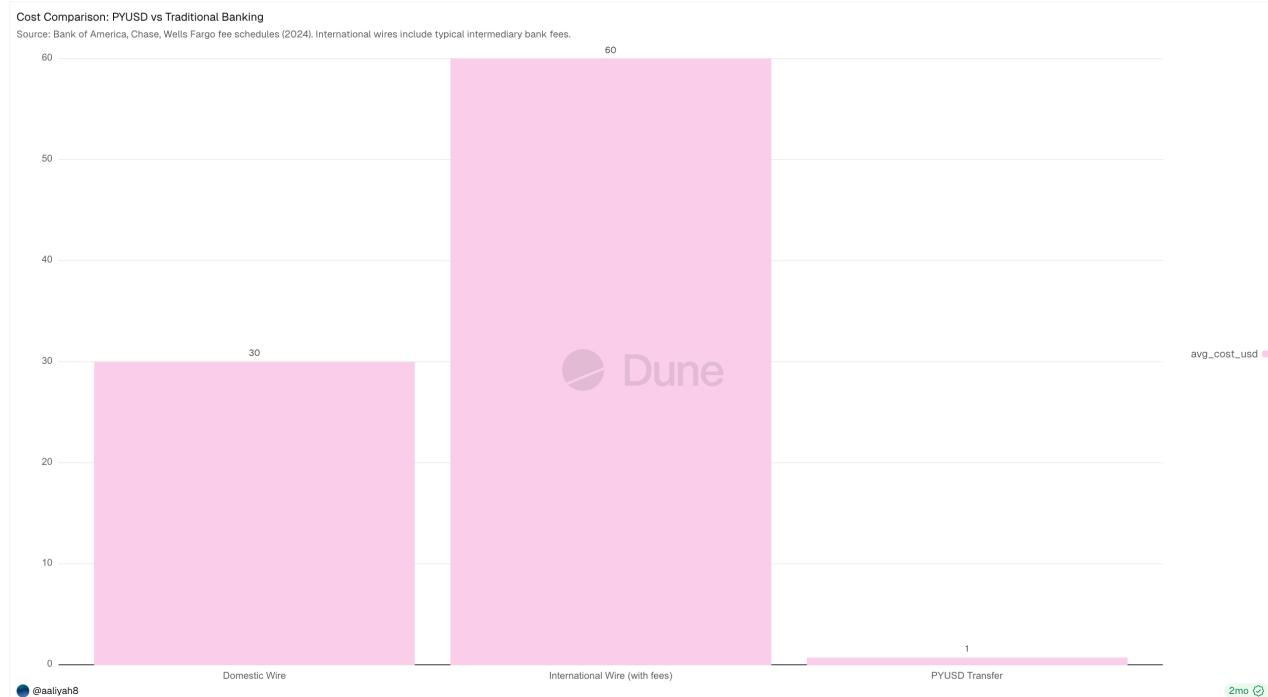
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This visualization evaluates the price stability of PayPal USD (PYUSD) by showing the historical price of PayPal USD (PYUSD) relative to \$1.00 over the past 6 months. It shows how it behaves during high-volatility periods in the broader crypto market, and whether any deviations are material or short-lived.

PYUSD is designed as a USD-backed stable coin to maintain a stable value. This is critical for our recommendation since any deviation from \$1.00 represents potential risk for corporate payments. In order to recommend usage of PYUSD we need to be confident that the asset will not fluctuate during settlement.

Result: This visualization highlights how tightly PYUSD has held its peg across the past 6 months. This sustained stability suggests PYUSD may be suitable for operational payments. With this stability assessment complete we can move to compare PYUSD's transaction costs or reliability against traditional banking rails.

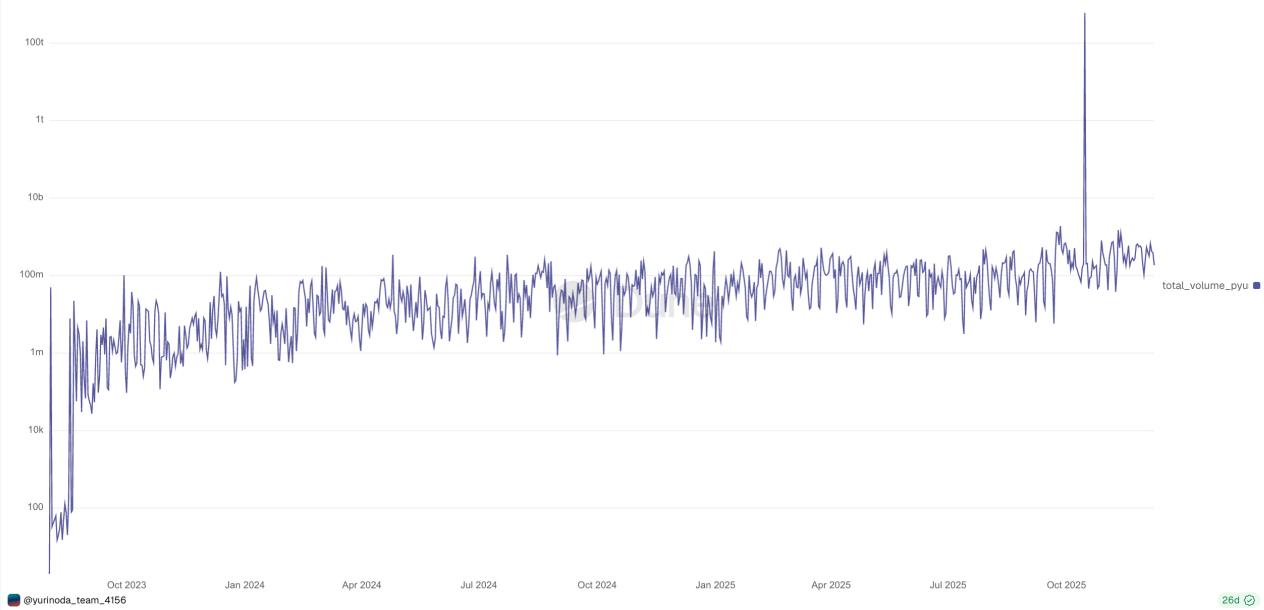


This comparison shows the average cost difference between sending PYUSD versus using traditional bank wires. PYUSD costs under \$1 on average, while domestic wires are around \$30 and international wires can hit \$60+ with all the fees. For a company doing lots of cross-border

payments, switching to stable coins could save a ton of money.

#### Daily Transfer Volume in PYUSD Transactions

Shows the total amount of PYUSD moved on-chain each day, highlighting periods of high-value transfers and growing liquidity over time.



This chart shows how much PYUSD is being moved on the blockchain each day. It helps us understand how active the network is and how people are using the stablecoin.

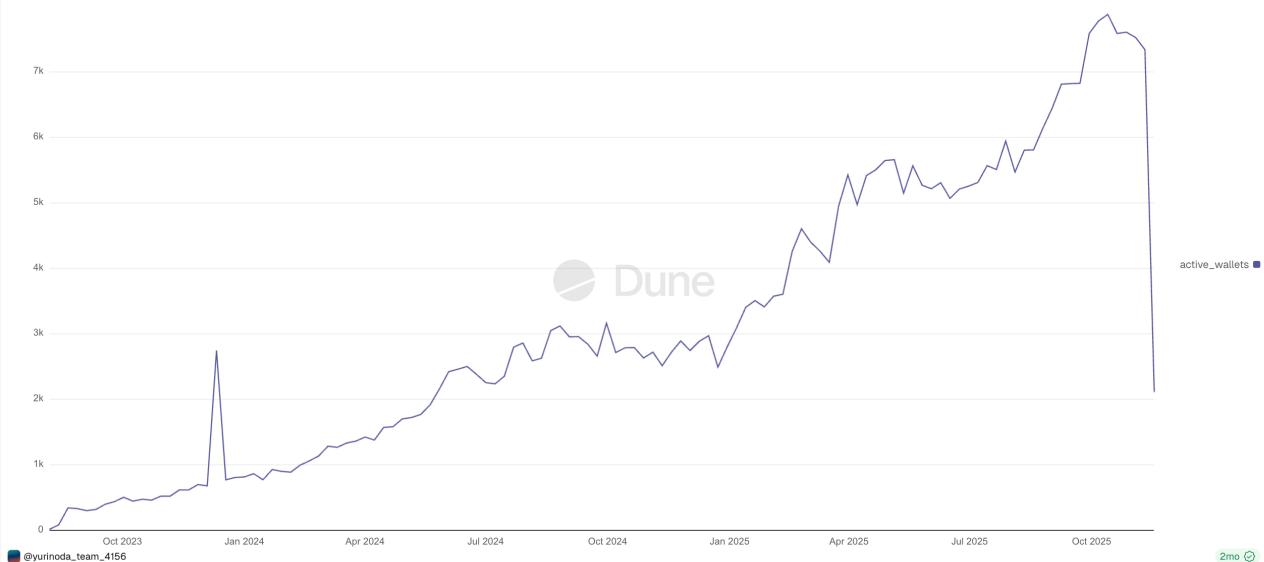
On some days, we see big spikes in volume. These usually come from large transfers by exchanges or institutions moving funds between wallets. They are normal and show that major players are using PYUSD.

When the daily volume steadily increases, it suggests that more users and platforms are adopting PYUSD and that the token is becoming more liquid. Higher liquidity is important because it makes transfers smoother and reduces the chances of delays or price issues.

Overall, this chart helps us see whether PYUSD is gaining traction, how often it is being used, and whether it is becoming a reliable option for payments and transfers.

#### Weekly Active PYUSD Wallets Over Time

Measures how many unique wallets interact with PYUSD each week, indicating adoption, user growth, and breadth of participation.



This chart shows how many different wallets used PYUSD each week. Every unique wallet represents a person, exchange, business, or app that interacted with the stablecoin either by sending or receiving it.

When the number of active wallets goes up, it means more people and platforms are adopting PYUSD. This tells us that the network is becoming healthier and more widely used.

If activity steadily rises week by week, it suggests growing trust, more integrations, and better awareness of PYUSD in the market. Even small increases can show that adoption is moving in the right direction.

Overall, this metric helps us understand how quickly PYUSD is spreading and whether usage is becoming more broad and consistent over time.

#### Top 20 PYUSD Wallets by Transaction Volume

PYUSD shows high institutional concentration, with the top 2 wallets processing \$6 billion combined. This suggests strong adoption by major financial players and exchanges, making it a viable option for corporate treasury operations alongside established players.

rank	wallet_address	total_transfers	total_volume_sent_usd
1	0x000	592	300003466519304.94
2	0x2f0074fa59c9294c71246825c1c9a0c7782d41a4	6	300000978009024
3	0x264bd8291fae1d75d02c5f573b07faa6715997b5	169701	3329589558.99
4	0xf845a0a05cbd91ac15c3e59d126de5dfbc2aab7	109	1361344451.3
5	0x2dd42a025b10c09bdd7940447ceaf7ea8c7d7bb4	33	1200000000
6	0xa632d59b9b804a9566faa9b48af3a1b74808fc1f	4871	1143011141.22
7	0x1c0acbaf48502204cf1e71e31d66427966493b02	35	1110563160.35
8	0x091d1c972cb1648537a7ba78abab371b1ce18336	8	1110004000
9	0x9008d19f58aab9ed0d60971565aa8510560ab41	6345	1011654345.96
10	0x779224df1c756b4edd899854f32a53e8c2b2ce5d	1022	915733859.57
11	0x9ec61acb844c759bd47f7026e9a9f168260f0328	434	851867991.46
12	0x59d7b8bf8a85bc8439008746f9fad8a05924e847	460	767500000.58
13	0x1601843c5e9bc251a3272907010af41fa18347e	1612	757061488.92
14	0xa9d1e08c7793af67ed92fe38d45997fb81d3e43	7904	693274116.29
15	0xad6eaa735d9df3d7696fd03984379d8e02ed8862	23	550080006.53
16	0x0cd0d01abf3e6adfc0a0989ebba9d6e85d58eable	1362	418709877.36
17	0x51c72848c68a965f66fa7a88855f9f7784502a7f	2894	405782539.39
18	0x383e6b4437b59fff47be19cba855ca29342a8559	1869	394975116.19
19	0x000010036c0100e000a0000f0354110a07380a	1328	353787604.78
20	0x63242a4ea82847b20e506b63b0e2eff0cc6cb0	2134	316900866.98

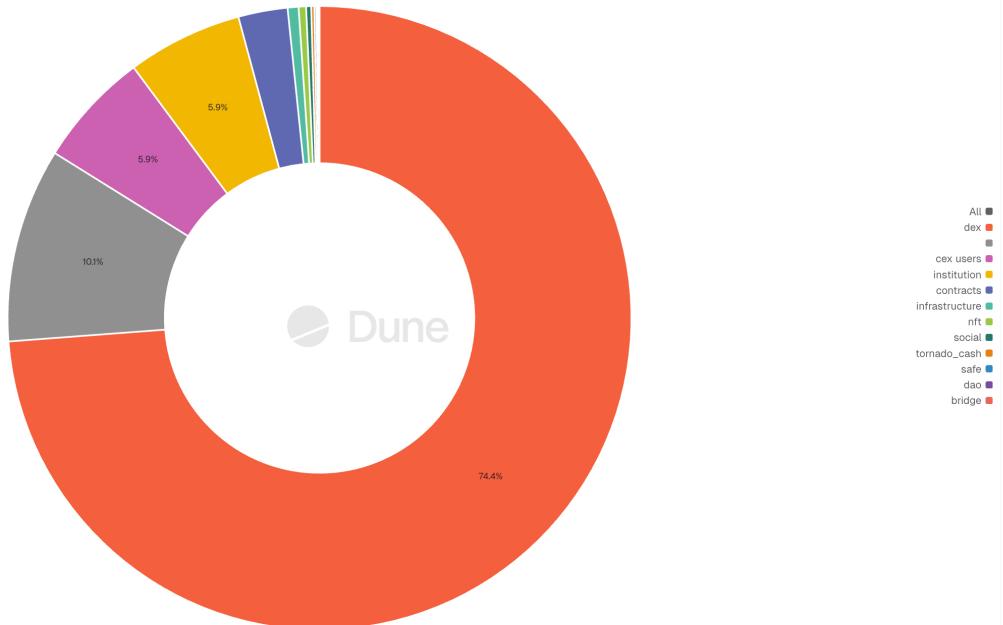
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These are the biggest PYUSD senders over the last 3 months. The top 2 wallets moved around \$3 billion each. This shows that PYUSD usage is pretty concentrated among a few major players, which is probably PayPal themselves and big exchanges like Coinbase.

#### Activity by Category of Wallet



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The visualization above shows the proportion of wallet category for PYUSD. This allows us to see which type of wallets are most popular among PYUSD transactions. For our purposes, we can see that institutions (which include banks, investment advisors, endowments, and mutual funds) are at 5.9%. PYUSD is becoming a standard for institutional wallets and can potentially be used for cross-border payments instead of traditional wire transfers.

#### Recommendation

We recommend that the company should launch a controlled pilot using PYUSD for low-risk international payments. This approach allows us to capture efficiency gains while managing risks and is backed by analysis proving PYUSD transactions are highly adopted, consistent, and cheaper than traditional wire transfers.

#### Key Take-Aways:

- Steady Transaction Volume: PYUSD shows consistent daily transfer activity, indicating increasing adoptions and liquidity for real-world payment use cases.
- Strong Price Stability: PYUSD maintains a tight peg around \$1.00, with only minor deviations during market-wide stress or volatility periods, indicating reliability as a traditional dollar substitute.
- Significant Cost Advantage: On-chain PYUSD transfers are substantially cheaper than traditional international wire transfers. This presents strong potential for operational cost savings.

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