The Business Model Canvas of PayPal

Key Partners

Banks and financial services firms Software developers Payment providers Third-party merchants

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Key Activities

Platform development and maintenance Fraud analysis and algorithm development Around-the-clock support Marketing

Key Resources

PayPal technical platform and research and development team Partnerships and acquisitions Brand and market position

Value Propositions

Buy from merchants across the world Accept worldwide payments Keep money safe and secure

Customer Relationships

Volume discounts and reduced fees for large payments Customer service (disputes, platform issues) Self-service (usage manuals)

Channels

PayPal website
PayPal mobile application
Partner programs

Customer Segments

Application Users Merchants Auctioneers

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Cost Structure

Platform development and maintenance Customer acquisition costs Transaction expenses



Revenue Streams

Fees and commissions (transactions, currency conversion, etc.)
Business account charges and Payflow charges
Deposit interests and working capital fees



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