

UNSETTLING GOODS



Choose Peace in Palestine and Israel

FACT SHEET

PayPal Fact Sheet

Who is PayPal?

PayPal, according to its website, is committed to democratizing financial services and empowering people and businesses to join and thrive in the global economy. It offers ways to manage and move money, pay or get paid. Available in more than 200 markets around the world, the platform enables consumers and merchants to receive money in more than 100 currencies, withdraw funds in 56 currencies, and hold balances in their PayPal accounts in 25 currencies.




PayPal reported \$2.97 billion in earnings in early 2017, and processes payments for large companies such as Facebook Messenger, Uber, and Airbnb.

What's wrong with PayPal providing services to settlements?

All of the settlements in occupied Palestinian territory are illegal according to international law. Canadian policy on Israel and Palestine states that the settlements are illegal. Settlers, banks, and merchants in the illegal settlements can freely access PayPal individual and merchant services, using Israeli bank accounts. However, PayPal does not provide these services to the Palestinian market in the same territory, which may demonstrate complicity in a discriminatory status quo. Palestinians are unable to establish bank accounts in Israeli banks, and are therefore excluded. At the same time, and often in the same geographic areas, Palestinian citizens have no access to PayPal merchant services. That disparity represents an ongoing risk to the company's reputation and social licence in a region still struggling to resolve deep conflict.

This hurts PayPal, hurts Palestinians, and supports the Israeli occupation because

- it is an obstacle to Palestinian tech sector growth
- it prevents Palestinian entrepreneurs and non-profits from receiving payments and contributions
- it forgoes an opportunity for PayPal's expansion into a profitable Palestinian market, which could be easier to enter than some other countries PayPal has already entered



Palestine is potentially a promising market for PayPal, with a dynamic tech business community and significant pent-up demand presenting both a commercial opportunity and a social imperative. PayPal's services would be a lifeline for Palestinian entrepreneurs, non-profits, and ordinary citizens who face obstacles sending and receiving payments in the current environment.

Paypal decided in April 2016 to cancel a planned operations centre in North Carolina in response to a state law denying anti-discrimination protections for lesbian, gay, and transgender people. CEO Daniel Schulman, was reported as saying that the law “perpetuates discrimination, and it violates the values and principles that are at the core of PayPal’s mission and culture.”

Understanding that operating with the “highest ethical standards and doing what’s right” is the foundation of PayPal’s Code of Business and Conduct and Ethics, The United Church of Canada urges PayPal to address the above risks and opportunities by extending full services to Palestinian people which are equal to those already enjoyed by the Israeli settler population. Enabling equal access would be in keeping with the leadership the company showed in North Carolina.

What is Unsettling Goods?

Unsettling Goods is a church-wide campaign of education and economic action for peace in Palestine and Israel. For more information, see www.united-church.ca/social-action/justice-initiatives/unsettling-goods-choose-peace-palestine-and-israel.

For more information on PayPal

- www.paypal.com/ca
- http://www.globalministries.org/action_alert_help_urge_paypal_to_open_up_to_palestinians



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