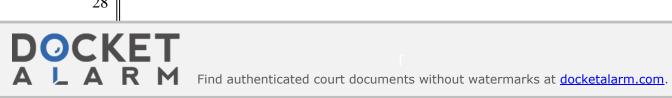
1	POMERANTZ LLP					
2 3	Jennifer Pafiti (SBN 282790) 1100 Glendon Avenue, 15 <sup>th</sup> Floor					
4	Los Angeles, California 90024 Telephone: (310) 405-7190					
5	E-mail: jpafiti@pomlaw.com					
6	Lead Counsel for Lead Plaintiffs					
7	[Additional Counsel on Signature Page]					
8						
9	UNITED STATES DISTRICT COURT					
10	NORTHERN DISTRICT OF CALIFORNIA					
11	SAN FRANCISCO DIVISION					
12	HUEI-TING KANG and ARTHUR FLORES,	) CASE NO.: 3:21-cv-06468-CRB				
13	,	) <u>CLASS ACTION</u>				
14	Plaintiffs,	) HON. CHARLES R. BREYER				
15 16	v. PAYPAL HOLDINGS, INC., et al.,	AMENDED CLASS ACTION COMPLAINT FOR VIOLATIONS OF THE SECURITIES LAWS				
17	Defendants.	) <u>JURY TRIAL DEMANDED</u>				
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#### **TABLE OF DEFINITIONS**

Term or Acronym	Definition
2015 Consent Order	The Consent Order between the Consumer Financial Protection
	Bureau and PayPal, entered into on May 20, 2015
Bancorp	The Bancorp Bank, Inc.
Bland	Defendant Doug Bland, Vice President and General Manager of
	PayPal Credit
Braintree	Braintree Payments, a PayPal-owned product that automates online
	payments for merchants by providing payment gateways and
	billing, storage and other payment related support
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CFPA	Consumer Financial Protection Act
CFPB	Consumer Financial Protection Bureau
CFPB Complaint	CFPB v. PayPal, Inc. and Bill Me Later, Inc., No. 1:15-cv-01426,
	(D. Md. May 19, 2015)
CID	Civil Investigative Demand
Class Period	April 27, 2016 to July 28, 2021
Clearing House	Clearing House Association, LLC
Association	
Company	PayPal Holdings, Inc.
Complaint	Amended Complaint
CW	Confidential Witness
EFTA	Electronic Fund Transfer Act of 1978
Exchange Act	The Securities Exchange Act of 1934
Federal Reserve	Board of Governors of the Federal Reserve System
Gallo	Defendant Joseph Gallo, Director of Communications at PayPal
GGR	Global Government Relations
Individual Defendants	Defendants Daniel Schulman, John Rainey, Doug Bland, and
	Joseph Gallo
Lead Plaintiffs	Lead Plaintiffs Huei-Ting Kang and Arthur Flores

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Marqeta	Marqeta, Inc.
NASDAQ	National Association of Securities Dealers Automated Quotation
	Global Select Market
PayPal	PayPal Holdings, Inc.
PayPal Credit	An open-end, revolving credit line built into a PayPal account that
	allows an account holder to pay for purchases online over a
	specified period after a credit application is approved by PayPal
PYPL	PayPal's stock ticker
Rainey	Defendant John Rainey, CFO of PayPal
Regulation II	Federal Reserve Debit Card Interchange Fees and Routing
	Regulation pursuant to Section 1075 of the Electronic Fund
	Transfer Act of 1978
Regulation Z	The Consumer Financial Protection Bureau's implementing
	regulation to the Truth in Lending Act
SBPC	Student Borrower Protection Center
SBPC Letters	Letters sent from the Student Borrower Protection Center dated
	August 21, 2020 to Defendants PayPal and Schulman, and to the
	Director of the CFPB and the Acting Comptroller of the Currency
SBPC Report	Student Borrower Protection Center report on Shadow Student
	Debt: Shadow Student Debt, STUDENT BORROWER PROTECTION
	CENTER, July 2020
SEC	U.S. Securities and Exchange Commission
Schulman	Defendant Daniel Schulman, CEO of PayPal
Square	Square Inc., now known as Block Inc.
Sutton	Sutton Bank
Synchrony	Synchrony Bank
TILA	Truth in Lending Act
Venmo	A social payments service owned by PayPal that enables consumers to make and share payments online



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