

**Financial Statement from January 1, 2015 to December 31, 2015**

		Amounts in USD	
<b>Beginning Balance</b>			<b>313.01</b>
<b>Ending Balance</b>			<b>2,673.13</b>
<b>Beginning payables balance</b>			<b>0.00</b>
<b>Ending payables balance</b>			<b>0.00</b>
		Debit	Credit
<b>Sales Activity</b>			<b>4,629.60</b>
Payments received		0.00	4,629.60
Refunds sent		0.00	0.00
<b>Fees</b>		<b>-96.85</b>	
Payment fees		-96.85	0.00
Refunded fees*		0.00	0.00
Chargeback fees		0.00	0.00
Account Fees Invoice		0.00	0.00
Other fees		0.00	0.00
<b>Dispute Activity</b>		<b>0.00</b>	
Chargebacks & disputes		0.00	0.00
Dispute reimbursements		0.00	0.00
<b>Transfers &amp; Withdrawals</b>		<b>-71.63</b>	
Currency transfers		0.00	0.00
Transfers to PayPal account		0.00	728.37
Transfers from PayPal account		-800.00	0.00
<b>Purchase Activity</b>		<b>-2,106.46</b>	
Online payments sent		-1,674.46	0.00
Refunds received		0.00	0.00
Debit card purchases		-432.00	0.00
Debit card returns		0.00	0.00
<b>Reserves and releases</b>		<b>0.00</b>	<b>0.00</b>
Blocked Payments		0.00	0.00
<b>Other Activity</b>			<b>5.46</b>
Money market dividends		0.00	0.00
Debit card cash back		0.00	4.70
Credit card cash back		0.00	0.00
Other		-432.00	432.76

Note: This is not an actual bill.

\* Paypal refunds you fees for any fraudulent transactions or in cases when the refund happens within the first 2 days of the sale.

## Understanding your financial statement

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### Terms and definitions

#### Financial Statement header

Financial statement for calendar year 2015.

#### Beginning Balance

Total funds in your PayPal account on January 1, 2015

#### Ending Balance

Total funds in your PayPal account on December 31, 2015

#### Beginning payables balance

Beginning.

#### Ending payables balance

Ending.

#### Sales Activity

Payments received less refunds sent for all sales activity.

##### Payments received

The total amount of payments received.

##### Refunds sent

The total amount of all refunds sent.

#### Fees

The total amount of all your PayPal fees.

##### Payment fees

The total amount of fees charged by PayPal for payments you have received.

##### Refunded fees

The total amount of payment fees returned to you because of refunds you have issued.

##### Chargeback fees

The total amount of fees for chargebacks processed.

##### Account Fees Invoice

The total amount of all monthly service charges and fees for any expired or voided authorizations.

##### Other fees

The total amount of other fees (such as debit card insurance, ATM withdrawal fees, and bank-initiated foreign deposit fees).

#### Dispute Activity

The total amount of funds pulled from your account less dispute reimbursements.

##### Chargebacks and disputes

The total amount of funds pulled from your amount because of a chargeback or lost dispute.

##### Dispute reimbursements

The total amount of funds restored to your account from disputes won.

#### Transfers and withdrawals

Money movement to and from your PayPal account.

##### Currency transfers

The total amount of funds transferred to USD from other currency balances.

##### Transfers to PayPal account

The total amount of funds transferred to your PayPal account from your bank, credit card or alternate funding source.

##### Transfers from PayPal account

The total amount of funds withdrawn from your PayPal account to your bank account or PayPal credit, debit or pre-paid card.

#### Purchase Activity

The total amount of purchases made less refunds and debit card returns.

##### Online payments sent

The total amount of online payments sent from your PayPal account.

##### Refunds received

The total amount of refunds received (for purchases made with your PayPal account).

##### Debit card purchases

The total amount of purchases made with your PayPal debit card.

##### Debit card returns

The total amount of refunds received (for purchases made with your PayPal debit card).

#### Other Activity

The total amount of funds generated from other activities.

##### Money market dividends

The total dividends earned from PayPals Money Market Fund.

##### Debit card cash back

The total amount generated from debit card cash back rewards.

##### Credit card cash back

The total amount generated from credit card cash back rewards.