Overview

PayPal has extended its seller protection to cover eligible payments for intangible items such as travel, tickets, events, and services (except for Digital Goods). This means Seller Protection now applies to sellers of these services to protect them against unauthorized transactions. Seller protection is already available for eligible tangible items.

This FAQ will help you understand how Seller Protection covers you as a merchant of intangible goods (except for Digital Goods).

Q1: What is PayPal’s Seller Protection?
PayPal’s Seller Protection covers merchants against transactions that may go wrong because of unauthorized issues or items not received by the buyer.

> E.g. in event a seller has proven to fulfill the order and meet the conditions of PayPal Seller Protection, we will not hold them liable for a fraudulent transaction.

Q2: How are we changing Seller Protection to cover intangible items?
PayPal already provides seller protection for eligible physical goods shipped by merchants to their customers. With these changes, we have extended seller protection to cover unauthorized transactions in selected intangible goods categories to merchants domiciled in Singapore, Malaysia, Thailand, Indonesia, Philippines and Vietnam.

Q3: What is considered an intangible item?
An intangible item is anything that is not shipped. It will include items such as travel tickets, concert or event, cab rides, digitally downloaded content (such as songs or books) as well as services. However, please note that digital goods are not eligible under our Seller Protection Policy.

Q4: From when is this extension effective?
Seller Protection covering eligible intangible goods is effective for transactions from 1 September, 2015 onwards.

Q5: Who will benefit from the changes?
The extended protection applies to all sellers in Thailand, Indonesia, Philippines, Vietnam, Malaysia and Singapore in the intangible segment excluding guest transactions and merchants in the digital goods vertical. The intangible transaction must be marked by PayPal as eligible or partially eligible for PayPal Seller Protection on the “Transaction Details” page.
**Q6: What items will not be covered?**
Most goods and services paid for in a single payment via a valid PayPal account are eligible for seller protection, except for the items listed below:

- Claims or Chargebacks for Significantly Not as Described
- Claims or Chargebacks for Item Not Received for intangible or virtual items or services
- Items that you deliver in person, including at a point of sale.
- Items that are sent after PayPal has advised the Seller not to release the item
- Digital Goods
- PayPal Direct Payments (including Virtual Terminal Payments and Website Payments Pro/Plus payments).

For full eligibility requirements, see the [User Agreement](#).

**Q7: If someone discovers a problem after 1 September 2015 regarding an intangible purchase made before that date, can they make a claim?**
No. The policy came into effect on 1 September 2015, and only protects transactions made on or after 1 September 2015.

**Q8: What specific issue types are eligible for Seller Protection of intangible goods?**
- Unauthorized Chargebacks or ACH returns
- Unauthorized Claims
- Unauthorized Fraud Reversals

**Q9: How do I qualify for Seller Protection?**
All sellers offering eligible tangible and intangible goods and services in Singapore, Malaysia, Thailand, Indonesia, Philippines and Vietnam enjoy PayPal’s Seller Protection.

To be eligible for seller protection, transactions must be marked by PayPal as eligible or partially eligible for PayPal Seller Protection on the “Transaction Details” page.

However, the merchant must respond to all cases and provide compelling evidence (refer to Q10 below) that the order has been fulfilled for the goods or services. The merchant must respond within the designated timeframes provided to be eligible for protection. Also, the seller’s eligibility for PayPal Seller Protection must not be suspended.

**Q10: How do I communicate that an order was fulfilled?**
Sellers are required to submit evidence to show that the purchase order was fulfilled in the PayPal Resolution Center. For example an online ticket issued or booking confirmation sent. The evidence should be uploaded under “Other Evidence”. Please refer to the [User Agreement](#) on the criteria for acceptable proof of fulfillment.