

PayPal Visa+ Terms And Conditions

Last updated on February 19, 2026

The Visa+ service (“**Visa+**”) is a service of Visa, Inc. and is made available to you by PayPal, Inc. (“**PayPal**”) through the PayPal services and subject to these Visa+ Terms and Conditions (“**Visa+ Terms**”). Visa+ allows you to use your PayPal account to receive money from eligible Visa+-enabled digital wallets. You must have an eligible PayPal personal account and PayPal Balance account to use Visa+. Funds sent to you through Visa+ will be received into your PayPal Balance account.

To receive money through Visa+, we must verify the [required identifying information](#) you provide to us, and you must sign up for Visa+ on PayPal and activate a Visa+ payname (“**Payname**”). By signing up for Visa+ and using a Payname on PayPal, you agree to comply with these Visa+ Terms. These Visa+ Terms are a legal agreement between you and PayPal, they supplement the [PayPal User Agreement](#) and the [PayPal Balance Terms and Conditions](#) that govern your use of PayPal’s services generally, and they may be revised pursuant to the revision terms set forth in the [PayPal User Agreement](#). If any conflict exists between these Visa+ Terms and the [PayPal User Agreement](#) or any other terms and agreements between you and PayPal, these Visa+ Terms shall control with respect to Visa+, but only to the extent of the conflict.

PAYNAMES

When you sign up for Visa+ on PayPal, you will be assigned a unique Payname to conduct transactions. You can receive money into your PayPal Balance account from eligible Visa+ wallets by providing the sender with your Visa+ Payname for PayPal. The sender may need your phone number or other information about you in order to verify your Payname or complete the transaction.

You cannot cancel or reverse payments sent via Visa+.

RESTRICTIONS ON USE OF VISA+

Visa+ may only be used to receive money for personal purposes and cannot be used for commercial or business purposes, or in any manner that would violate the [PayPal User Agreement](#). Please note that if your personal account is converted to a business account, your Payname for PayPal will be deactivated. Visa+ may only be used to receive U.S. dollars within the United States and its territories. Please see the [PayPal User Agreement](#) for how [amounts owed to PayPal](#) and negative balances are addressed.

TRANSACTION REVIEWS

Transactions conducted through Visa+ may be delayed for compliance, fraud, or risk review purposes by PayPal, Visa, and/or the sender’s or recipient’s Visa+ wallet provider. These reviews may also result in

money or transactions you received being canceled or reversed.

CUSTOMER SERVICE & DISPUTES

Transactions sent to your Visa+ Payname for PayPal are initiated outside of PayPal and by other Visa+ wallet providers. PayPal is not responsible for the acts, errors, policies, or procedures of third-party Visa+ wallet providers. If you have a dispute or complaint about a Visa+ transaction, please visit our [Resolution Center](#).

RECEIPTS & STATEMENTS

You will receive a receipt for each Visa+ transaction conducted using your Visa+ Payname on PayPal, and Visa+ transactions received using your PayPal account will be included on your PayPal account statements.

SUSPENSION & CANCELLATION

We reserve the right to discontinue, modify, or condition the use of Visa+ and/or your Payname for PayPal. Except as otherwise required by applicable law, we may block, restrict, suspend, or terminate your use of your Payname for PayPal and access to Visa+ through the PayPal service at any time upon notice. PayPal reserves the right to do so for any breach or violation of these Visa+ Terms, the [PayPal User Agreement](#), the [PayPal Balance Terms and Conditions](#), or any other terms and agreements between you and PayPal, or if we suspect fraudulent activity, or in connection with the cancellation or suspension of your PayPal account. You agree that we will not be liable to you or any third-party for any block, suspension, cancellation, or termination of your use of your Payname for PayPal or access to Visa+.

To stop future payments from a third-party Visa+ wallet provider to your PayPal Balance account via your Visa+ Payname, contact the third-party wallet provider.

[Help](#) [Contact](#) [Fees](#) [Security Center](#) [Privacy Center](#) [Shop](#) [Apps](#) [Enterprise](#) [Partners](#)

[About](#) [Newsroom](#) [Jobs](#) [Investor Relations](#) [Government Relations](#)

© 1999–2026 [Accessibility](#) [Privacy Statement](#) [Cookies](#) [Legal](#) [Licenses](#)

PayPal is located at 2211 N 1st St. San Jose, CA 95131