

>> [View all legal agreements](#)

Terms for Payments without a PayPal account



[Download PDF](#)

1. PayPal's Service "Payments without a PayPal account" is provided to on-line merchants and other PayPal account holders (who like to receive money in their PayPal account) by PayPal (Europe) S.à r.l. et Cie, S.C.A. ("PayPal") which is authorised and regulated by the Commission de Surveillance du Secteur Financier in Luxembourg.
2. This service allows on-line merchants to sell goods or services to persons who do not hold a PayPal account ("third party" or "you"). It involves PayPal issuing to the on-line merchant a sum of electronic money equivalent to the amount of the purchase when PayPal receives funds from the third party. That electronic money is then paid to the on-line merchant's PayPal account as payment for goods or services being purchased.

Similarly, the service allows other PayPal account holders (such as for example holders of personal accounts) to request a payment from a third party. In this case, the third party will pay the requested amount to PayPal and PayPal will credit a sum of electronic money equivalent to the requested amount to the account holder's PayPal account.

In case the merchant or other account holder is obliged to pay PayPal fees for this payment, the fee will be automatically deducted.

3. PayPal will not open a PayPal account for you when you pay us and we issue electronic money to merchants or other PayPal account holders. PayPal will keep the information you provide in accordance with our [Privacy Policy](#) to (1) allow payments to be made in this way in the future, (2) enable us to monitor the use of PayPal's service "Payments without a PayPal account" for risk management and compliance purposes and (3) make it easier for you to open a PayPal account in the future.
4. PayPal will monitor the number and amount of transactions when you pay us and we issue electronic money to merchants or other PayPal account holders. If these transactions are regular or exceed certain thresholds, we may require you to open a PayPal account with us. At this point, you will need to enter into our standard

[user agreement](#) to govern your newly-created relationship with us.

5. You should note that PayPal's service "Payments without a PayPal account" does not entitle you to the benefits of having a PayPal account. You will not be eligible to take advantage of our Buyer Protection Policy or any other benefits which we offer under the [user agreement](#). You may have additional rights through your agreement with your credit or debit card issuer.