

PayPal

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# PayPal Chat Messaging Terms and Conditions

**We're discontinuing PayPal Chat Messaging Service. Starting December 28, 2023, you will no longer be able to use the PayPal Chat Messaging Service and you will not have access to your existing chats. If you need to save your chat or any data from your chat, please use alternative solutions, such as making screenshots and saving them to your photo library. If you wish to retain a copy of these terms, please download printable PDF version prior to the discontinuation date.**

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Effective Date: 30 August 2023

## Contracting Party and Scope of these Terms

These Messenger Terms and Conditions ("Terms") constitute a legal agreement between you and PayPal (Europe) S.à r.l. et Cie, S.C.A. ("we" or "PayPal"). They govern your use of the Chat Messaging Service (the "Service") which is an ancillary service to payment processing service we provide to you under PayPal's [User Agreement](#).

These Terms apply for using the Chat Messaging Service by residents of Ireland.

These Terms are incorporated into PayPal's [User Agreement](#) by reference.

## Chat Messaging Service Description

The Chat Messaging Service is a service offered by PayPal to you to communicate with other PayPal users through PayPal mobile and web applications using text-based messages in real time.

The Chat Messaging Service aims to support your payment relationships and transactions with other PayPal users, it is not a telecommunications service.

The Chat Messaging Service is not interoperable with other messaging services, it cannot be used for emergency communications. The messages are not end-to-end encrypted.

## **Eligibility**

Only PayPal account holders in good standing may use the Chat Messaging Service. Initially, the Service will be available to personal accounts only. Upon separate announcement by PayPal, it may become available to business accounts.

Users must be connected with each other to send and receive chat messages. Such connection is established when a user approves a connection request (request to chat) from another user.

## **Price**

It's free to use Chat Messaging Service, but note that your payments may be subject to our payment processing fees as set out in PayPal's [User Agreement](#).

## **Starting a new chat**

To start a new chat you will need to send a connection request (request to chat), which must be accepted by the recipient.

You can send a connection request (request to chat) before or after making a payment.

If you want to chat with a user after making a payment, a connection request will be created and sent to the recipient when you start conversation linked to a payment you made.

If you are yet to make a payment, you will need first to locate a recipient. You may apply search by email/phone or other PayPal credentials of the recipient. After that you can send your connection request, and this will require you to select a pre-defined payment reason to connect.

You can determine in PayPal account settings if you want to be discoverable (appear in a search of another user) and which credentials may be used for this purpose.

### **Responding to connection requests, safety controls**

You can accept or decline a connection request to start chatting. If you decline, this will dismiss the connection request and prevent a new connection request for a short period of time.

You can also limit connection requests and chat messages from any user. In that case you will not see any new connect requests or chat messages from a relevant user.

You can also manage your notification settings, including muting or turning off notifications.

You may block connection requests from public search for the Chat Messaging Service.

### **How we use your Chat Messaging Service data**

Chat Messaging Service data will only be used and retained pursuant to applicable data protection laws and in accordance with PayPal's [Privacy Statement](#).

### **Prohibited Uses**

In addition to the Prohibited Activities in PayPal's [Acceptable Use Policy](#), you may not use the Service in any manner that:

- is false, misleading, deceiving, inaccurate, or dishonest;
- is defamatory or invasive of another person's right of privacy or right of publicity;
- is harmful, obscene, harassing, objectionable, violent, or condoning violence or harm, displaying nudity or sexual activity, or otherwise unfit for publication;
- incites hatred of animals or of individuals or groups based on race, ethnic origin, religion, nationality, disability, gender, age, veteran status, or sexual orientation/gender identity;
- infringes intellectual property or other proprietary rights of any party, or is not authorised;
- creates a privacy or security risk to any person or exposes others to harm;
- constitutes unsolicited or unauthorised advertising, promotional materials, commercial activities or sales;
- is spam, chain letters, or pyramid schemes;
- violates any laws; or
- in PayPal's sole discretion, is objectionable or exposes others to harm or liability.

You can report to PayPal any chats, messages or users that violate the above requirements through a dedicated report button available in each chat.

### **Actions which PayPal May Take**

PayPal may remove any chat and its contents at any time.

If we have reasons to believe that you have engaged in any activities which violate these Terms, the PayPal [User Agreement](#), or PayPal's [Acceptable Use Policy](#), we may not only remove your chat or any message, but also limit, suspend, or close any and all PayPal services.

PayPal's additional rights are set out in section "Actions We May Take if You Engage in Any Restricted Activity" of the PayPal [User Agreement](#).

## **Submitting Intellectual Property Complaints**

We respect the intellectual property of others and require that PayPal users and users of the Chat Messaging Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion without incurring any obligation or liability to do so, limit or terminate the use of our products or services for users who use or publish content on the Chat Messaging Service that is subject to intellectual property rights claims.

PayPal will respond to sufficiently substantiated notices of alleged copyright or trademark infringement from right holders. If you believe your intellectual property rights have been infringed, you may file an Infringement Report. For details see [here](#).

## **Duration, Revision of these Terms and Termination**

You can use the Chat Messaging Service as long as you use PayPal Services under the PayPal [User Agreement](#), or you can immediately withdraw from the Chat Messaging Service without paying termination fees by discontinuing sending chat messages and turning off alerts.

We may revise these terms or terminate these Terms and/or the Chat Messaging Service following the procedure as set out for revising the PayPal [User Agreement](#) in the section “Welcome to PayPal” of the PayPal [User Agreement](#).