PayPal.Me Terms and Conditions

Last updated on September 5, 2023

The PayPal.Me service ("Service") is provided to you by PayPal, Inc. ("PayPal"), and allows you to create a personalized PayPal.Me URL ("PPM Link"), which allows you to create a personalized PayPal.Me page that will allow others to find, recognize, and transact with you (each a "PPM Page"). Your PPM Page will display your PPM Link, the city and/or state associated with your PayPal account (if enabled), your name or business name, your username or business username, profile picture or logo, and any information you have provided in the details or "About you" section to anyone visiting your PPM Page so that they can more easily verify that they are sending money to the right recipient.

You can use a PPM Link personally or for business to request, collect, and receive payments from others using PayPal. Your use of the Service is subject to these PayPal.Me Terms and Conditions, the terms of the PayPal User Agreement, Acceptable Use Policy and Privacy Statement ("Agreements").

Sharing Personal Information through the Service

PayPal.Me is a social feature that enables you to transact with peers more easily. Other PayPal users may be shown your username and PPM Page if they sync their address book and you are listed among their contacts, or if they attempt to send you money within PayPal by searching for your name or business name, username or business username, email, phone number, or PPM Link.

WHEN YOU SIGN UP TO THE SERVICE, YOU AUTHORIZE PAYPAL TO PUBLICLY DISPLAY YOUR PPM LINK(S) AND PPM PAGE(S) AND UNDERSTAND THAT THE INFORMATION ON YOUR PPM PAGE(S) WILL BE VISIBLE TO ANYONE ACCESSING THE CORRESPONDING PPM PAGE(S).

You can update your preferences and turn off your PPM Link at any time by adjusting the settings in your PayPal account online or in the PayPal App. If you turn off your PPM Link, your PPM Link and PPM Page will no longer be publicly findable and you cannot use your PPM Link to receive funds through PayPal.

Personal or Commercial Purposes

When you sign up for the Service and set up a PPM Link, you will be asked to specify whether the primary use of your PPM Link will be transacting with friends and family ("Personal" use) or receiving payments from customers for goods and services ("Commercial" use). While you can reclassify a Personal PPM Link for Commercial use, and may be able to reclassify certain Commercial PPM Links as Personal, YOU MAY NOT USE A PERSONAL PPM LINK TO RECEIVE PAYMENTS FOR COMMERCIAL PURPOSES, NOR MAY YOU USE A COMMERCIAL PPM LINK FOR PERSONAL TRANSACTIONS.

If you have a PayPal Business Account, any and all PPM Links associated with that account will be identified as Commercial PPM Links. If PayPal determines, in its sole discretion, that you have received payments for goods and services on a Personal PPM Link, PayPal may retroactively charge you the appropriate fees and prospectively reclassify the PPM Link as Commercial. Please review the PayPal User Agreement for information on how fees are assessed.

PayPal.Me User Guidelines

In addition to complying with the Agreements, we've established a few ground rules for you to follow when using the Service. You MAY NOT provide your PayPal password or other credentials to any other person to enable such other party to manage your PPM Link(s), nor may you use any other account holder’s username and password to do the same.
In addition, you MAY NOT ENGAGE in any activity, post any content, or register and/or use a URL to establish a PPM Link, which is, or includes material that:

- is offensive, abusive, defamatory, pornographic, threatening, or obscene;
- is illegal, or intended to promote or commit an illegal act of any kind, including but not limited to violations of intellectual property rights, privacy rights, or proprietary rights of PayPal, any other PayPal user, or any third party;
- includes your password or purposely includes any other user’s password or purposely includes personal data of third parties or is intended to solicit such personal data;
- impersonates or misrepresents your affiliation with another user, person, or entity, or is otherwise fraudulent, false, deceptive, or misleading; or
- violates or conflicts with the Agreements, as determined by PayPal.

You acknowledge and agree that violation of any of the above may result in the immediate termination or suspension of your PPM Link(s) and/or PayPal account(s). You also agree that PayPal may reclaim your PPM Link for any reason.

PayPal reserves the right to update these terms and conditions in its sole discretion, for any reason, by posting an updated version of these terms and conditions at https://www.paypal.me/pages/terms. Updated terms will be effective as of the date of posting and your continued use of any PPM Link will constitute your acceptance of the updated terms.