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Privacy Policy for Payment Processing Services

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Please view, read, [download and save](#) this policy.

The Privacy Policy below governs the use of our payment processing services and any other related features, technologies or functionalities offered by us (collectively "the PayPal Services") by users who do not have a PayPal account. That includes, without limitation, any information you provide in relation to the PayPal Services.

1. Overview

In order to operate the PayPal Services and to reduce the risk of fraud, PayPal (Europe) S.à r.l. et Cie, S.C.A. ("PayPal" "our", "us" or "we"), the data controller, must ask you to provide us with information about yourself, including your credit or debit card and/or bank account details. By consenting to and agreeing with the terms of this Privacy Policy, you expressly consent and agree to us processing your data in the manner set out herein. This Privacy Policy describes the information we collect and how we use that information. PayPal takes the processing of your personal information very seriously and will use your information only in accordance with the terms of this Privacy Policy.

We will not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. However, in order for us to offer our services to our users; enhance the quality of our service from time to time; and protect the interests of our users, we will in limited circumstances share some of your personal information with third parties under strict restrictions, as described in more detail in the section "Our Use and Disclosure of Information". It is important for you to review this Privacy Policy as it applies to all the PayPal Services.

By accepting the Privacy Policy, you expressly consent to our use and disclosure of your personal information and direct us to do so in the manner described in this Privacy Policy.

If you disagree with the terms of this Privacy Policy, please do not use the PayPal Services.

Some pages on the PayPal website include links to third party websites. These sites are governed by their own privacy statements, and PayPal is not responsible for their operations, including but not limited to their information practices. Users submitting information to or through these third party websites should review the privacy statements of these sites before providing them with personally identifiable information.

For the avoidance of doubt, this Privacy Policy does not constitute a "framework contract" for the purpose of the EU Payment Services Directive (2007/64/EC) or any implementation of that directive in the European Union or EEA (including, without limitation, the UK Payment Services Regulations 2009).

A Special Note about Children.

Children are not eligible to use our service and we ask that minors (persons under the age of 18) do not submit any personal information to us or use the PayPal Services.

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2. Information We Collect

Required Information

To use the PayPal Services, you must provide your name, address, phone number, date of birth and email address. In order to make payments through the PayPal Services, you must provide credit card, debit card or bank account information. This required information is necessary for us to process transactions, protect you against credit card fraud and current account fraud, and contact you should the need arise in administering the PayPal Services.

We will also require other commercial and/or identification information if you process high overall payment volumes through the PayPal Services or as is otherwise required in order for us to comply with our anti-money laundering obligations under European law.

When you access PayPal using a mobile device (e.g. a smartphone), we may additionally collect and store device sign-on data (including device ID) and geolocation data in order to provide our services.

Transaction Information

When you use the PayPal Services to send money to someone else, we ask you to provide information related to that transaction. This information includes the amount and type of transaction (purchase of goods or purchase of services or simple money transfer (cash transaction (US only))) and the name, email address, Skype ID (if applicable) or phone number of the third party. Also, when you send money, you may be asked to provide personal details to the recipient of the payment to complete the transaction. Those details may also be passed on to us from the recipient. We retain this information for each of your transactions through the PayPal Services. We also collect the Internet address (IP address) and other identifying information about the computer or device you use to use the PayPal Services, in order to help detect possible instances of unauthorized transactions.

Information about you from Third Parties

In order to protect our payment system and its users against potential fraud, we verify the information you provide with the "Payment Processors" and/or "Credit Reference and Fraud Agencies" as set out below under the section "Disclosure to Third Parties other than PayPal Users". In the course of such verification, we receive personally identifiable information about you from such services. In particular, if you register a credit card or debit card or bank account with PayPal, we will use card authorisation and fraud screening services to verify that your card information and address match the information you supplied to PayPal, and that the card has not been reported as lost or stolen.

Furthermore we will conduct a background check on your business by obtaining information about you and your business, and potentially (if legally permitted) also about your directors, shareholders and partners, from a credit reference or fraud agency as listed in the section entitled, "Disclosure to Third Parties other than PayPal Users" and the Annex below. If you owe us money, we may conduct a credit check on you by obtaining additional information about you from a credit reference or fraud agency, to the extent permitted by law.

For details how PayPal works together with credit reference agencies in Germany, please also refer to the Annex to this Privacy Policy

We may also collect information about you from other sources, including from members of PayPal's corporate family, other companies (subject to their privacy policies and applicable

law), and from other accounts we have reason to believe you control (whether in part or in whole).

Additional Verification

If we cannot verify the information that you provide we may ask you to upload or send us additional information by fax (such as your driving license, credit card statement, and/or a recent utility bill or other information linking you to the applicable address), or to answer additional questions online to help verify your information.

Website Traffic Information

Because of the way internet communication standards work, when you arrive at or leave the PayPal website, we automatically receive the web address of the site that you came from or are going to. We also collect information on which pages of our website you visit, IP addresses, the type of browser you use and the times you access our website. We use this information to try to understand our users' preferences better and to manage the load on our servers, so as to improve our services and your experience with PayPal.

Our use of Cookies, Web Beacons, Local Storage, and Similar Technologies

When you visit or interact with our sites, services, applications, tools, advertising, and messaging (such as email), we or our authorized service providers may use cookies, web beacons, and other similar technologies for storing information to help provide you with a better, faster, and safer experience. This page is designed to help you understand more about these technologies and our use of them on our sites and in our services, applications, and tools. Below is a summary of few key things you should know about our policy related to the use of such technologies. You can review our full policy [here](#).

We offer certain site features, services, applications, and tools that are available only through our use of these technologies. You are always free to block, delete, or disable these technologies if your browser or device supports such a feature. However, if you decline cookies or other similar technologies, you may not be able to use certain site features, services, applications, or tools. For more information on how you can block, delete, or disable these technologies, please review the Help section of your browser, add-on, application, or device.

Where applicable, we protect our cookies and other similar technologies so that only we and/or our authorized service providers can interpret them by assigning them a unique identifier that is designed for interpretation only by us. You may encounter cookies, web beacons, or other similar technologies from authorized third parties, commonly called service providers, that we have contracted with to assist us with various aspects of our site operations, or to provide you our services, applications, and tools. We use both "session" and "persistent" cookies, as well as first-party and third-party cookies and similar technologies.

Our uses of these technologies fall into the following general categories:

- **Operationally Necessary** – allow us to operate our sites, services, applications, and tools, and ensure their safety and security, and allow you to access these sites, services, applications, and tools;
- **Performance-Related** – are useful in order to assess the performance of our sites, services, applications, and tools;
- **Functionality-Related** – offer you enhanced functionality when using our sites, services, applications, and tools;
- **Advertising- or Targeting-Related** – are used by us or our third-party advertising providers to deliver content, including advertisements relevant to your interests

We may work with third-party companies, commonly known as service providers, who may place third-party cookies, web beacons, or similar technologies for storing information on our sites or in our services, applications, and tools with our permission. These service providers help us operate our sites, applications, services, and tools, and provide you with a better, faster, and safer experience;

Our sites, services, applications, and tools may use third parties, such as network advertisers and ad exchanges, to serve advertisements. These third-party ad networks and exchange providers may use third-party cookies, web beacons, or similar technologies to collect information to provide you with their services. They may also collect your device identifier, IP address, or identifier for advertising (IDFA), which may be used to tailor the advertising you see on our sites or elsewhere on the web.

Customer Service Correspondence

If you send us correspondence, including emails and faxes, we retain such information. We will also retain customer service correspondence and other correspondence from PayPal to you. We retain these records in order to keep records of our services. That enables us to measure and improve our customer service, and to investigate potential fraud and violations of our User Agreement. We may, over time, delete these records if permitted by law.

Questionnaires, Surveys and Profile Data

From time to time, we offer optional questionnaires and surveys to our users for such purposes as collecting demographic information or assessing users' interests and needs. The use of the information collected will be explained in detail in the survey itself. If we collect personally identifiable information from our users in these questionnaires and surveys, the users will be given notice of how the information will be used prior to their participation in the survey or questionnaire.

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3. Our Use and Disclosure of Information

Internal Uses

We collect, store and process your personal information on servers located in the United States and elsewhere where PayPal facilities are located and operated by our parent company, PayPal Inc. Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customised experience. You agree that we may use your personal information to:

- provide the services and customer support you request;
- resolve disputes, collect fees, and troubleshoot problems;
- detect, prevent, and/or remediate fraud or other potentially illegal or prohibited activities, or detect, prevent or remediate violations of policies or applicable user agreements; customize, measure, and improve our services and the content and layout of our website;
- deliver targeted marketing and advertising, service updates, and promotional offers if you have subscribed thereto; and
- compare information for accuracy, and verify it with third parties.

Marketing

We may combine your information with information we collect from other companies and use it to improve and personalize the PayPal Services. You can choose whether or not to receive marketing communications from us or to participate in our ad-customization programs by subscribing or unsubscribing thereto.

Disclosure to Other PayPal Users

Your credit card number, bank account and other financial information will not be revealed to anyone whom you have paid through the PayPal Services except with your express permission or if we are required to do so pursuant to credit card rules, a court order or other legal process.

If you are buying goods or services and pay through PayPal, we may provide the seller with the delivery address for the goods and your billing address to complete your transaction. If an attempt to pay your seller fails, or is later invalidated, we may also provide your seller with details of the unsuccessful payment. To facilitate dispute resolutions, we may provide a buyer with the seller's address so that goods can be returned to the seller.

We work with third parties including merchants to enable them to accept payments from you using the PayPal Services. In doing so, a third party may share information about you with us such as your email address or phone number, when you are attempting to pay. Please note that third parties you buy from and contract with may have their own privacy policies, and PayPal is not responsible for their operations, including but not limited to their information practices.

By accepting this Privacy Policy, you expressly agree and consent that PayPal may transfer the aforementioned relevant data to such payees, who may be located outside the European Economic Area (EEA), in order to process, execute or otherwise deal with and provide information about the payment.

Disclosure to Third Parties other than PayPal Users

PayPal will not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent. PayPal will only disclose this information in the limited circumstances and for the purposes described in this policy. This includes transfers of data to non-EEA member states.

Specifically, you consent to and direct PayPal to do any and all of the following with your information:

- a. Disclose necessary information to: the police and other law enforcement agencies; security forces, competent governmental, intergovernmental or supranational bodies, competent agencies (other than tax related authorities), departments, regulatory authorities, self-regulatory authorities or organisations (including, without limitation, the Agencies referenced in the "Agencies" section [here](#)) and other third parties, including PayPal Group companies, that we have reason to believe it is appropriate for us to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or to conduct investigations of violations of our User Agreement (including, without limitation, your credit or debit card provider, your bank or the provider of any other payment method you are using).

We and other organisations, including parties that accept PayPal, may also share, access and use (including from other countries) necessary information (including, without limitation the information recorded by fraud prevention agencies) to help us and them assess and to manage risk (including, without limitation, to prevent fraud, money laundering and terrorist financing). Please [contact us](#) if you want to receive further details of the relevant fraud prevention agencies and other third parties.

- b. Disclose necessary information in response to the requirements of the credit card associations or a civil or criminal legal process.
- c. If you as a merchant use a third party to access or integrate PayPal, we may disclose to any such partner necessary information for the purpose of facilitating and maintaining such an arrangement (including, without limitation, the status of your PayPal integration, whether you have an active PayPal account and whether you may already be working with a different PayPal integration partner).
- d. Disclose necessary information to the payment processors, auditors, customer services providers, credit reference and fraud agencies, financial products providers, commercial partners, marketing and public relations companies, operational services providers, group companies, agencies, marketplaces and other third parties listed [here](#). The purpose of this disclosure is to allow us to provide PayPal Services to you. We also set out in the [list of third parties](#), under each "Category", non-exclusive examples of the actual third parties (which may include their assigns and successors) to whom we currently disclose your Account Information or to whom we may consider disclosing your Account Information, together with the purpose of doing so, and the actual information we disclose (except as explicitly stated, these third parties are limited by law or by contract from using the information for secondary purposes beyond the purposes for which the information was shared).
- e. Disclose information to your agent or legal representative (such as the holder of a power of attorney that you grant, or a guardian appointed for you).
- f. Disclose aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users live in Berlin. However, this aggregated information is not tied to personal information.
- g. Share necessary Account Information with unaffiliated third parties (listed [here](#)) for their use for the following purposes:
 - i. **Fraud Prevention and Risk Management:** to help prevent fraud or assess and manage risk. For example, if you use the PayPal Services to buy or sell goods using eBay Inc. or its affiliates ("eBay"), we may share Account Information with eBay in order to help protect your accounts from fraudulent activity, alert you if we detect such fraudulent activity on your accounts, or evaluate credit risk.

As part of our fraud prevention and risk management efforts, we also may share necessary Account Information with eBay in cases where PayPal has placed a hold or other restriction on your account based on disputes, claims, chargebacks or other scenarios regarding the sale or purchase of goods. Also, as part of our fraud prevention and risk management efforts, we may share Account Information with eBay to enable them to operate their programmes for evaluating buyers or sellers.

- ii. **Customer Service:** for customer service purposes, including to help service your accounts or resolve disputes (e.g., [billing](#) or transactional).
- iii. **Shipping:** in connection with shipping and related services for purchases made using PayPal.
- iv. **Legal Compliance:** to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
- v. **Service Providers:** to enable service providers under contract with us to support our business operations, such as fraud prevention, [bill collection](#), marketing, customer service and [technology](#) services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.
- h. As with any other business, it is possible that in the future PayPal could merge with, or be acquired by, another company. If such an acquisition occurs, you consent to the successor company having access to the information maintained by PayPal and such successor company would continue to be bound by this Privacy Policy unless and until it is amended.

Our Contact with our Users

We may communicate with our users via email to provide requested services. We also may communicate with our users by phone to resolve complaints or claims made by users via the PayPal Services, to respond to requests for customer service, to inform users if we believe any of their transactions have been used for an illegitimate purpose, confirm information concerning a user's identity, carry out collection activities, to conduct user surveys or to investigate suspicious transactions.

We also use your email address to send you other types of communications if you have subscribed thereto, including the PayPal periodical newsletter, auction tips, user surveys and notice of special third-party promotions.

We may communicate with you as described above by SMS.

In connection with independent audits of our financial statements and operations, the auditors may seek to contact a sample of our users to confirm that our records are accurate. However, these auditors cannot use personally identifiable information for any secondary purposes.

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4. Information Security

PayPal is committed to handling your user information with high standards of information security. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files. We authorise access to personal information only for those employees who require it to fulfil their job responsibilities.

For more information on PayPal's security practices, please visit the [PayPal Security Centre](#).

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5. Accountability

Our privacy office is responsible for ensuring that our day-to-day procedures comply with this Privacy Policy. If you want to exercise your right to access your information or have any questions about this privacy statement, PayPal's information practices, or your dealings with PayPal, you can contact us by using [this form](#), or by calling the customer service number located on our website, or by writing to us at PayPal (Europe) S.à r.l. et Cie, S.C.A., 22-24 Boulevard Royal L-2449, Luxembourg.

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Annex: Important data protection information for user residing in Germany

Use of your personal data by PayPal and credit reference agencies in Germany

Why do we need credit scores?

Some of our Services require that we make advance payments and therefore take a creditworthiness risk (for example, in case you pay with direct debit or in connection with a credit product of PayPal). Therefore it is necessary, that we confirm our users' willingness and ability to pay for the purpose of certain services, by requesting creditworthiness information. This helps us in making the decision whether we can offer the PayPal Services to the user.

Which credit reference agencies are we working together with? What are their contact details?

The following table contains a list of credit reference agencies we work together in relation to credit checks regarding our users residing in Germany.

Name of credit reference agency and seat	Address, contact details to obtain information on what data are stored about a consumer
	accumio finance services gmbh Niederlassung Hannover

Accumb Finance Services GmbH (Germany),	Customer Care Services Center – Selbstauskunft Auskunftsteil – Postfach 11 02 54 D-30099 Hannover http://saf-solutions.de/services/selbstauskunft-auskunft/
CEG Creditreform Boniversum GmbH (Germany),	Creditreform Boniversum GmbH Konsumentenservice Hellersbergstr. 11 D-41460 Neuss http://www.meineauskunft.org/eigenauskunft/
Bürgel Wirtschaftsinformationen GmbH & Co. KG (Germany)	Bürgel Wirtschaftsinformationen GmbH & Co. KG Gasstraße 18 22761 Hamburg http://www.buergel.de/kontakt.html
SCHUFA Holding AG (Germany),	SCHUFA Holding AG Kormoranweg 5 65201 Wiesbaden https://www.meineschufa.de/ (Kontakt)
infoscore Consumer Data GmbH (Germany)	infoscore Consumer Data GmbH Abteilung Datenschutz Rheinstraße 99 76532 Baden-Baden http://www.arvato-infoscore.de/verbraucher/selbstauskunft/

What Data will be sent to the Credit Reference Agency for obtaining the Score? What data will remain with the database of the credit reference agency?

We will make available the following data to the respective credit reference agency for the purposes of a creditworthiness check.

- Data to request the creditworthiness score: Name, date of birth, address, and details of your bank account (as may be the case).
- Only if you use Installments on PayPal, Information on contract details: data about application for, taking out (in all cases, borrower and credit amounts or limits, and in the case of installment credits, the term and start of the installments) and processing as per agreement (e.g. early repayment, extension of term) of this credit.

These data and the fact that we have requested a credit score about you may be retained by the credit reference agency for some time for, in particular, audit purposes. Please refer to the respective credit agency's website and terms to obtain more details.

- Eventually, in cases where PayPal has requested a credit score about you with such credit reference agency, information may be provided to the credit reference agencies on a subsequent "negative behavior" on your side, i.e. certain instances of breaches of our contract. This includes, for example, enforcement measures taken against you. This information will only be transferred if this is required in the legitimate interest of PayPal, the credit reference agency or their customers, and if no reason exists to believe that your justified interest in not transferring this information would prevail.

This information will be stored in the data base of the credit reference agency and may be used to determine a scoring value with the agency, as specified below.

By consenting to a creditworthiness check and to our Privacy Policy:

- You consent to the transfer of these data to the external credit reference agencies specified in the preceding table for the purpose of requesting credit data and a credit score, and transferring the aforementioned data to their database.

- You release PayPal from the banking secrecy in that respect.

How a Credit Reference Agency uses data about "negative behaviour" and use of address data for credit scores

The credit reference agency stores and uses the information received. The use includes the calculation of a probability value on the basis of the data available to the agency, to assess the credit risk (score). For the calculation of the score the credit reference agency may, on the basis of a mathematical-statistical procedure, also use address data. The data received may be transferred to contract partners in the European Area and Switzerland, in order to give these persons information for the assessment of creditworthiness of individuals. Contract partners of the credit reference agency are companies, which bear, on the basis of their services, financial credit risk (in particular financial institutions, credit card companies and leasing companies, but also traders, telecommunication companies, and energy suppliers, insurances and debt collection agencies). The credit reference agency will only make available the information to these customers, if they can establish a legitimate interest in the individual case, to require such information, and the transfer of such information is permitted after weighting all involved interests. Therefore, the information made available may vary between contract partners of the credit reference agency.

How to Find Out More

You can contact credit reference agencies currently operating in Germany and ask them about the information they have stored about you. The information they hold may not be the same so it is worth contacting them all.

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