



## Privacy Policy for PayPal Buy with Mobile

Last Update: March 26, 2015

This Privacy Policy describes your privacy rights regarding our collection, use, storage, sharing and protection of your personal information. It applies to the PayPal website and all related sites, applications, services and tools regardless of how you access or use them. More detailed information about our privacy practices, along with our contact information, is available at the eBay Privacy Center.

### Scope & Consent

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively "PayPal Services") (including, without limitation, when you provide any information in relation to your use of the PayPal Services).

We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30 day notice, you will be considered as having expressly consented to all amendments to this Privacy Policy.

Please check the PayPal Buy with Mobile website at [www.paypal.com/sg/webapps/mpp/digital-goods](http://www.paypal.com/sg/webapps/mpp/digital-goods) at any time for the most current version of our Privacy Policy.

### Third-party websites

Some pages on the PayPal Buy with Mobile 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 Service.

## Information We Collect

To use the Service, we collect the following types of personal information:

**Information we collect automatically:** When you use PayPal Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes but is not limited to the following: data about the pages you access, computer IP address, device ID or unique identifier, device type, geo-location information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral URL, ad data, and standard web log data and other information. We also collect anonymous information through our use of cookies and web beacons (visit [How we use Cookies and Similar Technologies](#) for more information).

**Information you provide to us:** We may collect and store any information you provide us when you use PayPal Services, including when you add information on a web form, add or update your account information, participate in community discussions, chats, or dispute resolution, or when you otherwise correspond with us regarding PayPal Services..

When you use PayPal Services, we also collect information about your transactions and your activities. In addition, if you open a PayPal account or use PayPal Services, we may collect the following types of information:

- Contact information, such as your name, address, phone, email and other similar information.
- Financial information, such as the full bank account numbers and/or credit card numbers that you link to your PayPal account or give us when you use PayPal Services.
- Detailed personal information such as your date of birth or national ID number.

We may also collect information from or about you from other sources, such as through your contact with us, including our customer support team, your results when you respond to a survey, your interactions with members of the PayPal corporate family or 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). Additionally, for quality and training purposes or for its own protection, PayPal may monitor or record its telephone conversations with you or anyone acting on your behalf. By communicating with PayPal, you



acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Information from other sources: We may also obtain information about you from third parties such as credit bureaus and identity verification services.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayPal account and authorizing PayPal to have access to this information, you agree that PayPal may collect, store and use this information in accordance with this Privacy Policy.

Authentication and Fraud Detection: In order to help protect you from fraud and misuse of your personal information, we may collect information about you and your interactions with PayPal Services. We may also evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

Using Your Mobile Device: We may offer you the ability to connect with PayPal Services using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

This information is necessary for us to facilitate purchase of your goods from participating third parties (the "Merchants") by adding the charge to your mobile carrier (the "Mobile Carrier") phone bill, to ensure the good performance and proper functionality of the Service and contact you should the need arise. We also collect information regarding the Merchant and the billing amount, information regarding your wireless network and the application and/or website location from which goods are made available.



## Customer Service Correspondence

If you send us correspondence, including emails and faxes, we retain such information in the records of your account. 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 relationship, to measure and improve our customer service, and to investigate potential fraud and violations of our Terms of Service. We may, over time, delete these records if permitted by law.

## How We Use the Personal Information We Collect

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience. We may use your personal information to:

- provide PayPal Services and customer support;
- process transactions and send notices about your transactions;
- verify your identity, including during account creation and password reset processes;
- resolve disputes, collect fees, and troubleshoot problems;
- manage risk, or to detect, prevent and/or remediate fraud or other potentially prohibited or illegal activities;
- detect, prevent or remediate violations of policies or applicable user agreements;
- improve the PayPal Services by customizing your user experience;
- measure the performance of the PayPal Services and improve their content and layout;
- manage and protect our information technology infrastructure;
- provide targeted marketing and advertising, provide service update notices, and deliver promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorized by our User Agreement;
- perform creditworthiness and solvency checks, compare information for accuracy and verify it with third parties.

We may contact you via electronic means or postal mail to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, or as otherwise



necessary to service your account. Additionally, we may contact you to offer coupons, discounts and promotions, and inform you about our services and those of our corporate family. Finally, we may contact you as necessary to enforce our policies, applicable law, or any agreement we may have with you. When contacting you via phone, to reach you as efficiently as possible we may use, and you consent to receive, autodialed or prerecorded calls and text messages as described in our User Agreement. Where applicable and permitted by law, you may decline to receive certain communications.

## Marketing

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize PayPal Services, content, and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customization programs, simply indicate your preference by logging into your account and going to the Notifications section and updating your preferences, or by following the directions that may be provided within the communication or advertisement.

We respect your communication preferences. If you no longer wish to receive notifications via our application, you can adjust your preferences by visiting the settings page of the application.

## Website Traffic Information

Because of the way Internet communication standards work, when you arrive at or leave the PayPal Buy with Mobile 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 customers' preferences better and to manage the load on our servers, so as to improve our services and your experience with PayPal.



## How We Use Cookies and Similar Technologies

When you access our website or use PayPal Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies"). We use these technologies to recognize you as a customer; customize PayPal Services, content, and advertising; measure promotional effectiveness; help ensure that your account security is not compromised; mitigate risk and prevent fraud; and to promote trust and safety across our sites and PayPal Services.

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and PayPal Services.

**Do Not Track:** Do Not Track (DNT) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not currently respond to DNT signals. We do, however, provide you notice of the tracking by advertisers and other third parties in our Privacy and Cookies policies.

For more detailed information on our use of these technologies, please see our policy on Cookies, Web Beacons, and Similar Technologies.

## How We Share Personal Information with Third Parties

We may share your personal information with:

- Members of the PayPal corporate family, such as PayPal Credit, Venmo or Braintree, to provide joint content, products, and services (such as registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services, and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.
- Financial institutions that we partner with to jointly create and offer a product (including but not limited to, the PayPal Extras credit card where we share information with GE Capital to determine whether you should receive pre-approved offers for the PayPal Extras credit card). These financial institutions may only use this information to market PayPal-related products, unless you have given consent for other uses.
- Credit bureaus and collection agencies to report account information, as permitted by law.



- Banking partners as required by credit card association rules for inclusion on their list of terminated merchants (in the event that you meet their criteria which includes having PayPal close your PayPal Account due to your breach of the PayPal User Agreement).
- Companies that we plan to merge with or are acquired by. (Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice.)
- Law enforcement, government officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to PayPal or one of its affiliates; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement.
- Other unaffiliated third parties, for the following purposes:

- Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk. For example, if you use our Services to buy or sell goods using selected partner platforms (such as eBay's marketplace), we may share account information 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 selected partner platforms (such as eBay's marketplace) 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.

- Customer Service: for customer service purposes, including to help service your accounts or resolve disputes (e.g., billing or transactional).
- Shipping: in connection with shipping and related services for purchases made using PayPal.
- Legal Compliance: to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
- Program Operations: to enable them to operate their programs for evaluating buyer or seller standards. For example, if you use the PayPal Services to buy or sell goods using selected partner platforms (such as eBay's marketplace), we may share account information to enable them to determine whether you meet certain standards for their buyer or seller programs.
- 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.



- Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

### Wireless Network Providers and Messaging Systems

We use wireless networks to process your payments so that you see charges on your monthly phone bill. When you choose to make a payment, you insert your Mobile number on the payment console and PayPal may send you a payment confirmation via the wireless network you have subscribed to. PayPal may inform the wireless network providers of their respective subscribers who made payments through the console so as to include charges on their bills.

As part of our payment flow, end-users of the payment console will receive text messages containing your Personal Identification Number (PIN), payment confirmation, etc. via Short Message Service (SMS). If you purchase applications, wallpapers or ringtones, you will receive your mobile content via Multimedia Messaging Service (MMS). The Mobile numbers are being stored in PayPal to monitor your payment status mainly for customer support. As explained earlier, the Personal Information you provided us will not be shared, sold, rented, or traded to any third party except as described in this Privacy Policy.

### How We Protect and Store Personal Information

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific user. This Privacy Policy is intended to govern the use of PayPal Services by our users (including, without limitation those who use the PayPal Services in the course of their trade or business) unless otherwise agreed through contract. We store and process your personal information on our computers in North America, Asia, Europe and elsewhere in the world where our facilities are located. We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centers, and information access authorization controls.

When transacting with others, we may provide those parties with information about you necessary to complete the transaction, such as your name, account ID, contact details, shipping and billing address, or other information needed to promote the reliability and security of the transaction. If a transaction is held, fails, or is later invalidated, we may also provide details of the unsuccessful transaction. The receiving party is not allowed to use this





information for unrelated purposes, such as to directly market to you, unless you have agreed to it. Contacting users with unwanted or threatening messages is against our policies and constitutes a violation of our User Agreement.

## How You Can Contact Us about Privacy Questions

If you have questions or concerns regarding this Privacy Policy, you should contact us by using [this form](#).