

Security for buyers

Your financial information

PayPal helps keep your transactions secure by not sharing your full financial information with sellers.

24/7 Monitoring

We monitor transactions 24/7. That should help you rest easy.

Secure technology

Our encryption help keeps your online transactions guarded from start to finish.

Fraud prevention

Contact us if anything seems suspicious so we can help you protect yourself from fraudulent charges against your account. We'll never ask for sensitive information in an email.

Dispute resolution

If there's a problem with a transaction, we'll put a hold on the funds until the issue is resolved. We investigate and stay involved every step of the way.

Purchase protection around the globe

Buy or sell around the globe. We process 25 currencies in over 200 markets to make sending, spending, and selling simple and secure.

Protection you can count on

If you don't receive the item that you ordered, or it shows up significantly different from its description, you may qualify for Purchase Protection, and we'll reimburse you for the full purchase price plus any original shipping costs, subject to terms and limitations. If you are charged for a transaction that you didn't make, let us know within 60 days, and we've got you covered.

Buyers Can Checkout Without a PayPal Account

 paypal.com/us/webapps/mpp/account-optional

PayPal has optimized the checkout experience with an exciting improvement to our payment flow.*

For new buyers, signing up for a PayPal account is now optional. This means your customers can complete their payments first, and then decide whether to save their information in a PayPal account for future purchases. The checkout is more convenient, resulting in more completed sales and satisfied customers.

Best of all, this upgrade requires no action on your part. The checkout automatically applies to Website Payment tools like Buy Now Buttons, Donations, and PayPal Shopping Cart, as well as our Request Money and PayPal Invoicing features.

Here's how this easier checkout works:

Customers enter their name and shipping address. They're prompted for their credit card, email address, and phone number. (Optional) After reviewing their information, they may choose to save their information by creating a PayPal account to make future transactions faster.

Please note that PayPal's fraud prevention measures remain in effect for buyers who use this checkout. PayPal applies the same techniques for this checkout as it does for other transactions.

To turn the feature off, simply go to the Profile subtab, click on Website Payment Preferences under the Selling Preferences column, and check the yes/no box under PayPal Account Optional.

*This feature is available to Premier and Business account holders only.