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### Internet Payment Gateway: (as stated on Pay Pal website November 2010)

PayPal is internationally recognised as one of the most effective ways to protect against identity theft, enabling consumers to pay without sharing their financial information with our sellers.

Pay Pal keeps your financial information private, and they guarantee 100% protection against unauthorised payments sent from your account

Questions PayPal will never ask you in an email

To help you better identify fake emails, PayPal follow strict rules. PayPal will never ask for the following personal information in emails:

- Credit and debit card numbers
- Bank account numbers
- Driver's License numbers
- Email addresses
- Passwords
- Your full name

Pay Pal Fraud prevention measures

- Anti-fraud risk models: Pay Pal's highly sophisticated, proprietary fraud risk models help detect and predict fraudulent transactions.
- Industry-leading use of data encryption. PayPal are renowned for extensive use of data encryption.
- Patent-pending Verification. PayPal employ proprietary bank account verification as an additional level of authentication.

With PayPal, you can be protected against unauthorised payments sent from your account.

- PayPal sends an email confirmation of every account transaction.
- If you receive confirmation of a transaction you don't recognise, PayPal's 24 hour customer support team can help you sort out the situation.

When you pay with PayPal, you gain access to a forum for dispute resolution called the Resolution Centre. Through it, you can issue a dispute or claim against: a physical item that you paid for but never received.

Dispute Resolution specialists gather information about your transaction and help you resolve the issue. Throughout the process, you'll be advised of your claim's status via email and on your Account Overview page.

For specific terms and conditions, please review the [PayPal Buyer Protection Policy](#) and [Buyer Complaint Policy](#) in PayPal's User Agreement.

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