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## Your Safety and Security is PayPal's #1 Priority

Dear Keat Foon Ng,

Protecting our customers from fraud is PayPal's top priority and your financial information is securely stored with us. In fact, over 128 million users around the world choose to use their PayPal account precisely because they do not want to share their sensitive financial details, such as their credit card information, when they shop and pay with millions of websites worldwide.

There were recent media reports about fraudulent PayPal transactions and we would like to reassure our users in Singapore that the PayPal platform has not been hacked or compromised in any way. As Internet usage grows and becomes more prominent in our daily lives so does the threat of identity theft and phishing attacks across the industry (ie. fake emails and websites posing as legitimate online services to trick Internet users into give up their sensitive personal information to make unauthorized transactions).

PayPal has over 14 years of experience protecting millions of users from this type of fraud. We regularly scan for unusual activity in our system to detect and stop fraudulent transactions before they affect our users. Moreover, PayPal leads the industry's aggressive fight against identity theft and phishing, in partnership with internet service providers and law enforcement worldwide.

The good news is that the vast majority of PayPal users in Singapore have no problems with their account access or payment transactions. In fact, our own internal data shows a declining trend in unauthorized transactions over the past 12 months for our Singapore users. Because we send a notification email whenever a transaction is completed, our users always know when their accounts are being used.

In the rare case that an account has been used without permission, we offer 100% protection for unauthorized transactions. We will provide a full refund for any unauthorized transactions in an account if reported to PayPal within 60 days of when it appeared in the account history statement.

Most importantly, **PayPal uses a multi-factor authentication system** where users are authenticated using hundreds of independent factors including IP addresses, devices, transaction and behavior patterns and network information to evaluate every transaction. We believe this multi-factor authentication is a much more comprehensive security approach than two-factor authentication (2FA) systems, as well as provides a more convenient payment experience to our users. For example, one such implementation of 2FA is to require users to enter a one-time password every time to complete a transaction, but this is a very cumbersome user experience that inhibits online commerce.

PayPal's vision is to enable secure commerce anytime and anywhere and that means we are committed to maintaining a safer e-commerce environment for both consumers and merchants worldwide. We work hard every day to provide the right balance between a simpler, easier way to pay online and stronger Internet security needs for our customers worldwide.

If you would like to find out more about how we protect you, please refer to the section below about our comprehensive approach to online security. You can also visit our online Security Center [here](#) or by clicking on the Security link at the bottom of every page of the PayPal Singapore website at <https://www.paypal.com.sg>.

We thank you for your ongoing support.

Sincerely,  
The PayPal Team

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### PayPal's Comprehensive Approach to Online Security

As a global leader in online and mobile payments, we take our responsibility seriously to protect your money and we would like to share with you our comprehensive approach to online security. We have taken a number of proactive steps and dedicated significant resources in three areas to fight cybercrime:

#### 1. *Anti-Fraud Technology – The Strong Front Door*

PayPal has invested billions of dollars in industry-leading anti-fraud technology that gets smarter with every transaction that goes through our system (and we've processed billions of transactions over the last 14 years). With this technology, we're able to detect unusual activity on our system the moment it happens as well as before it affects customers. Globally, our anti-fraud models and verification techniques are recognized as some of the best in the industry.

*2. Industry Partnerships – The Unified Front*

PayPal employs thousands of industry experts to combat cybercrime, including ex-law-enforcement officials and cyber-intelligence officers. We work closely with law enforcement and industry organizations on cybercrime cases as well as with Internet Service Providers to shut down fraudulent Web sites.

We also lead industry efforts to better protect consumers from identity theft and phishing attacks. For example, we are working with Google, Facebook and others ensure worldwide acceptance of the open standard Domain-based Message Authentication, Reporting & Conformance (DMARC) specification, which has very effectively reduced the amount of fake emails that reach Internet users worldwide. Today, DMARC protects nearly 2 billion email boxes worldwide, around 60% of the world's email boxes, and has already rejected hundreds of millions of potentially fraudulent messages.

We are now working with other industry partners on the FIDO Alliance (Fast IDentity Online) to provide users with stronger, easier authentication options beyond passwords. Users will be able to select the type of authentication that suits them best from a broad range of options including fingerprint scanning and other biometric security methods.

*3. Customer Education – The Ultimate Weapon*

PayPal's online Security Center, provides comprehensive information on how customers can stay safe on the Web. The Security Center [link](#) can be found at the bottom of every page on the PayPal website including <https://www.paypal.com.sg>. PayPal also uses multiple customer communication channels to educate users on how to stay safe online.

Finally, please remember that PayPal will never ask you to enter your password or financial information in an email or send such information via an email. You should only share information about your account once you have logged in to our secure website directly from your browser. If you received what looks like a fake PayPal email, or you've come across a fake PayPal website, please report it to us by forwarding the original email or URL to [spoof@paypal.com](mailto:spoof@paypal.com). Our security team reviews the e-mails and works with ISPs to get fraudulent sites shut down as soon as possible.

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