

## **My PayPal email**

You make payment to me via PayPal, if you see any website that's not <https://mrchewitsoftware.com.my> or any email that's not [chrono\\_legionnaire@protonmail.com](mailto:chrono_legionnaire@protonmail.com)

You should be aware that you are heading to the wrong website or pay to the wrong merchant.

## **Potential problem with using PayPal**

People who uses PayPal will be certain that any purchase you made to the seller, your PayPal registration email will be sent to the seller and the same thing can be said as the seller's PayPal registration email will also be visible to you.

If it's possible I would like to not collect your email but this is the only viable option for me without offending too many people. If you understand what kind of security measure I use, I don't intend to stop these emails from getting leaked which people can then steal your email or my email.

In theory, any people can login into my PayPal account and possibly write the email list down and along with other potential transaction related data (you can consider that these data wouldn't hurt you as much as you thought).

If that happens, I am sorry that I had to tell you just beware of social engineering attacks of phishing in email.

I don't object the idea that any payment platform collects any plausible forms of private data such as email/phone number but the most "ideal" form of payment platform was to not collect these plausible forms of private data which commonly consists but not limit to email/phone number/IP addresses/banking related data should also be consider as well.

If there's any "ideal" form of payment platform what I would wish from it was all data that seems private to the user was not collected. Government regulation agency may not be fine with using such approach. However, the most ideal form of payment platform may block users from using either TOR browser or TOR dark web, if those are the regulatory law, I am fine with it. If there's any existence of such platform, I will use it without any hesitation if it does not require any form of conditions.

## **Regulations or law enforcers**

Regulatory body across the globe may ask me in submitting your data to them even if there's no data leakage/breaches happen. In that case as long as I am using PayPal as a payment platform, the only possible information that I can give them is your private data which consists of only emails and all possible PayPal transactions. I won't log your IP address.

Excluding emails or PayPal transactions, I may also be required to submit all publicly disclosable data to the regulatory body. However, this type of information won't be useful for regulatory body. You can imagine that you use open source end to end encryption messaging application like Signal, all data that has been given to regulatory body by Signal is useless in the eyes of regulatory body. Same thing can be said to my application as well.

## **User experience and security**

User may realize the higher the security aspect the lower the user experience. This is an unchangeable rule in designing software or a system.

Let's use banking system as an example, you need to login through password. Whenever you want to make a transaction, the system asks you a PIN or number that has been sent to you via SMS in phone device or via email. You then proceed to type in the PIN or number for extra verification.

It's not great in user experience. The same can be said to my application. I deliberately lower the user experience aspect as you can see throughout the application, I use public key authentication with pure random mechanism instead of problematic password. Public key authentication with pure random mechanism is safer and more secure compare to password (not only it's safer and more secure, it also has higher chance in login into the system as opposed to problematic password). You might not be familiar with it and that's fine.

Similar strong sense of unfamiliarity will be found when you use my application, my stance is very clear. If I can't increase the user experience without sacrificing security, I will prefer security over user experience. However, I won't overcomplicate things unless I have to or I will try my best to not make your life harder than it currently is.