



### With Email Payments:

Bill your customers by email, and get paid on PayPal.

### You get the benefit of:

#### Accepting credit cards without a merchant account.

Receive the full range of payment types for your online sales—affordably.

#### One relationship.

Accept major credit cards, bank transfers, and PayPal balance payments through a single provider.

#### Industry-leading security.

PayPal protects you with AVS, CVV2, advanced encryption, proprietary risk models, and more.

#### Virtual Terminal.

Accept payments for phone, fax, mail, and in-person orders for a low \$30 monthly rate.

### Customers can pay you with:

- Visa
- MasterCard
- American Express
- Discover
- Bank transfers
- PayPal balance

### Pricing

No monthly fees

No setup fees

No cancellation fees

Transaction fees from 1.9% to 2.9% + \$0.30,

depending on payment volume.

One transaction rate for all payment types

<https://www.paypal.com>

# Email Payments

The way to bill customers online.

Steady cash flow is crucial to doing business. The sooner you get paid, the sooner you can provide your services or ship products to your customers. Email Payments lets you quickly and securely bill your customers and accept credit card, debit card, and bank transfer payments online. You don't even need a website—just email your customers a payment request with a payment button they can click to pay online.

### Email Payments is:

- **Fast.**  
Stop waiting around for checks to clear and money orders to arrive. When customers can pay you online directly from your email invoices, you get paid quicker. Buyers don't even need a PayPal account to pay you.
- **Easy.**  
Use PayPal's convenient wizards for Outlook or QuickBooks, or the simple online forms on the PayPal website, to invoice customers and receive payments via PayPal. Simply input the details of your transaction, and email the invoice to your customers—they just click to pay. Start using PayPal to bill your customers right away.
- **Affordable.**  
Receive payments with no setup, monthly, or cancellation fees—just low transaction fees. Accept all major credit cards, debit cards, and bank transfers for one simple rate. You don't need a separate merchant account to bill your customers and get paid.

**"PayPal Invoicing is terrific. It frees up the time I spend generating invoices, and speeds up the billing process. That leads to more revenue."**

— Joyce Lucas, Owner,  
CottageCollections

### With Email Payments, you bill and get paid faster.

Email Payments can work for your business in different ways.

#### Send invoices online, even if you don't have a website.

- Quickly email a simple request for payment using **Request Money**.
- Email a detailed invoice easily with **PayPal Invoicing**.

#### Invoice customers with PayPal using tools you already have.

- Email your customers **QuickBooks invoices** that they can pay immediately online.
- Make your **Outlook emails** work harder by including a PayPal payment button with any email you send.

You can start using Email Payments without any knowledge of HTML or other technical expertise.

## Get these features and much more:

### Realtime payment processing.

Payments are authorized and processed immediately. Or, choose to authorize payments and settle them at a later time.

### Shipping and tax tools.

Automatically calculate shipping and tax. Plus, ship easily with integrated services from USPS and UPS.

### Reporting.

Get information to effectively measure and manage your business.

### International payments.

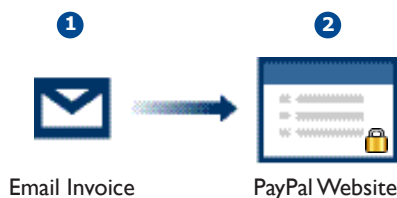
Gain global customers in 55 countries by accepting payments in six currencies.\*

### Customer support.

Get 24/7 support via email and the web.

## How It Works.

Here is how PayPal Invoicing, a feature of Email Payments, works.



- 1 Create an invoice by entering your details on a simple online form on the PayPal website. PayPal automatically generates and emails your invoice to your customers. No advanced technical expertise is required.

When your customers click the payment button in your email invoice, they are instantly transferred to secure payment pages on the PayPal website.

- 2 Your customers make their payments on PayPal's secure website. They do not need a PayPal account to pay you.

PayPal accepts, authorizes, and processes the payments instantaneously, allowing you to accept many payment types, including Visa, MasterCard, American Express, Discover, eCheck, and PayPal balance payments—all through one provider.

Once the payment is successfully processed, the funds are deposited directly into your PayPal account and can be withdrawn or transferred to your bank account easily.

## Email Payments requires minimal setup, and gives you tools to manage your account.

- **Set up simply.**  
Email Payments require almost no setup. It takes just minutes to begin invoicing and improving your cash flow.
- **Effectively measure and manage your business.**  
Get monthly reports that keep you on top of sales trends, and downloadable logs to automate financial settlement and accounting.

## Learn more about how to put PayPal Email Payments to work for your business.

- ▶ Visit <https://www.paypal.com/emailpay> today.