

# Merchant Overview for Website Payments Standard and Email Payments

## Using PayPal in Your Online Business

Welcome to PayPal. This guide will give you an overview of Website Payments Standard and Email Payments-- solutions that you can use to begin accepting payments online.

For Professional Use Only.

PayPal Merchant Overview  
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For additional information, visit the PayPal Website at <https://www.paypal.com/>. Click on the **Merchant Tools** tab for detailed information on the features covered in this manual, or click on the **Help Center** link in the upper right-hand corner of the page to search for frequently asked questions.

## Setting Up Your Account

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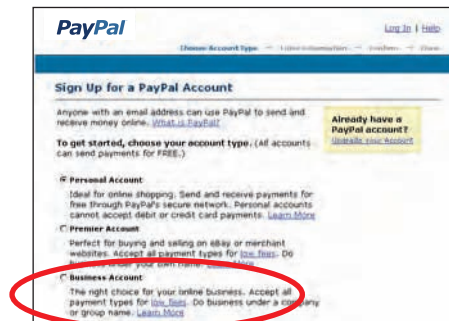
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# Setting Up Your Account

PayPal's quick registration process can have you accepting payments on your website as fast as today.

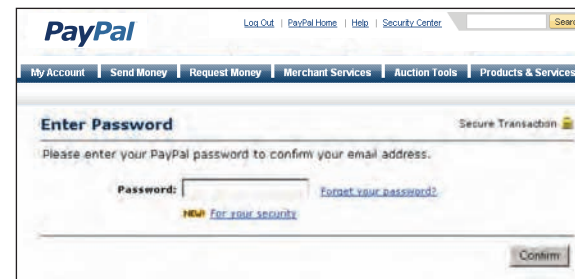
**Just follow these five simple steps:**



## 1 Sign Up

Go to <https://www.paypal.com/> and click on the **Sign Up** link in the upper right-hand corner of the page. Click on the **Business** link to sign up for a Business account. After completing the form, PayPal will send you an email to confirm your email address.

**TIP:** Make sure to write down the email address you use and the password you choose; in the future, you will use them to log in to your PayPal account.



## 2 Confirm Email Address

Open the email from PayPal and click on the hyperlink in the body. You will be taken to a PayPal page and asked to enter your password. Once you have successfully entered your password, your email address will be confirmed.

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### 3 Add a Credit Card or Debit Card

Log in to your PayPal account and click on the **Profile** sub-tab of the **My Account** tab. Click on the **Credit Cards** link in the **Financial Information** column.

On the Credit Cards page, fill in the requested information and click the **Add Card** button. The credit or debit card you add will become your primary card, meaning it is the default card used on your PayPal account.

**GOOD TO KNOW:** The credit or debit card billing address you entered when you added your card is now a confirmed address.\* Many sellers require that buyers use their confirmed address as their shipping address when they pay with PayPal, a best practice your business may want to consider.

### 4 Add Bank Account

To quickly withdraw payments you receive to your bank account, take a moment now to add your bank account to your PayPal account. To do this you will first need a check or deposit slip for that bank account. Log in to your PayPal account and click on the **Profile** sub-tab of the **My Account** tab. Click on the **Bank Accounts** link in the **Financial Information** column.

On the **Bank Accounts** page, click the **Add** button.

**GOOD TO KNOW:** While you can use your PayPal account to accept payments after adding a credit card, your only method of withdrawing funds is by check, which can take 1-2 weeks and costs \$1.50 USD per withdrawal. By adding a bank account, you will be able to withdraw funds to your bank account in 3-4 business days via a free electronic funds transfer.

### Confirm Bank Account

When you add your bank account, PayPal will send two small deposits, each of less than \$1.00 USD, to your bank account. Check your bank statement in 3-4 business days for the amounts of the two deposits.

After getting the deposit amounts, log in to your PayPal account and click on the **Confirm Bank Account** link in the **Activate Account** box on your **Account Overview**. Enter the amounts of each of the deposits on the page and your bank account will be confirmed and you will become a Verified Member.



**GOOD TO KNOW:** PayPal buyers are clear: they prefer doing business with Verified sellers (i.e. sellers who have a confirmed bank account). Verification simply lets your buyer know that there's a legitimate seller on the other side of the computer screen...and that builds trust and sales.

\* At this time, Confirmed Addresses are only available to Canadian, U.S., and U.K. users. PayPal hopes to offer buyers in other countries the ability to add Confirmed Addresses soon.

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# Accepting Payments

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## Email Payments

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## **Features for both payment solutions**

- [PayPal Account Optional](#)

Now that you've set up your basic account with PayPal, you're ready to start receiving payments. Just add Website Payments Standard to your website, or use our Email Payments solution to send your customers emails with clickable payment buttons.

TIP: Even if you don't yet have a business website, you can still use PayPal to accept credit card payments. PayPal's Request Money and Invoicing features let you receive customer payments directly into your account. All you will need is the customer's email address to create and send an invoice. Go to the **Request Money** tab after logging in to learn more.

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# Payments Overview

PayPal makes it easy to add e-commerce functionality to your website and emails. Set up Email Payments or Website Payments Standard to accept secure online payments. Accept all major credit cards, debit cards, bank transfers and PayPal balance affordably. You don't need a separate merchant account and gateway.

## Website Payments Standard

- **PayPal Shopping Cart**  
Let shoppers browse your site and track their purchases  
[Learn More](#)
- **Other Shopping Carts**  
Use PayPal with many online shopping carts, or with a custom cart  
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- **PayPal Buy Now Buttons**  
Create payment buttons easily for your website  
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- **Donations**  
Raise funds online easily for your nonprofit organization  
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- **Subscriptions and Recurring Payments**  
Let your customers make recurrent payments  
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## Email Payments

- **PayPal Invoicing**  
Send professional invoices to your customers easily and get paid fast.  
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- **Payment Request Wizard for Outlook**  
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## Website Payments Standard

PayPal Website Payments Standard lets you instantly start accepting all major credit and debit cards, bank transfers, and PayPal payments on your website. Website Payments Standard is:

- **Easy.** Website Payments Standard is simple to set up on your website.
- **Secure.** Our industry-leading fraud-prevention systems and chargeback protection programs help you do business safely.
- **Affordable.** No setup fees, monthly fees or cancellation fees.  
You pay just one low fee per transaction—as low as 1.9% + \$0.30.

You can easily **sell multiple items at once** with one of these options:

- **If you already have a shopping cart,** PayPal seamlessly integrates with hundreds of compatible carts or custom-built storefronts.
- **If you don't have a shopping cart,** set up the free PayPal Shopping Cart quickly and easily—or choose from many other popular, compatible carts.

You can also **sell one item at a time**, or collect recurring payments:

- **Easily start receiving payments on your website.** You don't need a shopping cart.
- **Automatically accept subscriptions.**
- **Take donations simply.**

Visit <http://www.paypal.com/standard> to learn more about Website Payments Standard.

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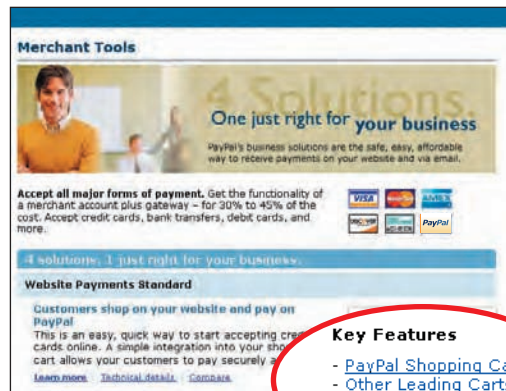
# PayPal Shopping Cart



The PayPal Shopping Cart provides an easy way for you to create an online store. Customers are able to add multiple items to the PayPal Shopping Cart, continue shopping, and check out through PayPal.

PayPal also supports more than 100 third-party Shopping Carts and Storefront Solutions. [Click here](#) to learn more.

## How to get started with a PayPal Shopping Cart



1

Log in to your PayPal account and click on the **PayPal Shopping Cart** link on the **Merchant Tools** tab to create buttons for your website.

**PayPal Shopping Cart**

Add a PayPal Shopping Cart to your website so your buyers can browse your entire site, then make their purchases quickly and securely on PayPal-hosted payment pages. [More Resources, Examples, Techniques, and Demos](#)

Enter the details of the item you wish to sell

Item Name/Service:

Item ID/Number:  (optional)

Price of Item/Service you want to sell:  (\$2,000.00 USD limit for new buyers) ?

Currency:  ?

If you want your buyer's payment form to default to a specific country, select a country below. Otherwise, do nothing and your buyers can choose for themselves.

Buyer's Country:  ?

2

For each item you are selling, enter the item's details and choose which button your customers will click to add the item to their shopping carts. You can even use your own button.

[More >](#)



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# PayPal Shopping Cart

**PayPal Shopping Cart - Page 2**

Shipping and Sales Tax (optional)  
Shipping Cost Calculation (optional)

If you would like to add a flat amount shipping cost, enter it in the box below.

Flat Amount: \$

Note: For this shipping cost to be applied, you need a shipping profile, or if they have been set, you will need to. The currency of the shipping cost will be determined on the previous page.

Shipping cost calculation options:

\$0.01 USD - \$9.99 USD	\$0.00 USD
\$10.00 USD - \$49.99 USD	\$0.00 USD
\$50.00 USD - \$99.99 USD	\$0.00 USD

**Customize Your Payment Pages (optional)**  
Choose a Custom Payment Page Style to match your website and give customers a seamless payment experience. [Learn more.](#)

Primary Page Style: PayPal  
Custom Payment Page Style:

**Customize Your Buyer's Experience (optional)**  
Successful Payment URL - This is where your customers will go after they complete their payment. (e.g. www.yourshop.com)

Successful Payment URL:

Cancel Payment URL - This is where your customers will go if they cancel their payment. (e.g. www.yourshop.com/cancel)

Cancel Payment URL:

3

Click **Add More Options** to customize your pages. You can maintain the look of your store on PayPal's payment pages by changing the background color, including your logo, or specifying the URL that customers will return to after completing their payments. For detailed information about customizing your payment pages, go to [Custom Payment Pages](#) in the Advanced Tools section of this guide.



**CHADS**  
HOUSE OF ELECTRONICS

Payment Details

Pay To: CHADS House of Electronics  
Payment From: Shopping Cart [View Details](#)  
Currency: U.S. Dollars [USD](#)  
Amount: \$3,765.91 USD

If you have never paid through PayPal, [Click Here](#)

PayPal Login:  
Welcome Back!

Qty	Remove	Item	Options	Price
1	<input type="button" value="Remove"/>	Toshiba 42H92 42" 16:9 HDTV Ready Projection TV (price includes shipping)		\$1,399.99 USD
1	<input type="button" value="Remove"/>	Northgate w/AMD Athlon XP 2600+ Processor with 13 inch LCD Display - price includes shipping		\$1,495.94 USD
1	<input type="button" value="Remove"/>	JVC GR-DVHS3 Camcorder 4GB DVHSU		\$879.99 USD
				<b>Amount</b> <b>\$3,765.91 USD</b>

Shipping, tax, and handling fees will be calculated automatically.

4

PayPal creates customized HTML code for your Add to Cart and View Cart buttons. Follow the on-screen instructions to past this code where you want the buttons to appear on your website.

Your customers add items to the shopping cart by clicking on the **Add to Cart** button on your website. When they check out and pay with PayPal, the payment will be sent directly to your PayPal account. You will receive an email confirming the payment, and the transaction will appear in your Account History. Just ship the items, and you're done!

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## Compatible Shopping Carts

You can use PayPal with many currently available shopping carts, or with a custom cart or storefront that you've built.

### PayPal-compatible shopping carts

If you **need a shopping cart**, PayPal offers hundreds of full-featured carts that are already seamlessly integrated with PayPal's functionality.

- Check our [list of featured shopping carts](#).
- Sign up for the shopping cart that best fits your business needs.
- Select PayPal as your payment processor by following the instructions on your shopping cart provider's website.

If you **currently use a third-party shopping cart** or storefront, you can add PayPal to accept payments easily.

- Sign up for a business account with PayPal.
- Find your third-party provider in the [If you can't find your provider](#), consider switching to one of the listed options.
- Log in with your provider and add PayPal as a payment option.

### Custom shopping carts

If you've **built your own shopping cart or storefront**, you can easily integrate PayPal in just minutes. It works seamlessly with your shopping cart and business operations, so you can process payments efficiently.

[Click here](#) to learn more about how to integrate PayPal into your shopping cart or storefront.

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## Buy Now Buttons

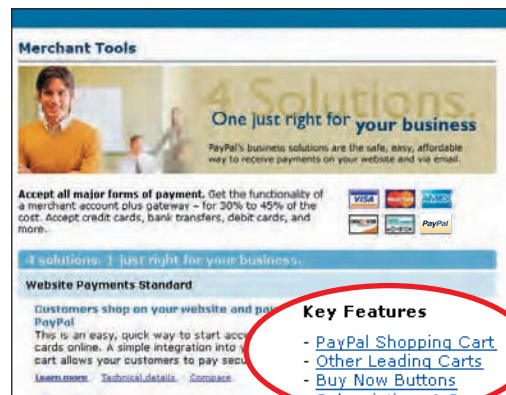


Make it even easier for your customers to pay: add a PayPal Payment Button anywhere you use HTML. With Buy Now Buttons, you can create customized payment buttons to sell individual items on your website. Your buyers will be able to make their purchases quickly and securely on PayPal-hosted payment pages.

**TIP:** If you're already using a Web publishing tool such as FrontPage or Dreamweaver, PayPal makes it even easier to set up your payment buttons with special add-ins. See the [PayPal Developer Network](#) for more information

**GOOD TO KNOW:** PayPal offers encrypted versions of its Buy Now buttons, or you can download PayPal's public certificate. Find out more in the [Encrypted Website Payment Hub](#).

### How to get started with Buy Now buttons



1

Log in to your PayPal account and click on the **Buy Now Buttons** link on the **Merchant Tools** tab to create a payment button for your website.

2

Enter the item details, then select a button or use your own image to customize the look of your button.

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## Buy Now Buttons

**Single-Item Purchases - Page 2**

**Shipping and Sales Tax (optional)**  
**Shipping Cost Calculation**

If you would like to add a flat amount shipping cost, enter a value below.

**Flat Amount:** \$

**Note:** For this shipping cost to be applied, you need to have no Shipping Preferences set in your Profile; or, if they have been set, you will need to check the Transaction-based Override checkbox. The currency of the shipping cost will be determined by the currency you chose for the button on the previous page.

\$0.01 USD - \$9.99 USD	\$0.00 USD	You are currently calculating shipping costs based on a <u>flat amount</u> method. <a href="#">Edit</a>
\$10.00 USD - \$49.99 USD	\$0.00 USD	
\$50.00 USD - \$99.99 USD	\$0.00 USD	
\$100.00 USD - \$199.99 USD	\$0.00 USD	
\$200.00 USD -	\$0.00 USD	

3

Click **Add More Options** if you wish to enter information about shipping, sales tax, your logo, and the page users are sent to after payment. PayPal then generates the HTML code, which includes all the details of your payment.



4

Follow the on-screen instructions to paste this HTML code onto your website or into your email. You can insert payment buttons right on your product pages. Customers clicking on your **Buy Now** button will be taken to a secure PayPal page to complete the payment.

**GOOD TO KNOW:** For detailed instructions on how to use Buy Now Buttons, refer to the [Buy Now Button Manual](#) (PDF 568k).

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# Subscriptions and Recurring Payments

With PayPal Subscriptions and Recurring Payments, you can accept recurring payments for your service. Your subscribers will be able to subscribe quickly and securely from PayPal-hosted payment pages, where they can make initial payments (if necessary) and set up any future payments for the subscription. You can also use PayPal Subscriptions to offer free trials of your product or service.

## How to get started with PayPal Subscriptions and Recurring Payments

1

Log in to your PayPal Account and click on the **Subscriptions and Recurring Payments** link on the **Merchant Tools** tab to specify your subscription terms. Recurring periods can be as little as one day or as long as five years. An optional initial trial period can also be set up that is different from the recurring period.

2

You can place Subscribe buttons right on your website pages, or place Subscribe links in your emails. When your customers click on the Subscribe button or link, they are taken to a secure PayPal payment page.

[More >](#)

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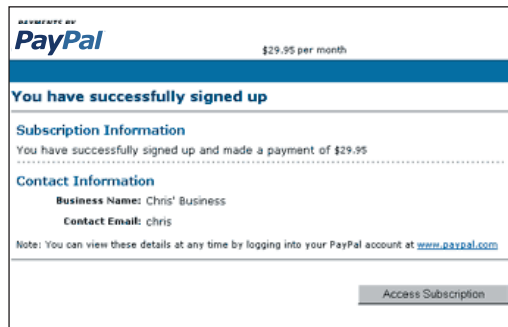
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# Subscriptions and Recurring Payments



3

After the payment is sent, your customers will see a confirmation page with an Access Subscription link that returns them to your website.

## Your Website

Thank you for your subscription order.

[Click here](#) to see more information about your subscription

All payments are made securely and privately through PayPal.  
Your card or bank statement will show charges only to PayPal.

4

When your subscribers return to your website, you can tell them how to access their new subscription.



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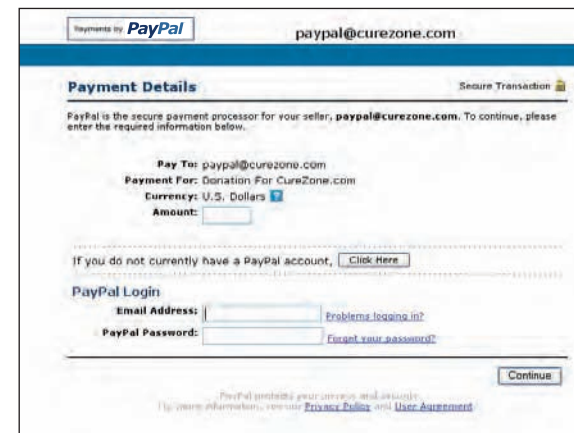
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## Donations

With PayPal Donations, it's easy for you to collect secure donations from your website. After inserting simple HTML code, you can collect your donations via secure PayPal payment pages.

Click [here](#) for more information.



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## Email Payments

Use PayPal Email Payments for a quick and secure way to bill your customers and accept credit card, bank, and PayPal payments online. You don't even need a web-site—just email your customers an invoice with a button that they can click to pay you. Email Payments is:

- **Faster.** Stop waiting for checks—your customers can pay online immediately.
- **Efficient.** Email invoices by filling out simple forms on the PayPal site, or by using your Outlook program.
- **Low-cost.** Receive payments with no merchant account fees, setup fees, or monthly fees. All you pay are low transaction fees to receive payments.

### Choose from four different Email Payment options

- Use our simple **Request Money** option to email a payment request in seconds.
- Use **PayPal Invoicing** to email a detailed invoice easily.
- Use **Payment Request Wizard for Outlook** to include a payment button in any Outlook email you send to your customer.

Visit <http://www.paypal.com/email> to learn more about Email Payments.



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# PayPal Invoicing

Send detailed business invoices in minutes with PayPal's free Invoicing tool.

## Invoice efficiently

PayPal Invoicing lets you easily send professional business invoices via email. You can:

- Send an invoice for goods or services
- Include line-item details by specifying quantity, unit price, item description, shipping details, tax, and currency
- Generate automatically calculated totals

## Get started now

To send your customers professional invoices, just log in to your PayPal account, go to the Request Money tab, and click on the Create an Invoice subtab now.

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## Payment Request Wizard for Outlook

**You can also use PayPal Buy Now Buttons in your emails.**

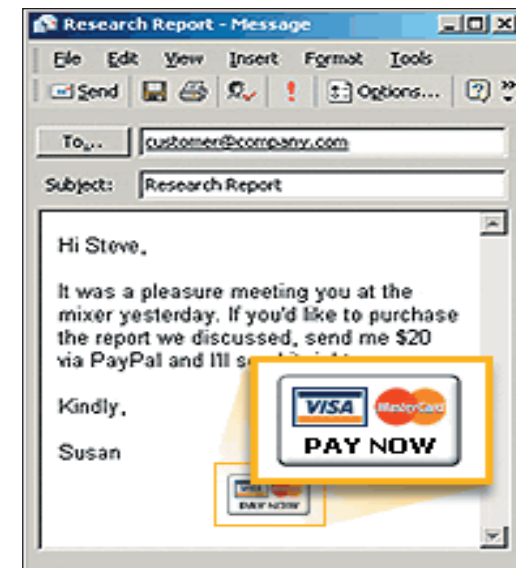
Using the **Payment Request Wizard for Outlook**, you can quickly add PayPal payment buttons to your email messages. When your customers click the button, it takes them to the PayPal website to complete the transaction. Collect money quickly and easily. You don't even need a website!

**The Payment Request Wizard lets you:**

- Request credit card payments via email
- Track your payments on PayPal's secure website
- Enjoy a fast and free installation

**Select from 5 types of payment buttons:**

- Basic Payment
- Product Invoice
- Service Invoice
- Auction Payment
- Donations



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## Improved Checkout: PayPal Account Optional

PayPal's payment flow makes it optional for new buyers to sign up for a PayPal account. That choice makes the purchase process more convenient, resulting in an increase in completed sales and higher customer satisfaction.

The streamlined new payment process applies to both Website Payments Standard and Email Payments. It's included with these features: Buy Now Buttons, Donations, PayPal Shopping Cart, Request Money, PayPal Invoicing, and Payment Request Wizards for both Outlook and QuickBooks. (It does not apply to Subscriptions.)

This checkout takes your customers through four easy steps:

- **Shipping** — Customers enter their name and shipping address.
- **Billing** — Customers enter credit card information, email address, phone number, and an optional message to you.
- **Review** — Customers make sure their payment information is correct. They can either edit the information or complete the checkout process.
- **Save Information** (optional) — Customers can save the information that they've entered into a PayPal account for future purchases. To create an account, all they need to do is choose a password and answer a few security questions.

To turn off this new feature, 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.

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# Handling Payments, Withdrawals, & Refunds

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In this section, you will learn how to administer the payment functions in PayPal and access your funds.

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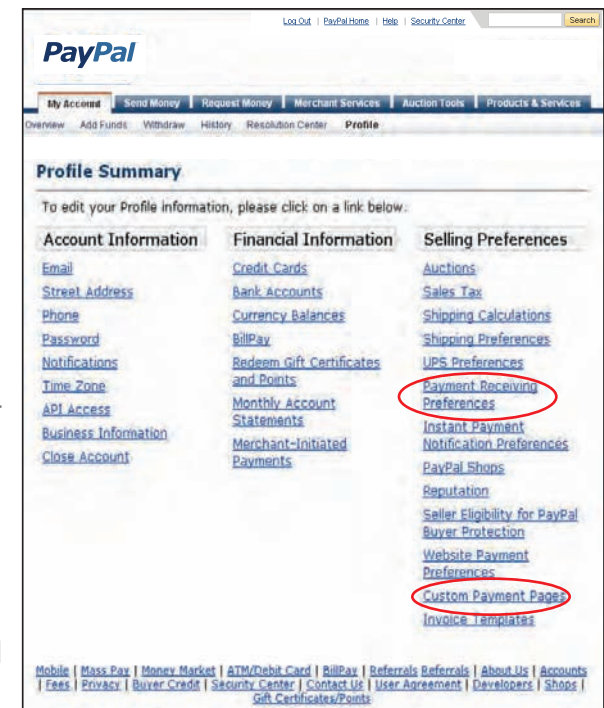
# Setting Seller Preferences

Your Seller Preferences let you customize everything from the look and feel of your payment pages to the types of payments you receive. To set your Seller Preferences, log in to your account, click on the **Profile** sub-tab of the **My Account** tab, and select **Seller Preferences**.

You can customize the payment pages your buyers see when completing their payment through PayPal. You can match the colors and images on these website payment pages to those of your own site, providing buyers with a seamless checkout experience. For details, go to the [Custom Payment Pages](#) in the Advance Merchant Tools section of this guide.

Seller Preferences also lets you manage the types of payments you receive, and set your Credit Card Statement Name, which is the name displayed on your customer's credit card statements when they pay you through PayPal. The name will appear as PAYPAL <\*YOURNAMEHERE>, and can be up to 11 alpha-numeric characters.

**TIP:** By making sure your Credit Card Statement Name is meaningful to your buyers, you can lower the risk of your buyers filing chargebacks against you.



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# Shipping Made Easy: Assigning Shipping and Sales Tax

The screenshot shows the PayPal 'Profile Summary' page. Under the 'Selling Preferences' tab, the 'Shipping Calculations' link is circled in red. An arrow points from this link to a detailed view of the 'Shipping Calculations' settings on the right.

**Shipping Calculations** [Back to Profile Summary](#)

Shipping will only be applied to all PayPal Shopping Cart Purchases, Buy Now Buttons, and Donations. Shipping will **not** be applied to payments made with PayPal Subscriptions and Recurring Payments, Winning Buyer Notification, or Instant Purchase (for auctions).

**Currency** — To view or edit your Shipping Calculations, choose a currency type and click **Select**. If you have Shipping Calculations enabled, your current settings will be displayed after the page refreshes.

Currency: **U.S. Dollar (Enabled)** [Select](#)

**Cost Method** — Choose the Flat Amount or Percentage method of calculating shipping costs and click **Select** or **Save**, below. The page will refresh after you have made your selection.

Cost Method	Description
<input checked="" type="radio"/> Flat Amount (\$)	Calculate a flat shipping amount based on the total amount of the purchase.
<input type="radio"/> Percentage (%)	Calculate the shipping amount based on a percentage of the total amount of the purchase.

[Select](#)

**Cost and Price Ranges** — Enter a shipping cost for each price range. To make changes to the price ranges, click **Edit**.

From your **Profile**, you can automatically manage the amount of shipping and sales tax you charge your customers. PayPal lets you enter a different tax rate for each of the 50 states. In addition, you can charge shipping costs at a fixed rate based on the amount of the total purchase or as a percentage of the purchase price.

**GOOD TO KNOW:** Keep in mind that currently the shipping and tax rate settings only work with payments sent by U.S. buyers via the PayPal Shopping Cart, Buy Now Buttons, or PayPal Donations.

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# Withdrawing Funds from Your PayPal Account

You can withdraw funds from your PayPal account by requesting an electronic funds transfer to your bank account, or by requesting that a check be sent to you by mail.

Funds transferred to your bank account should become available within 3-4 business days, but may take more time depending on your bank's policies. For PayPal to send you a check, please allow 1-2 weeks for delivery. While fund transfers are free of charge, each check withdrawal carries a \$1.50 USD fee.

**GOOD TO KNOW:** To view or remove your own PayPal Limits, log in to your PayPal account and click on the View Limits link next to the Balance Box on your Account Overview.

**Here's how you withdraw funds from your PayPal account:**



1

Log in to your PayPal account and click on the **Withdraw** sub-tab.

Withdraw Funds		
PayPal offers the following options for getting funds out of your PayPal account. You can <a href="#">earn a return</a> on your PayPal balance with the PayPal Money Market Fund.		
<a href="#">Transfer funds to your bank account</a>	Processing Time	Cost
<a href="#">Request a check from PayPal</a>	3-4 Business Days	Free!
<a href="#">Request a check from PayPal</a>	1-2 Weeks	\$1.50 USD
<a href="#">Shop with a PayPal debit card</a>	Instant (once you get a card)	1.5% cashback
<a href="#">Get cash out of an ATM</a>	Instant	\$1.00 USD
<a href="#">Shop online with a PayPal virtual card</a>	Instant	Free!
<a href="#">Buy from over 30,000 PayPal Shops</a>	Instant	Free!
<a href="#">Pay your bills online with PayPal BillPay</a>	Instant	Free!

2

Click the **Transfer funds to your bank account** link.

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## Withdrawing Funds from Your PayPal Account

3

Choose the bank account to which you would like to withdraw the funds and enter the amount. Click **Continue**.

4

Review the details of your transaction. Click **Submit**. Your funds should appear in your bank account balance in 3-4 business days.

**TIP:** You can also access your funds immediately with the [PayPal ATM/Debit Card](#).



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# Refunding Payments

You can easily refund payments you receive, including all transaction fees, within 60 days of the payment.

To refund all or just part of a payment, log in to your account and click on the **History** sub-tab of the **My Account** tab. Find the payment in your transaction history and click on the **Details** link to go to the Transaction Details page. To fully or partially refund the payment, go to the bottom of the page and click on the **Refund Payment** link.

**GOOD TO KNOW:** If you decide to refund a payment more than 60 days after it was sent, you will need to use the **Send Money** tab to send the refund. In this case, your transaction fees will not be refunded.

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# Managing Your Account

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- [Accessing Your Profile](#)
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On our secure website, you'll find everything you need to manage your PayPal account through the Profile. To go to your Profile, log in to your PayPal account and click on the **Profile** sub-tab of the **My Account** tab.

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# Selling Safely with PayPal Seller Protection

## Protect Yourself from Chargebacks with PayPal's Seller Protection

When you use PayPal to receive payments, you can protect yourself against certain chargebacks by meeting all the requirements of the Seller Protection Policy.

A chargeback occurs when your buyer contests a charge through his credit card company and the credit card company reverses the charge. Unfortunately, as with a traditional merchant account, this often leaves the seller responsible for 100% of the transaction liability.

However, when a transaction qualifies for PayPal Seller Protection and you follow the guidelines below, PayPal will protect you from chargebacks.

### Seller Protection Policy requirements (all of these must be met)

- Have a Verified Premier or Business PayPal account
- Ship to the buyer's address displayed on the Transaction Details page
- Ship within 7 days of the payment
- Retain reasonable proof-of-shipment that can be tracked online
- Ship tangible goods
- Only accept a single payment from a single PayPal account
- Respond to PayPal's investigation of the transaction in a timely manner
- Do not surcharge the buyer

Note: At this time, the Seller Protection Policy is only available for U.S. or Canadian sellers transacting with U.S. buyers, and for U.K. sellers transacting with U.K. or U.S. buyers. Eligible transactions will be displayed as Seller Protection Policy Eligible on the Transaction Details page of a payment.

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# Selling Safely with PayPal Seller Protection

## Non-qualifying Transactions

If a transaction does not fully qualify for PayPal Seller Protection coverage, and you have relevant evidence to support your case, PayPal may still help you dispute the chargeback with the buyer's credit card company.

You can provide your documentation through the Resolution Center, which you can access near the top of the page when you login to your account (you can also send it via email to [chargeback-response@paypal.com](mailto:chargeback-response@paypal.com) or fax it to 402-537-5755; please include your PayPal Case ID in the subject of their email or on a Fax Cover Sheet). PayPal uses your evidence plus any evidence PayPal may already have to dispute the chargeback with the buyer's credit card company. Because credit card companies impose short deadlines on responding to chargebacks, you should respond within 3 days after you're notified of a chargeback (you'll find response deadlines in the notification email sent to you by PayPal).

PLEASE NOTE: PayPal reserves the right not to dispute a chargeback even if the seller has provided some evidence, particularly if PayPal believes the dispute is not likely to be successful.

GOOD TO KNOW: If you decide to ship internationally outside the Seller Protection Policy, you should still retain proof-of-shipment, ship promptly, and only accept a single payment from a single PayPal account.

TIP: For additional information on the Seller Protection Policy and mitigating your risk, visit PayPal's Security Center by going to the **Security Center** link in the footer of any PayPal page.

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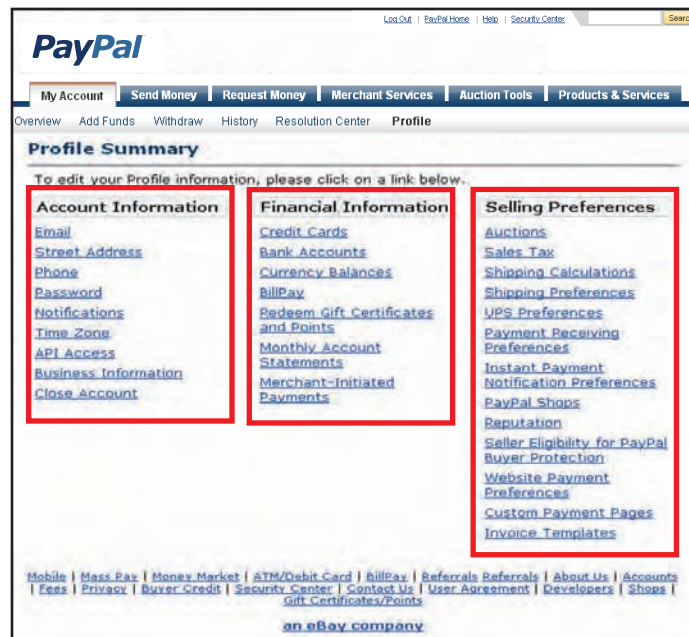
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# Accessing Your Profile

**Your Profile is organized in three columns:**



## Account Information

Use the Account Information column to perform basic account maintenance, including updating your password, adding and confirming one or multiple email addresses, and managing your Business Information.

## Financial Information

Use the Financial Information column to keep track of all the financial tools associated with your PayPal account, including adding credit cards and bank accounts, activating and managing your PayPal ATM/Debit Card, maintaining your Multiple Currency Balances, and viewing your Monthly Account Statements.

## Selling Preferences

Use the Selling Preferences column to organize the way you sell with your PayPal account, including editing your Payment Receiving and Shipping Preferences, maintaining your Reputation, and listing your store with PayPal shops.

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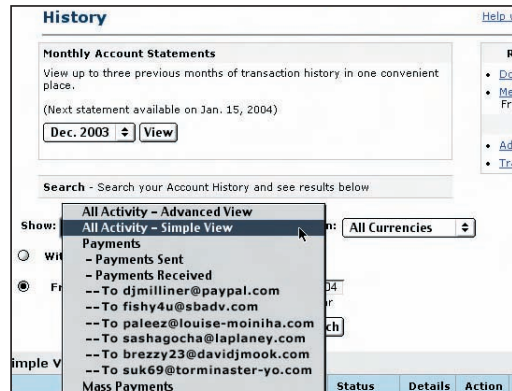
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# Reviewing Your Account History

To view and download your transaction history and generate valuable reports, log in to your PayPal account and click on the **History** sub-tab of the **My Account** tab.



## Basic Search

You can use the Basic Search to view sub-sections of your transaction history —such as Payments Received or Money Requests sent—using the **Show** drop-down menu and the **Within** and **From** radio buttons.



## Advanced Search

You can use the Advanced Search to view your transaction history by Transaction ID, auction number, or your buyer's email address or last name. To use Advanced Search, click the **Advanced Search** link from the **History** sub-tab.

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# Reviewing Your Account History

Search - Search your Account History and see results below

Show:  In:

☐ Within:

☒ From:  /  /  To:  /  /

Simple View from Dec. 9, 2003 to Jan. 8, 2004

Type	To/From	Name/Email	Status	Details	Action
Payment	To	Steve Miller	Completed	<a href="#">Details</a>	
Bill	From	Joe Brown	Paid	<a href="#">Details</a>	
Payment	To	Steve Miller	Completed	<a href="#">Details</a>	
Payment	To	Thomas Johnson	Completed	<a href="#">Details</a>	
Payment	To	Mike Miller	Unclaimed	<a href="#">Details</a>	

## Transaction Details

You can view the Transaction Details, which include in-depth information such as shipping address and related transactions, for any entry in your Transaction History by clicking on the **Details** link for that entry.

**TIP:** When you go to the Transaction Details page, you can also complete actions related to that transaction, including providing a refund, accepting or denying the payment, and creating a packing slip for the item purchased.

History

Monthly Account Statements

View up to three previous months of transaction history in one convenient place.

Next statement available on Jan. 15, 2004

Search - Search your Account History and see results below

Show:  In:

☐ Within:

☒ From:  /  /  To:  /  /

Simple View from Dec. 9, 2003 to Jan. 8, 2004

Type	To/From	Name/Email	Status	Details	Action	Gr
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## Monthly Account Statements

You can view and print summaries of the latest three months of your transaction history by choosing a month from the drop-down menu on the History page. The Monthly Account Statement gives you a daily summary of transaction activities, such as Payments Received and Fees Charged, for each currency your account holds.

**TIP:** Your Monthly Account Statement can also be accessed by clicking the **Monthly Statement** link in the **Financial Information** column on the **Profile** page.

Dec. 2003 Monthly Account Statement

To print your Monthly Account Statement, click [Get Printable Version](#) below.

Currency Type:

Date	Number of Payments Received	Value of Payments Received	Number of Payments Sent	Value of Payments Sent	Fees	Other Credits	Other Debits	Net
Dec. 1, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Dec. 2, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Dec. 3, 2003	0	0.00	1	17.91	0.00	0.00	17.91	0.00
Dec. 4, 2003	0	0.00	1	29.90	0.00	0.00	29.90	0.00
Dec. 5, 2003	0	0.00	0	0.00	0.00	73.95	-73.95	0.00
Dec. 6, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Dec. 7, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Dec. 8, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00
Dec. 9, 2003	0	0.00	1	19.90	0.00	0.00	19.90	0.00
Dec. 10, 2003	1	9.99	1	2.00	-0.59	0.00	0.00	7.40
Dec. 11, 2003	0	0.00	0	0.00	0.00	0.00	0.00	0.00

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# Reviewing Your Account History



## Downloadable History Log

To download your transaction history log, go to the **History** sub-tab and click the **Download My History** link to go to the **Download History** page. In addition to choosing which transactions to include in your download, you can also choose the file format (comma-delimited, Quicken, or QuickBooks) and customize your download. For detailed instructions, see the [PayPal Downloadable History Log Manual](#).

**TIP:** Once you've downloaded your history, you can use the information to gather customer email addresses (for a targeted mailing list), track seasonal business trends, or just reconcile your business accounts.

## Merchant Sales Reports

With PayPal's Merchant Sales Reports, you can analyze your revenue sources to better understand your customers' buying behavior. Every week, you'll receive a valuable analysis of your sales by channel and currency. Merchant Sales Reports cover the most recent week, from Saturday through Friday.

Only one week's information is available at a time, but you can download your Merchant Sales Reports to view them later. To start using PayPal's Merchant Sales Reports, log in to your PayPal account and click on the **Merchant Sales Report** link under the **Merchant Tools** tab.



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## Viewing Your PayPal Reputation and Verification Status

**Member Information**

About **mellieebrewn@hotmail.com**:  
To protect your security, PayPal offers information on the status of this member.

<b>Seller Reputation:</b>	(12)Verified Buyers
<b>Account Status:</b>	Verified
<b>Account Type:</b>	U.S. Premier
<b>Account Creation Date:</b>	Mar. 12, 2003
<b>PayPal Member For:</b>	1 year 2 months

- Member accepts all payments

**Seller Reputation**  
The Seller Reputation Number measures how many Verified PayPal members have paid that seller. New transactions are added 30 days after they occur, to ensure that the Reputation Number reflects successful exchanges.

Your Member Information Box gives prospective buyers the opportunity to learn a little more about you before they make payment. Buyers will see a link to your Member Information Box on the Send Money Confirmation page, and, if you sell in PayPal Shops, it will appear as a numeric link next to your name [e.g. PayPal Shop (20)].

The number in parentheses next to your Verification Status is your Seller Reputation Number. This shows the number of unique Verified buyers who have paid you. New transactions are added after 30 days, and only transactions of more than \$5.00 USD will count towards your Seller Reputation Number.

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# Custom Payment Pages

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website and give customers a seamless payment experience. Choose custom page colors and add images to make PayPal's payment flow yours! This feature is available exclusively to Premier and Business Account holders. You'll see the difference these customizations can make in the examples below.

A payment page in the regular, PayPal page style.

The same payment page with a Custom Payment Page Style applied. This page style includes a custom header image and header border color.

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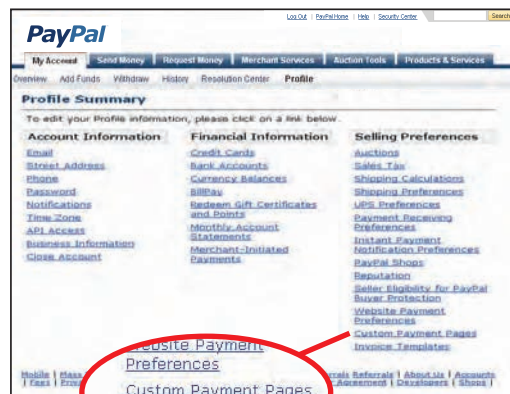
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# Custom Payment Pages

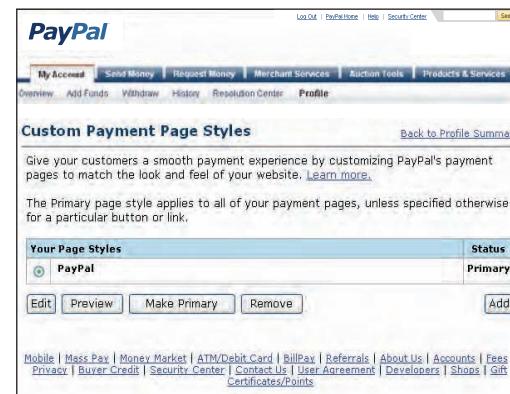
## Getting Started

To start using Custom Payment Pages, go to the Custom Payment Page Styles page:



1

From the Account Overview page, click on the Profile sub-tab. Click on the Custom Payment Pages link under the Selling Preferences heading. This will take you to the Custom Payment Page Styles page.



2

From this page, you can Add, Edit, Preview, and Remove page styles, as well as make any page style your Primary style.

**TIP:** Set the **Auto Return** feature for Website Payments to bring your buyers back to your website immediately after payment completion. And, set up **Payment Data Transfer** to display transaction details to buyers when they are redirected back to your website.

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# Multi-User Access

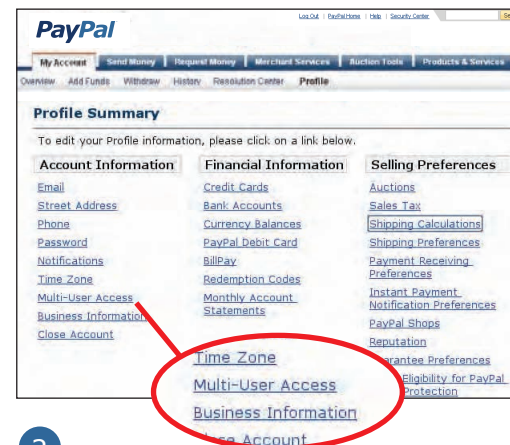
PayPal's Multi-User Access feature allows you to set up multiple logins and access levels, so your employees only have access to the parts of your PayPal account that they need to complete their jobs, letting you run your business smoothly and securely.

## Here's how to get started with Multi-User Access



1

Log in to your PayPal Business Account.



2

Go to your **Profile** and click the **Multi-User Access** link.

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# Multi-User Access

**Multi-User Access - Current Users**

The Multi-User Access feature allows the Account Owner to give multiple users various levels of access to a single PayPal account. The Account Owner is the Administrator, or the person who grants access rights, of the PayPal account. [See Demo](#)

To use Multi-User Access, you must first specify an email address for your Email Administrator. The Email Administrator will receive all email notifications regarding your account's activity.

The Email Administrator provides an additional method of control over your account. Please be careful with this email address. We recommend this email address not receive payments.

Please select an email address for your Email Administrator and click **Continue**.

**Note:** If your PayPal account only has one email address, click the **Add an Email Address** link to add another email address. After you add and confirm the email address, you can return to this page and select the email address as your Email Administrator.

[Add an Email Address](#)

3

Specify your Administrative Contact email address, which is the email address that will receive notifications about your account activity.

**User's Name:** (First and Last)

The User ID must be between 10 and 16 characters long, can only contain letters and numbers (no special characters), and is NOT case sensitive.

**User ID:**

**Re-enter User ID:**

**Password:**

**Re-enter Password:**

**Multi-User Access**

Check the box next to each of the privileges for which this user has permission:

<input type="checkbox"/> Send Money	<input checked="" type="checkbox"/> Withdraw Funds
<input type="checkbox"/> Mass Payments	<input checked="" type="checkbox"/> Cancel Payments
<input type="checkbox"/> Request Money	<input type="checkbox"/> View Balance
<input type="checkbox"/> Add Funds	<input checked="" type="checkbox"/> View Profile
<input type="checkbox"/> Refunds	<input type="checkbox"/> Edit Profile
<input type="checkbox"/> Bill Pay	<input type="checkbox"/> Scheduled Downloadable Log

4

Add up to 200 separate logins to your account. For every login, select a User ID and password, and specify what account privileges the user has permission to access (e.g. Refunds, Send and Request Money).

**TIP:** You may want to establish a separate login for each employee who accesses your PayPal account, and grant each user the minimum access necessary. If an employee forgets or loses a password, you can always log in and reset it.

**GOOD TO KNOW:** You can create additional logins, edit an existing user's privileges, or delete a login at any time from your Profile.

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## PayPal Online Logo Center

We've made it easy to increase sales by communicating to customers that you accept PayPal.

Go to PayPal's [Online Logo Center](#). There, you'll find the simple HTML code you need to place graphics on your home page and in your checkout that tell customers that you accept PayPal and all major payment options.



By letting buyers know that you accept PayPal, you can help increase your sales by reaching a large network of buyers who prefer to pay with PayPal.

[Click here](#) to go to the Online Logo Center.

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## Selling Internationally

It's easy to sell internationally with PayPal. With more than 45 million accounts in 38 countries, PayPal can help you reach buyers from almost anywhere in the world, so you can continue to grow your business globally.

You can always withdraw funds in your PayPal account to a U.S. bank account, and PayPal also accepts withdrawals to local bank accounts in 24 countries. In addition, PayPal's Multiple Currencies feature lets you accept payments in U.S. Dollars, Canadian Dollars, Euros, Pounds Sterling, and Yen.





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# Accepting Multiple Currencies

## Here's how you can handle foreign currency with PayPal

- When you receive a payment in a currency in which you do not already hold a balance, PayPal will prompt you to open a balance for that currency, convert to your primary balance, or deny the payment. Payments in currencies for which you hold a balance will automatically be applied to the correct balance.
- You will see a summary of each currency balance on your **Account Overview** page.
- You can manage your currency balances in your **Profile**. This includes opening and closing balances, as well as transferring between balances.
- Transferring funds between different currency balances is easy and instant. A foreign exchange calculator is provided to help you determine the exact amount prior to completing the transfer.
- You can auto-convert payments to your primary currency via a **Payment Receiving Preference** in your **Profile**. This is useful if you wish to display prices in different currencies, but only do business in a single currency.

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## Selling on an Auction

PayPal offers a full suite of auction tools to assist you in managing your auctions and eBay listings. You'll be able to stay on top of your items, from sales to invoicing to payment collection. You can view all of PayPal's auction products from the Auction Tools tab, located at the top of every PayPal page.

**LOGO INSERTION** Make payments even easier for your buyers: add a PayPal payment logo to your listings.

### Here's how you add a PayPal logo to all your new listings:

1. Log in to your PayPal account.
2. Click on the **Automatic Logos** link on the **Auction Tools** tab.
3. Enter your eBay User ID and password, and click the **Off** button for Automatic Logo Insertion. Select **On** and click **Update**. PayPal will be added as an accepted payment method for all your U.S. listings. A smart logo will be added to any non-U.S. listings. You can also add a PayPal logo to your listings manually. Simply log in to your PayPal account and click the **Manual Logos** link on the **Auction Tools** tab.

**TIP:** When you use a Smart Logo on your eBay listings, the logo changes depending on the state of your listing. It begins as a standard logo, and then becomes a **Pay Now** button as soon as your listing has ended, so your buyer can pay you instantly.

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# Selling on an Auction

## WINNING BUYER NOTIFICATION (WBN)

Sign up for PayPal's free Winning Buyer Notification (WBN) service, and we will automatically notify your winning buyer of your eBay items closing. You'll get your money faster when you invoice your buyers instantly.

WBN emails include all of the information your winning buyer will need, including a link back to the item listing and a PayPal Payment Button. Each email includes:

- A link to a secure PayPal payment page with the item details already filled in
- Your instructions on shipping, handling, and payment
- A customized message from you
- Your logo and email address

### Here's how you get started with WBN:

1. Log in to your PayPal account.
2. Click the **Winning Buyer Notification** link on the **Auction Tools** tab.
3. Enter your eBay User ID and password. You can also customize the email notification each buyer will receive.

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# Selling on an Auction

## POST-SALE MANAGER

PayPal's Post-Sale Manager is your one-stop resource for managing all of your end-of-sale activities for items sold on eBay. With Post-Sale Manager, you can manage payments, invoices, shipments, and feedback from one location, so it's easy to keep track of your eBay listings.

### Here's how you get started using Post-Sale Manager:

1. Log in to your PayPal account.
2. Click the **Post-Sale Manager** link on the **Auction Tools** tab.
3. Enter your eBay User ID and password. The next time you log in, click the **Post-Sale Manager** link on the **Auction Tools** tab to view and manage your eBay items sold in the past 30 days.

**TIP:** You can explore all of PayPal's Auction Tools by logging in to your PayPal account and clicking on the **Auction Tools** tab.

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## Instant Payment Notification (IPN)

PayPal's Instant Payment Notification (IPN) service immediately notifies your backend server with an HTTPS post whenever you receive a payment. You can use IPN to integrate PayPal payments with your website's back-end operations, helping you save time, keep your inventory updated, and automate fulfillment. With IPN, you can:

- Customize your website's response to customer purchases in real time
- Track customers through the notification's pass-through variables
- Automate your fulfillment operations
- Store transaction information in your own database

**GOOD TO KNOW:** Using IPN requires custom programming by your web development team to interface with a back-end database. Alternately, some third-party vendors offer products to help you manage your PayPal payments. To learn more about IPN and the many other developer tools offered by PayPal, go to the PayPal Developer Network (PDN) by clicking on the "Developers" link in the footer of any PayPal page.

### Here's how you get started with IPN:

1. Log in to your PayPal account.
2. Click on the **Instant Payment Notification** link on the **Merchant Tools** tab.
3. You'll be taken to the IPN Center where you can view a demo, read the manual, and sign up for IPN.

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## Mass Pay

Replace checks with instant email payments. With Mass Pay, you can avoid the slow, tedious process of writing and disbursing checks to large numbers of people. Mass Pay is available in all our currencies, and it's inexpensive: a fee of just 2% of the payment amount, up to a \$1.00 USD cap, will be added to each payment.

### Use PayPal Mass Pay for:

- Affiliate commissions
- Customer rebates
- Employee benefits
- Lottery prizes
- Survey incentives

**GOOD TO KNOW:** There must be sufficient funds in your account to cover the Mass Payments and applicable fees. You cannot use a credit card or bank account for this service.

[More >](#)

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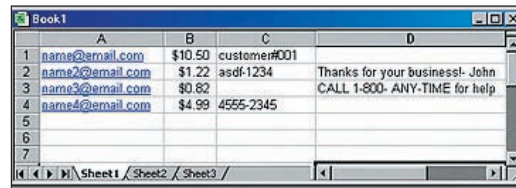
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## Mass Pay

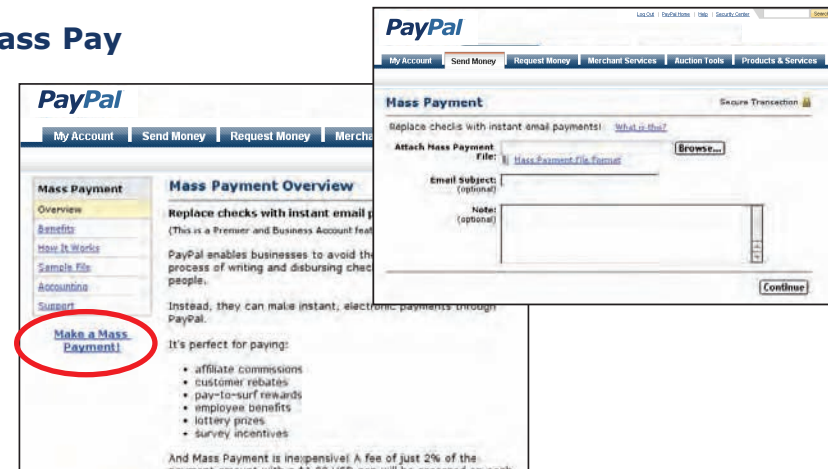
Here's how you get started with Mass Pay



	A	B	C	D
1	name2@email.com	\$10.50	customer#001	
2	name2@email.com	\$1.22	asdf-1234	Thanks for your business!- John
3	name3@email.com	\$0.82		CALL 1-800- ANY-TIME for help
4	name4@email.com	\$4.99	4555-2345	
5				
6				
7				

1

Create a simple tab-delimited text file that lists the email address in the first column and the payment amount in the second column. An optional third column lets you list a unique identifier for each recipient, for tracking and reconciliation purposes. And, an optional fourth column lets you add custom notes for each recipient.



2

Click on the **Mass Pay** link in the footer and then click on **Make a Mass Payment** on the **Overview** page. You will be prompted to upload your Mass Payment file and customize the email notification that is sent to your recipients. (You will need to upload one file for each currency.)

Click **Continue** to confirm your payment, and then click **Send Money** to complete your transaction. Your recipients can claim their money by clicking on a link within their payment email notification.

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## PayPal Shops

PayPal Shops is a directory of over 42,000 online businesses and organizations that accept PayPal payments. Enrolling in PayPal Shops puts your online store into the directory for free, and allows millions of PayPal members instant access to your website.

PayPal members can easily search for your product or service through our PayPal Shops directory and can be confident that they are purchasing from a reputable seller. PayPal Shops provides customers with a direct link to your online store, encouraging them to view additional products and services.

**GOOD TO KNOW:** To create the most secure marketplace possible, we require all PayPal Shops sellers to have a Premier or Business account, a confirmed bank account, and a registered credit card.

PayPal Shops sellers must also have a PayPal Money Market Fund account, which requires either a Social Security Number or an Employer Identification Number. Having this information helps PayPal prevent fraud and ensure a safe shopping environment for our members.

To enroll your online store in the PayPal Shops directory, login to your account, then visit <https://www.paypal.com/APPLYSHOPS>.

### Search Shops


[Need search help?](#)

### Categories

- [Antiques & Art](#)
- [Auction Resources](#)
- [Automotive](#)
- [Babies & Kids](#)
- [Beauty](#)
- [Books, Music, Movies](#)

### PayPal Shops

With over 42,000 websites that accept PayPal, you can solve all of your shopping needs! Check out our featured shops below!

**Introducing our Featured Shops:**  
[Sasa.com - Online beauty and health shop](#)  
 Found In: [Beauty](#)  
 Discount branded cosmetics, fragrances, health,... Free International Shipping available.



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# Web Services & Developer Central



In PayPal Developer Central, a gateway to the PayPal Web Services platform, you'll find the latest technical information about developing e-commerce websites and applications with PayPal.

[Log in](#) to Developer Central.

Sign up for a free Developer Central account.

## Services available:

### Developer Help Center & Forums

Access helpful manuals, code samples and developer forums. Enable interaction with the PayPal developer community. Share best practices, get feedback on your ideas, ask questions, and discuss solutions with other developers and merchants.

### PayPal Web Services Beta

Register for a developer certificate, automate your payment processing, and build new e-commerce applications with the PayPal APIs.

### PayPal Sandbox

Test PayPal application components in a self-contained environment before integrating them into an application. Test Website Payments, Instant Payment Notification (IPN), and APIs.

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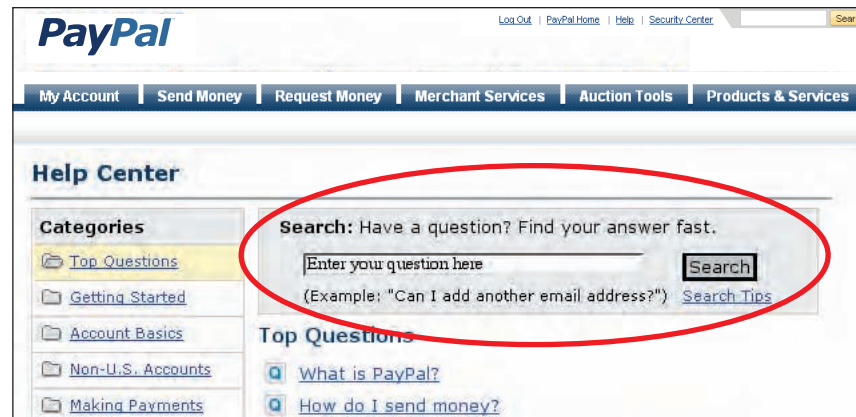
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# Getting Help

## Instant Help

Most questions can be answered immediately in the online [Help Center](#). Try entering a topic in the search box.



## Help by Email

The PayPal Customer Service team is trained to address all account inquiries. Send an [email](#) for a prompt reply.

## Help by Phone

If you have an issue of immediate concern and cannot find your answer in the Help Center, call the [Service Center](#).