



Welcome Kit

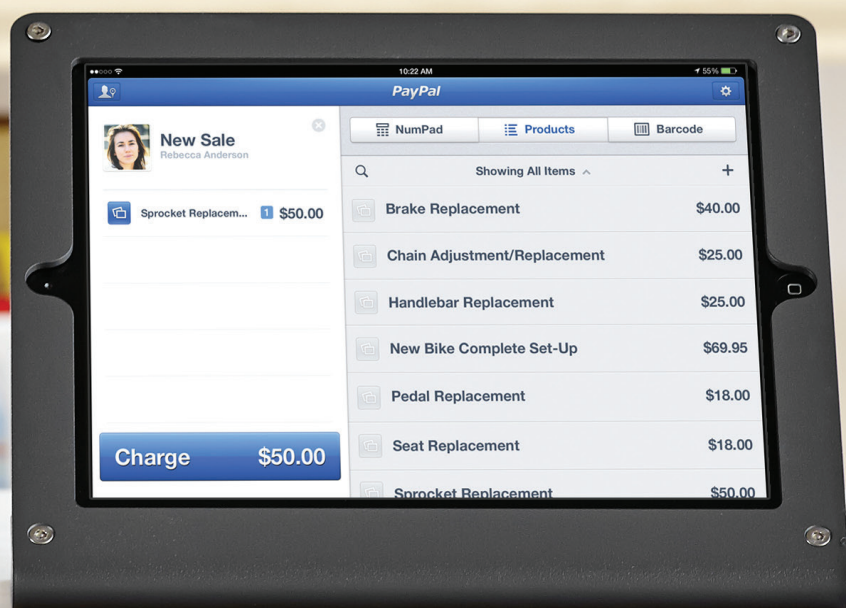




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How PayPal Works



PayPal for Sellers

Businesses sell more with PayPal because we accept more payment types anywhere you do business. Not only is it easy to set up and use, but we also offer you comprehensive security and protections coverage. The best of all, customers using smartphones can see a mobile-optimised PayPal checkout automatically – no integration needed.

Why PayPal?

1

Accept global payments

PayPal accepts 26 currencies in 203 markets.

2

Get paid instantly

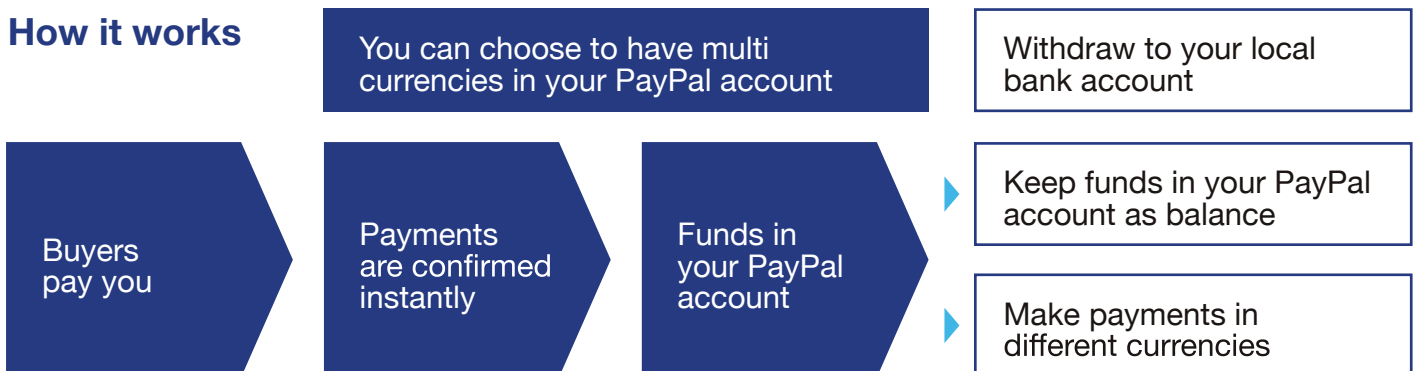
Payments are confirmed and usually appear in your PayPal account instantly.

3

Withdraw or spend the funds

Withdraw funds into your local bank account or pay your suppliers around the world.

How it works





Getting Paid

Button up your website

Start accepting payments on your website in minutes by adding PayPal buttons. Your customers can choose how they want to pay - credit or debit card, PayPal or bank account, whichever is applicable.

- 1 Get started quickly with our payment buttons. Just copy and paste a few lines of html code onto your site to create the buttons. You can also choose to work with our Partner that already pre-integrated with PayPal solutions.

Buy Now

Add to Cart

Subscribe

- 2 If you are already accepting credit and debit cards on your website, add PayPal as a payment option to streamline the checkout process, thereby improve sales conversions. Learn more about our [API solutions](#).

Check out with **PayPal**

How to create a PayPal button

1. Go to your account Profile and select "My selling tools"
2. Go to "PayPal buttons" and click "Update"
3. Select a sample button or create your own



No problem if you don't have a website. Use our invoicing solution.

The whole of invoicing can be condensed into the following:

Make it easier for your customers to pay online. Simply create a professional looking invoice, customise it with your company logo, product details and refund conditions. Save it for future use again. It's that easy.

How to create a PayPal invoice

1. Log in to your business account
2. Go to "Invoicing"
3. Enter product and transaction details and hit "Send"

Get paid on eBay

Whether you're a big business or just a casual seller. eBay is a great way to reach customers at home and around the world. Set up your eBay account, link it to your PayPal account, and you can potentially start making sales as soon as you list your items.





Managing Money



Link your bank account for withdrawals and get verified

Access your funds

To ensure a safer community, new sellers may experience delayed access to their payments. The funds will be shown as pending balance, and if everything goes well, the money will be released within 21 days. Once you've established a good selling history with us, you should be able to withdraw the money instantly. Log in to your account to view your country specific-criteria.

Add a bank account for future withdrawals

Withdrawing money from PayPal is easy. Simply link your a bank account to PayPal and make sure that the name on your bank account matches the one on your PayPal account. When you transfer funds from your PayPal account to your bank account, we may deduct a fee.



How to start

1

Request Money | Merchant Services | Auction Tools

History | Resolution Centre | **Profile**

Account Type: Business | Status: Unverified | Last login: hostsingapore@gmail.com

Link or Edit Bank Account | Link or Edit Credit Card | Add or Edit Postal Address | Currency converter

Notification: Confirm email

My account: My Business

Log in to your PayPal account and go to your “Profile and Setting”.

2

PayPal

My Account | Send Money | Request Money | Merchant Services | Auction Tools

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

My Money | My business info | My account settings | My selling tools

Bank accounts | Debit and credit cards | PayPal balance | My pre-approved payments | More financial settings

Add my bank | Add my card | Currencies | Update

Go to “My Money” and click “Add my bank”.

3

Link a bank account in Singapore

PayPal helps protect your bank account by keeping your financial information confidential. As an additional security measure, we will send you an email to notify you whenever you make a transaction with this bank account.

To avoid withdrawal failures and return fees, the name on your PayPal account must match the name on your bank account. If the names don't match, submit a request to [change the name](#) on your PayPal account.

Country: Singapore (Must use Singapore Dollars)

Name on account: Host Group Pte Ltd (Names don't match? Use personal name)

Bank Name: [Text Box]

Account Type: ☒ Current ☐ Saving

Bank Code: [Text Box]

Branch Code: [Text Box] (three digits) | List of branch codes

Account Number: [Text Box] (between nine and eleven digits) | Account number formats

Re-enter Account Number: [Text Box]

Continue | Cancel

Samples

Account number: 012345-123

Branch Code: 012

Bank Code: 012 | 390 | Account number: 1-123456-7

Branch Code

Fill in your bank information and follow the instruction to complete the process.

Make sure the name on your bank account matches the one on your PayPal account.

4

My Account | Send Money | Request Money | Merchant Services | Auction Tools

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

Welcome, Nandan Snigdha

Business Name: snigdha Shree | Account Type: Business | Status: Unverified | Get Verified

Last login: snigdhasnigdha@gmail.com on 0

To get the most out of PayPal for your business, choose your payment solution. | Select payment solution

Notifications: Confirm email, Confirm bank, Policy updates

My account tools: My Business Set

The freedom

To be free from any withdrawal limits you will be required to verify your account. Login to your PayPal account and click on get verified link on the account overview page.



Underwriting

The majority of our merchants are able to set-up an account and start transacting immediately. For a small minority of merchants with a very high sales volume, additional information related to their financial and business model may be requested for review as part of our Underwriting process. This enables us to gain a better understanding of these larger merchants and provide them with customised solutions. We will get in touch with you if your sales volume or industry type qualifies you for Underwriting.





Your Security, Our Priority



Sell with confidence knowing that our industry-leading fraud prevention system and intelligence are working tirelessly around the clock to keep you more secure.

We screen every incoming transaction and user so we can detect and stop fraud before it happens. By providing additional accurate information about your business, such as your company URL, you can help us verify your identity and better manage your account. This also helps increase the overall security of our ecosystem and wins the trust of buyers.

All your information is in one place

Link your credit card and bank details to your PayPal account only once and you won't have to share it again. We'll automatically encrypt all of your sensitive information and email communications with Secure Sockets Layer protocol (SSL) 3.0 (or higher) and the highest encryption key length of 256 bits. It's then stored on a heavily guarded server - both physically and electronically.



Seller Protection

We protect you from eligible costs incurred from claims, chargebacks and reversals for unauthorised transactions and items not received by the buyer. We will reimburse you the full amount of the eligible payment and waive the chargeback fee if applicable.

Items Not Covered

Claims or chargebacks for items that don't match your description, motor vehicles, intangibles like services or digital goods, items that have been shipped after PayPal has advised not to ship the item, and items that violate our acceptable use policy (things generally prohibited by law anyway) are not covered. Certain types of transactions or situations are also omitted from Seller Protection. These include transactions made through email, items delivered in person or postage that can't be tracked.





Operational Guide

Managing Customers' Concerns



Once in a while, something can go wrong with an order due to simple misunderstanding or human error. You can quickly reduce or resolve the likelihood of buyer disputes, claims and chargebacks with improved communications and customer service.

Improving customer satisfaction

Communication is the key to reducing your likelihood of claims, disputes and chargebacks. You should:

- Post items quickly and track shipments. Send the tracking number to your customer so they know when to expect their purchase
- Give realistic delivery dates – don't over-promise.
- Be accurate with your item descriptions.
- Provide your contact details so customers can contact you with their issues.
- Respond to queries and issues quickly.
- Display your return policy clearly.



Tips to reduce disputes and chargebacks

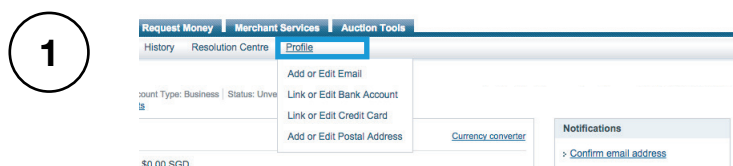
Add a Customer Service Message

Add a customer service message that will pop up before your customer files a dispute or claim. This lets a customer know how to get in touch with you to resolve an issue directly or to notify them about shipping delays, so they will be less likely to file a dispute or claim.

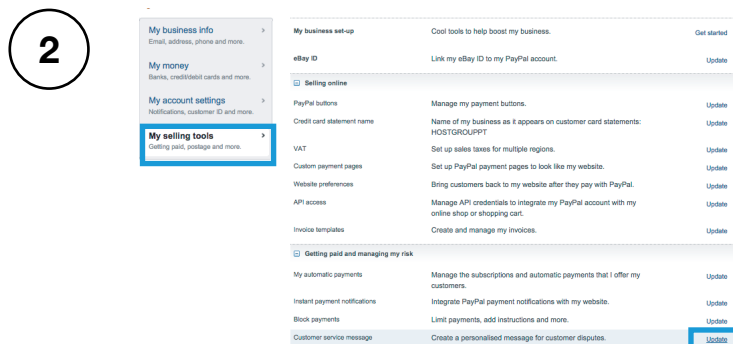
Example:

- Shipments to the European region may experience a delay by 5-7 days because of the weather.
- To request a refund, please contact our customer service at 1-800-888-XXXX or support@bizname.com

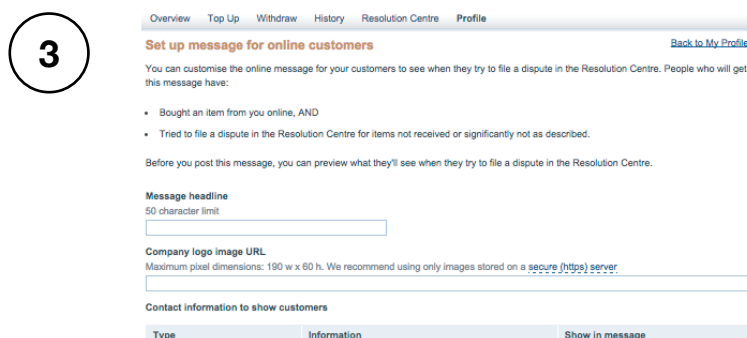
How to add a Customer Service Message



Go to your “Profile and Setting”.



Select “My Selling Tools”, click on “Update” next to “Customer Service Message” under the “Getting Paid and Managing My Risk” section.



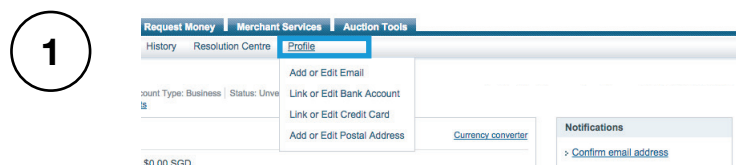
Enter your Customer Service Message and contact information.



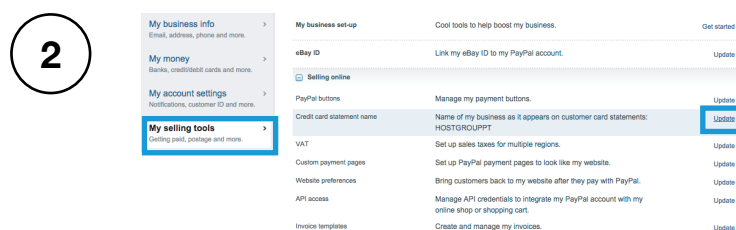
Set your business name

So that it will be reflected correctly on your customer's card statement. This will help them recognise the charge and avoid unnecessary chargebacks or claims.

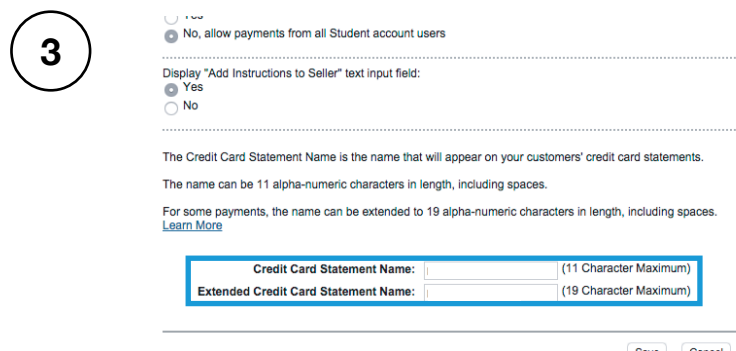
How to set your business name



Go to your “Profile and Setting”



Select “My Selling Tools”, click on “Update” next to “Credit Card Statement Name” under “Selling online” section.



At the bottom of the page, enter the business name that you’ve been communicating to your customers.



What is a dispute?

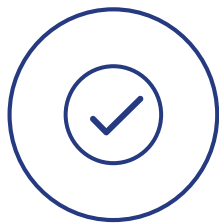
A buyer who is not satisfied with a transaction may file a dispute in the Resolution Centre. Our dispute Resolution Centre can help you work out issues with a customer and arrive at a solution both sides can agree on, saving you time and money.

Common reasons for opening a dispute includes:

- Item not received (INR): the buyer has not received the item.
- Item significantly not as described (SNAD): the buyer receives an item that does not fit your item description.

How to resolve

- 1 Login to PayPal and go to the Resolution Centre. Here, you'll be guided in a step-by-step tutorial on how to respond to a dispute.
- 2 The Resolution Centre helps you to track, manage and resolve your dispute as quickly as possible.



Resolve this problem directly and amicably with the buyer before it's escalated to a claim.



Provide prompt customer service so customers feel comfortable to buy from you again.



Understanding chargebacks

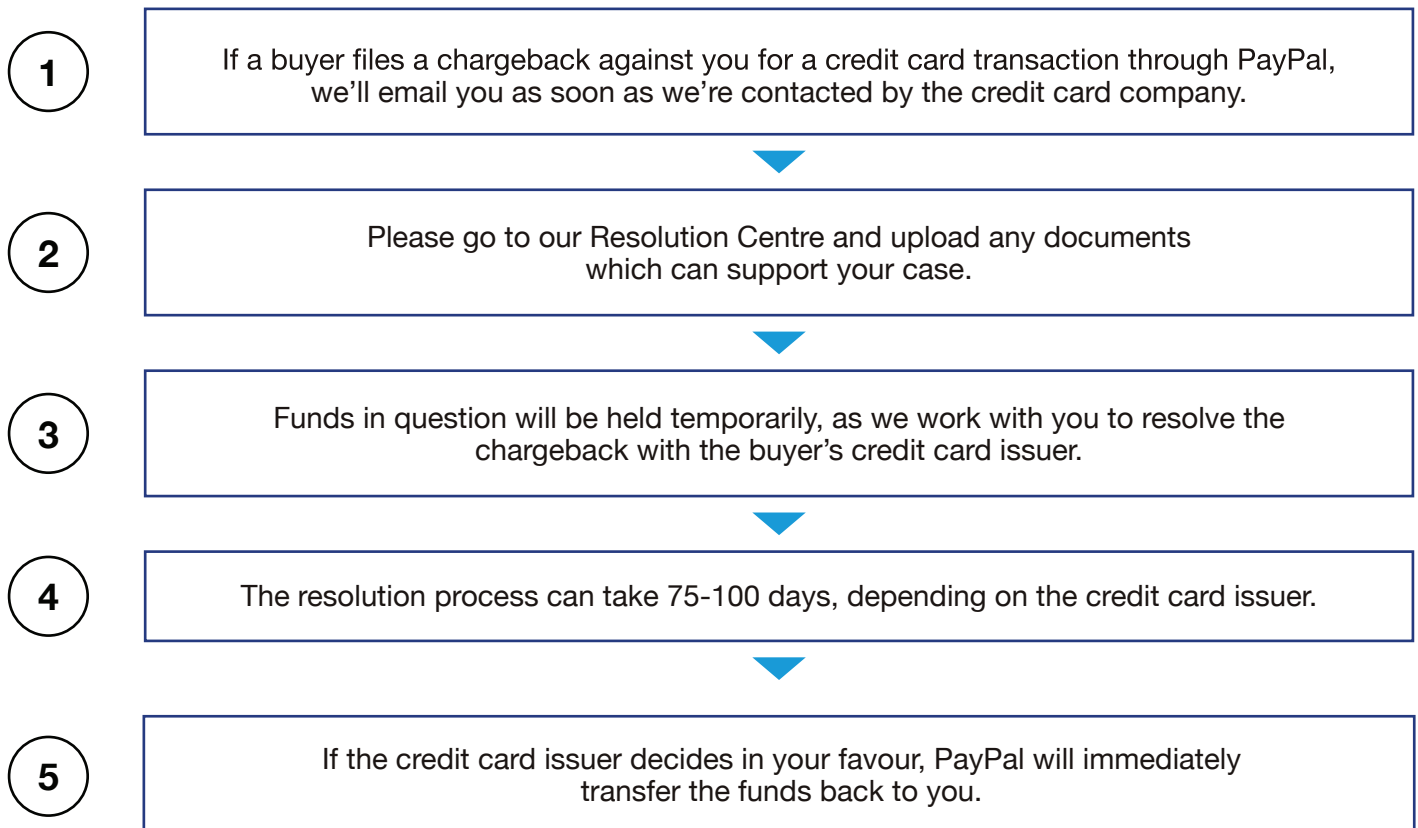
A Chargeback occurs when a buyer requests their credit card issuer to reverse a transaction that has already gone through. They are usually filed due to:

- Item not received (INR): the buyer does not receive the item.
- Item significantly not as described (SNAD): the buyer receives an item that does not fit your item description.
- Unauthorised use: the buyer's financial information was stolen and used fraudulently.

We provide tools and tips to help you resolve unwarranted chargebacks. If you meet the eligibility requirements, PayPal Seller Protection will also protect you from costs arising from unauthorized transaction and INR chargebacks.

How to resolve

Communication is the key when working to reduce the likelihood of claims, disputes and chargebacks. You should:

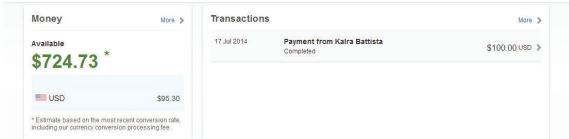


Issue a refund

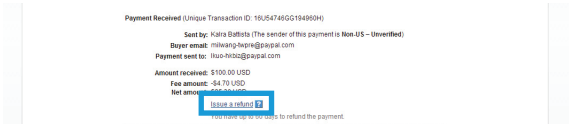
You can issue a full or partial refund within 60 days after a buyer pays you. When you issue a full refund, PayPal will return the full transaction fee, but keep the fixed fee. As for a partial refund, PayPal will keep the same partial percentage of the fixed fee.

How it works


- 1



Select the transaction you want to refund
- 2



Click on “Issue a refund”
- 3



Enter the amount to issue the refund.





7 Useful Pointers for Selling Overseas



PayPal is the safer, easier way to sell overseas

1 **Financing**

Look out for government agencies that support and finance exporters.

2 **Setup**

The Internet makes it easier for you to reach out to international buyers. Some tips to make your website more appealing:



Highlight your ability to accept international orders



Make sure your website has a toggle to switch languages



List your products in the local currency



Offer clear information on shipping, costs and countries served



3

Marketing/Sales

Look for ways to attract international buyers, and expand your existing domestic marketing. Local search tools and direct mail are possible options.

4

Payments

With 203 markets, 26 currencies and 152 million active accounts worldwide, PayPal allows your business to:



Accept a wide variety of global payment methods with ease



Receive payments from more than 152 million accounts worldwide



Sell to customers in 203 markets using 26 currencies

PayPal gives your business access to local funding methods worldwide, without the hassle of opening multiple merchant accounts overseas. With a single PayPal account, you have access to all the worldwide benefits that can grow your business.

5

Shipping

For global shipping services, check out shopping carriers that service your area. Larger shipping companies will offer packages and all-in-one solutions, which may include handling, customs and excise documentation, and shipping calculators. Visit the following for more options.

6

Customer service

Language can be a barrier for international customer service. Although most of your buyers will be able to understand English, you should make sure that your return policies are clear for international transactions. If your company intends to set up a website overseas, it is important to provide customer service in the local language.

?

Regulations

Customs and documentation

All shipments must clear customs, which is the agency monitoring shipments entering a country or region. To help customs officials understand the contents, value and purpose of your shipment, you should attach customs forms to the outside of your package. Some shipping companies will handle this for you as a service.

As a general rule, you should not declare your package's contents as a "gift". It is against the law to misrepresent an item to avoid customs fees.

Visit the World Customs Organization at www.wcoomd.org for more information about customs regulations around the world.

Duties and taxes

Duties and taxes may be charged to the buyer on certain items, and vary by country. Make sure that your customers are aware that duties and taxes are their responsibility.