

PayPal®



Setting up an E-Commerce
Web Site for Small, Home
Based Retail Businesses

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A FEW THINGS EVERYONE SHOULD KNOW

Top Ten Things to Know About PayPal

1.

Use PayPal for ALL your online shopping.

[More](#)



2.

Shop without sharing your financial info.

[More](#)



3.

Keep earning credit card rewards.

[More](#)



4.

PayPal isn't just for shopping.

[More](#)



5.

You don't need money in your account to shop.

[More](#)



SELECT A TILE TO FIND OUT MORE.

6.

Make a difference with PayPal.

[More](#)



7.

Transfer money abroad.

[More](#)



8.

Send money with PayPal in the U.S. - it's fast and free!

[More](#)



9.

Withdrawing money from your PayPal balance is easy.

[More](#)



10.

PayPal uses the latest anti-fraud technology.

[More](#)



A Few Things You Should Know About Paypal

On the web:
[Top 10 Things to Know About ... Why Paypal?](#)
[Paypal vs. Google Checkout](#)





How Does PayPal Work,
Anyway?

On the web:
[How Does PayPal Work?](#)



CHOOSE A PAYMENT SOLUTION FOR YOUR BUSINESS

PayPal Business Products

[View Demo: Merchant Services Overview](#)

Accept Credit Cards on a Website

- Website Payments Standard**
 - Add credit card processing to your site in about 15 minutes
- Website Payments Pro**
 - An Internet merchant account and gateway in one.
- Payflow Payment Gateway**
 - Process payments using your own internet merchant account.

Issue Rebates and Commissions

- Mass Payments**
 - It's easier than cheques—issue rewards, rebates, affiliate commissions and other payments quickly.

Industry solutions

- Nonprofits**
 - Accepting donations online is easy and affordable.
- Digital Goods**
 - Sell more online games, media and downloadable software.

Add PayPal as a Payment Option

- Express Checkout**
 - If you already accept credit cards on your website, accept PayPal as well to boost sales.

Other Ways to Accept Payments

- Online Invoicing**
 - Email your bill complete with a Pay Now button and get paid faster.
- Virtual Terminal**
 - Everything you need to accept credit card payments by phone, fax or mail orders.

Choose the right payment solution for your business

On the web:
[PayPal payment solutions](#)



Website Payments Standard



No Monthly Fee

SELECT

[View Comparison Demo](#)

Website Payments Pro

\$30 a Month

SELECT

Website Payments Standard	Website Payments Pro
✓	✓
<u>Accept Credit Cards Online</u> <small>(Your customers don't need a PayPal account.)</small>	
✓	✓
<u>Accept PayPal Payments</u>	
	✓
<u>Customers Make Payments on YOUR Site</u> <small>(rather than link to PayPal) Show Me</small>	
	✓
<u>Credit Application Required</u>	
✓	✓
<u>Works with Most Major Shopping Carts</u>	
✓	
<u>Includes Free Basic Shopping Cart</u>	
✓	✓
<u>Phone & Email Support</u>	
	✓
<u>Developer Needed for Custom Integration</u>	

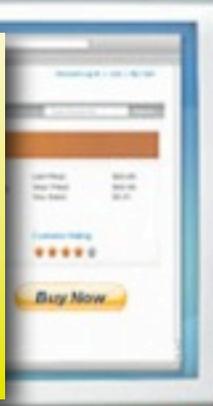
Website Payments Standard vs.
Website Payments Pro

On the web:
[PayPal payments standard vs. pro](#)



Website Payments Standard: The Easy Way to Sell Online

Check out the short video, giving you an overview of what web payments are all about



 [View Demo](#)

With Website Payments Standard, you can add a payment button to your site and accept credit card orders securely.

- Accept     
- Your customers don't even need a PayPal account
- Easy setup, no programming skills required
- No setup or monthly charges ([See Pricing](#))

SIGN UP

or [Create a Button Now](#) and sign up later

Questions? [Email Us](#)

 **Sales: 1-888-818-3922 | Support: 1-888-221-1161**

"I set it up myself, and even though I was pretty new to HTML coding, it was really easy to figure out." — Kurt Denke, BlueJeansCable.com

[What You Get](#)

[How It Works](#)

[Setting Up](#)

[Pricing](#)

[FAQs](#)

All our costs are out in the open. You pay a fixed percentage and a low transaction fee on every sale. No hidden charges.

- No monthly fee
- No setup charge
- No monthly minimum
- No cancellation charge

The Costs They Don't Want You to See

This [independent article](#) from *Inc. Magazine* outlines some of the



Getting started with Website Payments Standard

On the web:
[Website payments standard](#)

All our costs are out in the open. You pay a fixed percentage and a low transaction fee on every sale. No hidden charges.

- No monthly fee
- No monthly minimum
- No setup charge
- No cancellation charge

The Costs They Don't Want You to See

This [independent article](#) from *Inc. Magazine* outlines some of the extra fees credit card processors may charge. It's a must-read for any online business.

☐ Pricing

Yes, you might see lower rates published elsewhere. But keep in mind that with PayPal there are no extra costs like setup charges, monthly fees, downgrade penalties, or cancellation charges.

YOUR MONTHLY SALES	YOUR FEE PER TRANSACTION	EXAMPLES
\$0 to \$3,000	2.9% + \$0.30	\$3.20 fee on a \$100 sale
\$3,000+ to \$10,000	2.5% + \$0.30*	\$2.80 fee on a \$100 sale
\$10,000+	2.2% + \$0.30*	\$2.50 fee on a \$100 sale
\$100,000+	Call 1-888-818-3928	

For most of us, the PayPal fee will be 2.9% + \$0.30 per transaction. That's \$3.20 per \$100 sale.

*Merchant rate qualification required.

The pricing table above applies to domestic payments in US dollars. There's an additional 2.5% charge for any currency conversion and a 1% charge to receive payments from another country.

What charges will apply to my sales via PayPal?

On the web:
Website payments standard



Create your PayPal account

Your country or region

Canada 

Your language

English

Secure 

If you already have a PayPal account, make sure that it is a Premier level account.
If not, you can upgrade with NO fee.

Already have a PayPal account? [Upgrade now.](#)

Personal

For individuals who shop online

Get Started

Premier

For individuals who buy and sell online

Get Started

Business

For merchants who use a company or group name

Get Started

Learn about [low PayPal fees.](#)

Creating your PayPal account for on-line sales

On the web:
[Create your PayPal account](#)



Welcome, **Patrick Ledwell**

Account Type: Premier | Status: Unverified [Get verified](#) | Account Limits: [View Limits](#)

PayPal balance: **\$0.00 CAD**

Available balance in CAD (primary): \$0.00 CAD

Total balance (all currencies, available and pending) converted to CAD: \$0.00 CAD [H](#)

Currency	Total
CAD (Primary)	\$0.00 CAD
USD	\$0.00 USD

Once you're registered and logged in, there's another step to get paid via PayPal. You need to verify a bank account.

My recent activity | [Payments received](#) | [Payments sent](#)

[View all of my transactions](#)

My recent activity - Last 7 days (Oct 11, 2011-Oct 18, 2011)

[Archive](#) [What's this](#)

[Payment status glossary](#)



Getting your PayPal account verified: Step 1

On the web:
[ScreenCast: How to Verify a Bank Account for PayPal](#)

My Account | Send Money | Create an Invoice | Merchant Services | Profile

Overview | Add Funds | Withdraw | History | Resolution Centre | Profile

Get Verified and Lift Sending and Withdrawal Limits

Make instant and unlimited payments with your Verified PayPal account. Complete the following [More on Getting Verified](#)

Status	Tasks	Details
	Set up bank funding	
	Add bank account	
	Confirm bank account	

Legend ✔ Complete

Getting Verified is a simple process we require in order to provide you with the most complete...
Add bank account. Links your bank account to your PayPal account to enable instant trans... you send and receive money while keeping your banking details private and secure.
Confirm bank account. Proves that this bank account is indeed your account, protecting yo... other types of fraud.
 Once you've added and confirmed your bank account, your limits are removed.

Secure

Country
Canada

Bank name
Bank of Nova Scotia

Account type
 Chequing
 Savings

Bank transit number (5 digits)

Institution number (3 digits)

Account number (1-12 digits)
 *

Typically comes before the * symbol. Its exact location and number of digits varies from bank to bank.

Re-enter account number
 *

Canadian Cheque Sample

Getting your PayPal account verified: Step 2

On the web:
[Screencast: How to Verify a Bank Account for PayPal](#)



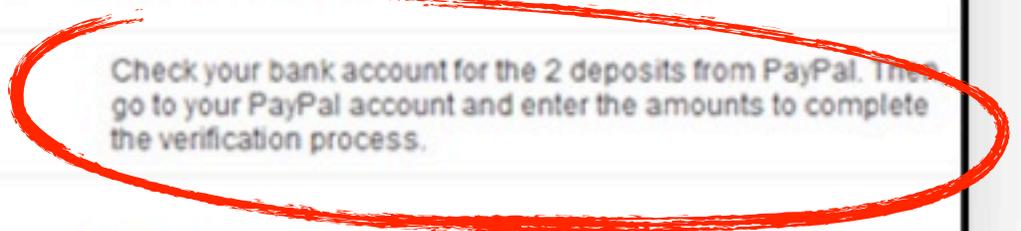
Get Verified and Lift Sending and Withdrawal Limits

Make instant and unlimited payments with your Verified PayPal account. Complete the following Verified. [More on Getting Verified](#)

Status	Tasks	Details
✓	Add bank account	Add your bank account to your PayPal account
➔	Start process to confirm bank account and get verified	PayPal sends 2 small deposits to your bank account.
➔	Confirm bank account	Check your bank account for the 2 deposits from PayPal. Then go to your PayPal account and enter the amounts to complete the verification process.

Legend ✓ Complete ⌚ In Progress ➔ To Do

For final confirmation, you'll be asked to enter information about 2 small deposits from PayPal, made directly to your bank account.



Getting your PayPal account verified: Step 3

On the web: [ScreenCast: How to Verify a Bank Account for PayPal](#)



- Merchant Services
 - Website Payments Standard
 - Website Payments Pro
 - Email Payments
 - Payflow Gateway
 - Mass Payments
 - Express Checkout
 - International Sales
 - For Nonprofits
 - Digital Goods
 - Virtual Terminal

Tools for existing PayPal merchants



[Buy Now button](#)



[Add to Cart button](#)



[Send Invoice](#)

New? [Choose a payment solution](#) that's right for you.

Create buttons

- [Add to Cart](#)
- [Buy Now](#)
- [Donate](#)
- [Gift Certificate](#)
- [Subscribe](#)

Shipping and tax

- [Shipping calculator](#)
- [Shipping Centre](#)
- [Shipping preferences](#)
- [Tax calculator](#)

Resources

- [Chargeback guide](#)
- [Logo Centre](#)
- [Online Merchant Network](#)
- [Security for merchants](#)

Manage payments

- [Batch capture](#)
- [Chargebacks](#)
- [Disputes](#)
- [Debit Card](#)

Have a question?

- + Call Support: 1-888-221-1161
- + [Send a question](#)
- + Help Center

To set-up and manage your selling, most of your options will be under the Merchant Services tab.

Setting up your Buy Now button, to start selling on PayPal

On the web:
[Full PDF manual: Website Payments Standard Integration Guide](#)



Which button should I choose?

Button type	I want to:	Customer sees:
Shopping cart	Allow customers to choose one or more items for a single checkout.	
Automatic billing	Sign customers up for a billing agreement that allows you to charge them a variable amount – up to a mutually agreed upon maximum - each billing cycle. For example, utility bills.	
Buy Now	Let customers click once and quickly purchase one item at a time.	
Donations	Let customers choose a fixed or variable donation amount.	
Gift certificates	Sell gift certificates in predetermined amounts or allow customers to choose their own amount.	
Installment Plan	Let customers pay for items using flexible multiple payments.	
Subscriptions	Offer subscriptions or other recurring payments for items like magazine subscriptions or club memberships.	

Which style of PayPal button should I choose?

All of these buttons would pay you via the same PayPal account.

Create PayPal payment button

PayPal payment buttons are an easy way to accept payments. Check the [Website Payments Standard Overview](#) for more information.

Use this page to customise your button and create the HTML you'll need to copy and paste into your website. [Learn more.](#)

[Having trouble viewing this page?](#)

▼ Step 1: Choose a button type and enter your payment details

Choose a button type
Buy Now

Note: [Go to My saved buttons](#) to create a new button similar to an existing one.

Item name Item ID (optional) [What's this?](#)

Price Currency [Need multiple prices?](#)

Customize button

- Add drop-down menu with price/option [Example](#)
- Add drop-down menu [Example](#)
- Add text field [Example](#)
- ▶ [Customize text or appearance](#) (optional)

Your customer's view



You'll set up a new Buy Now button, with a unique name, for each item you want to sell. You can also check out 'My saved buttons' to see and duplicate your previously created buttons, as a starter.

Setting up your Buy Now button,
to start selling on PayPal: Step 2

On the web:
[A full, web-based tutorial on creating Buy Now buttons](#)



▼ Step 3: Customize advanced features (optional)

Customize checkout pages

If you are an advanced user, you can customize checkout pages for your customers, streamline checkout, and more in this section.

Do you want to let your customer change order quantities?

Yes
 No

Can your customer add special instructions in a message to you?

Yes
Name of message box (40-character limit)

 No

Do you need your customer's shipping address?

Yes
 No

Take customers to this URL when they cancel their checkout

Example: <https://www.mystore.com/cancel>

Take customers to this URL when they finish checkout

Example: <https://www.mystore.com/success>

Make sure to get familiar with some of the options in Step 3: advanced features, like letting your customer change order quantities.

Setting up your Buy Now button, to start selling on PayPal: Step 3

On the web:
[A YouTube screencast on creating Buy Now buttons](#)



You are viewing your button code

1. Click **Select Code** to select all the button code.
2. **Copy** the code (CTRL+C for Windows, CMD+C for Mac -- or right-click and choose Copy).
3. **Paste** the code into your own code (CTRL+V for Windows, CMD+V for Mac -- or right-click and choose Paste).

[Integration tips](#)

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="post">  
<input type="hidden" name="cmd" value="_s-xclick">  
<input type="hidden" name="hosted_button_id" value="XWLCAFXFSWY6E">  
<input type="image" src="https://www.paypalobjects.com/en_US/i/btn/btn_buynowCC_LG.gif" border="0" name="submit" alt="PayPal - The safer, easier way to pay online!">  
  
</form>
```

Select Code [Go back to edit this button](#)

You're ready to integrate the button into your website. Use the 'Select Code' option so you don't miss any of the PayPal button code.

Use Wordpress.com? Check here for details.



Setting up your Buy Now button, to start selling on PayPal: Step 3

On the web: [Do you use Wordpress.com to host your site? Check out this tutorial for important details and help.](#)

Profile Summary

To edit your Profile information, please click on a link below.

Account Information	Financial Information	Selling Preferences
Email Street Address Phones and Mobile Password Notifications Language Preferences Time Zone API Access PayPal Security Key Personal/Business Close Account Identification Preferences Preferred Sites Merchant Fees	Credit/Debit Cards Accounts Statements Payments My dashboard My account	Auctions Sales Tax Shipping Calculations Shipping Preferences My Saved Buttons Payment Receiving Preferences Instant Payment Notification Preferences Reputation Customer Service Message Website Payment Preferences Encrypted Payment Settings Custom Payment Pages Invoice Templates Language Encoding

A hard-to-find (but very useful) PayPal area for on-line sales is your Profile.

Here, you can access My Saved Buttons, and also set overall Sales Tax preferences for all the items you sell.

Accessing your PayPal profile:
Saved Buttons, Sales Tax

On the web:
A good resource for e-Commerce and Canadian taxes



My Account | Send Money | Create an Invoice | Merchant Services | Products & Services | Com

Overview | Add Funds | Withdr | History | Resolution Centre | Profile

History

Balance: \$8.67 USD

Recent Activity | All activity | Find a transaction

Select [] 9/19/2011 to 10/19/2011 Show

All activity | All activity (with balance) | Payments received | More filters

Payments received - Sep 19, 2011 to Oct 19, 2011

Move to Recent Activity | What's this

<input type="checkbox"/>	Date	Type	Name/Email	Payment status	Details	Order status/Actions	Gross	Fee	Net amount
<input type="checkbox"/>	Oct 19, 2011	Payment From	Tara Costello	Completed	Details	Print shipping label	\$9.60	-\$0.58	\$9.02 CAD

Move to Recent Activity | What's this

Order status/Actions	Gross	Fee	Net amount
Print shipping label	\$9.60	-\$0.58	\$9.02 CAD

PayPal's fee on our transaction is \$0.58. That's 2.9% (\$0.28) plus the \$0.30 transaction fee. Let's print the shipping label.

The end result: Our first e-commerce sale!

On the web: Website payments standard



Additional resources

- [How to add a custom graphic to your PayPal checkout page](#)
- [Secure image hosting \(SSL\) for use with PayPal checkout](#)
- [Other variables to allow you to customize your PayPal checkout](#)
- [Support for PayPal within Wordpress.com](#)

Thanks for coming to the presentation.

