

PAYPAL - Methods of payment and security

What PayPal?

PayPal is an innovative resolution which allows to send and to accept your payments on Internet with an address email, without having to announce your coordinates of bank card during your transactions.

PayPal is free for the dispatch of a payment

PayPal am quick: payments are almost instantaneous

PayPal is easy-to-use: inscription takes some minutes and payments ask for a simple address email

PayPal is reassured: security is primordial for PayPal, what is translated by one of the lowest rates of fraud in the world (0,3 %).

How are you getting on?

After the opening of your count, the purchaser performs his payment by pointing out her address email, his password, address email of the seller, sum and the currency. PayPal acts then as intermediary between the purchaser and the seller and the operations of debit side and credit are almost instantaneous on count PayPal.

You can then prove that transaction was well performed by linking you to your count PayPal.

At no instant you announce player banking informations referee ou in a third.

1. The purchaser performs a payment by giving information only to her address email and to his password. PayPal debits the count PayPal of the purchaser and credits that of the seller (central graph).
2. PayPal debits the bank card of the purchaser (graph of left).
3. The seller can perform a transfer towards his bank account (graph of right).

To note :

The operations of debit side and credit is almost instantaneous on count PayPal but it is necessary to count some days so that transaction passes on your bank statement. The transfer towards your bank account is subjected to delay in the order of 5-7 days according to policy in force in your bank.

How to register in PayPal?

What is count which invite you the best?

PayPal gives three types of count: Open a Personal Count to perform payments supplied by bank card on eBay or salable sites. Personal count is improved for the purchasers.

A personal count cannot accept payments supplied by bank card. Open a First Count to send and accept payments supplied by personal bank card. The First Count is improved for the sellers on eBay or for the reception of payments by bank card on a salable site. Open a Count Business if you like to develop your online activity and to accept payments supplied by bank card in the name of a society. Count Business is perfect for PME-PMI.

To note :

The dispatch of payment is always free. The reception of payment draws away expenses.

What is the process of inscription?

1. Choose the type of count which invite you the best and point out your country of residence
2. The first page invites you to point out your personal information, your address email and your password as well as of information relating to your security. Click on the button "register" to pass to following stage.
3. You can enter from now the coordinates of your bank card. It is obligatory to have a bank card to supply your payments. This stage is facultative during the process of inscription.
4. The page confirms that your inscription took place well and you can achieve your count PayPal directly.

How to perform payments with a count PayPal?

To perform a payment, it is obligatory to confirm its address email and to add a means of payment.

Confirmation of address email

After the opening of your count, PayPal sends an email at the address which you gave information to. Click on the link contained in the email and you will be invited to enter your password. Your address email is then confirmed and your speeded up count.

Addition of a means of payment.

It is necessary to add a means of payment to perform payments by PayPal. Nowadays, payments are supplied by bank card.

If you did not add bank card during inscription, you can click on the link envisaged with this effect in the Outline of Count. To add a bank card, be connected to your count PayPal. In the column « to Speed up a count » located above to the left, you will find a link « Add a bank card ». Click on link and you will be invited to enter banking coordinates and to specify the address of invoicing for aims of security.

Prove the accuracy of information then click on « Adding a bank card »

You can now perform payments with your count PayPal.

How to make a transfer towards a bank account?

You must add a bank account to your count PayPal. Be connected to PayPal and click on rubric "Bank account " .

One then will ask for it you to point out the coordinates of your bank account.

You will then be able to transfer funds electronically by clicking on the sub-thumb-index **"Transfer"** in the **Outline of Count**.

To note :

PayPal takes a sample of no freshly for the upper transfers in 100 Euro. A 1-euro commission is received for transfers up to 100 Euro.

What Check?

PayPal tries to minimize risks of fraudulent use of your bank card thanks to Check.

To note :

From a certain volume of dispatch of payment and transfer towards a bank account, Check becomes obligatory.

Process is simple:

With your approval, PayPal performs a debit side of 1,50 EUR on your bank card.

Sometimes your banking relevé, vous will find in Effect PayPal sur the line corresponding to the debit side of 1,50 EUR. The line points out XXXX PAYPAL * XPUSE where XXXX is four-figure code.

Enter code in 4 figures during your next connection in your count PayPal.

PayPal re-credits 1,50 EUR on your count à la at the end of the process of Check You will acquire the statut then to Write.

To note:

Check can take some days. We recommend you to start procedure long before to have attained the borders of your count.