



PayPalsimple.com

PayPal the simple way

Welcome,

PayPal, what for?

PayPal is an independent tool which allows buyers or sellers to send and receive online payments. It is an internet classic since eBay bought it in 2002. PayPal is for professional and personal use, like me.

Why do I use PayPal?

As we all can perform online payments through credit card or through cheque, why are more than 100 million people using PayPal?

Mainly for security.

Indeed, since the credit card information is transmitted to PayPal at inscription, you do not have to give it anymore. A simple email is then enough. Additionally, PayPal is a serious company which pay back in case of a litigation.

As an occasional online seller, I also use PayPal, in order to avoid registering to an online bank service and thus entering in a complex and long process. PayPal is then also really useful.

Is PayPal free?

No. Inscription to PayPal service for personal use is free, but: Concerning buyers, it is free. Concerning sellers, it is necessary to subscribe to a "certified" PayPal account. In this case, PayPal take a fee (like a traditional bank would do) at transaction:

For a amount less than 3,000 USD: 2,9% of the total amount + 0,30 USD. For example, a product sold at 200 dollars will be charged 6,4 USD.

Note that for a money transfer, when the money comes from a debit or credit card or PayPal Credit the charge is also at previous rate.

A PayPal "certified" account, why?

Certifying a PayPal account is validating the credit card linked to the bank account registered in PayPal.

Upgrading to certified PayPal account did not cost me a penny. PayPal takes a small amount of the bank account and gives the validation code at the same time. This small amount of money is then given back at the next purchase. The validation code of the certified PayPal account is written on the paper account statement of the bank account associated to the credit card registered in PayPal.

Then, fulling using a PayPal account takes some time.

How to open and manage a PayPal account?

It was really easy. I needed a credit card and an email account.

The official PayPal website is: [PayPal.com](https://www.paypal.com)

Since you subscribed, you are allowed to transfer money from your registered bank account to the PayPal account. The opposite is of course possible.

If you do not have enough money on your PayPal account for the item you purchased, no worries, PayPal will transfer the money from your bank account. There is no fee or jobbery on a PayPal account.

PayPal inconvenients and risks

PayPal is associated to one of your bank account, so be careful to manage the PayPal outcomes linked to it. Money is not virtual with PayPal.

PayPal is a private company, its business is based on fees. Please refer to official web site: [PayPal Pricing](https://www.paypal.com/merchpot/display/certmain)

The main risks related to a PayPal account use are the scams and cons made by third party. For example, you receive an email from "PayPal" asking you accept the newest contract conditions. In order to do it, you have to click on an external link looking like a PayPal link. In fact, you will be directed on a similar looking web site which will record your email and password.

In order to avoid it, the rule is simple: Only go on PayPal website using the official link www.paypal.com. Only use an external link in a email if your requested it (if you lost your password for example, as I did).

For information, a website report some problems occurred with PayPal: [PayPalSucks.com](https://www.paypalsucks.com).

How does the Donate Button works?

I have made a separate explanation [here](#).

Finally, PayPal is secure (you do not give your credit card number when you do electronic transactions), easy to use, well known and allow the pay back in case of a litigation.



Make a donation using PayPal:

More and more internet websites try to delete their ugly commercial adds by proposing they satisfactory visitors to make a donation (make a contribution).

I am a donor, how does it work?

By clicking on the Donate button you will be redirected to a secure PayPal page.

You can then make your donation via your Credit / Debit Card or via your PayPal account if you have one.

- If you donate by card, it works exactly the same way as all the internet card payments. The transaction is obviously secure.
- If you donate with your PayPal account, the transfer will be email based only.

You will receive your donation confirmation by email.

It is very easy and secure.

I am a webmaster, how can I install the PayPal Donate button?

First of all, I advise you to open a PayPal account.

You can install a Donate button without having a PayPal account but the donors will have their contributions pending and if you missfeed your email afterwise, you can loose them.

Connect to your PayPal account (a certified account is enough), in My Account-Profile-More options select the "Create new Button" link.

Follow the instructions to create the button Donations, it's really easy.

You can set a fixed amount for donation or not.

Note that with an upgraded to Business account, you can customize checkout pages for your customers, streamline checkout, and more ...

Copy/paste the provided code to your webpage and it is done.

You will be able to manage your donation incomes in the report in your PayPal account.

Best regards.

Laurent

Here is the button:

