Using PayPal on your Website
http://www.paypal.com

PayPal is an option that can be used to take monetary transactions over the Web. PayPal allows for secure payments plus accepts credit cards, debit cards, and bank account payments for a fee.

CSU has a very strict policy regarding e-Commerce. If the $'s are run through CSU, PayPal cannot be used. If, however, the $'s are managed through the county, PayPal can be used unless the county has specific restrictions.

If you have accounts at CSU and have questions about becoming a merchant or e-Commerce, please contact Banking Services by emailing BFS_Bursar@mail.colostate.edu.

Customers do not need a PayPal account to send money. They complete their payments first and then decide whether to save their information in a PayPal account for future purchases.

Fees:
Fees are only applied when a customer makes a payment to you. If you have no activity, there will be no charge. The fees can be found at:
https://www.paypal.com/cgi-bin/webscr?cmd=_display-receiving-fees-outside

At the time of this writing, the fees were dependent on the $ amount of transactions per month.   Current fee per transaction:
$0-$3,000 = 2.9% + $0.30
$3,000.01 = 10,000 - $2.5% + $0.30
$10,000.01 = $100,000 - $2.2% + $0.30

There is no need to have a separate merchant account for credit cards when accepting payment through PayPal.

Uses for PayPal:
PayPal can be used to take payment for any type of good or service. Examples include: registrations for workshops, payment for conferences, payment for services with fees, and donations.   Anytime where money is exchanged, PayPal can be used.

Signing up for an Account:
Signing up for a PayPal account is free. The fees apply to the two accounts that an office would choose to use:

Premier Account: Make and receive secure payments plus accept credit cards, debit cards, and bank account payments for the fee mentioned above.

Buisness Account: Same options as the Premier Account plus allows for multiple access to the account. This option would be used if more than one person is allowed access to the account. Access levels can be set up according to individual accounts.

The other account is a ***Personal Account*** which is used for making payments online. This would not be the appropriate account to set up to handle transactions through the Web.

Setting up PayPal account:
1. Go to http://paypal.com
2. Click on "**Sign up Now.**"
3. Select either the Premier or Business account. If more than one person will be managing this account, select Business Account. Click **"Continue."**
4. Fill out the following form and click "**Continue**":

Account Sign Up
Business Account

Business Name:	
Category:	-- Choose a category --
Address 1:	
Address 2: (optional)	
City:	
State:	
ZIP Code:	(5 or 9 digits)
Country:	United States
Customer Service Email:	
Customer Service Phone: (optional)	
Business URL: (optional)	

Your Business Information
Please enter the information for your group, organization, government entity, non-profit, individual business, or partnership.

Please enter the full email address, for example, **name@domain.com**

This email address will be shared only with those who purchase from you. It will be provided to buyers during payment so that they can contact you if needed.

You will be asked to enter an email address for your PayPal profile on the next page. It can be the same or different from your Customer Service Email.

Please enter your Business URL, for example, **www.businessname.com**

First Name:	
Last Name:	
Work Telephone:	
Home Telephone: (optional)	

Business Owner Contact Information
Please enter the contact information for the owner of this business. If you are the owner or contact person, enter your information.

Please enter a land line number, not a mobile phone number.

Address 1:	
Address 2: (optional)	
City:	
State:	
ZIP Code:	(5 or 9 digits)
Country:	United States

Business Owner Address
Please enter the personal address for the owner of this business. If the owner's personal address and business address are the same, this section may be left blank.

5. Fill out the next screen to continue setting up the account and reading the user and liability agreement.

Account Sign Up
Business Account

Email Address: _____

Re-enter Email Address: _____

Password: _____

Re-enter Password: _____

Your Email Address and Password
You will use this information to log in to PayPal.

Please enter your full email address, for example, **name@domain.com**

Your password must be at least 8 characters long and is case-sensitive.

Try to make your password as unique as possible. We strongly encourage you to use a brand new password, NOT one used for other accounts.

Security Question 1: [--Choose a Question-- ▼]

Answer 1: _____

Security Question 2: [--Choose Another Question-- ▼]

Answer 2: _____

Password Recovery
If you lose your password, we will ask you these questions to confirm your identity.

Please enter answers that are memorable to you.

User Agreement   Printable Version

The following policies (showing their last updated date) are incorporated into this Agreement by reference and provide additional terms and conditions related to specific PayPal services we offer:

User Agreement and Privacy Policy
These documents are designed to protect and inform you of your rights and obligations within the PayPal service.

This section must be completed to sign up for PayPal.

Privacy Policy   (Printable Version)

The Privacy Policy below governs your PayPal account and any information you provide on this site.

A. Overview
B. Information We Collect

Do you agree to the User Agreement and Privacy Policy, and terms incorporated therein?
○ Yes
○ No

6. Click "**Sign up.**" The Welcome screen will be displayed:

7. Follow the steps above to complete the registration process. Once logged in, you can continue to set up PayPal on your website.

8. Click on "**Merchant Tools**" at the top after the account has been created.

9. You are now ready to continue with the process to set up the ability to receive payments on your website. Click on "**Start Here**" in the box "**Set Up Pay Pal Easily**."

10. Select **"I use my own custom online store**." Tools for your Online Business are now listed. The degree of difficulty in setting specific tasks is listed by:

Level of Difficulty ▲ Easy ▲▲ Intermediate ▲▲▲ Advanced

11. Under the section "**Accepting Payments**" are the two easiest options: "**PayPal Shopping Cart**" and "**Buy Now and Donations Buttons**." Both are very easy to do. The creation of a Donations button seems like a good idea to place on your web page to capture any donations that people may want to give.

12. Select the "**Buy Now and Donations Buttons**." A screen will display with information about that selection. Click "**Get Started**" which is to the left.

13. Enter the appropriate information for what you are accepting payments for (ex: registration for a workshop).

Enter the details of the item you wish to sell (optional)

Item Name/Service: Gardening Program

Item ID/Number:

Price of Item/Service you want to sell: 30.00   ($2,000.00 USD limit for new buyers) **?**

Currency: U.S. Dollars **?**

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: (Optional) -- Choose a Country -- **?**

Choose a button to put on your website (optional)

◉ VISA MasterCard **BUY NOW**   Choose a different button

Or customize your button! Just enter the exact URL of any image on your website.

◯ Yes, I would like to use my own image

Button Image URL: http:// **?**

Security Settings

Increase the security of your transactions by creating buttons with encrypted HTML code. Encryption ensures that an item's price and other details cannot be altered by a third party.

Note: Using encryption makes some button fields from the **Add More Options** page unavailable (e.g., option fields).

Note: If you decide to use button encryption, an email link will not be generated.

Click **Yes** to encrypt your payment button. **?**
◉ Yes   ◯ No

To add **sales tax**, **shipping costs**, and other details to your button, click **Add More Options**.

[Create Button Now]   [Add More Options]

The button can also add sales tax, shipping costs, and other items to the sale by selecting "**Add More Options**." From this area, users can select preview prior to selecting "**Create Button Now**."

14. Text is now displayed that can be copied and pasted into your website. You now have the option to "**Create Another Button**" or select "**Done**."

15. Cut and paste the coding into your webpage. After the code has been inserted, the page will contain the elements that were selected.

When the customer chooses to "Buy Now," a screen similar to this will display:

The process will gather the required information to complete the transaction. When all steps are completed, the money is transferred to your PayPal account.

16. Money can be disbursed to you with either a check, which has a $1.50 fee associated or it can be deposited directly to your bank account, that costs nothing to do. Set up the account information using "**My Account**" and "**Overview.**" Click on "**Add Bank Account**" to the left. Enter the data that is requested to complete the process.

17. To access the area to receive money, select "**Withdraw**" at the top.

18. There are many tools within PayPal to help manage your account. PayPal has very good help and navigation, but if you have questions, be sure and contact Ruth Willson at 970-491-6988 or ruth.willson@colostate.edu