

BotWorks.com

How-To Series:

Set Up and Verify a PayPal Account

INTRODUCTION:

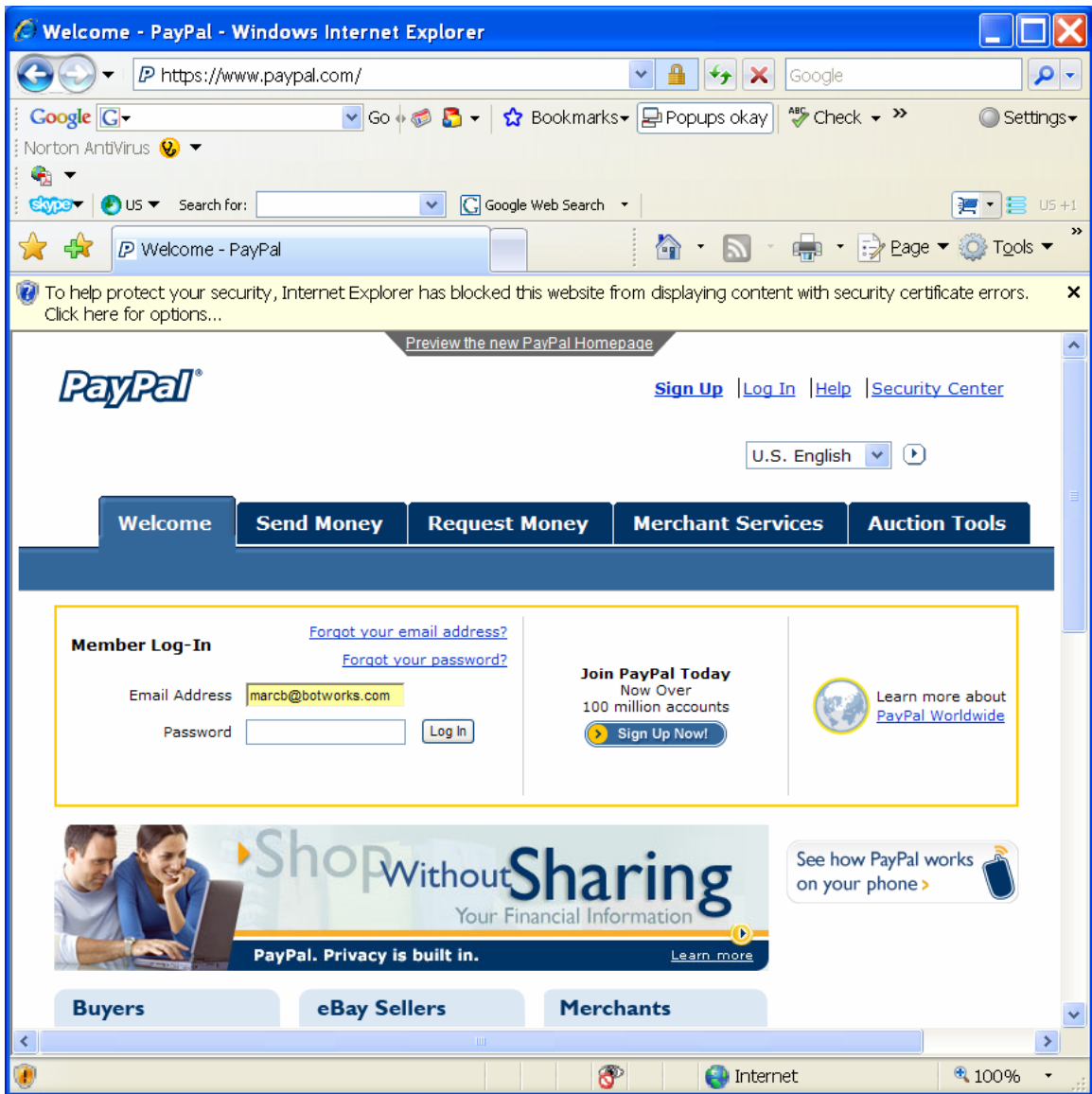
PayPal is the most popular online payment option in the U.S. besides direct credit card payment and it is by far the simplest way to get started receiving funds from online web site visitors or e-mail recipients. Even if your organization plans to set up to accept direct credit card payments at a later time, it's good to start with a PayPal account because some customers prefer to use PayPal to avoid giving out their credit card numbers to online organizations that they might not know very well yet.

HOW TO DO IT:

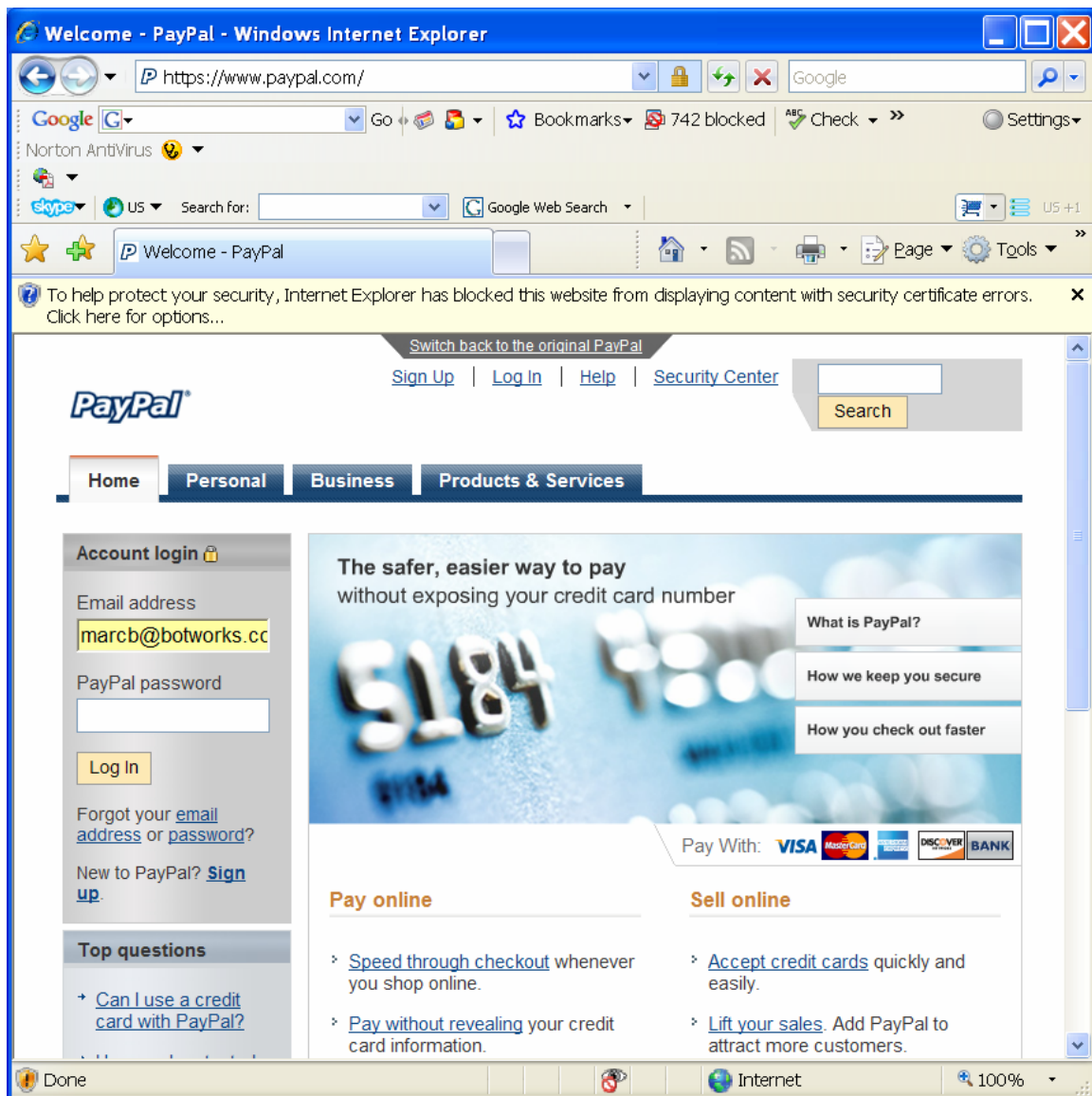
Setting up a Paypal Account:

1. Browse to <http://www.paypal.com>

The current PayPal home page is:

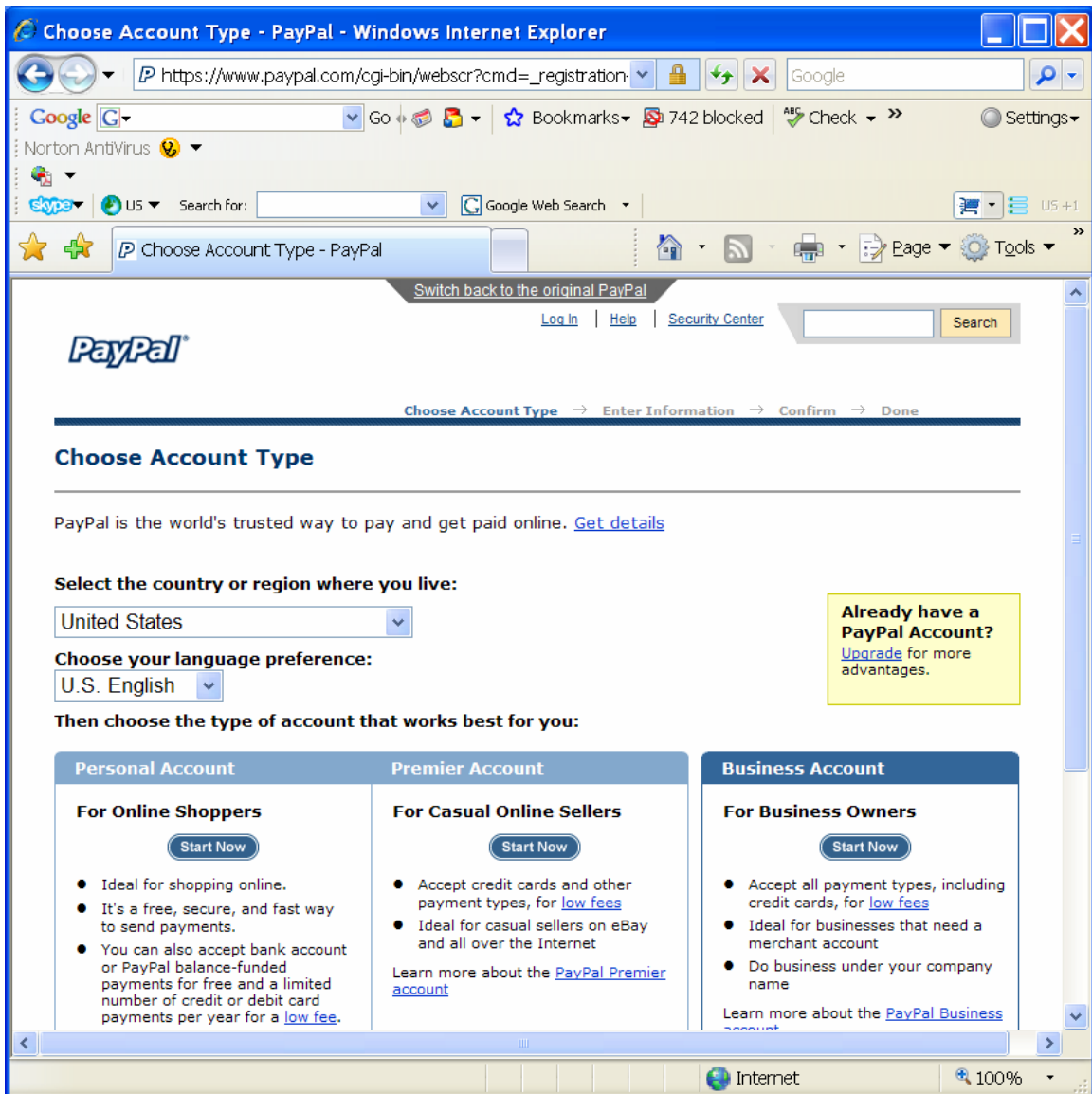


The new (coming) PayPal home page will look like:



Whenever you are using PayPal, be sure that the address displayed at the top of the browser window starts with <https://www.paypal.com/>. Identity thieves have become adept at putting up web pages that look like PayPal screens, but are really just shams to get your password and steal your money. There is a lot of spam e-mail these days that purports to be from PayPal (but really isn't) asking you to update your account information. Sometimes the links in the e-mail look like www.paypal.com, but if you put your mouse over the link, you'll see the real link at the bottom of your browser window—if it's not www.paypal.com, you're almost certainly looking at a Spam e-mail.

2. Click on the "Sign Up" link in the upper section of the web page.



3. Choose your country and language (default US and English) and click on one of the "Start Now" buttons. For individuals, I recommend the "Personal Account" to start with. For Non-Profit Organizations and Businesses, I usually recommend the "Premier Account". Both have no monthly fee (historically, as of 7/7/07) but have different per-transaction fees. "Personal" is best for minimal use and "Premier" is better for moderate use. Our example below is for a "Premier" set up.

Switch back to the original PayPal

[Log In](#) | [Help](#) | [Security Center](#)

Create a PayPal Account Secure

First Name:

Last Name:

Address Line 1:

Address Line 2:
(optional)

City:

State:

ZIP Code:

Home Telephone:
This will not be shared e.g. 555-555-5555

Mobile Telephone:
(optional)

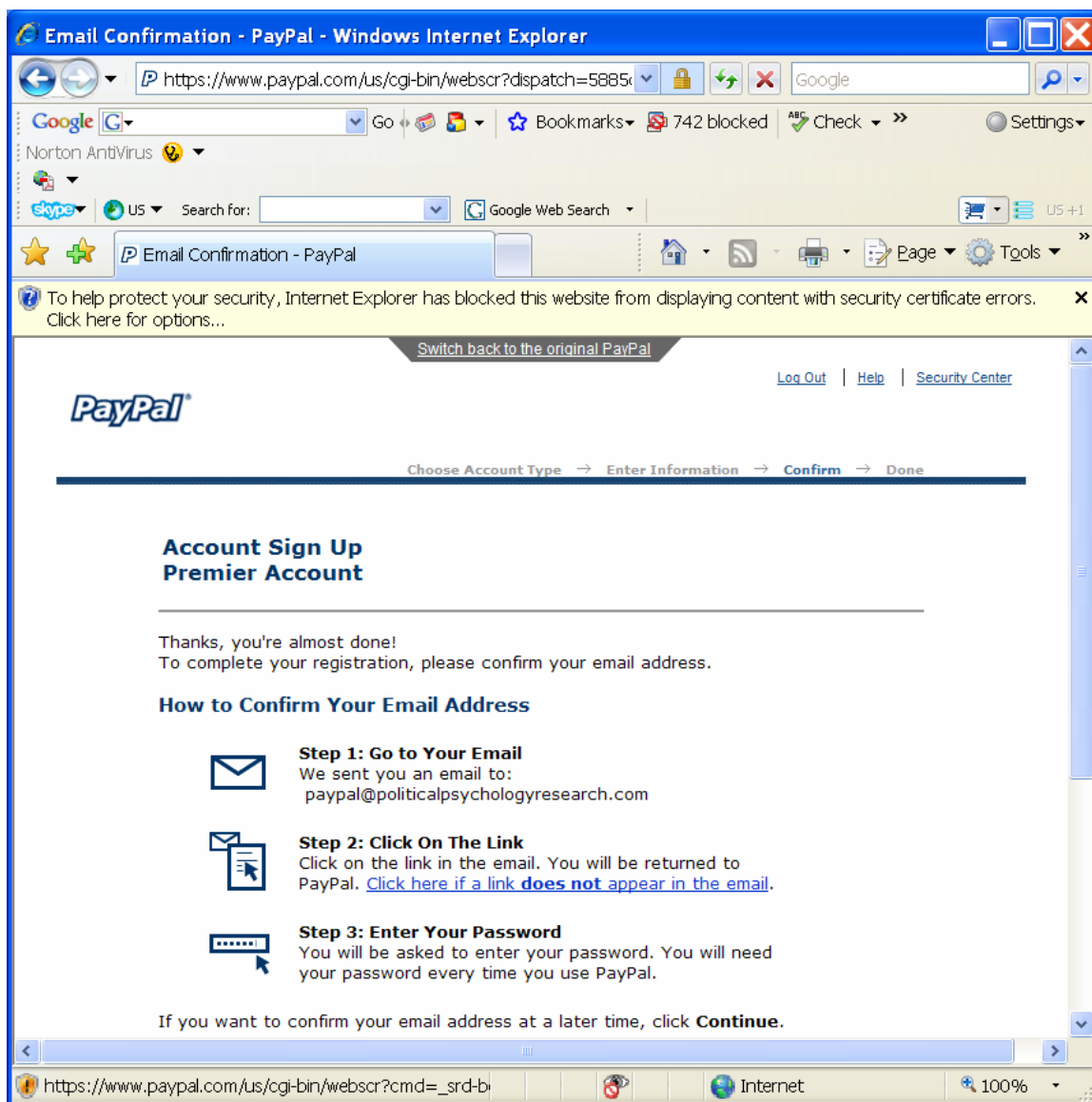
Email Address:
For PayPal account login

Create Account Password:
8 characters minimum

Confirm Password:

4. Fill in all the blanks (with the possible exception of “optional” items). Take care to write down your password and security question answers and keep this in a safe place. One of the biggest hurdles to using PayPal, for most people, is forgotten passwords. Although you can get PayPal to e-mail you a new password, you’ll have to remember at least your e-mail address and one or more of your security question answers to successfully get your password reset, so, speaking from experience: It’s worth it to take the effort to write this information down now and keep it in a safe (but memorable) place.

By filling out this form, you’re agreeing to PayPals’ “User Agreement” and “Privacy Policy”. You may wish to review these two documents before proceeding, although, in practice, very few people ever do.



5. Next, open your usual e-mail program (the one you use to receive messages sent to the e-mail address you typed in on the previous page) and "Get" your most recent messages.



Confirm Your Email Address!

Dear William McConochie,

To complete your **PayPal Premier account**, you must **click the link below** and enter your password on the following page to confirm your email address.

[Click here to activate your account](#)

After you confirm your email address, you can send money for FREE, accept unlimited credit card and bank account payments, use special tools for sellers, and receive exclusive customer service hotline help 7 days a week. You will be subject to a low fees for receiving payments.

You can also confirm your email address by logging into your PayPal account at <https://www.paypal.com/us>. Click on the "Confirm email" link in the Activate Account box and then enter this confirmation number: 0087-8813-6935-6797-4276

Thank you for using PayPal!
The PayPal Team

.....
Please do not reply to this email. This mailbox is not monitored and you will not receive a response. For assistance, [log in](#) to your PayPal account and choose the Help link located in the top right corner of any PayPal page.

To receive email notifications in plain text instead of HTML, update your preferences: [here](#).

Protect Your Account Info

Make sure you never provide your password to fraudulent websites.

To safely and securely access the PayPal website or your account, open a new web browser (e.g. Internet Explorer or Netscape) and type in the PayPal URL (<https://www.paypal.com/us/>) to be sure you are on the real PayPal site.

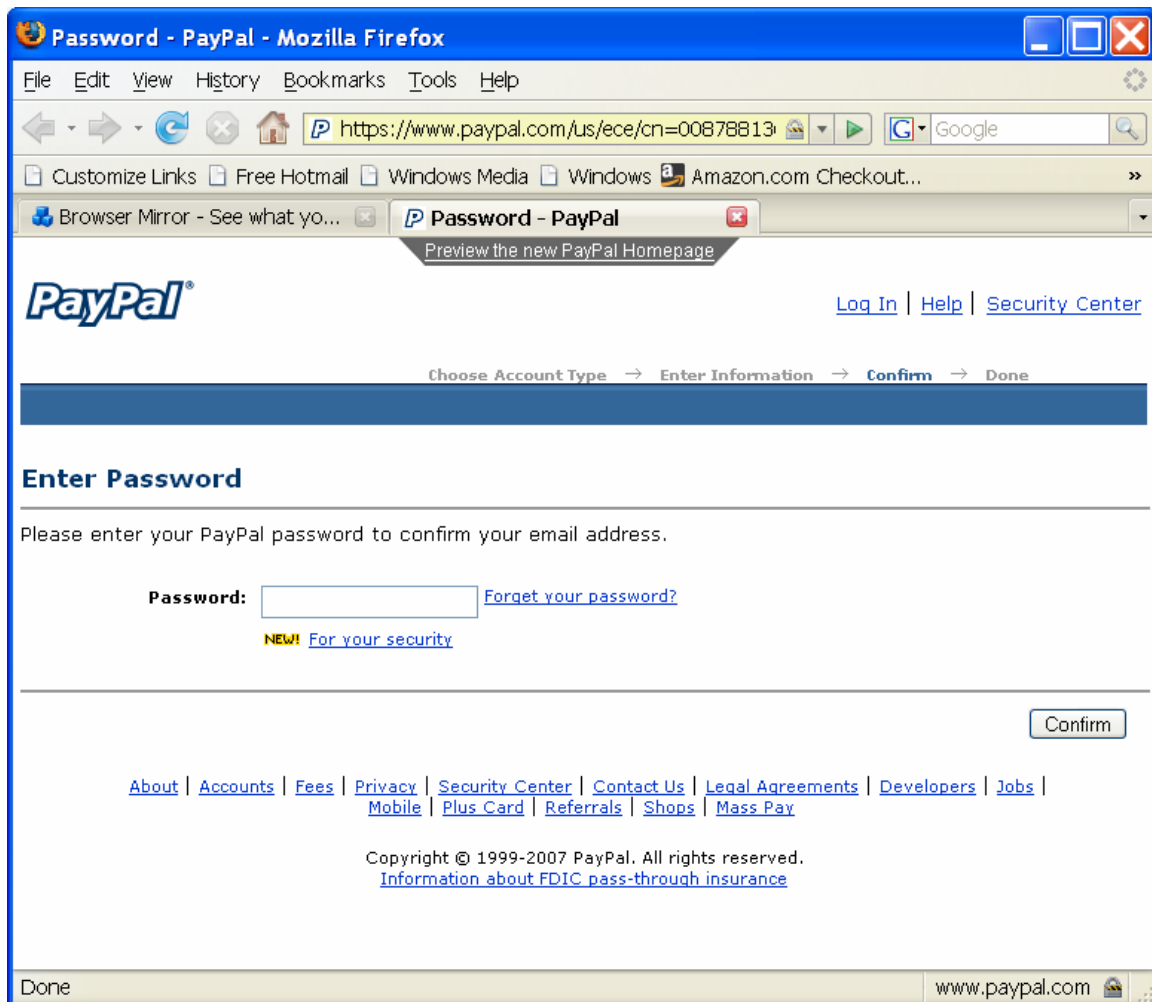
PayPal will never ask you to enter your password in an email.

To learn more about protecting yourself from fraud, visit the Security Center. Click "Security Center" on the bottom of any PayPal page

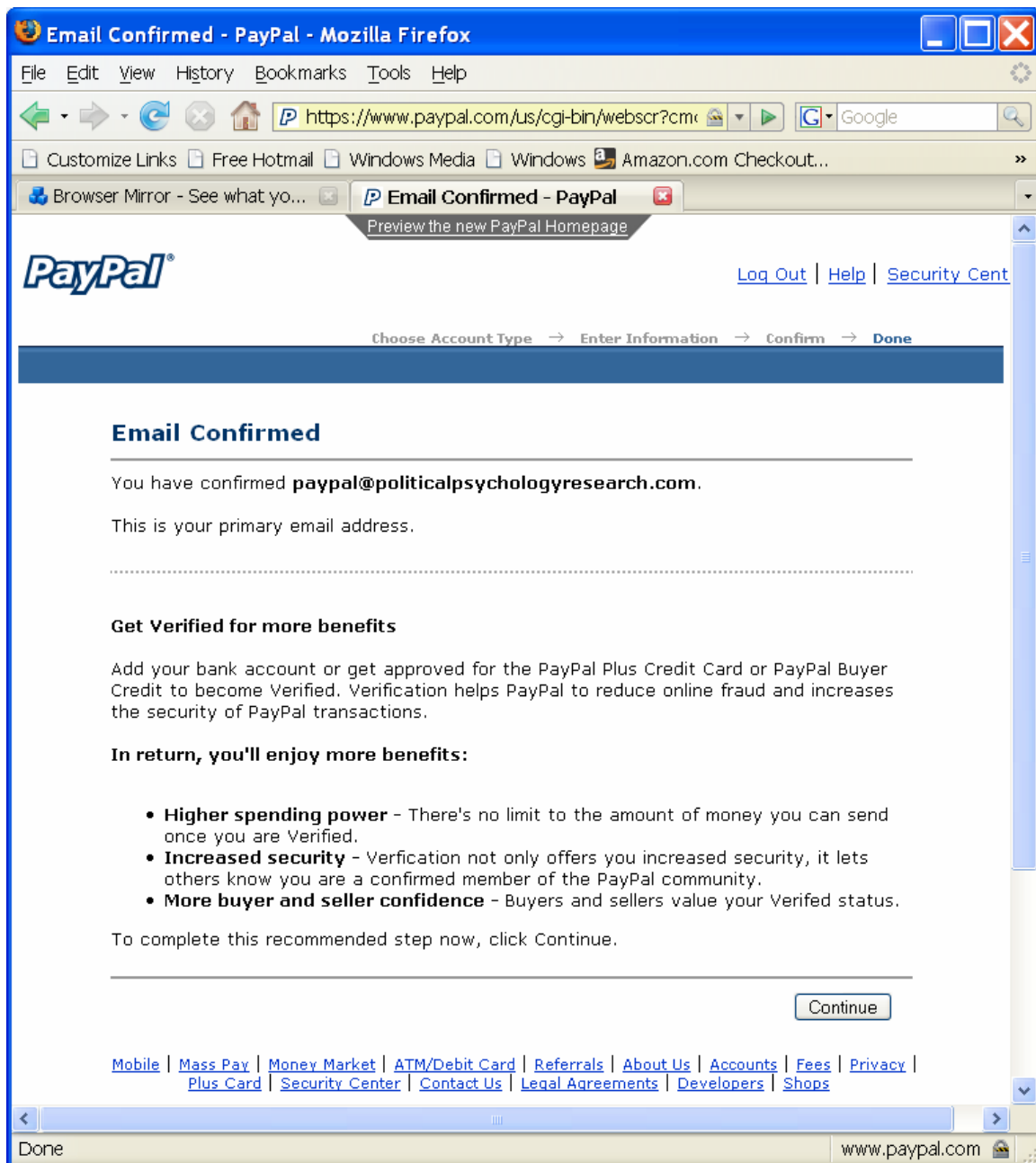
Protect Your Password

You should **never** give your PayPal password to anyone, including PayPal employees.

6. Click on the "Click here to activate your account" link in the e-mail.



7. Type your password (the one you entered on the new account sign up form) and click the "Confirm" button.



8. Click the “Continue” button.

The screenshot shows the PayPal 'My Account Overview' page. The browser title is 'My Account - PayPal - Mozilla Firefox'. The address bar shows the URL: https://www.paypal.com/us/cgi-bin/webscr?cmd=_confirm-email-done-submit&conf. The page features the PayPal logo and navigation links for 'Log Out', 'Help', and 'Security Center'. A language dropdown is set to 'U.S. English'. The main navigation bar includes 'My Account', 'Send Money', 'Request Money', 'Merchant Services', and 'Auction Tools'. Below this, a sub-navigation bar shows 'Overview', 'Add Funds', 'Withdraw', 'History', 'Resolution Center', and 'Profile'. The 'My Account Overview' section displays a welcome message for William McConochie (paypal@politicalpsychologyresearch.com) with an 'edit profile' link. The account type is 'Premier' and the status is 'Unverified (New)'. A 'PayPal Balance' table shows a balance of \$0.00 USD. The 'Account Activity' section includes links for 'All Account Activity', 'Payments Sent', and 'Payments Received'. The 'Recent Activity' section shows '-No New Items-'. On the left, there are sections for 'Set Up Your Account' (Add Bank Account, Get Verified, Add Credit Card), 'Enhance Your Account' (PayPal Plus Credit Card, Activate PayPal Mobile), 'Sell with PayPal Mobile', 'What's New' (All-New Security Center, See Where You Can Use PayPal, Recommended Steps for Merchants), and 'Policy Updates' (May 9, 2007). A 'PayPal Plus Credit Card 30-Second Response Apply Now' banner is also visible.

9. If you only want to spend money on PayPal and re-spend any received funds as PayPal payments, you could stop now. Many Organizations prefer to transfer received money from their PayPal account back into their regular checking account before spending it. We'll continue, therefore, by adding a checking account to this PayPal account and getting the account "Verified" by PayPal. In addition to making it possible to put received funds into your regular bank account, "Verification" is also required by some merchants who accept PayPal payments for security purposes.

To proceed, click on the "Add Bank Account" link in the "Set Up Your Account" section in the left column of the web page.

Add a Bank Account in the United States - PayPal - Mozilla Firefox

File Edit View History Bookmarks Tools Help

https://www.paypal.com/us/cgi-bin/webscr?cmd=_pi

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Browser Mirror - See what yo... Add a Bank Account in the...

Preview the new PayPal Homepage

PayPal Log Out | Help | Security Center

My Account Send Money Request Money Merchant Services Auction Tools

Overview Add Funds Withdraw History Resolution Center Profile

Add a Bank Account in the United States [Secure Transaction](#)

PayPal protects the privacy of your financial information regardless of your payment source. This bank account will become the default funding source for most of your PayPal payments, however you may change this funding source when you make a payment. Review our [education page](#) to learn more about PayPal policies and your payment-source rights and remedies.

The safety and security of your bank account information is protected by PayPal. We protect against unauthorized withdrawals from your bank account to your PayPal account. Plus, we will notify you by email whenever you deposit or withdraw funds from this bank account using PayPal.

Adding a bank account is the first step towards becoming Verified. [Learn more](#)

Country: United States

Bank Name:

Account Type: Checking Savings

U.S. Check Sample

MEMO

⑆211554485⑆ 0012 145674801⑈

Routing Number Check# Account Number

⑆ (9 digits) ⑆ (3-17 digits) ⑈

Routing Number: (9 digits)

Is usually located between the ⑆ symbols on your check.

Account Number: (3-17 digits)

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

Re-enter Account Number:

Done www.paypal.com

The PayPal instructions above are superior. Some check printers put the Check number to the right of the Account Number. Compare the check number in the upper right of the check to the numbers on the bottom of the check. For the account number, type in all the digits between the OCR marks (shown as 3 small marks in example above) except the check number (if it appears there too).

After being sure to fill in the bank name and account type (usually checking), click the “Continue” button.

Confirm Your Bank Account - PayPal - Mozilla Firefox

File Edit View History Bookmarks Tools Help

https://www.paypal.com/us/cgi-bin/webscr?dispatch: Google

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Browser Mirror - See what yo... Confirm Your Bank Accou... Preview the new PayPal Homepage

PayPal Log Out | Help | Security Center

My Account Send Money Request Money Merchant Services Auction Tools

Overview Add Funds Withdraw History Resolution Center Profile

Confirm Your Bank Account

For your security, we need to confirm that you are the owner of the Pacific Continental Bank account.

Confirm your account instantly

If you have online access to your **Pacific Continental Bank** account, we can confirm your account ownership in about a minute.

Enter your **Pacific Continental Bank** login information. Your login information won't be saved.

[Your information is secure](#)

Log in to Pacific Continental Bank 3 Attempt(s) Remaining

User ID

Password

Verify Password

I agree to the instant bank account confirmation [Terms and Conditions](#).

Confirm your account in 2-3 days

If you don't have online access to your Pacific Continental Bank account, we can confirm account ownership by depositing money in your account.

1. PayPal makes two deposits to your bank account.
2. Call your bank or check your bank statement to find out how much was deposited.
3. Log in to your PayPal account and click **Confirm Bank Account** on your Account Overview. Enter the deposit amounts to confirm that you are the account owner.

Done www.paypal.com

10. I generally recommend the “Confirm your account in 2-3 days” alternative.. I generally advise against giving one’s online password to Bank A to Bank B (PayPal in this case), no matter how reputable Bank B is and how

absolutely certain you are that you're not looking at a "Phishing" page (identity thieves' impostor web site).

Just select the "Confirm you account in 2-3 days" option and click the "Continue" button.

Congratulations! You Have Successfully Added Your Bank Account - PayPal - Mozilla Firefox

File Edit View History Bookmarks Tools Help

https://av.paypal.com/us/cgi-bin/webscr?dispatch=5

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Browser Mirror - See what yo... Congratulations! You Hav... Preview the new PayPal Homepage

PayPal Log Out | Help | Security Center

My Account Send Money Request Money Merchant Services Auction Tools

Overview Add Funds Withdraw History Resolution Center Profile

Bank Account Added - Read Instructions for Next Action

You have successfully added your bank account:

Pacific Continental Bank, xxxxxx0207

Confirm your bank account to enable transfers from your bank.

PayPal made two small deposits (less than \$1.00) to your bank account for a security measure.

How to Complete Bank Confirmation

- PayPal**
1. Wait for 2-3 days for the deposits to appear in your bank account
- Bank Statement**
2. Look up the amounts online, by phone or on your bank statement.
- PayPal Website**
3. Enter the two deposit amounts after logging in to PayPal.

Why Secure?

By completing this process, you confirm you own this bank account. Only you can know what amount has been deposited into your account by PayPal.

What can I do now?

You can [withdraw funds](#) from your PayPal account to your bank while waiting to complete the process.

Why do I need to confirm my bank account?

- Make instant payments funded from your bank account
- Transfer funds from your bank account to your PayPal account.
- Become Verified and remove sending and withdrawal limits.

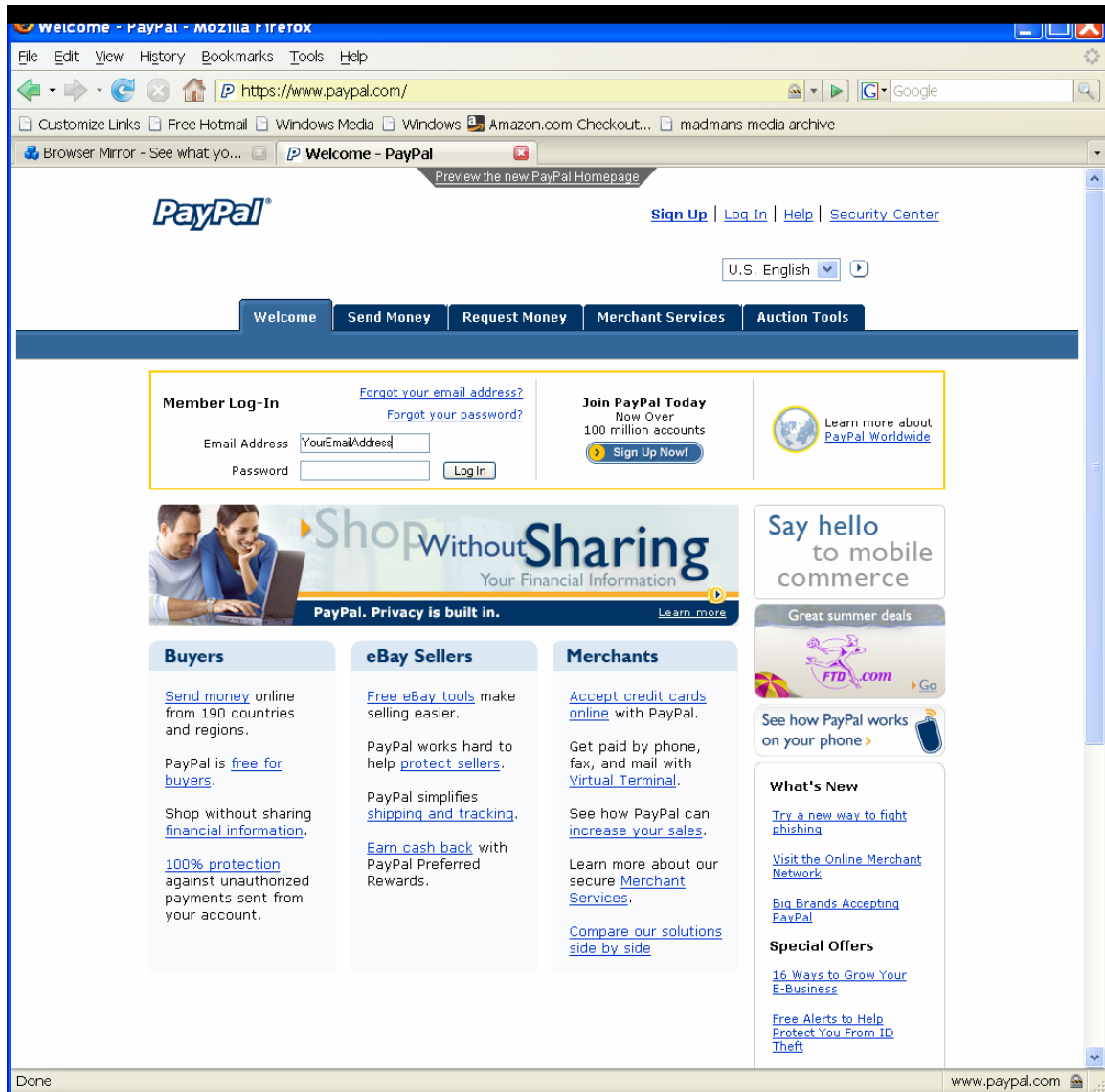
Print Page Continue

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VeriSign Secured
VERIFY

Done av.paypal.com

11. The above instructions are very helpful. After you've received the amounts of the two small deposits made by PayPal (these are random amounts between \$0.01 and \$0.99) that you can get from your bank statement either in the mail or online, log into your PayPal account from PayPal's home page <http://www.paypal.com>, by filling in your e-mail address and password in the small form at the top of the PayPal home page and clicking the "Log In" button:



The screenshot shows the PayPal 'My Account Overview' page. The browser window title is 'my Account - PayPal - mozilla firefox'. The address bar shows the URL: https://www.paypal.com/us/cgi-bin/webscr?cmd=_login-done&login_access=11838. The page features the PayPal logo and navigation tabs for 'My Account', 'Send Money', 'Request Money', 'Merchant Services', 'Auction Tools', and 'Products & Services'. The 'My Account Overview' section displays the user's name, 'William McConochie', account type 'Premier', and status 'Unverified (New)'. A 'PayPal Balance' table shows a balance of \$0.00 USD. A 'To Do List' contains one item: 'Confirm Bank Account'. The left sidebar includes sections for 'Set Up Your Account', 'Enhance Your Account', 'Sell with PayPal Mobile', 'What's New', and 'Policy Updates'. The footer contains various links and a VeriSign Secured logo.

my Account - PayPal - mozilla firefox

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https://www.paypal.com/us/cgi-bin/webscr?cmd=_login-done&login_access=11838

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Browser Mirror - See what yo... My Account - PayPal

Switch back to the original PayPal

Log Out Help Security Center

PayPal

My Account Send Money Request Money Merchant Services Auction Tools Products & Services

Overview Add Funds Withdraw History Resolution Center Profile

Set Up Your Account

- Get Verified
- Add Credit Card

Enhance Your Account

- PayPal Plus Credit Card
- Activate PayPal Mobile

Sell with PayPal Mobile

Let your customers reach you. [Learn more](#)

What's New

- All-New Security Center
- See Where You Can Use PayPal
- Recommended Steps for Merchants

Policy Updates

- May 9, 2007

My Account Overview

Welcome, **William McConochie** (paypal@politicalpsychologyresearch.com) [edit profile](#)

Account Type: Premier

Status: **Unverified** ([New](#))

PayPal Plus PayPal Plus Credit Card 30-Second Response [Apply Now](#)

Currency	Balance
U.S. Dollar:	\$0.00 USD

[View Limits](#)

To Do List (1)

- Confirm Bank Account - Lets you authenticate the bank account that you've added to your PayPal account.

Account Activity (History): [All Account Activity](#) | [Payments Sent](#) | [Payments Received](#)

Recent Activity

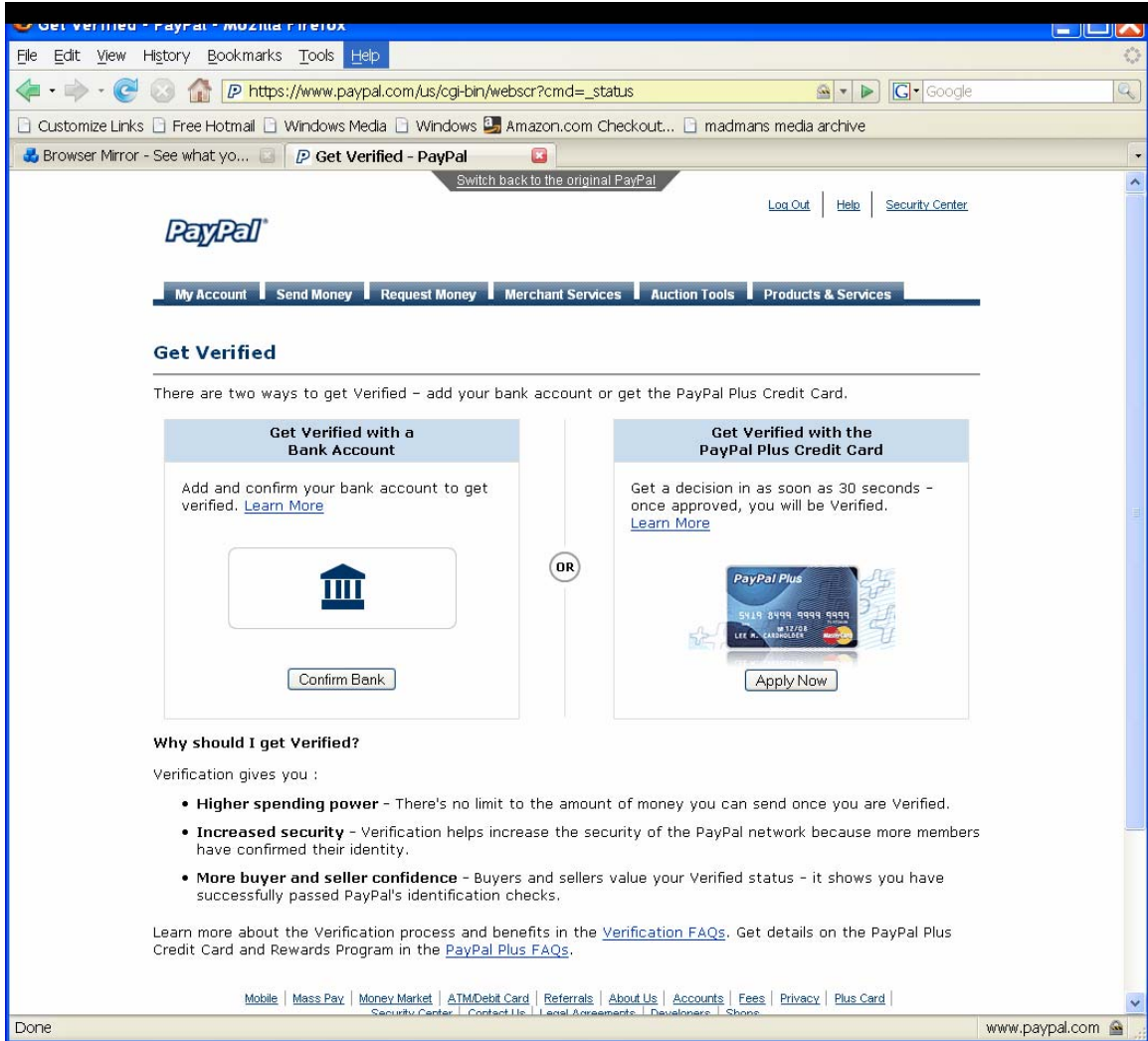
-No New Items-

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VeriSign Secured VERIFY

https://www.paypal.com/us/cgi-bin/webscr?cmd=_srd-beta-optout www.paypal.com

12. Next, click on the “Get Verified” link in the “Set Up Your Account” section in the left column.



13. Click the “Confirm Bank” button in the “Get Verified with a Bank Account” section.

Complete Bank Confirmation for Your Security - PayPal - Mozilla Firefox

File Edit View History Bookmarks Tools Help

https://www.paypal.com/us/cgi-bin/webscr?dispatch=5885d80a13c0db1f941d825: Google

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Switch back to the original PayPal

Log Out | Help | Security Center

PayPal

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

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

Complete Bank Confirmation for Your Security

PayPal made two small deposits to your bank account. Now that you've looked up these deposits, please enter these deposit amounts exactly as they appear on your bank statement. This process ensures that you are the owner of this account.

Bank Account: Pacific Continental Bank, xxxxxx0207, Deposits Pending

Deposit Amounts: \$0. USD (two digits)
\$0. USD (two digits)

- It usually takes 2-3 business days to appear on your bank statement.
- [Check with your bank](#) and come back later.

Once you complete this process, you can make instant PayPal payments funded with your bank.

If you are unable to check your bank statement and find the deposit amounts, you can:

- [Confirm your bank account using your online bank account information](#)

Submit Cancel

Mobile | Mass Pay | Money Market | ATM/Debit Card | Referrals | About Us | Accounts | Fees | Privacy | Plus Card | Security Center | Contact Us | Legal Agreements | Developers | Shops

VeriSign Secured
VERIFY

[About SSL Certificates](#)

Done www.paypal.com

14. Fill in the two "Deposit Amounts" (each will be between \$0.01 and \$0.99) and click the "Submit" button.

15. If you've reported the deposit amounts correctly, your PayPal account will now be "Verified".

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