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## Paypal developer guide pdf

Whether we're buying groceries and gifts or paying people to queue, about 8 in 10 Americans are now online shoppers. That means that since 2000, 57% more people have been relying on the online experience with their shopping. As millions of consumers shop online, PayPal has become a market leader in providing the resources for easy and secure online payments. How exactly does PayPal work? PayPal is an online payment service that allows individuals and businesses to transfer money electronically. It's hugely convenient, and more and more retailers rely on PayPal as their primary payment interface. This service is useful in transactions such as sending payments to cover your fantasy football entry fee, paying for your winning eBay auction to recover a favorite Barbie, donate money to hurricane relief or other charities, or thousands of other daily transactions once set aside for cash or credit card. Just open an account on your PC or mobile device and PayPal does the job for you. 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Enter the debit or credit card number, expiration date and CSC number: that's the code on the back of the card – and check again if your billing address is correct. Click Link a Bank and enter your routing and account number. Sending money through the PayPal service is a painless processAfhod adding a bank account to the secure website, enter the email address or phone number of the intended recipient. Users can complete this process on a computer or using the PayPal mobile app. The money is immediately transferred to the designated party and deducted from your checking account. PayPal a receipt of the transaction by email to your assigned email address and alerts recipients that money is waiting. Are there any costs for using PayPal? PayPal does not charge for opening an account; nor are there any costs associated with transferring money from a PayPal account to a bank account. The service is also free when sending or receiving money from friends or family in the US and if the transaction is done through the PayPal website using only an existing balance or bank account or a combination of both. However, the company charges small fees for the following circumstances: When users receive money from the purchase of goods or services, such as the sale of items on eBay, freelance services, or small business services. Receive payments from parties outside their country or region. Payments sent to another country. When users sell products through PayPal, the cost incurred is 2.9% + \$0.30 per transaction. This fee is determined by several factors, including the industry, the sales amount and the type of card used in the transaction. The fee is a combination of percentages from the transaction amount and credit cards associated with the account. For detailed explanations of the costs associated with the sale using PayPal, see the official beginner's guide to PayPal processing costs. If a PayPal user prefers to receive a check by email, they will be charged to their account. How safe is PayPal? According to the PayPal website, the service is safe for buyers and sellers as long as all parties follow the appropriate security protocols, including two-factor authentication. PayPal monitors transactions 24 hours a day, 7 days a week, monitors each transaction from start to finish with encryption technology, and never shares a user's financial information with sellers. PayPal provides a service called Purchase Protection for potential issues, such as a purchased item that doesn't arrive or if an item isn't as the seller described. In these cases, PayPal will ensure a full refund. Is PayPal the best way to pay for goods or services online? 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Receive money for goods or services as a seller2.9% of the transaction plus 30 centsSThis is sending a payment to someone's PayPal account in another country using your PayPal balance or a bank account that makes a payment to someone's PayPal account in another country using your credit card, debit card or PayPal Credit\$2.99-\$4.99 plus 2.9% of the transaction amount plus an additional fixed fee based on the recipient's site Making an immediate transfer of your personal PayPal balance to your bank account How secure is PayPal? All PayPal transactions happen on web pages with Secure Sockets Layer encryption, a tool used by many other financial services providers. The company also has anti-fraud technology and monitoring services that 24/7.PayPal's purchase protection policy guarantees you a full refund on orders that never arrive, are significantly different from what you ordered or not made by you. 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