

RainStorm Consulting White paper

Using PayPal for your website payment solution

Presented by
Jason Clarke,
Client Experience unit manager

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For more information
rainstormconsulting.com/whitepapers

This white paper presents information on the benefits of using PayPal for your organization's website payment processing solution. This white paper is intended for **stakeholders making decisions** and/or **IT staff** considering a payment and/or donation solution for their organization's website. It should take about **8-10 minutes** to read.

✓ **What is PayPal?**

PayPal is a web-based service for accepting and processing payments between people and organizations worldwide. By establishing a secure, easy-to-use system, PayPal transformed the process of accepting credit cards and payments online by making it affordable and safe for individuals and organizations.

✓ **Why is PayPal a safe, secure payment solution for my organization?**

PayPal is as secure as your bank or credit card company. PayPal uses the same nationwide system that banks use to accept and process credit cards and debit cards. This means your transactions are equally as secure as using your credit card or debit card at a retailer or through your bank. In addition, PayPal is subjected to the same state and federal regulations as banks and credit card companies.

PayPal is an industry leader in fraud prevention. While you may have heard that PayPal is subject to high rates of fraud, the reality is that PayPal exceeds industry standards for fraud prevention, detection, and resolution. In fact, PayPal is one of the only worldwide payment processors to maintain its own dedicated team of fraud resolution professionals who will work with you to thoroughly investigate and resolve any potential concern *on your behalf*.

In short, we believe that *PayPal is the safest method for accepting payments online* short of owning your own credit card company.

✓ **Who should use PayPal as a payment solution?**

PayPal is ideal for individuals and/or non-profit organizations with limited budgets and resources. While traditional online payment solutions can take months to setup and often include prohibitive monthly fees for small organizations, PayPal processing can be setup and configured in days with basic Internet knowledge.

We recommend using PayPal if you want to earn additional revenue by:

- **Selling your products online:** You can sell one or many products on your site using PayPal using a single-product checkout or a traditional "shopping cart" approach.
- **Accepting registrations or class sign-ups:** PayPal works great for accepting conference registrations or class sign-ups. Registrants can select multiple products, add them to a cart, and check out securely.
- **Accepting donations:** PayPal can be used to accept and process donations via credit card and even check. You can set customized fields for the donor's name or specific donation target.

In all cases, PayPal provides a secure checkout, confirmation notices, and refund and shipping options.



Do my customers need to have a PayPal account to pay via my website?

No. This is a common misconception about using PayPal. Please note, when you use PayPal as a payment solution, **your customers can pay you using all major credit cards, debit cards, and even their checking account.**

While they do have the option of paying you using their PayPal account, they do need to have an existing PayPal account, nor do they need to create a PayPal account in order to pay you.



What do I need to setup a PayPal account?

You will need an email address and bank account to setup a PayPal account. The email address (along with your contact information) will be used to establish your account. Your bank account number and bank routing number will be used so that you can easily transfer money from your PayPal account into your bank account.

It will take a person with average Internet competency about 10-15 minutes to setup a PayPal account. You will want to have your bank account information on hand when creating your account. After the setup step is complete, it can take 3-5 days for PayPal to perform its security confirmation of your bank account so you can withdraw funds directly from PayPal to your bank account.



How long will it take to implement a PayPal payment solution on my website?

When your account is setup, it can take from 15 minutes to 3-5 days to configure your website to accept and process payments. Because we work to meet your specific needs, the setup time depends on how we have configured your particular site to work with PayPal. In any case, this approach is by far the quickest and simplest way to setup your site to accept and process payments.

We will guide you through the entire process, including walking you through account setup and configuration as necessary.



For more information:

To learn more about how RainStorm Consulting can help you accept payments online, contact us at (207) 866-3908 or via email: contact@rainstormconsulting.com. **We'll be happy to work with you to decide on the correct payment solution for your needs, and we'll guide you through the entire process including answering questions about costs, security, and more.**

For more information about PayPal, visit the PayPal security center online:
https://www.paypal.com/cgi-bin/webscr?cmd=_security-center-outside