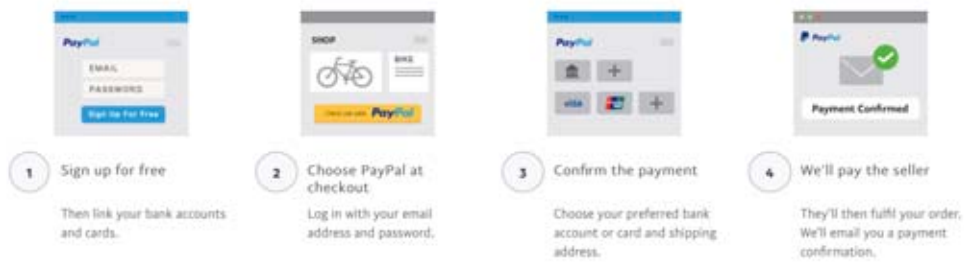






Using PayPal

Prepared by David Muir (February 2019)





How PayPal works.



Why PayPal?

 Safer We keep your financial information securely encrypted so you can pay online with confidence, even if you don't know the seller. Security	 Flexible Link all your cards and bank accounts and choose which one to use at checkout. You don't need money in your PayPal account and you'll keep earning reward points.* Manage your account	 Convenient Pay with PayPal on millions of sites on your computer or mobile, and in apps. Activate One Touch™ to check out in one click. One Touch™	 Protected You can be refunded with Buyer Protection if something goes wrong. We can also refund your return shipping costs if you need to send something back. Buyer Protection Refunded Returns
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Get more with PayPal.

 Pre-Trip Cancellation Cover Pay for your holidays with PayPal and, if the unexpected happens, you may be able to claim up to \$500 back. Terms and conditions apply. Learn more and activate	 Refunded Returns Received the wrong thing? Doesn't fit? Changed your mind? We can refund your shipping costs when you return a purchase. Learn more and activate	 Digital Gifts Give the gift of choice with a digital gift card, or nab one for yourself. Explore our range of gift cards from great Australian and international brands. Check it out	 PayPal Giving Fund Raise funds to benefit your favourite Australian Charities via secure online donations, with no fees. Find out more
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Accepted by thousands of Australian stores and millions more worldwide.



PayPal is one of an increasing number of online payment options. It is used by the majority of eBay sellers. A number of online businesses are now also using PayPal to receive payments.

When signing up for PayPal, you are expected to link a bank account (or a credit/debit card) to it. You make deposits into your PayPal account to cover the cost of items you purchase. Linking a credit/debit card to PayPal means, should you have insufficient funds in the PayPal account, the outstanding amount will come straight from your card.

I personally prefer not to have a credit/debit card attached to the account. I have set up an online banking account that is completely separate from my working account. When needed, I transfer money into that account.

When I wish to make an online purchase, I firstly check the PayPal account. If there are insufficient funds to cover the purchase, I transfer the required amount from the bank account through my PayPal account. I generally keep an amount in PayPal to cover small purchases. Like most bank transfers, there is a three-day period before the money has arrived.