PayPal

Integration Guide

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Introduction

PayPal's Integration Guide

The PayPal Integration Guide provides information about the majority of PayPal's features, and instructions for using these features to meet your online payment needs.

Use the Integration Guide to:

- Quickly and easily set up eCommerce functionality with PayPal. For example, learn how to integrate PayPal into your website in minutes with the PayPal Shopping Cart or Buy Now buttons.

- Learn more advanced techniques and tools to get the most out of the PayPal products. For example, set up Instant Payment Notification to integrate PayPal payments with your business's back-end operations.

- Understand what your buyers see when they pay with PayPal. For example, review what it means for a new buyer to optionally create a PayPal account using the PayPal Account Optional feature.

- View various product flows to better visualize your end product.

- Review recommended solutions and best practices.

The PayPal Integration Guide combines information about, and instructions for using, the following features:

- Buy Now Buttons

- Donations Buttons

- Shopping Cart Buttons

- PayPal Account Optional

- Custom Payment Pages

- Instant Payment Notification

- Payment Data Transfer

- Multi-User Access

- Shipping, Handling, and Tax

- Auto Return

PayPal Payments Overview

This section provides a brief overview of each of the products described in this manual.

PayPal Account Optional

With PayPal Account Optional turned on, your customers who are new to PayPal will be able to make credit card payments without signing up for a PayPal account. This setting is available from your Profile, and is available to Premier and Business accounts.

> **Note:** PayPal Account Optional is currently available only to U.S. merchants for transactions generated by PayPal Website Payments Buttons. In future releases, this functionality may be added for additional countries as well.

PayPal Account Optional is turned on by default for all U.S. Premier and Business accounts. This means that your customers who already have PayPal accounts will go through the same Website Payments experience to which they're accustomed.

Your new customers, or existing customers who are new to PayPal, will go through a checkout that doesn't require PayPal signup; however, they will have that option available after completing the payment. Whether customers sign up for a PayPal account or not, you can set your Buy Now, Donations, and Shopping Cart Buttons to return them to your website, and you will still receive the same notification emails as in the current checkout flow.

For more information about PayPal Account Optional, please refer to the *PayPal Account Optional* section of this manual.

Buy Now and Donations Buttons

PayPal makes it easy to accept donations and payments for single items through your own website. The Buy Now and Donations Buttons feature can be implemented in minutes, giving you easy access to business from PayPal's millions of members, and any other buyer on the Web.

Because using Buy Now and Donations Buttons to send and receive payments is secure, both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available). Your customers will not need to share their private financial information (e.g. credit card or bank account numbers) during the transaction, so they can complete payment while retaining security. However, using button encryption does impose some limitations, and therefore PayPal does offer both encrypted and unencrypted button options.

The flexibility of our Buy Now Buttons feature will keep your website working for you. You can accept payments from current PayPal members as well as people who have just signed up for our service, and you won't lose your customers after they have made a purchase—the payment process lets you return buyers to your website, not lose them to ours.

Benefits of Buy Now and Donations Buttons include:

- Easy to implement — no CGI scripting necessary.

- No up-front costs — you'll have the same low fee schedule used as when you receive other PayPal payments.

- Sell with ease — PayPal maintains detailed transaction records on the PayPal website.

- Improve buyer experience — with customizable buttons and secure payments, happy customers become repeat customers.

For more information about Buy Now and Donations Buttons, please refer to the *Creating Buy Now and Donations Buttons* section of this manual.

Shopping Cart

When you use PayPal's free Shopping Cart, your customers can purchase multiple items with a single payment, browse your entire selection, and view a consolidated list of all their items before purchasing. The PayPal Shopping Cart is a low-cost way for you to accept credit card and bank account payments, and can be fully integrated with your website in a few easy steps.

The PayPal Shopping Cart also offers customizable buttons and secure payments to help you improve your buyer experience, so happy customers become repeat customers.

For more information about PayPal's Shopping Cart, please refer to the *Creating Shopping Cart Buttons* section of this manual.

Custom Payment Pages

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website for a truly seamless payment experience. Make PayPal's payment flow yours with custom page colors and your own images. Custom Payment Pages can be used with all PayPal Website Payment buttons, including Buy Now, Donations, Shopping Cart, and Subscriptions.

For more information about Custom Payment Page, please refer to the *Custom Payment Pages* section of this manual.

Calculating Shipping, Handling, and Tax

You can set up your PayPal account to automatically calculate and charge shipping and sales (or value added) tax, as well as specify a different tax rate for each of the 50 U.S. states and any of the countries listed. In addition, you can charge shipping costs as a fixed rate based on the amount of the total purchase, or as a percentage of the purchase price. You also have the option to assign shipping amounts to individual products.

For more information about shipping and tax, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Contact Telephone Number

The Customer Contact Information Telephone field provides merchants with a contact telephone number for their buyer. In accordance with our User Agreement, merchants may only use this Contact Telephone Number to communicate with buyers about the related purchase. This number may not be used for unsolicited commercial messages.

Auto Return

Auto Return for Website Payments allows merchants to eliminate the Payment Receipt page in the Website Payments flow and automatically return or redirect buyers to their website upon payment completion.

For more information about Auto Return, please refer to the *Auto Return* section of this manual.

Back-end Integration Methods

There are two back-end integration methods, Instant Payment Notification and Payment Data Transfer.

Instant Payment Notification

PayPal's Instant Payment Notification (IPN) allows you to integrate PayPal payments with your website's back-end operations. IPN provides immediate notification and confirmation of PayPal's payments you receive, allowing you to:

- Customize your website's response to customer purchases in real-time.

- Track customers through the notification's pass through variables.

- Automate your fulfillment operations.

- Store transaction information in your own database.

Once you activate IPN, you will receive an IPN when a payment is first received that will display the status of the payment (Completed or Pending). If the payment status was Pending, you will receive another IPN when the payment clears, fails, or is denied.

IPN can be seamlessly integrated with each of the PayPal Website Payments solutions (Buy Now Buttons, PayPal Shopping Cart, Subscriptions and Recurring Payments, and Donations), as well as with regular PayPal Send Money and Mass Pay payments, and lets you focus on selling, not on manually tracking your orders.

For more information about IPN, please refer to the *Instant Payment Notification* section of this manual.

Payment Data Transfer

Payment Data Transfer (PDT) provides merchants with the ability to display transaction details to buyers who are redirected back to their site upon payment completion.

> **Note:** PDT works in conjunction with Auto Return to transmit payment details back to your website. You must enable Auto Return in order to use Payment Data Transfer (PDT). For more information about Auto Return, please refer to the *Auto Return* section of this manual.

For more information about PDT, please refer to the *Payment Data Transfer* section of this manual.

PayPal Web Services

Most PayPal merchants currently use the PayPal website to manage their PayPal transactions, and PayPal merchant tools such as PayPal Shopping Cart and Instant Payment Notification features for more advanced payment functions. PayPal Web Services is a set of APIs that merchants and developers can use to interface with the PayPal system. PayPal provides API functions for:

- Refunds

- Transaction Search

- Transaction Details

- Mass Payment (coming soon)

PayPal now extends this flexibility with the introduction of PayPal Web Services. Using an Application Programming Interface (API), merchants can now use Web Services technology to create applications that work directly and automatically with PayPal. PayPal APIs can automate certain PayPal functions that would normally require a person to handle manually. PayPal APIs are available to qualified Business and Premier accounts.

For more information about PayPal APIs, please refer to the *API Reference Guide* manual, which is available on the PayPal Developer Central website (https://developer.paypal.com).

Payment Receiving Preferences

Once you have set up your PayPal account, you're ready to start receiving payments. Your Payment Receiving Preferences let you manage the types of payments you receive.

For more information about Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

Refunds

You can automatically send a refund to your buyer for 60 days after receiving payment by using the refund link.

For more information about sending refunds, please refer to the *Refunds* section of this manual.

Multi-User Access

PayPal's Multi-User Access feature allows you to set up multiple logins and access levels, so your employees only have access to the parts of your Paypal account that they need to complete their jobs, letting you run your business smoothly and securely.

For more information about Multi-User Access, please refer to the *Multi-User Access* section of this manual.

Reports

PayPal's Reporting Tools provide you with the information you need to effectively measure and manage your business. With PayPal's Reporting Tools, you can:

- Analyze your revenue sources to better understand your customers' buying behavior.

- Automate time-consuming bookkeeping tasks.

- Accurately settle and reconcile transactions.

For more information about PayPal's Reporting Tools, please refer to https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside on the PayPal website.

Subscriptions

PayPal Subscriptions and Recurring Payments is a service that will let you accept recurring payments for your service.

When you set up Subscriptions, you can offer your subscribers a trial period, special introductory rates, and a regular rate. Your subscribers will be billed automatically according to the terms you dictate, removing the hassle of keeping track of which payments you have and have not received.

For more information about PayPal Subscriptions and Recurring Payments, please refer to the *PayPal Subscriptions* manual, which is available on the PayPal website.

PayPal Payment Flow Overview

The following diagram represents an overview of the PayPal payment flows.
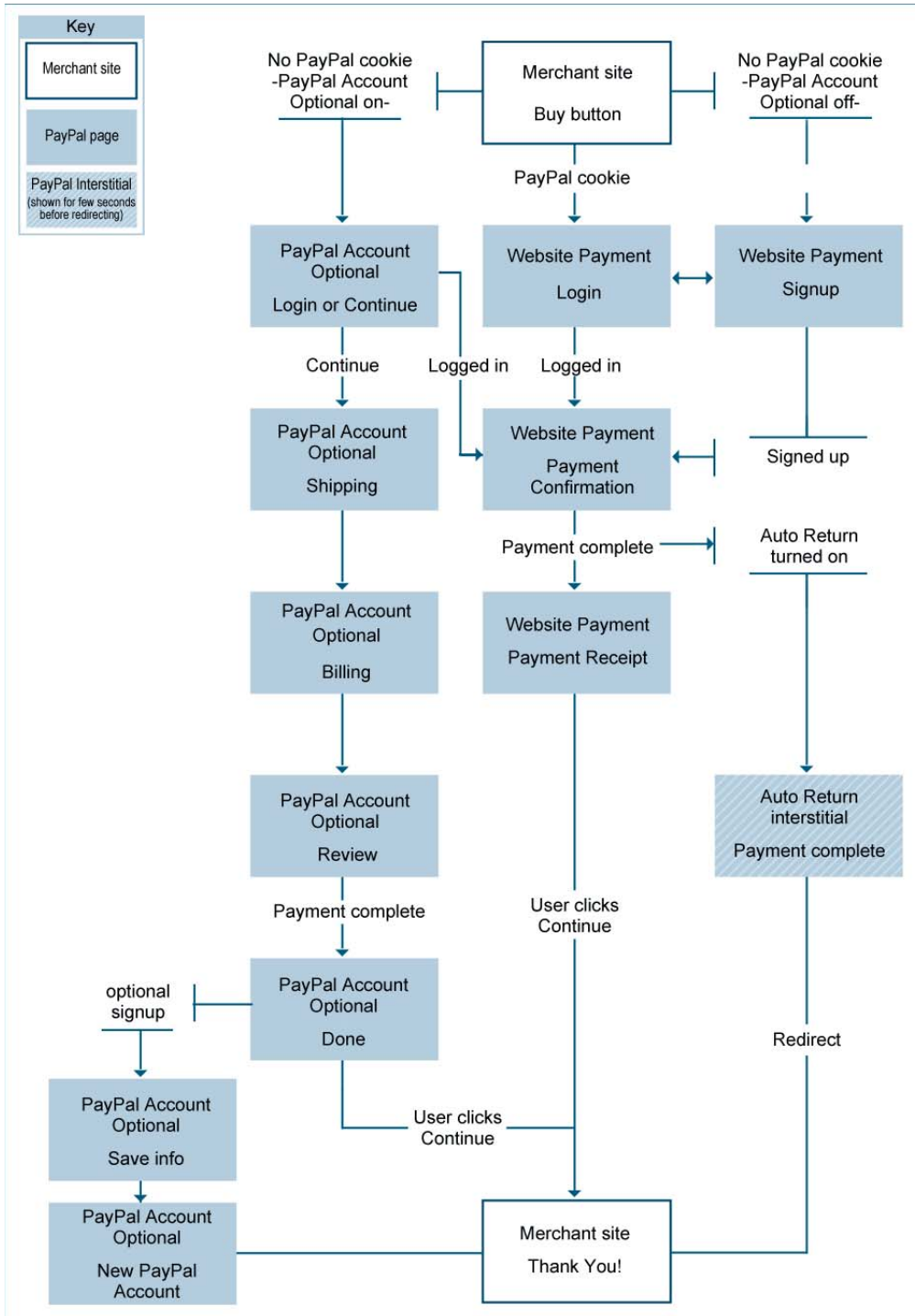
Getting Started

You can start accepting payments with PayPal in 5 easy steps:

Step 1 - Sign Up: Go to https://www.paypal.com/ and click the **Sign Up** link in the upper right-hand corner of the page. Click the **Business** link to sign up for a Business account, as shown in the following diagram. Make sure to write down the email address you use and the password you choose; in the future, you will use them to login to your PayPal account.

Step 2 - Confirm Email Address: After completing the two-page signup, PayPal will send you an email to confirm your email address. Open your email and click the link in the email we sent you. You will be taken to a PayPal page and asked to enter your password, as shown in the following diagram. Once you have successfully entered your password, your email address will be confirmed.

> **Important:** PayPal representatives will never ask you for your password, and will never ask you to enter your password or financial information in an email or send such information in an email. If you believe someone has learned your password, please change it immediately and contact PayPal customer service as soon as possible.

Step 3 - Add Bank Account: In order for PayPal to add funds to your bank account, you must add it. Before you add your bank account, you will need a check or deposit slip for that bank account. Log in to your PayPal account and click the **Profile** subtab of the **My Account** tab. Click the **Bank Accounts** link in the **Financial Information** column. On the Bank Accounts page, click **Add** to reach the page shown in the following diagram. Once you have added your bank account, it will become your Primary bank account. If you decide to add additional bank accounts to your PayPal account, you can change any of them to be your primary account.

In order for PayPal to confirm that you are the owner of the bank account, PayPal will send two small deposits, each of less than $1.00, to your bank account. Check your bank statement in 3-4 business days, or check online, for the amounts of the two deposits. After getting the deposit amounts, log in to your PayPal account and click the **Confirm Bank Account** link in the **Activate Account** box on your Account Overview. Enter the amounts of each of the deposits on the page and your bank account will be confirmed and you will become Verified.

Step 4 - Add Credit Card (optional): Log in to your PayPal account and click the **Profile** subtab of the **My Account** tab, as shown in the following diagram. Click the **Credit Cards** link in the **Financial Information** column. On the **Credit Cards** page, click the **Add** button. The credit card you added will become your primary credit card, meaning it is the default credit card used on your PayPal account. If you decide to add additional credit cards to your PayPal account, you can select any of them as your primary card.

In addition, the credit card billing address you entered when you added your credit card is now a Confirmed Address. Many sellers require that buyers use their Confirmed Address as their shipping address when they pay with PayPal. You can use Confirmed Addresses as a positive indicator of a buyer's identity. When you ship to a Confirmed Address, you can qualify for protection under PayPal's Seller Protection Policy. For

more information about PayPal's Seller Protection Policy, please refer to the PayPal User Agreement, which is available on the PayPal website.

Step 5 - Start Receiving Payments: Now that you've set up everything in your PayPal account, you're ready to start receiving payments.
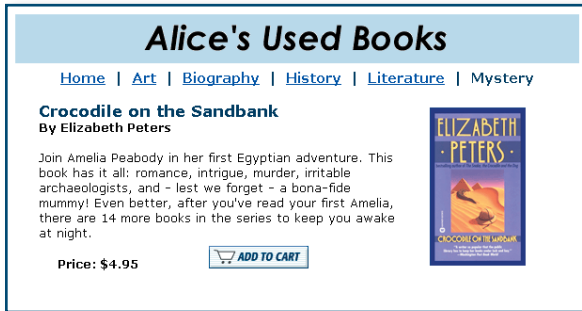
Managing Your PayPal Merchant Account

Account Profile

The PayPal account Profile consolidates all of the different settings and preferences for your account. You can use your Profile to manage all of the information in your PayPal account. To go to your Profile, log in to your PayPal account and click the **Profile** subtab of the **My Account** tab, as shown in the following diagram.

Your Profile is organized in three sections for managing your account information, as shown in the following diagram.

Account Information

Use the Account Information column to perform basic account maintenance, including updating your password, adding and confirming email addresses, and managing your business information.

Financial Information

Use the Financial Information column to organize and maintain all of the financial instruments associated with your PayPal account, including adding credit cards and bank accounts, activating and managing your PayPal Debit Card, maintaining your Multiple Currency Balances, and viewing your Monthly Account Statements.

Selling Preferences

Use the Selling Preferences column to organize the way you sell with your PayPal account, including editing your Payment Receiving Preferences, tax, and shipping.

Payment Receiving Preferences

Once you have set up your PayPal account, you're ready to start receiving payments. Your Payment Receiving Preferences let you manage the types of payments you receive, including:

- Block payments from U.S. users that do not have a confirmed address.

- Block payments sent to you in a currency you do not hold.

- Block payments from users with non-U.S. PayPal accounts.

- Block payments from users who initiate payments from the Pay Anyone subtab.

- Block payments funded by credit cards when the sender has a bank account.

- Block payments funded by eCheck for PayPal Website Payments and Smart Logo payments.

To edit your Payment Receiving Preferences:

- Log in to your PayPal account.

- Click the **Profile** subtab of the **My Account** tab.

- Click the **Payment Receiving Preferences** link in the **Selling Preferences** column. The Payment Receiving Preferences page opens, as shown in the following diagram.

Blocking Payments From U.S. Users Without a Confirmed Address

This preference allows you to better manage your risk by screening out payments where the buyer chooses not to share his Confirmed Address with you. PayPal provides Confirmed Addresses to help you make informed decisions when shipping goods. To be eligible for PayPal's Seller Protection Policy, and to help reduce your risk of dealing with fraudulent buyers, ship to a buyer's Confirmed Address.

There are three choices for this preference:

- **Yes**: All payments from U.S. buyers without a Confirmed Address will be blocked. All U.S. buyers will be required to provide a Confirmed Address in order to pay you.

- **No**: All payments will be accepted. To maximize your sales, select **No**.

- **Ask Me**: You may choose whether to accept or deny payment without a Confirmed Address on a case-by-case basis. This option allows you the

flexibility to decide whether you want to take on the risk of not having the buyer's Confirmed Address for each transaction. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment will be notified that the payment has been denied and will be credited with the payment amount. PayPal does not charge fees for denied payments.

> **Important:** The potential drawback of always denying payments from U.S. users without Confirmed Addresses is that you may be preventing some customers from sending you money. Some PayPal users do not have credit cards registered with PayPal, sometimes because they do not have credit cards. By requiring a Confirmed Address, you will be denying these users the ability to send you money and you may lose some sales. You can avoid losing these sales by choosing **Ask Me**, which allows you to accept payments without Confirmed Addresses on a case-by-case basis.

Blocking Payments in a Currency You Do Not Hold

You can use your PayPal account to accept payments in U.S. Dollars, Canadian Dollars, Euros, Pounds Sterling, and Yen.

When you receive a payment in a currency you do not hold, PayPal will prompt you to open a balance for that currency, convert it to your primary balance, or deny the payment. Payments in currencies for which you hold a balance will automatically be applied to the correct balance, and you will see a summary of each currency balance in your Account Overview page.

> **Note:** A foreign exchange calculator is available on the PayPal website.

There are three choices for this preference:

- **Yes**: Accepts the payment regardless of the currency in which the payment is made.

- **No, accept them and convert them to U.S. Dollars**: Accepts the payment but automatically converts to U.S. Dollars.

- **Ask Me**: You may choose to accept or deny a payment that is received in a currency you do not currently hold on a transaction-by-transaction basis. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment will be notified that the payment has been denied and will be credited with the payment amount. PayPal does not charge fees for denied payments.

Blocking Payments From Users With Non-U.S. PayPal Accounts

Since many international addresses cannot be confirmed, you may choose to block payments from users with non-U.S. PayPal accounts in order to qualify for the Seller Protection Policy (SPP).

Blocking Payments Initiated From the Pay Anyone Subtab

This preference allows you to choose whether or not to receive payments initiated via the **Pay Anyone** subtab of the **Send Money** tab on the PayPal website.

If you choose to block these payments, you will accept only payments initiated via PayPal's Buy Now Buttons, Donations, PayPal Shopping Cart, Subscriptions and Recurring Payments, Winning Buyer Notification, Mass Payments, Money Requests, Post-Sale Manager Invoices, Smart Logos, or eBay Checkout Payments. Selecting this option may help you manage your account, because all of the PayPal payments you receive will be attached to a specific item or transaction that you previously defined.

If you choose not to block these payments, you will accept all payments, including those initiated via the **Pay Anyone** subtab of the **Send Money** tab.

Note: You have the option when you choose this selection to enter an Alternate Payment URL. If you choose to block these payments, PayPal users who attempt to send you payment from the **Pay Anyone** subtab of the **Send Money** tab on the PayPal website will receive an error message, and they will unable to complete a payment to you from the PayPal website; however, if you provide an Alternate Payment URL, your customers will instead see a message directing them to make payment from your website.

Blocking Payments Funded By Credit Cards When Sender Has a Bank Account

This preference allows you to force customers to pay you with a bank account or PayPal funds if they are able to do so. However, if they cannot pay you using a bank account or PayPal funds, they will still have the option to pay with a credit card.

This preference can also help to reduce your risk of chargebacks. Verified users are users who have confirmed their bank accounts with PayPal, or have been otherwise verified by PayPal. Because most Verified members have the option of paying with their bank accounts (via eCheck or Instant Transfer), choosing this preference will not prevent any users from being able to send you money. When they pay you with PayPal's Instant Transfer, you receive the payment instantly, just as when they pay with a credit card. Users who have not confirmed their bank accounts with PayPal can still send you money funded from credit cards.

Blocking Payments Funded By eChecks

This preference allows you to block eCheck payments. Because eCheck payments take 3-4 business days to clear, you may not want to accept them for your Instant Purchase and Buy Now buttons.

If you choose to block these payments, you will not receive eCheck payments through PayPal Website Payments and Auction Logos. Users who attempt to pay via eCheck will be prompted to add a credit card to their account before completing the transaction.

If you choose not to block these payments, you will receive eCheck payments through PayPal Website Payments or Auction Logos. eCheck payments will be listed as 'Pending' and will not be credited to your PayPal Account for 3-4 business days.

> **Note:** PayPal always recommends waiting until payments have cleared before shipping goods. To be automatically notified when eChecks have cleared, enable Instant Payment Notification (IPN). For more information about IPN, please refer to the *Instant Payment Notification* section of this manual.

Adding the Credit Card Statement Name

This preference allows you to specify the name that will appear on your customers' credit card statements. When a buyer pays you by credit card, your Credit Card Statement Name will appear with the word PAYPAL* next to the charge on the statement (e.g. PAYPAL*MYCCNAME). The Credit Card Statement Name can be up to 11 English and/or German characters in length, including spaces, and cannot contain special characters (e.g. &, #, _, etc). This name will be converted to ALL CAPS, and may be truncated by some credit card processors.

The Credit Card Statement Name should accurately reflect your business or legal name.

> **Note:** By making sure that your Credit Card Statement Name is meaningful to your buyers, you can lower the risk of your buyers filing chargebacks against you.

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PayPal Account Optional

With PayPal Account Optional turned on, your customers who are new to PayPal will be able to make credit card payments without signing up for a PayPal account. This setting is available from your Profile for Premier and Business accounts.

> **Note:** PayPal Account Optional is currently available only to U.S. merchants for transactions generated by PayPal Website Payments Buttons. In future releases, this functionality may be added for additional countries.

PayPal Account Optional is turned on by default for all U.S. Premier and Business accounts. Your customers who already have PayPal accounts will go through the same Website Payments experience to which they're accustomed, which is shown in the "How It Works" section of the *Creating Buy Now and Donations Buttons* section of this manual.

Your new customers (or existing customers who are new to PayPal) will go through a checkout that doesn't require PayPal signup, but they will have that option available after completing the payment. Whether customers sign up for a PayPal account or not, you can set your Buy Now, Donations, and Shopping Cart Buttons to return them to your website, and you will still receive the same notification emails as in the current checkout flow.

> **Note:** PayPal Account Optional does not work with Subscriptions. For more information about Subscriptions, please refer to the Subscriptions manual, which is available on the PayPal website.

Turning PayPal Account Optional On or Off

1. Log in to your PayPal account at www.paypal.com.

2. Click the **Profile** subtab.

3. Click the **Website Payment Preferences** link in the **Selling Preferences** column.

4. Scroll down to the "PayPal Account Optional" section of the page. Select **On** to turn PayPal Account optional on, or **Off** to turn it off and continue using the existing Website Payments flow for all of your customers.

5. Click **Save** to save your preference.

The setting you choose for PayPal Account Optional affects all of your existing and new Buy Now, Donations, and Shopping Cart buttons for customers who are new to PayPal. Your customers who already have PayPal accounts will see no change in their checkout experience—they will log in as usual at the time of payment and complete the transaction from within the PayPal account.

> **Note:** PayPal Account Optional is compatible with Custom Payment Pages, so any new page styles you create will be applied to this new checkout flow as well.

Your Customer's Experience

If you have turned PayPal Account Optional off, the checkout experience for a customer who doesn't currently have a PayPal account will be the same as in the past: the customer will be required to sign up for a PayPal account to complete the payment, and can then be returned to your website.

If you have PayPal Account Optional turned on, the checkout experience for a customer who doesn't currently have a PayPal account will not require the PayPal account signup to complete the transaction, thus shortening the time and effort necessary on the customer's part.

What Your Customer Sees
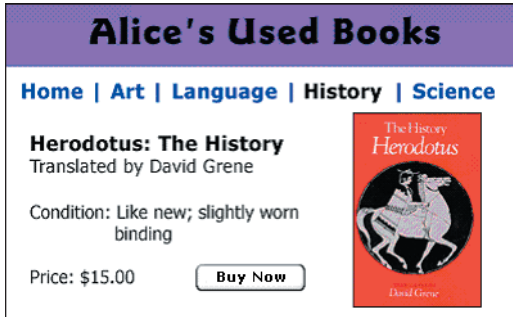
Step 1: Bob goes to Alice's website and clicks **Buy Now**.

Step 2: Bob is taken to a PayPal Payment Details page which shows the details of the payment he is about to make. He is prompted to log in to his PayPal account, but he is not already a PayPal member, so he clicks **Continue Checkout**.
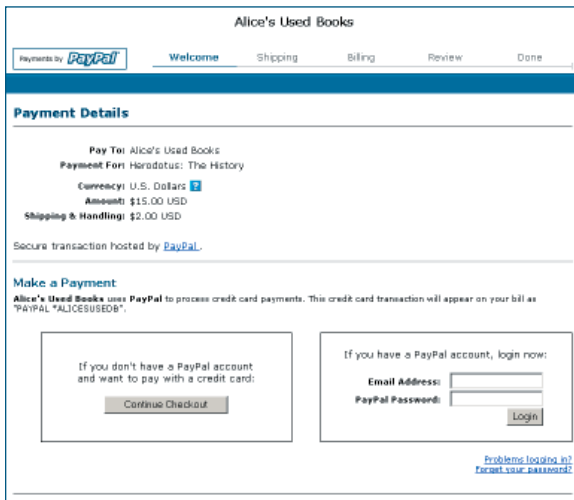
Step 3: Bob is prompted to enter the shipping information for his purchase, and to let Alice know if the shipping address he has entered is the same as the billing address on his credit card. If it is, he clicks **Yes**. Bob is then taken to the Billing Information page, as shown in **Step 4**, where the Billing and Shipping Address information has been prepopulated; however, Bob will still need to enter his credit card information, email, phone, and security measure code.

> **Note:** If your Payment Receiving Preferences are set to only accept payments from customers with Confirmed addresses, then the buyer will skip over this Shipping Information screen and go directly to Billing Information in **Step 4**.

Step 4: Bob is then prompted to fill in his billing information for the credit card he wishes to use for the purchase. The purchase will be shipped to the shipping address he has provided.

Step 5: Bob is taken to a Review page containing the details of his purchase. Because Alice has activated Profile-based Shipping for all of her transactions, the Shipping amount for this purchase ($2.00) is automatically added to Bob's purchase. He clicks **Complete Checkout** to complete his purchase.

> **Note:** For more information about setting Shipping preferences, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Step 6: Bob is taken to a payment completion page where he sees his Receipt ID for this transaction, and Alice's customer service contact information. He can use both to contact Alice with any questions about his purchase.

If Bob clicks **Save My Info**, he will be taken to a page where he can enter the rest of the information needed to create a PayPal account (see **Step 7**). The information Bob has already entered to complete the transaction will automatically carry forward.

If he clicks **Continue**, he will be redirected to either Alice's site or to PayPal, depending on how she has set her return preferences for the button.

Step 7: If Bob clicked **Save My Info,** he is taken to a page where he can complete signup for a PayPal account. Once he has filled in the fields, he clicks **Save Information** to create the account.

Step 8: Bob sees a page that confirms the creation of his account.

If he clicks **Continue**, he will be redirected to either Alice's site or to PayPal, depending on how she has set her return preferences for the button.

Step 9: Bob receives an email receipt for this transaction, confirming his payment and including a copy of his Payment details.

```
Receipt for your Payment - Message (Plain Text)          _ □ ×
File  Edit  View  Insert  Format  Tools  Actions  Help

From:     service@paypal.com              Sent:  Tue 5/14/2002 6:21 PM

This email confirms that you have paid Alice's Used Books
$17.00 using PayPal.

------------------------------
Payment Details:
------------------------------

Amount: $17.00
Transaction ID: 4KK313372N353445A
Total shipping: $2.00
Quantity: 1
Item/Product Name: Herodotus: The History
Item/Product Number: HIS 0001

How did you hear about us?: PayPal Shops Featured Shop
Buyer: Robert Smith

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```
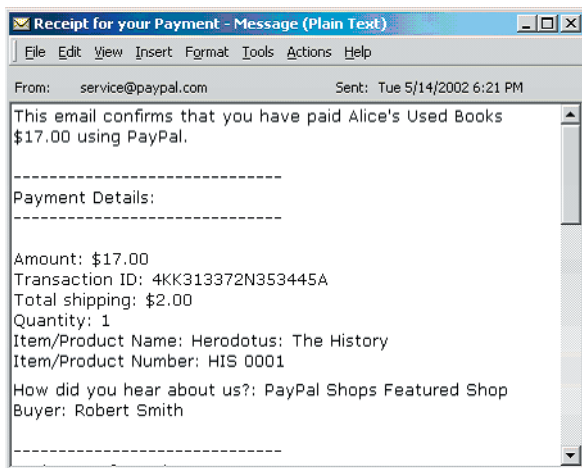
Creating Buy Now and Donations Buttons

Introduction

PayPal makes it easy to accept payments for single items through your own website. The Buy Now and Donations Buttons features can be implemented in minutes, giving you easy access to business and donors from PayPal's millions of members, and any other buyer on the Web.

Because using Buy Now and Donations Buttons to send and receive payments is secure, both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available). Your customers will not need to share their private financial information (e.g. credit card or bank account numbers) during the transaction, so they can complete payment while retaining security.

The flexibility of our Buy Now and Donations Buttons feature will keep your website working for you. You can accept payments from current PayPal members as well as people who have just signed up for our service, and you won't lose your customers after they have made a purchase or donation—the payment process lets you return buyers to your website, not lose them to ours.

Other benefits of Buy Now and Donations Buttons include:

- Easy to implement—no CGI scripting necessary.

- No up-front costs—you'll have the same low fee schedule used as when you receive other PayPal payments.

- Sell with ease—PayPal maintains detailed transaction records on our website.

- Improve buyer experience—with customizable buttons and secure payments, happy customers become repeat customers.

How It Works

Bob, who is new to PayPal, is going to make a purchase or a donation on Alice's Used Books website. Depending on the PayPal Account Optional setting Alice has chosen in the Website Payments Preferences of her Profile, Bob's purchasing experience may differ from what is shown here.

The following example depicts the flow that occurs when PayPal Account Optional is turned off, and the user must create a PayPal account to complete the transaction. For more information about the PayPal Account Optional setting, please refer to the *PayPal Account Optional* section of this manual.

> **Note:** PayPal Account Optional is turned on by default for all new users. For more information about PayPal Account Optional, please refer to the *PayPal Account Optional* section of this manual.

What Your Customer Sees

Step 1: Bob goes to Alice's website and clicks **Buy Now** or **Donations**.
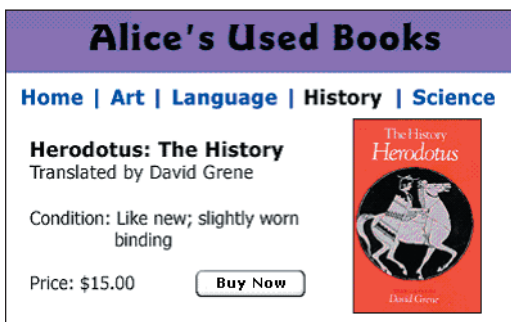
Step 2: Bob is taken to a **PayPal Payment Details** page which shows the details of the payment he is about to make.

Step 3: Bob is prompted to log in to his PayPal account; however, he is not already a PayPal member, so he clicks **If you have never paid through PayPal, Click Here**, as shown in the following diagram.

Step 4: To pay for his purchase or donation, Bob is prompted to add a credit card, email address, and password, which creates his new PayPal account.

Note: PayPal users will log in to their account and skip **Step 4.**

Step 5: Bob is taken to a Payment Details page that contains the details of his purchase or donation. Bob clicks **Pay** to complete his purchase or donation, as shown in the following diagram. For donations, Bob would choose a shipping address before clicking **Pay** so Alice can send him a tax receipt.

The Shipping amount for this purchase, $2.00, is automatically added to Bob's purchase because Alice has activated Profile-based Shipping for all of her transactions. To learn more about automatically calculating shipping for all of your transactions, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Step 6: Bob is taken to a payment completion page where he sees the details of his transaction. He is also given Alice's customer service email address. He clicks the **Continue** link and is returned to a page on Alice's website, which she specified when she created her payment or donation button.

With Auto Return for Website Payments, Bob is redirected back to Alice's site immediately after clicking **Pay** on the **Payment Confirmation** page.

The **Payment Completion** page may be merchant-hosted if the merchant has turned on Auto Return. To learn more about Auto Return, please refer to the *Auto Return* section of this manual.

Step 7: Bob receives an email receipt for this transaction, confirming his payment and including a copy of his payment details.
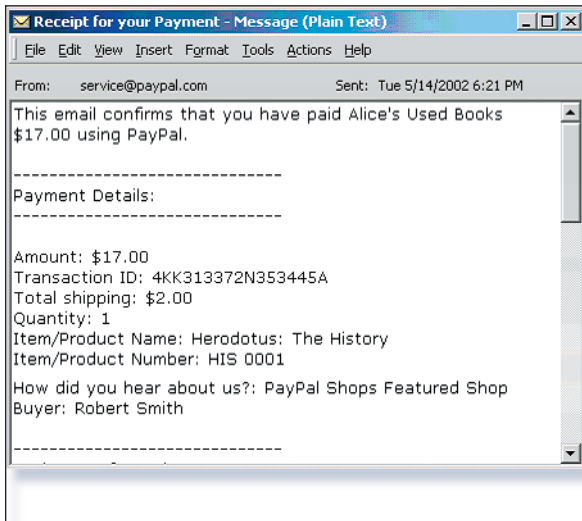
What You See

Step 8: Alice receives an email notification of Bob's payment.
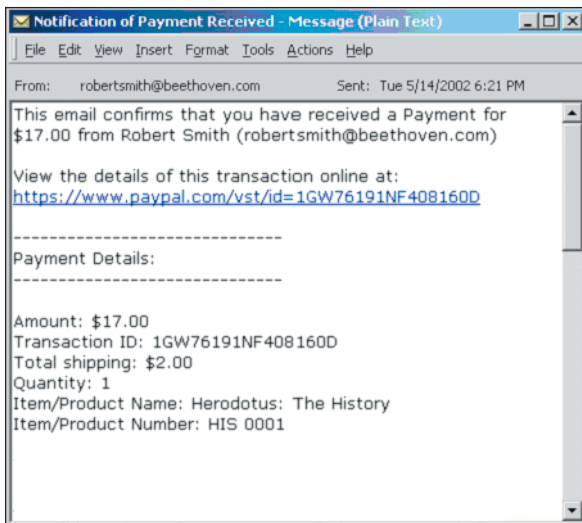
Step 9: Alice logs in to her PayPal account to check the payment or donation Bob has sent.

☐	Payment	From	Robert Smith	May 14, 2002	Completed

Step 10: The funds from Bob's payment are now reflected in Alice's PayPal account balance. She ships the book to Bob, or sends him a tax receipt for a donation.

U.S. Business Account Overview

Name: Alice's Used Books (Alice Jones)
Email: alice@mystore.com   (Add email)
Status: Verified (0)

Balance: $16.21
Currently earning 1.20%*

Note: For more information about PayPal's fees, please click the **Fees** link at the bottom of any PayPal Web page, or visit www.paypal.com/fees.

Buy Now and Donations Button Factory

One Buy Now button can be used to sell a single Mozart CD for $15 or, if you choose, it can allow your customer to purchase multiple copies of the same CD at once. If, however, you would like to sell a Mozart CD and a Beethoven CD, you will need to create separate Buy Now Buttons for each item or use PayPal's Shopping Cart.

Donations buttons can be used to collect a pre-determined amount, (i.e. donations of $50), or you can allow your donors to choose the amounts of their donations.

Use the following steps to create your Buy Now and Donations buttons. Or, if you are comfortable using HTML, you can use the variables that are available in Appendix A to code your own buttons.

Getting Started

1. Log in to your PayPal account at www.paypal.com.

2. Click the **Merchant Tools** tab.

3. Click the **Buy Now Buttons** or **Donations** link under the **Website Payments** heading to open the Button Factory.

Creating a Buy Now Button

Step 1: Enter the details for your item (all fields are optional):

Item Name/Service: Enter the name of the item or service you wish to sell. If you do not enter anything in this field, your customers will be able to complete it at the time of purchase. PayPal recommends entering an Item Name to make it easier for you to ship the order.

Item ID/Number: If you have an ID or tracking number for your item, enter it here. This field will not be displayed to your customers at the time of payment, but they will see it in their transaction details on the PayPal website.

Item Price: Enter the price of the item you wish to sell. If you do not enter anything in this field, your customers will complete it. PayPal recommends entering an Item Price to make it easier for you to collect the correct amount.

Currency: Choose the currency in which you would like this payment to be denominated. This field will default to the currency of your primary balance.

Step 2: Choose a payment button to put on your website.

If you are going to be receiving payments from your website, choose the image for the button you would like your customers to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

> **Note:** PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's Web browser will display a message that the payment page contains insecure items.

If you are creating an email link, skip to **Step 4**.

Step 3: Security Settings

PayPal offers the option to encrypt your button's HTML code. Encryption ensures that an item's price and other details cannot be altered by a third party, thus increasing the security of your transactions. Select **Yes** to encrypt your code, or **No** to leave it editable.

> **Note:** PayPal highly recommends encrypting your button code; however, doing so has three limitations:
>
> - The HTML code generated for an encrypted button will not be editable, so if you are accustomed to modifying your button code manually, you may want to select **No** for this option.
>
> - You will not be able to encrypt your button if it has dynamically-generated code from the **Add More Options** page, such as drop-down Option fields (see step 5). If you need Option fields for your products, then you will want to turn encryption off by selecting **No**.
>
> - Also, you will not be able to create an email link if you choose to encrypt your button.

If you do not have additional details to add to your button (such as sales tax, shipping, or your logo), click **Create Button Now** and go to **Step 11**. Otherwise, click **Add More Options**.

Step 4: Shipping and Sales Tax

Shipping Cost Calculation: If you have already specified shipping rates in your Profile, they will be listed here. To learn more about charging for shipping, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Sales or Value Added Tax Calculation: If you have already specified your tax rate from your Profile, it will be listed here. For more information about charging for tax, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Step 5: Add Option fields to your button

Let your customers specify information about their purchases by creating an option field. You can use Option fields to specify things like color, size, or gift-wrapping. Options must not change the price of an item, but let you collect additional information from your customer without extra email communication. Each Buy Now Button may have up to two option fields, and may you use a drop-down menu or text box to collect the information.

Unfortunately, Option fields and button encryption cannot currently be used if you are creating an email hyperlink. If you would still like to send out Buy Now links in emails, you may try either sending an HTML email, providing a link to the Buy Now

Button (with Option fields) on your website, or asking your user to include the optional information in the **Note** field.

Option Field Type: Choose the type of option field: drop-down menu or text box. If you choose drop-down menu, you will enter the different choices. If you choose text box, your customer will enter his choice.

Option Name: Enter the name of your option. There is a 60-character limit for the **Option Name** field.

Drop-Down Menu Choices: If you are using a drop-down menu, enter your menu choices. There is a 30-character limit per choice, with a maximum of 10 choices. Use a carriage return (press **ENTER**) to separate each choice.

Step 6: Customize your payment pages

Custom Payment Page Style: Give your customers a seamless payment experience by customizing PayPal's payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your customer clicks your Buy Now button. To learn more about creating page styles, please refer to the *Custom Payment Pages* section of this manual.

Step 7: Customize Your Buyer Experience

Successful Payment URL: Enter the URL for the page to which you want your customer redirected after he has completed his payment. Unless you have enabled Auto Return, once your customer has completed his payment he will see a payment completion page. From this page, he will click **Continue** and return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, customers who click this link will be taken to a PayPal Web page.

Cancel Payment URL: Enter the URL where you would like to send your customers if they cancel their payments at any point in the Buy Now payment flow. If you do not enter a Cancel Payment URL, customers who click this link will be taken to a PayPal Web page.

Step 8: Miscellaneous Options

Quantity: If you would like to let your customers purchase more than one of your item or service, choose **Yes**. They will then be prompted to enter the quantity of the item they want to buy. If you choose **No**, the quantity will be set to 1 and your customers will only be able to purchase one item per payment.

Shipping Address: If you would like your customers to be prompted to provide a shipping address, choose **Yes**. If you choose **No**, for items such as digital goods, your customers will not be asked to provide a shipping address.

Step 9: Collect additional information from your customers

Note: Select **Yes** if you would like your customers to be able to include a note to you with their payment. If you select **No**, your customers will not be given the opportunity to include a note.

Note Title: If you are allowing your customers to include a note with their payments, you may choose a title for the note field. By including a title, you can prompt your buyers to enter specific information (like a User ID) or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, your customers will see **Special Instructions (optional)** as the note field title.

Step 10: Choose an email address to receive payment

If you have more than one confirmed email address added to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your customers pay you.

Step 11: Copy and paste the HTML code

When you have finished filling out the Buy Now Button Factory form, click **Create Button Now.**

If your customers will be making purchases through your website: Copy the code from the **For Web Pages** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking on your mouse, and choosing **Copy**.

In your website files, open the code for the Web page from which you wish to collect payment.

Paste the code you just copied into your Web page file wherever you would like the image to appear, typically next to the description of the item or service, by either pressing Ctrl+V or by right-clicking on your mouse and selecting the Paste option.

> **HTML Tips:** Please ensure that the HTML code on your Web page exactly matches the code you copied from PayPal. Some HTML editors may add, delete, or change some characters in your code. If this is the case, please change the code on your Web page to exactly match the code you copied. You can copy the code into a new Notepad text document, reselect all of the code, copy, and then paste it into your Web editor.
>
> Please be sure that when you paste the HTML code for your button, you are pasting this information into a field that accepts HTML code. If you paste this code into a standard text field, the code will be posted on your Web page as standard text.
>
> For more tips on placing your payment button on your Web page, please refer to the Help section of your Web page editor.

If you will be sending your customers the payment link via email: Copy the code from the **For Emails** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking on your mouse, and choosing **Copy**.

Open the email you wish to send.

Paste the code you just copied into your email by either pressing Ctrl+V or by right-clicking on your mouse and selecting the **Paste** option.

When your customers receive the email, the code will appear as a link. Clicking the link will take them to your PayPal payments page.

> **Note:** If you enable button encryption, you will not be able to create an email link.

Creating a Donations Button

Step 1: Enter the details for your donations.

> **Note:** All fields are optional.

Donation Name/Service: Enter the reason for payment or the name of your organization/charity here. If you do not enter anything in this field, your donors may complete this field.

Donation ID/Number: You may use this field to differentiate payments (e.g. to enter a campaign name). This field will not be displayed to your donors at the time of payment, but they will see it in their transaction details on the PayPal website.

Donation Amount: If you would like to collect a pre-determined amount, you may enter it in the **Donation Amount** field. If you would like your donors to determine their donation amounts, do not enter a price in this field. Users will be prompted to enter a donation amount when they make payment.

> **Note:** By leaving the **Donation Amount** field blank, your donors can choose the amounts of their donations.

Currency: Choose the currency in which you would like this payment to be denominated. This field will default to the currency of your primary balance.

Step 2: Choose a Donations button to put on your website

If you are going to be collecting donations on your website, choose the image for the button you would like your donors to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

If you are also creating an email link, continue to **Step 8**. If you have no further details to add to your Donations button, click **Create Button Now**. Otherwise, click **Add More Options**.

Step 3: Customize Your Payment Pages

Custom Payment Page Style: Give your donors a seamless payment experience by customizing PayPal's payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your donor clicks your Donate button. To learn more about creating page styles, please refer to the *Custom Payment Pages* section of this manual.

Step 4: Customize Your Donors' Experience

Successful Payment URL: Enter the URL where you would like to send your donors after they have completed payment. Once your donor has completed his payment, he will see a payment confirmation page. From this page, he will click **Click to Continue** and return to the successful payment URL you have specified. If you do not enter a successful payment URL, donors who click this link will be taken to a PayPal Web page.

Cancel Payment URL: Enter the URL where you would like to send your donors if they cancel a payment at any point in the Donations payment flow. If you do not enter a cancel payment URL, donors who click this link will be taken to a PayPal Web page.

Step 5: Miscellaneous

Shipping Address: If you would like your customers to be prompted to provide a shipping address, choose **Yes**. If you choose **No**, your customers will not be asked to provide a shipping address.

Step 6: Collect additional information from your customers

Note Title: If you are allowing your donors to include a note with their payment, you may choose a title for the note field. By including a title, you can prompt your buyers to enter specific information, such as a User ID, or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, your customers will see 'Special Instructions (optional)' as the note field title.

> **Note:** Select **Yes** if you would like your donors to be able to include a note to you with their payment. If you select **No**, your donors will not be given the opportunity to include a note.

Step 7: Choose an email address to receive payment

If you have more than one confirmed email address attached to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your donors pay you.

Step 8: Copy and Paste the Donations code

When you have finished filling out the Donations Button Factory form, click **Create Button Now**.

If your donors will be donating through your website:

1. Copy the code from the **For Web pages** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking your mouse, and clicking **Copy**.

2. In your website files, open the code for the Web page from which you wish to collect payment.

3. Paste the code you just copied into your Web page file wherever you would like the image to appear (typically, next to the description of the donation service) by pressing Ctrl+V, or right-clicking on your mouse and selecting **Paste**.

If you will be sending your donors the Donations link via email:

1. Copy the code from the **For Emails** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking on your mouse, and selecting **Copy**.

2. Open the email you wish to send.

3. Paste the code you just copied into your email by either pressing Ctrl+V, or right-clicking on your mouse and selecting **Paste**.

When your donors receive the email, the code will appear as a link. Clicking the link will take them to your PayPal payments page.

> **HTML Tips:** Please ensure that the HTML code on your Web page exactly matches the code you copied from PayPal. Some HTML editors may add, delete, or change some characters in your code. If this is the case, please change the code on your Web page to exactly match the code you copied. You can copy the code into a new Notepad text document, reselect all of the code, copy, and then paste it into your Web editor
>
> Please be sure that when you paste the HTML code for your button, you are pasting this information into a field that accepts HTML code. If you paste this code into a standard text field, the code will be posted on your Web page as standard text.

How You Get Your Money

After your customer has made his payment:

1. You will receive an email notification of the payment.

2. Your customer will receive an email receipt for the payment.

3. Your PayPal account will reflect the payment (you can view this information from your account history or download it as part of your history transaction log).

For more information about payment-related notifications, please refer to the *Notifications You Will Receive* and the *Backend Integration - Payment Notification* sections of this manual.

Notifications You Will Receive

You can be notified of payments in these four ways: email, history transaction log, downloadable history transaction log, and (if you have activated it) Instant Payment Notification (IPN).

Email

You will receive an email notification in the following cases:

- Successful Payment

- Pending Payment

- Cancelled Payment

If you do not want to receive payment notifications via email:

1. Click the **Profile** subtab of the **My Account** tab.

2. Click the **Notifications** link from the left-hand menu.

3. Find the **Payment Notifications** heading and clear the **I receive PayPal Website Payments and Instant Purchase** checkbox.

4. Click **Save**.

History

Your transaction history log ("History") contains information about your payments. Each payment will have one of these options as its status:

- **Completed:** The transaction was successful and the money was credited to your account.

- **Cleared:** The eCheck payment has cleared the sender's account and has been credited to your account.

- **Uncleared**: The eCheck payment has not cleared the sender's account yet.

Downloadable Logs

Log in to your PayPal account, go to the **History** subtab of the **My Account** tab and choose the **Download My History** link in the **Quick Links** menu. Click the **All Activity** radio button or enter the dates of the entries you want to download, choose the type of file you would like to download (Comma delimited, Tab delimited, Quicken, or QuickBooks), and click **Download My History**. The downloaded file will contain a record of all of your payments.

Instant Payment Notification (IPN)

If you have Instant Payment Notification activated, you will receive an IPN when a payment is first sent, which will state the status of the payment (Completed or Pending). If the payment was Pending, you will receive another IPN when the payment clears, fails, or is denied.

To learn more about IPN, please refer to the *Instant Payment Notification* section of this manual.

Creating Shopping Cart Buttons

Introduction

When you use PayPal's free Shopping Cart, your customers can purchase multiple items with a single payment, browse your entire selection, and view a consolidated list of all their items before purchasing. The PayPal Shopping Cart is a low-cost way for you to accept credit card and bank account payments, and can be fully integrated with your website in a few easy steps.

Save time and money with PayPal's hassle-free Shopping Cart:

- Easy to implement — no CGI scripting necessary

- No up-front costs — you'll have the same low fee schedule as when you receive other PayPal payments

- Sell with ease — PayPal maintains detailed transaction records on our website

The PayPal Shopping Cart also offers customizable buttons and secure payments to help you improve your buyer experience, so happy customers become repeat customers.

Get the most out of your website today: start using the PayPal Shopping Cart!

How It Works

Bob, who is new to PayPal, is going to purchase several books from Alice's website.

The following example depicts the flow that occurs when PayPal Account Optional is turned off, and the user must create a PayPal account to complete the transaction. For more information about the PayPal Account Optional setting, please refer to the *PayPal Account Optional* section of this manual.

What Your Customer Sees

Step 1: Bob goes to Alice's website and clicks **Add to Cart**. When he has chosen all of the books he wants, he clicks **View Cart**.
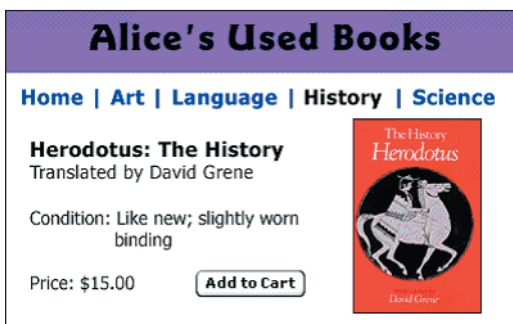
Step 2: Bob looks at the contents of his cart and clicks **Checkout**.
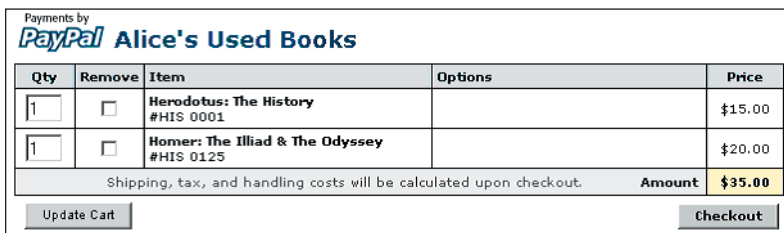
Step 3: Bob is taken to a PayPal Payment Details page which shows the items he has added to his Cart.
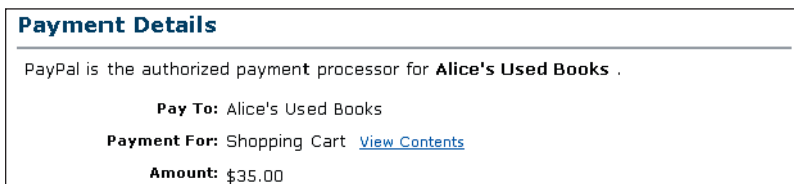
Step 4: Bob is prompted to login to his PayPal account, but he is not already a PayPal member, so he follows the instructions at the top of the screen.

> **Note:** PayPal users will log in to their account and skip **Step 5.**

Step 5: Bob is then prompted to enter his credit card information, email address, and password, creating his new PayPal account.

Step 6: Bob is taken to a Confirmation page containing the details of his payment. Because Alice has activated her Shipping Preferences, the shipping costs are automatically added to Bob's order. He clicks **Pay** to complete the payment.

Confirm Your Payment

Check the following details and **click the "Pay" button below** to complete your payment.

Pay To:	Alice's Used Books
User Status:	Verified Business Member (0)
Payment For:	Shopping Cart
Currency:	U.S. Dollars ❓
Amount:	$35.00
Shipping & Handling:	$2.00
Total Amount:	$37.00

PayPal Shopping Cart Contents

Qty	Item	Options	Price
1	Herodotus: The History #HIS 0001	Gift Wrap?: Yes	$15.00
1	Homer: The Iliad & The Odyssey #HIS 0125		$20.00
		Amount	$35.00

Source of Funds

Credit Card: $37.00 from MasterCard XXXX-XXXX-XXXX-0439

More Funding Options

Shipping Information

◉ **Ship to** [10245 SW Arborcrest Way, Portland, OR 97225, USA (Confirmed) ▾]   Add Address

◯ **No shipping address required**

[Pay] [Cancel]

Step 7: Bob is taken to a Confirmation page where he sees the details of his successful payment. He is also given Alice's customer service email.

You Made A Payment

Payment Information
A payment of $37.00 has been sent to Alice's Used Books.
You will receive an email receipt for this transaction shortly.
For details on your transaction, please contact Alice's Used Books.

Item Name:	Shopping Cart
Shipping & Handling:	$2.00
Amount:	$35.00
Total Amount:	$37.00

Contact Information

Business Name:	Alice's Used Books
Contact Email:	help@mystore.com
Contact Phone:	888-888-8888

Continue

With Auto Return for Website Payments, Bob would be redirected back to your site immediately after clicking the **Pay** button on the **Payment Confirmation** page.

To learn more about Auto Return, please refer to the *Auto Return* section of this manual.

Step 8: Bob receives an email receipt for this transaction, confirming payment and including a copy of the Payment details.

Receipt for your Payment - Message (Plain Text)

File Edit View Insert Format Tools Actions Help

From: service@paypal.com   Sent: Tue 5/14/2002 6:22 PM

This email confirms that you have paid Alice's Used Books $37.00 using PayPal.

SHOPPING CART CONTENTS:

```
1.
    Item Name:   Homer: The Illiad & The Odyssey
    Item Number: HIS 0125
    Item Amount: $20.00
    Quantity:    1
    Total:       $20.00

2.
    Item Name:   Herodotus: The History
    Item Number: HIS 0001
    Item Amount: $15.00
    Quantity:    1
    Total:       $15.00
```

What You See

Step 9: Alice receives an email notification of Bob's payment.
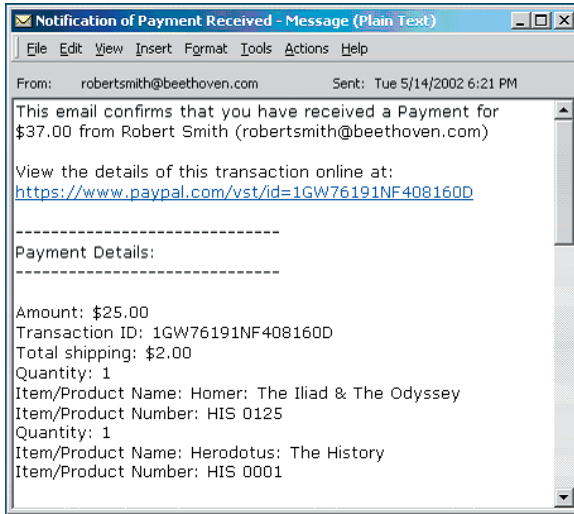
Step 10: Alice logs into her PayPal account to check the payment Bob has sent.

Step 11: The funds from Bob's payment are now reflected in Alice's PayPal account balance. She ships the books to her satisfied customer.

PayPal Shopping Cart Button Factory

With the PayPal Shopping Cart, your buyers can make a single payment when they purchase multiple items.

And it's easy to set up and use: just create a separate Add to Cart button for each item you sell, and place the automatically generated HTML code for that button on your website next to the item.

Use the following steps to create your Shopping Cart buttons. Or, if you are comfortable using HTML, you can use the variables that are available in Appendix A to code your own buttons.

> **Note:** You also have the option of prepopulating your customer's signup information during the checkout flow. For more information and a list of variables, please refer to the *Prepopulating Your Customer's PayPal Signup* section of Appendix A in this manual.

Getting Started

1. Log in to your PayPal account at www.paypal.com.

2. Click the **Merchant Tools** tab.

3. Select the **PayPal Shopping Cart** link under the Website Payments heading to get to the Button Factory.

Use the following steps to create your Shopping Cart buttons. Or, if you are comfortable using HTML, you can use the variables that are available in Appendix A to code your own buttons.

Creating Your Shopping Cart Button

Step 1: Enter the details for the item you wish to sell.

- **Item Name/Service** (required)**:** Enter the name of the item or service you wish to sell

- **Item ID/Number:** If you have an ID or tracking number for your item, enter it here. This field will be displayed to your customers at the time of payment, and will be shown in both the buyer's and seller's transaction details on the PayPal website

- **Item Price** (required): Enter the price of the item you wish to sell

- **Currency** (required)**:** Choose the currency in which you would like this payment to be denominated. This field will default to the currency of your primary balance

> **Note:** All items added to a PayPal Shopping Cart must be denominated in a single currency, which is determined by the currency specified for the first item added to the Cart. Once one item is added to a Cart, buyers will not be allowed to add any items listed in other currencies to that Cart.
>
> To change the currency, buyers must either Checkout and purchase the items in the first currency, or remove all existing items from the Cart and add the items of the second currency. The best option is to list all of your items in the same currency.

Step 2: Choose an image for your button.

If you are going to be receiving payments from your website, choose the image for the button you would like your customers to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

> **Note:** PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's Web browser will display a message that the payment page contains insecure items.

If you do not have additional details to add to your button (such as sales tax, shipping, or your logo), click **Create Button Now** and go to **Step 12**. Otherwise, click **Add More Options** to see the fields listed in **Step 3 -12**.

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Step 3: Calculate shipping and tax.

If you have already specified shipping rates in your Profile, they will be listed under **Shipping Cost Calculation**. For more information about calculating shipping, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

If you have already specified your tax rate from your Profile, it will be listed under **Sales Tax Calculation**. For more information about calculating tax, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

Step 4: Add option fields to your button.

Let your customers specify information about their purchases by creating an option field. You can use option fields to specify information such as color, size, or gift wrapping. Options *must not* change the price of an item, but will let you collect additional information from your customer without extra email communication. Each Shopping Cart Button may have up to two option fields, and you may use a drop-down menu or a text box to collect the information.

- **Option Field Type:** Choose the type of option field: drop-down menu or text box. If you choose drop-down menu, you will enter the different choices. If you choose text box, your customer will enter his choice.

- **Option Name:** Enter the name of your option. There is a 60-character limit on option names.

- **Drop-Down Menu Choices:** If you are using a drop-down menu, enter your menu choices. There is a 30-character limit per choice, with a maximum of 10 choices. Use a carriage return (press **Enter**) to separate each choice.

Step 5: Select a **View Cart** button.

If you are going to be receiving payments from your website, choose the image for the button you would like your customers to click when they check out and complete their purchases. To display your own image, enter the URL of the image's location in the URL field.

Step 6: Customize your payment pages.

Custom Payment Page Style

Give your customers a seamless payment experience by customizing PayPal's payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your customer clicks your Shopping Cart button. For more information about adding, selecting, or changing custom page styles, please refer to the *Custom Payment Pages* section of this manual.

Step 7: Customize your buyer's experience.

- **Successful Payment URL:** Enter the URL where you would like to send your customers after they have completed payment. Once your customer has completed his payment, he will see a payment confirmation page. From this page, he will click **Continue** and return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, customers who click this link will be taken to a PayPal Web page.

- **Cancel Payment URL:** Enter the URL where you would like to send your customers if they cancel their payment at any point in the PayPal Shopping Cart payment flow. If you do not enter a Cancel Payment URL, customers who click this link will be taken to a PayPal Web page.

Step 8: Select other options.

- **Shipping Address:** If you would like your customers to be prompted to provide a shipping address, choose **Yes**. If you choose **No**, your customers will not be asked to provide a shipping address.

Step 9: Collect additional information from your customers.

- **Note:** Select **Yes** if you would like your customers to be able to include a note to you with their payment. If you select **No**, your customers will not be given the opportunity to include a note.

- **Note Title:** If you are allowing your customers to include a note with their payment, you may choose a title for the note field. By including a title, you can prompt your buyers to enter specific information (like a User ID) or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, your customers will see **Special Instructions (optional)** as the note field title.

Step 10: Choose the email address at which you want to receive payment.

If you have more than one confirmed email address attached to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your customers pay you.

Step 11: Copy and paste the PayPal Shopping Cart code.

a. When you have finished filling out the PayPal Shopping Cart Button Factory form, click **Continue**.

b. Copy the code from the **For Web pages** text box by highlighting all of the text and pressing **Ctrl+C**, or by highlighting all of the text, right-clicking your mouse, and choosing **Copy**.

c. Open the Web page file into which you'd like to add your Shopping Cart Button.

d. Paste the code you just copied into your Web page file wherever you would like the button to appear (typically, next to the description of the item or service) by either pressing **Ctrl+V** or by right-clicking on your mouse and choosing **Paste**.

> **HTML Tip:** Please ensure that the HTML code on your Web page exactly matches the code you copied from PayPal. Some HTML editors may add, delete, or change some characters in your code. If this is the case, change the code on your Web page to exactly match the code you copied.
>
> Be sure that when you paste the HTML code for your button, you are pasting this information into a field that accepts HTML code. If you paste this code into a standard text field, the code will be posted on your Web page as text.

Step 12: Create Add to Cart buttons for all of your items.

Click **Create Another Button** to create more Add to Cart buttons following the previous Steps 1-5. Once you have created Add to Cart buttons for all of the items you are selling, proceed to **Step 13**.

Step 13: Copy the **View Cart** button HTML code.

Now that you have placed your Add to Cart buttons on your website, you will need to include the "View Cart" buttons so your customers may quickly proceed to Checkout when they are ready.

a. Copy the code from the **Copy 'View Cart' button HTML** box by highlighting all of the text and pressing **Ctrl+C**, or by highlighting all of the text, right-clicking on your mouse, and choosing **Copy**.

b. Open each Web page from which you would like your customers to be able to get to their PayPal Shopping Carts.

c. Paste the code you just copied into your Web page file where you would like your "View Cart" button to appear, by either pressing **Ctrl+V** or by right-clicking on your mouse and choosing **Paste**.

> **Note:** You also have the option of prepopulating your customer's information. For more information and a list of variables, please refer to the *Prepopulating Your Customer's PayPal Signup* section of Appendix A in this manual.

How You Get Your Money

After your customer has made his payment:

1. You will receive an email notification of the payment.

2. Your customer will receive an email receipt for the payment.

3. Your PayPal account will reflect the payment. You can view this information from your Account History or download it as part of your History transaction log.

Notifications You Will Receive

You can be notified of payments in these four ways: email, history transaction log, downloadable history transaction log, and, if you have activated it, Instant Payment Notification (IPN).

Email

You will receive an email notification in the following cases:

- Successful Payment

- Pending Payment

- Cancelled Payment

If you do not want to receive payment notifications via email:

1. Click the **Profile** subtab of the **My Account** tab.

2. Click the **Notifications** link from the left-hand menu.

3. Find the **Payment Notifications** heading and clear the **I receive PayPal Website Payments and Instant Purchase** checkbox.

4. Click **Save**.

History

Your transaction history log ("History") contains information about your payments. Each payment will have one of these options as its status:

- **Completed:** The transaction was successful and the money was credited to your account.

- **Cleared:** The eCheck payment has cleared the sender's account and has been credited to your account.

- **Uncleared:** The eCheck payment has not cleared the sender's account yet.

Downloadable Logs

Log in to your PayPal account, go to the **History** subtab of the **My Account** tab and choose the **Download My History** link in the "Quick Links" menu. Choose the **All Activity** radio button or enter the dates of the entries you want to download, choose the type of file you would like to download (Comma delimited, Tab delimited, Quicken, or QuickBooks), and click **Download History**. The downloaded file will contain a record of all of your payments.

Instant Payment Notification (IPN)

If you have Instant Payment Notification activated, you will receive an IPN when a payment is first sent, which will state the status of the payment (Completed or Pending). If the payment was "Pending," you will receive another IPN when the payment clears, fails, or is denied.

To learn more about IPN, please refer to the *Instant Payment Notification* section of this manual.

Adding PayPal Checkout to Your Third-Party Shopping Cart

Some Web developers may wish to integrate PayPal payment processing with their own third-party shopping cart instead of the standard PayPal Shopping Cart. Please use the following instructions and variables to allow your buyers to pay with PayPal when they are ready to check out after adding all of their items to your third-party shopping cart.

There are now two ways to integrate your third-party shopping cart with the PayPal payment flow. The first is to pass in the aggregate amount of the Cart payment, rather than of the individual items. The second is to pass details of the items that have been selected to PayPal, instead of an aggregated amount for the entire Cart.

For a complete list of variables, please refer to the *Adding PayPal Checkout To Your Third-Party Shopping* section of Appendix A in this manual.

> **Note:** Posting the necessary variables to PayPal as described in the following instructions will probably require you to implement some scripting on your website.

Passing the Aggregate Shopping Cart Amount to PayPal

If you wish, you may aggregate your entire shopping cart and pass the total amount into PayPal's Buy Now code. In other words, you will need to post a single name for the entire cart and the total price of the cart's contents as though it were a purchase of a single item.

One drawback of this method is that your buyers will not be able to see the individual items appearing in their carts. In addition, you cannot change our variable names, nor can you add your own variable names.

Passing Individual Items to PayPal

If your third-party shopping cart can be configured to pass individual items to PayPal, information about the items will be included in the buyer's and seller's History logs and notifications. To include information about the items, you will post HTML form elements to a new version of PayPal's Shopping Cart flow. This process is much like the one described in *Passing Aggregate Shopping Cart Amount to PayPal*, with the following exceptions:

1. Set the `cmd` variable to `_cart`.

2. Replace this required HTML line:

```
<input type="hidden" name="cmd" value="_xclick">
```

with

```
<input type="hidden" name="cmd" value="_cart">
```

3. Add a new variable called `upload` by adding the following line between the <form> and </form> tags:

```
<input type="hidden" name="upload" value="1">
```

4. Define item details.

   For each of the following item-specific parameters, define a new set of values that correspond to each item that was purchased via your third-party cart. Append `_x` to the variable name, where `x` is the item number, starting with 1 and increasing by one for each item that is added.

5. Repeat for each item included in cart.

   Include a set of required variables and any optional variables from the table above for each item included in your buyer's cart. The first item included in the cart should be defined with parameters ending in `_1`, such as `item_name_1`, `amount_1`, and so on. Similarly, the second item should be denoted with variables like `item_name_2`, `amount_2`, and so on.

   > **Important:** The `_x` values must increment by one continuously in order to be recognized. If you skip from item #1 to item #3 without defining an item #2, the third item will be ignored.

To specify currency: All monetary variables (`amount_x`, `shipping_x`, `shipping2_x`, `handling_x`, `tax_x`) will be interpreted in the currency designated by the `currency_code` variable that is posted with the payment. Since it is not item-specific, there is no need to append a "_x" to the variable name. If no `currency_code` variable is posted, we will assume that all monetary values are in U.S. Dollars.

For a complete list of variables, please refer to the *Passing Individual Items to PayPal* section of Appendix A in this manual.
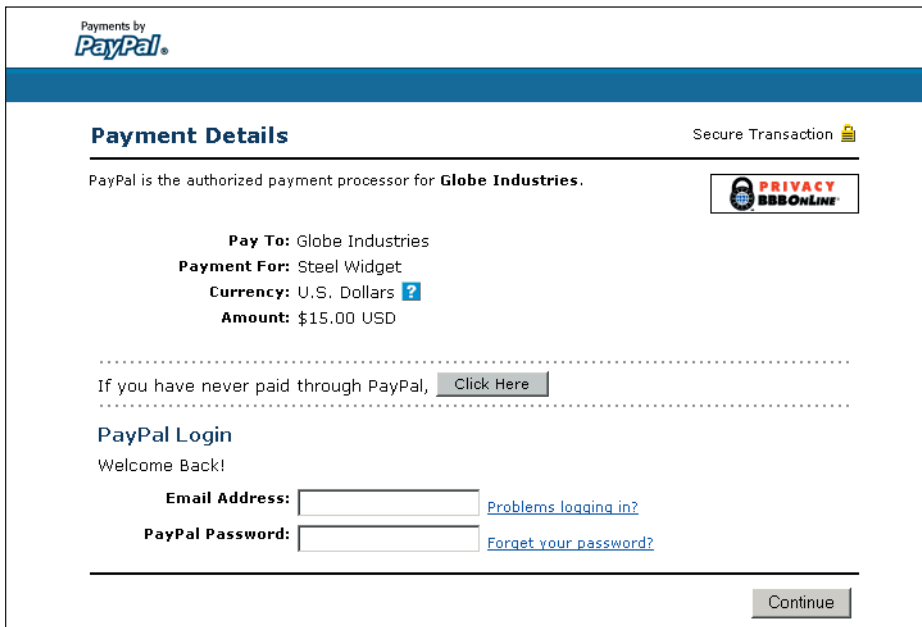
Custom Payment Pages

Creating and Applying Custom Payment Page Styles

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website for a truly seamless payment experience. Make PayPal's payment flow yours with custom page colors and your own images. Custom Payment Pages can be used with all PayPal Website Payment buttons, including Buy Now, Donations, Shopping Cart, and Subscriptions. It is also compatible with the PayPal Account Optional feature and will apply your choices to the pages in that payment flow.

Examples of Custom Payment Pages

The following diagrams demonstrate the types of customization you can add to your PayPal Website Payment buttons.

Figure 1: A payment page in the standard PayPal page style
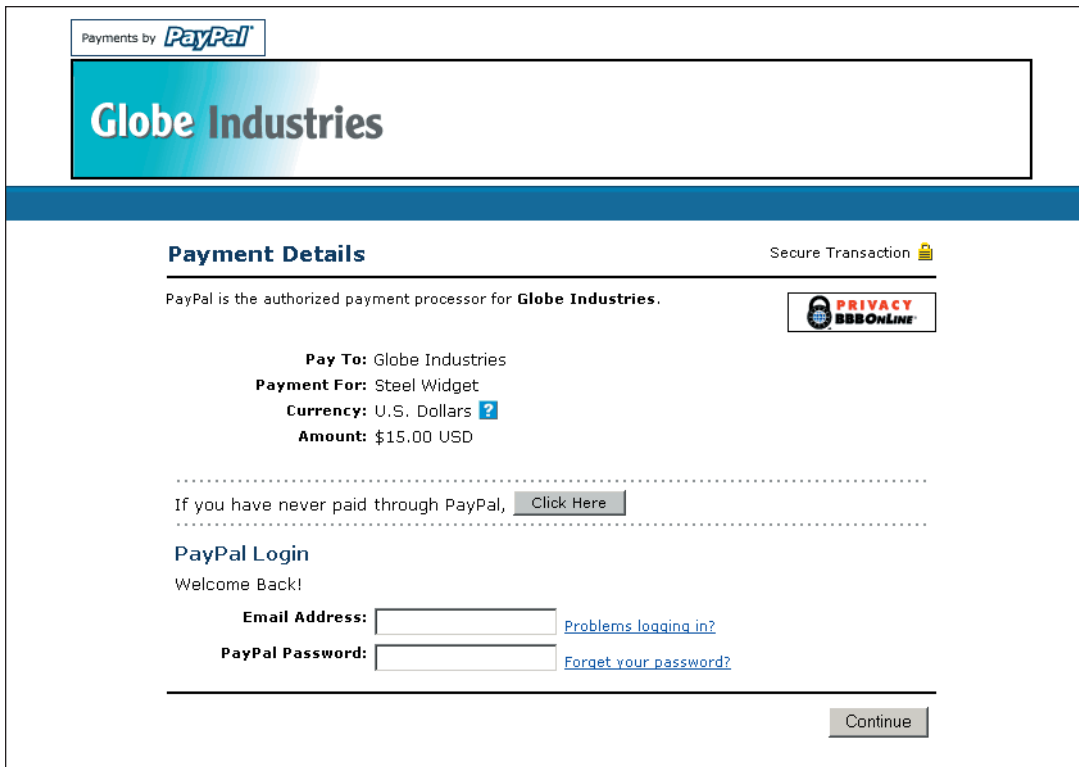
Figure 2: The same payment page with a Custom Payment Page Style applied. This page style includes a custom header image and header border color
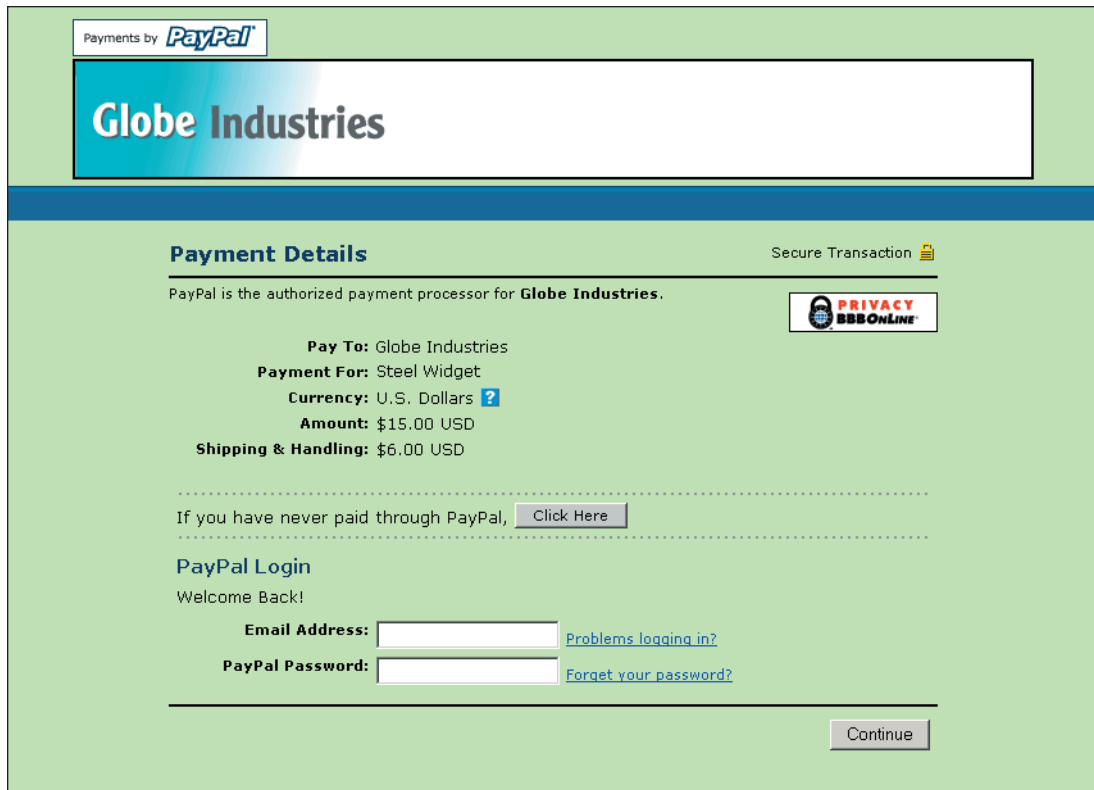
Figure 3: The same payment page with a different Custom Payment Page Style applied. This page style includes a custom header image, header border color, and background color.

Getting Started

1. Log in to your PayPal account at www.paypal.com

2. Click the **Profile** sub-tab.

3. Click the **Custom Payment Pages** link under the **Selling Preferences** heading to get to the Custom Payment Page Styles page.

4. From this page, you can add, edit, preview, and remove page styles, as well as make any page style your primary style.

Adding a Page Style

You may add up to 3 page styles. To add a page style:

1. Begin at the Custom Payment Page Styles page (see "Getting Started" above).

2. Click **Add**.

3. Enter your page style preferences:

   Page Style Name (required)
   Enter a name up to 30 characters in length. The name can contain letters, numbers, and the underscore mark - but no other symbols or spaces. The Page Style Name will be used to refer to the page style within your PayPal account and in the HTML code for your PayPal Website Payment buttons.

   Header Image URL (optional)
   Enter the URL for an image that is a maximum size of 750 pixels wide by 90 pixels high; larger images will be cut to this size. The image must be in a valid graphics format such as .gif, .jpg, .png, and .swf. The image will appear at the top left of the payment page.

   > **Note:** PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's Web browser will display a message that the payment page contains insecure items.

   Header Background Color (optional)
   Enter the background color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. If the Header Image URL is present, then the header will be a 750 pixel wide by 90 pixel high space at the top of the payment page. If the Header Image URL is not present, the header height will be reduced to 45 pixels.

Header Border Color (optional)
Enter the border color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. The header border is a 2 pixel perimeter around the header space.

Background Color (optional)
Enter the background color for the payment page using HTML hex code. The color code must be six digits long and should not contain the # symbol.

4. Click **Preview** to preview your page style, or click **Save** to save it.

The next time you create a button, you will have the option to apply a page style to the payment pages associated with it. To do so, click **Add More Options** on the button creation page, and select a page style from the **Custom Payment Page Style** menu.

Editing a Page Style

To edit a page style:

1. Begin at the **Custom Payment Page Styles** page.

   For more information, please refer to the Getting Started section of the *Custom Payment Pages* chapter of this manual.

2. Click the radio button next to the page style you wish to edit.

3. Click **Edit**.

4. Keep or modify your page style preferences:

   Page Style Name (required)
   Enter a name up to 30 characters in length. The name can contain letters, numbers, and the underscore mark - but no other symbols or spaces. The Page Style Name will be used to refer to the page style within your PayPal account and in the HTML code for your PayPal Website Payment buttons.

   Header Image URL (optional)
   Enter the URL for an image that is a maximum size of 750 pixels wide by 90 pixels high; larger images will be cut to this size. The image must be in a valid graphics format such as .gif, .jpg, .png, or .swf. The image will appear at the top left of the payment page.

   Note: PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's Web browser will display a message that the payment page contains insecure items.

Header Background Color (optional)
Enter the background color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. If the Header Image URL is present, then the header will be a 750 pixel wide by 90 pixel high space at the top of the payment page. If the Header Image URL is not present, the header height will be reduced to 45 pixels.

Header Border Color (optional)
Enter the border color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. The header border is a 2 pixel perimeter around the header space.

Background Color (optional)
Enter the background color for the payment page using HTML hex code. The color code must be six digits long and should not contain the # symbol.

5. Click **Preview** to preview your page style, or click **Save** to save it.

Previewing a Page Style

To preview a page style:

1. Begin at the **Custom Payment Page Styles** page.

   For more information, please refer to the Getting Started section of the *Custom Payment Pages* chapter of this manual.

2. Click the radio button next to the page style you wish to preview.

3. Click **Preview**.

Making a Page Style Primary

When you make a page style Primary, it will be applied to all of your payment pages unless you specify otherwise. To learn how to apply a page style other than your Primary style, please refer to the *Custom Payment Pages* section of this manual.

To make a page style Primary:

1. Begin at the Custom Payment Page Styles page.

   For more information, please refer to the Getting Started section of the *Custom Payment Pages* chapter of this manual.

2. Click the radio button next to the page style you wish to make your Primary style.

3. Click **Make Primary.**

4. Click **Make Primary** to confirm your choice.

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Removing a Page Style

When you remove a page style, the payment pages to which the style applied will no longer be customized with those specifications. Instead, your Primary page style will be applied to those pages. If you remove your Primary page style, the PayPal page style will become Primary.

To remove a page style:

1. Begin at the **Custom Payment Page Styles** page.

   For more information, please refer to the Getting Started section of the *Custom Payment Pages* chapter of this manual.

2. Click the radio button next to the page style you wish to remove.

3. Click **Remove**.

4. Click **Remove** to confirm your choice.

Overriding Page Style Settings

Your Primary page style will automatically be applied to all of your payment pages unless you specify otherwise.

To apply a page style other than your Primary style, select a different one when creating your button. Just click **Add More Options** on the button creation page, and select a page style from the **Custom Payment Page Style** menu.

To change the page style for a button you have already created, you can modify the button's HTML code, replacing the value of the `page_style` variable with the Page Style Name of the style you wish to apply. The next time the button is clicked, its payment pages will appear in the new style.

Calculating Shipping, Handling, and Tax

You can set up your PayPal account to automatically calculate and charge shipping and sales (or value added) tax.

Getting Started

To view and, or, modify your sales tax and shipping charges:

1. Log in to your PayPal account at www.paypal.com.

2. Click the **Profile** subtab of the **My Account** tab.

3. Click the **Sales Tax** or the **Shipping Calculation** link in the **Selling Preferences** column.

Sales or Value Added Tax Collection

You can charge your customers tax by choosing a Country (e.g. United Kingdom) or State (e.g. California) from the "Country" and "U.S. State" drop-down menus, and entering your Tax Rate for that state in the Tax Rate field. Click **Save** to save your changes.

> **Note:** If you are entering the rate for a U.S. state, you will need to make sure the **Country** drop-down menu is set to "United States."

All of your customers who reside in the country or state you selected will automatically be charged the tax rate you chose. You can specify a different tax rate for each of the 50 U.S. states and any of the countries listed.

> **Note:** There are radio buttons available that will allow you to apply tax to an item only, or to an item plus any shipping and handling costs, as necessary.

Shipping Calculation

Determine whether you would like to charge your customers for shipping as a flat amount or a percentage of the total purchase amount.

Flat Amount

The flat amount is charged based on the subtotal of a purchase.

Example 1: Flat Amount Shipping Calculation

Your flat amount settings are:
 	
    $0.00-$49.99 = $3.00
    $50.00+ = $6.00
 	
If your customer's subtotal is $36.50, he will be charged $3.00 for shipping, making his total purchase $39.50.
 	
If your customer's subtotal is $66.50, he will be charged $6.00 for shipping, making his total purchase $72.50.

Choose the Flat Amount radio button (with the $ beneath it), and enter a flat amount for each dollar amount increment. Click **Save** to save your changes.

Percentage

The percentage is charged based on the subtotal of a purchase.

Example 2: Percentage Shipping Calculation

Your percentage settings are:
 	
    $0.00-$49.99 = 5%
    $50.00+ = 4%
 	
If your customer's subtotal is $36.50, he will be charged 5% x $36.50 = $1.83 for shipping, making his total purchase $38.33.
 	
If your customer's subtotal is $66.50, he will be charged 4% x $66.50 = $2.66 for shipping, making his total purchase $69.16.

Choose the Percentage radio button (with the % beneath it), and enter a percentage for each dollar amount increment. Click **Save** to save your changes.

Overriding Your Shipping Calculation

In some cases, you may want to set a special shipping rate for an item (e.g. if the item is especially heavy and costs more to ship or if it is a service which does not require shipping charges). To charge a different shipping amount for an item, include the shipping cost in the HTML code for that Buy Now button using the `shipping`, `shipping2, and handling_cart` variables. For more information and a complete list of the Buy Now button variables, please refer to the *PayPal Buy Now Buttons HTML Code and Variables* section in Appendix A of this manual.

To make sure that the shipping code included in your Shopping Cart Button overrides your Profile Shipping Calculation settings:

1. Go to the **Shipping Calculations** page in your Profile.

2. Click the **Click here to allow transaction-based shipping values to override the profile shipping settings listed above (if profile settings are enabled)** checkbox.

3. Click **Save**.

Overriding Your Tax Setting

The `tax` variable is an optional transaction-based tax override variable that allows you to set a flat tax amount to a transaction regardless of the buyer's location.

For more information about this and other variables, please refer to *Appendix A: Code Samples and Variables*.

Creating Customer Contact Telephone

Introduction

The Customer Contact Information Telephone is an option that provides you with a contact telephone number for your buyer. When you activate this option, your customers will be asked to include a Contact Telephone Number with their payment information. PayPal will share this number with you.

In accordance with our User Agreement, you may only use this Contact Telephone Number to communicate with the buyer about the related purchase. This number may not be used for unsolicited commercial messages.

How It Works

When you enter your payment preferences on the Website Payment Preferences page, you will have the opportunity to request a Contact Telephone Number from your buyer.

You can choose to make the Contact Telephone Number optional, required, or turn it off. Off is the recommended default option because buyers value their privacy and prefer to keep unsolicited communications to a minimum.

What You See

Step 1:
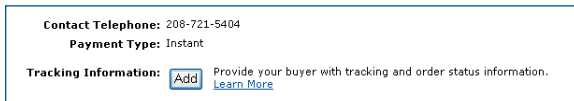
You can select the option you want to use to activate the Contact Telephone Number feature. If you do not want to request a contact telephone number from your buyer, you can select the Off radio button. You will see the following on the Website Payment Preferences page:

Step 2: On the Transaction Details page, you will see the buyer's contact telephone number:

Contact Telephone: 208-721-5404
Payment Type: Instant

Tracking Information: [Add] Provide your buyer with tracking and order status information.
Learn More

What Your Customer Sees

Step 3: When you require the buyer's contact telephone number, your buyer will see the information below:

Contact Telephone Information
Your seller has requested a Contact Telephone Number in the event you need to be contacted regarding your order. Privacy

Contact Telephone: ⊙ [   ] [   ] [   ]
                   ○ 408-967-2342

Getting Started

Use the following instructions to activate the Customer Contact Information Telephone option:

1. Log in to your PayPal account at **www.paypal.com**.

2. Click the **My Account** tab.

3. Click the **Profile** link.

4. Click the **Website Payment Preferences** link.

5. Select the option you prefer: **On (Optional Field)**, **On (Required Field)**, or **Off (Recommended)**.

6. Complete the rest of the selections on the page.

7. Click **Save**.

Notifications You Will Receive

You will receive an email notification when a buyer makes a purchase.

Auto Return

Introduction

With Auto Return for Website Payments, merchants can eliminate the "done" page in the Website Payments flow, and automatically return/redirect buyers to their site upon payment completion. By decreasing the Website Payments purchasing process by 1/3 and automatically bringing buyers back to their site, merchants provide their buyers with a quicker, more seamless, and continuous purchasing experience.

Merchants with premier or business accounts can enable Auto Return by turning it on, specifying the URL that will be used to redirect the buyer upon payment completion, and agreeing to the terms that require that the merchant provide payment done messaging on the page assigned to the return URL.

Auto Return applies to all PayPal Website Payments, including Buy Now, Donations, Subscriptions, and Shopping Cart.

How It Works

A Visual Tour of Auto Return

The following example depicts the Auto Return flow with Custom Payment Pages enabled, but without the PayPal Account Optional feature.

Bob is going to purchase a widget from the Widget Warehouse.

Step 1: Bob goes to the Widget Warehouse website, finds the widget he wants, and clicks **Buy Now**.

Step 2: Bob is taken to a PayPal **Payment Details** page which displays the details of the payment he is about to make.

Step 3: Bob enters his PayPal account information into the PayPal Login fields.

Note: Users that do not already have a PayPal account will at this point click the **If you have never paid through PayPal, Click Here** button. The **Payment Details** page will then display the credit card, email, password, and security fields that can be used to create a new PayPal account. Once the new account has been created, the user will click **Continue** and continue with the payment process.

Step 4: Bob is then taken to a confirmation page that displays the details of his selection, information about how his automatic payments will be funded, and his shipping information. He clicks **Pay** to complete payment.
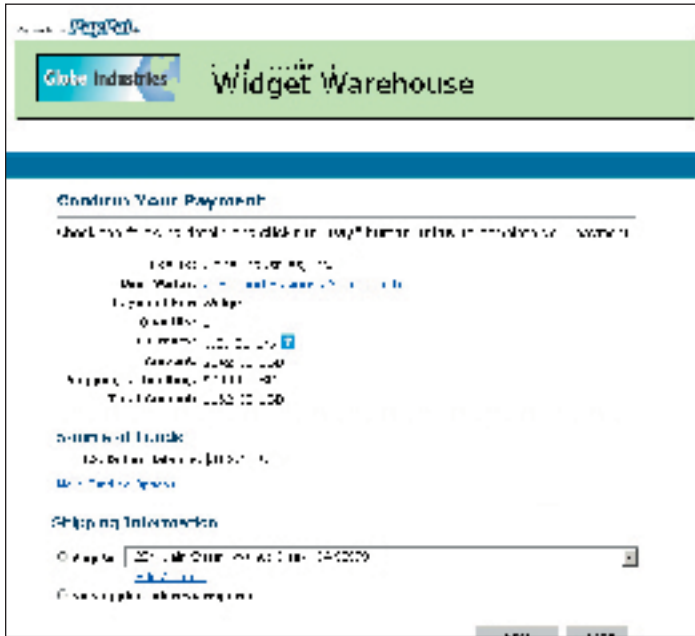
Step 5: A payment confirmation page appears that informs Bob that his payment has been completed and that he is being automatically redirected back to the Widget Warehouse site. The page also displays a success URL that the user can click manually if the redirect fails.
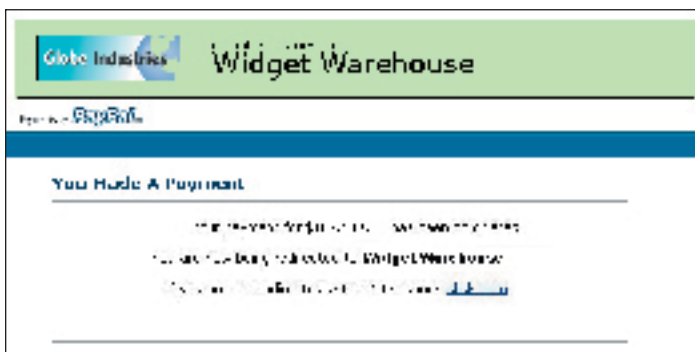
Step 6: The Widget Warehouse's Thank You page appears, again informing Bob that his transaction has been completed and a receipt for the purchase has been emailed to him. The page also displays a link to PayPal that Bob can use to view details of the transaction if necessary, as well as links that he can use to continue shopping.

Step 7: Bob receives an email receipt for this transaction, confirming his purchase and including a copy of the payment details, the Widget Warehouse's business information, and his confirmed shipping address.

Setting Up Auto Return

To set up Auto Return:

1. Log in to your PayPal account.

2. Click the **Profile** subtab.

3. Click the **Website Payment Preferences** link under the **Selling Preferences** column on the right.
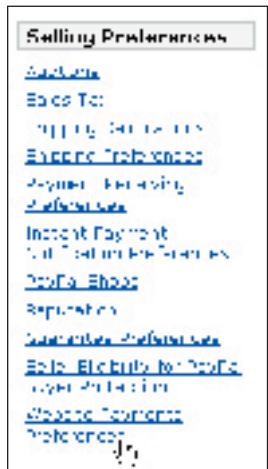
3. Under Auto Return for Website Payments, click the **On** radio button to enable Auto Return.
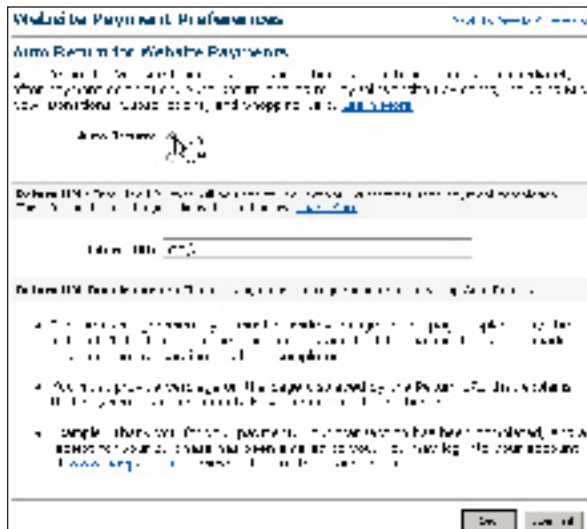
4. Enter the Return URL to which you want your buyers redirected upon payment completion in the **Return URL** field.

You must meet the following Return URL requirements in order to set up Auto Return:

- Per the user agreement, you must provide content on the page displayed by the Return URL that will help the buyer understand that the payment has been made and that the transaction has been completed.

- You must provide content on the page displayed by the Return URL that explains that payment transaction details will be emailed to the buyer.

> **Note:** If the Return URL that you supply is not valid, then PayPal will display the standard **Payment Done** page upon payment completion. A valid URL means that the server is available and the URL is properly formatted.

5. Click **Save**.

Subscription Password Management and Auto Return

If you use, or plan to use, Subscriptions Password Management, you must make sure that Auto Return is turned off in order to display the PayPal-generated username and password to the buyer.

> **Note:** You can use Auto Return with Subscriptions, which is a separate feature from Subscription Password Management. For more information about Subscriptions, please refer to the Subscriptions manual which is available on the PayPal website.

Backend Integration - Payment Notifications

Introduction

PayPal offers four payment notification methods for backend integration:

- Emails
- Reports
- Instant Payment Notification (IPN)
- Payment Data Transfer (PDT)

Emails

You will receive an email notification in the following cases:

- Successful Payment
- Pending Payment
- Cancelled Payment

If you do not want to receive payment notifications via email:

1. Click the **Profile** subtab of the **My Account** tab.

2. Click the **Notifications** link from the left-hand menu.

3. Find the **Payment Notifications** heading and clear the **I receive PayPal Website Payments and Instant Purchase** checkbox.

4. Click **Save**.

Reporting

PayPal's Reporting Tools provide you with the information you need to effectively measure and manage your business. With PayPal's Reporting Tools, you can:

- Analyze your revenue sources to better understand your customers' buying behavior

- Automate time-consuming bookkeeping tasks

- Accurately settle and reconcile transactions

The available reports are:

- **Monthly Account Statements:** View a summary of all credits and debits that have affected your account balance each month.

- **Merchant Sales Reports:** Every week, receive valuable analysis of revenue by sales channel and currency.

- **History Log:** View an online record of your received and sent payments.

- **Downloadable Logs:** Keep track of your transaction history by downloading it into various file formats (suitable for financial settlements).

- **Settlement and Reconciliation System:** Automatically settle PayPal payments; avoid delivering goods or services for incomplete or uncleared payments. (Available to high volume Business Accounts only).

- **Scheduled Download Log:** Scheduled Downloadable Logs are daily records of your transaction history that can help you manage your account, or accounts, more effectively. You can manually retrieve your Download logs, or set up a secondary login that you can use to automatically retrieve them. You will receive an email notification each time a log is available.

For more information about PayPal's reports, please refer to http://www.paypal.com/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside.

Instant Payment Notification (IPN) and Payment Data Transfer (PDT)

PDT's primary function is to display payment transaction details to buyers when they are automatically redirected back to your site upon payment completion; however, there are cases where you will not receive notification of all transactions, such as with pending transactions, refunds, and reversals. For these reasons, or if you are using this data to fulfill orders, PayPal strongly recommends that you also enable Instant Payment Notification (IPN).

Both IPN and PDT send back the same data; however, there are several important differences.

PDT:

- Requires Auto Return to be enabled.

- Auto Return will include an ID that can be used to query PayPal for the complete transaction details.

- It is possible to miss a notification if the user closes the browser before the redirection is complete.

IPN:

- Does not require Auto Return to be enabled.

- At the end of the website payment flow, PayPal POSTs the IPN data asynchronously (i.e. not as part of the website payment flow).

- IPNs will also POST for eCheck clearings, reversals, and refunds.

Payment Data Transfer

Payment Data Transfer (PDT) provides merchants with the ability to display transaction details to buyers who are redirected back to their site upon payment completion.

> **Note:** You must enable Auto Return for Website Payments to use Payment Data Transfer. Auto Return brings your buyers back to your website immediately after payment completion. Auto Return applies to PayPal Website Payments, including Buy Now, Donations, Subscriptions, and Shopping Cart. For more information on Auto Return, please refer to the *Auto Return* section of this manual which is available on the PayPal website.

How It Works

Bob is going to purchase a widget from the Widget Warehouse.

Step 1: Bob goes to the Widget Warehouse website, finds the widget he wants, and clicks **Buy Now**.

Step 2: Bob is taken to a PayPal **Payment Details** page which displays the details of the payment he is about to make.

Step 3: Bob enters his PayPal account information into the PayPal Login fields.

Step 4: Bob is then taken to a confirmation page that displays the details of his selection, information about how his automatic payments will be funded, and his shipping information. He clicks **Pay** to complete the payment.
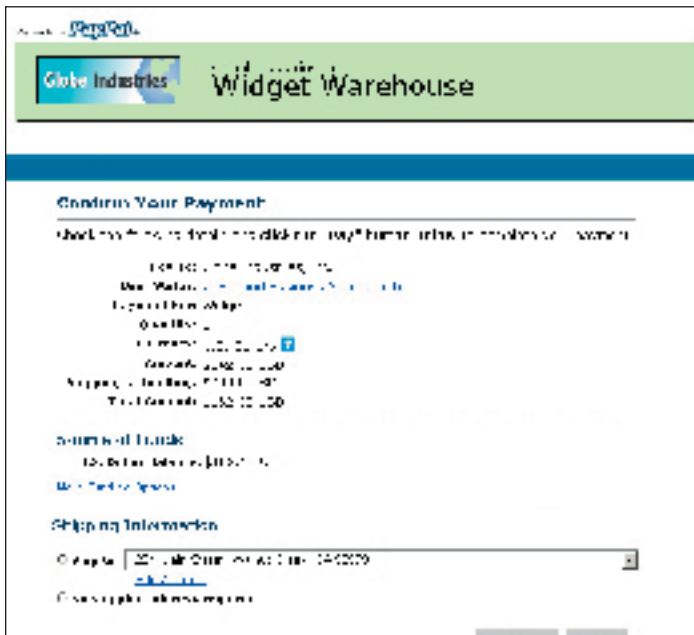
Step 5: A payment confirmation page appears that informs Bob that his payment has been completed and that he is being redirected back to the Widget Warehouse website.

Step 6: A transaction token is passed to the return URL provided by the Widget Warehouse. The Widget Warehouse fetches the transaction token and retrieves the transaction details from PayPal via an HTTP POST. Included in the HTTP post is the identity token that was given to the Widget Warehouse when PDT was enabled.

For more information about the PDT identity token, please refer to the *Getting and Using the Identity Token* section of this manual. For more information about the HTTP POST, please refer to the *Setting Up Payment Data Transfer* section of this manual.

Step 7: The Widget Warehouse's Thank You page appears and displays the transaction information, again informing Bob that his transaction has been completed and a receipt for the purchase has been emailed to him. The page also displays payment details, a link to PayPal that Bob can use to view more transaction details if necessary, as well as links that he can use to continue shopping.

For example, as shown in the following diagram: Thank you for your payment. Your transaction has been completed, and a receipt for your purchase has been emailed to you. You may log into your account at www.paypal.com to view details of this transaction.

Step 8: Bob receives an email receipt for this transaction, confirming his purchase and including a copy of the payment details, the Widget Warehouse's business information, and his confirmed shipping address.
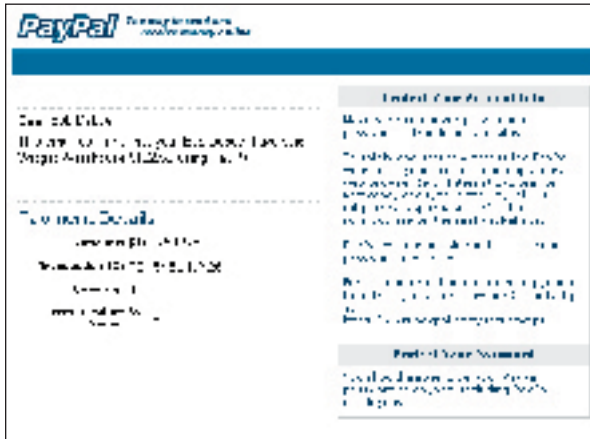
Enabling Payment Data Transfer

Turning On PDT

To turn on PDT:

1. Click the **My Account** tab.

2. Click the **Profile** subtab.

3. Click the **Website Payment Preferences** link, as shown in the following diagram.

The **Website Payment Preferences** page opens.

4. Click the Payment Data Transfer **On** radio button, as shown in the following diagram.
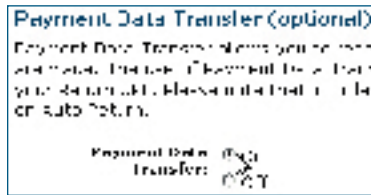
> **Note:** You **must** enable Auto Return in order to use Payment Data Transfer. Auto Return can also be enabled from the **Website Payment Preferences** page.

5. Click **Save**.

Getting and Using the Identity Token

When you click **Save** and save your PDT preferences, a message will appear at the top of the page indicating that you have successfully saved your preferences. Your identity token will also appear in the context of this message. You will need to pass this identity token, along with the transaction token, to PayPal in order to receive information that confirms that the payment is complete.
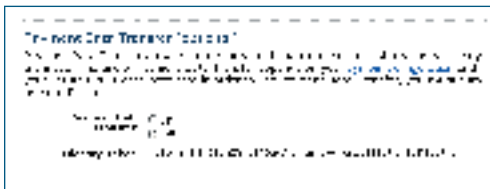
For security reasons, the identity token will not be sent to you; however, once you have enabled PDT, it will permanently appear below the Payment Data Transfer **On**/**Off** radio buttons on the **Website Payments Preferences** page.

PDT and PayPal Account Optional Feature

The PayPal Account Optional no longer requires your customers who are new to PayPal to create a PayPal account to complete a purchase—they will go through an alternate checkout, and will have the option to sign up afterward. Customers who already have PayPal accounts will continue to enjoy the privileges of those accounts, such as payment history and integration with eBay Auctions, and their checkout experience will remain the same.

This PayPal Account Optional feature is available for Buy Now, Donations, and Shopping Cart buttons, but not for Subscription buttons.

The PayPal Account Optional feature is enabled by default. If the merchant has turned on Payment Data Transfer and has not disabled PayPal Account Optional, a new user will not be automatically directed back to the merchant website, but will be given the option to return. When the buyer clicks **Continue**, the transaction ID associated with the transaction is sent. The merchant returns the transaction ID, along with their identity token, and PayPal then sends the merchant payment information that confirms that the payment is complete. The buyer is directed back to the merchant site where the transaction information is displayed. However, if the buyer does *not* click **Continue**, they will *not* be directed back the merchant's site and PDT will not be initiated.

Setting Up Payment Data Transfer

Once you have activated PDT, every time a buyer makes a website payment and is redirected to your return URL, a transaction token will be passed along as a GET variable to this return URL. In order to properly use PDT and display transaction details to your customer, you should fetch the transaction token, variable name `tx`, and retrieve transaction details from PayPal by constructing an HTTP POST to PayPal.

Your POST should be sent to **https://www.paypal.com/cgi-bin/webscr**. You must post the transaction token using the variable `tx` and the value of the transaction token previously received (e.g. `tx=transaction_token`), and the special identity token using the variable `at` and the value of your PDT identity token (e.g. `at=identity_token`). You will also need to append a variable named `cmd` with the value `_notify-synch`, for example `cmd=_notify-synch`, to the POST string.

PayPal will respond to the post with a single word, **SUCCESS** or **FAIL**, on one line in the body of the response. When you receive a **SUCCESS** response, the rest of the body of the response will be the transaction details, one per line, in the format `key=value` where key and value will both be URL encoded strings. This response data needs to be parsed appropriately and then Web decoded.

Example successful response:

```
SUCCESS
first_name=Jane+Doe
last_name=Smith
payment_status=Completed
payer_email=janedoesmith%40hotmail.com
payment_gross=3.99
mc_currency=USD
custom=For+the+purchase+of+the+rare+book+Green+Eggs+%26+Ham
...
```

If the response is FAIL, PayPal recommends making sure that the:

- Transaction token is not bad.

- ID token is not bad.

- Token, or tokens, has not expired.

When using Auto Return, you must display verbiage on the page displayed by the Return URL that will help the buyer understand that the payment has been made and that the transaction has been completed, as well as verbiage that explains that payment transaction details will be emailed to the buyer. You may display to your customer whatever payment details you feel are appropriate; however, PayPal recommends including the:

- Item name

- Amount paid

- Payer email

- Shipping address

If you are using PDT to determine when to fulfill an order automatically, confirm that the `payment_status` is **Completed**, since the buyer could use methods such as echecks that do not immediately clear.

For a complete list of PDT fields, variables, and sample code, please refer to the *IPN and PDT Variables* section of Appendix A in this manual.

Preventing Fraud

In order to prevent fraud, PayPal recommends checking your script and verifying that the:

- `txn_id` is not a duplicate to prevent someone from using reusing an old, completed transaction.

- `receiver_email` is an email address registered in your PayPal account, to prevent the payment from being sent to a fraudulent account.

- Other transaction details, such as the item number and price, to confirm that the price has not been changed.

Code Samples

PayPal has made available code samples that you can use to set up PDT. These samples are available at https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/pdt-code.

There are code samples for the following development environments:

- ASP/VBScript

- ColdFusion

- PERL

- PHP

Instant Payment Notification (IPN)

PayPal's Instant Payment Notification (IPN) allows you to integrate PayPal payments with your website's back-end operations. IPN provides immediate notification and confirmation of PayPal payments you receive, allowing you to:

- Customize your website's response to customer purchases in real-time.

- Track customers through the notification's "pass through" variables.

- Automate your fulfillment operations.

- Store transaction information in your own database.

To activate Instant Payment Notification, you will need to go to your Profile to enter the URL at which you would like to receive notification posts. Once you activate IPN, you will receive an IPN when a payment is first sent which will state the status of the payment (Completed or Pending). If the payment was "Pending," you will receive another IPN when the payment clears, fails, or is denied.

IPN can be seamlessly integrated with each of the PayPal Website Payments solutions (Buy Now Buttons, PayPal Shopping Cart, Subscriptions and Recurring Payments, and Donations), as well as with regular PayPal Send Money and Mass Pay payments, and lets you focus on selling, not on manually tracking your orders.

How It Works

When a customer makes a payment to you or a payment is reversed or refunded, PayPal will post a notification to your server at the URL you specified. Included in this notification will be all of your customer's payment information (e.g. customer name, payment amount) as well as a piece of encrypted code. When your server receives a notification, it will then post the information, including the encrypted code, back to a secure PayPal URL. PayPal will authenticate the transaction and send confirmation of its validity back to your server.

After you have activated Instant Payment Notification, your server will be sent a notification every time you receive a payment. This notification will be sent as a hidden "FORM POST" to the URL you specified, and will include all of the payment information. The FORM variables for these notifications are available in Appendix A of this manual.

Note: IPN will translate special characters into URL encoding format. For example, the colon, ":", in http:// is translated to 3%A in the IPN post.

How IPNs Are Sent

Step 1: Your buyer comes to your website and clicks on a PayPal **Buy Now** button to make a purchase.
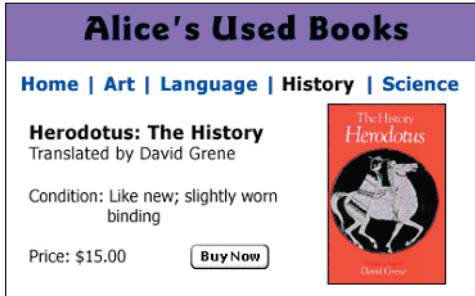
Step 2: After your buyer checks the payment details and sends the payment, he will see a confirmation page, as shown in the following diagram.

Step 3: At the time the payment is made, PayPal will post a notification to your server at the URL you specified. All of your customer's payment information and a piece of encrypted code will be included in this notification.
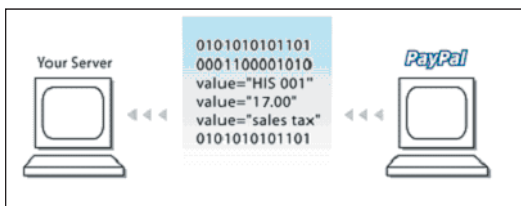
Step 4: On receiving the notification, your server will send the information, including the encrypted code, back to a secure PayPal URL. PayPal will authenticate the transaction by checking the encrypted string. This post-back of the IPN data to PayPal prevents "spoofing," so you can be sure the IPN came from PayPal. Upon verification, PayPal will send your server a "VERIFIED" or "INVALID" response.
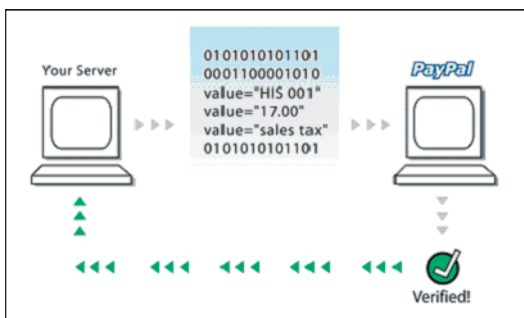
Step 5: When you receive a VERIFIED response, you need to perform several checks before fulfilling the order.

> **Note:** An INVALID response could be due to inaccurate or incomplete IPN data being posted back to PayPal. However, an INVALID response should be treated as suspicious, and should be investigated.

- Confirm that the payment status is **Completed**, since IPNs are also sent for status types such as **Pending** or **Failed**.

- Check that the transaction ID is not a duplicate — this prevents a fraudster from using an old, completed transaction.

- Validate that the `receiver_email` is truly your account — this prevents the payment from being sent to a fraudster's account.

- Check other transaction details, such as item number and price, to confirm that the price hasn't been changed.
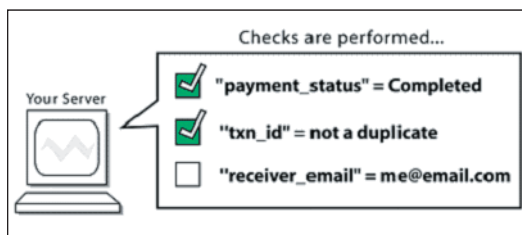
Step 6: After successfully completing the checks, you can update your database with the IPN data and process the purchase.
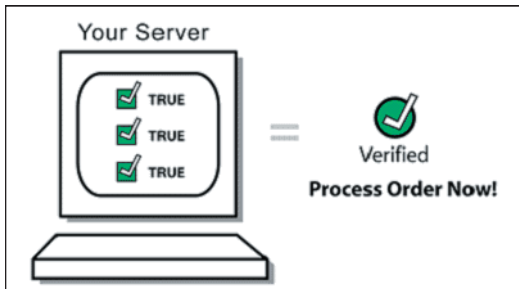
Setting Up IPN

To set up IPN:

1. Log in to your Business or Premier PayPal account.

2. Click the **Profile** subtab.

3. Click the **Instant Payment Notification Preferences** link in the **Selling Preferences** column.

4. Click **Edit.**

5. Click the checkbox and enter the URL at which you would like to receive your IPN Notifications.

6. Click **Save.**

Alternatively, you can activate IPN by including the `notify_url` field in your PayPal button. This field specifies the URL of a script that can process the IPN.

For a complete list of IPN fields, variables, and sample code, please refer to the *IPN and PDT Variables* section of Appendix A in this manual. Code samples for the following development environments is also available on the PayPal website at http://www.paypal.com/cgi-bin/webscr?cmd=p/xcl/rec/ipn-code-outside:

- ASP.Net/C#

- ASP/VBScript

- Cold Fusion

- Java/JSP

- PERL

- PHP

Notification Validation

Once your server has received the Instant Payment Notification, you will need to confirm it by constructing an HTTP POST to PayPal. Your POST should be sent to https://www.paypal.com/cgi-bin/webscr. This post-back of the IPN data to a secure PayPal URL (i.e., https://) prevents 'spoofing,' so you can be sure that the IPN came from PayPal.

> **Note:** It is possible to implement IPN without SSL (i.e., http://), but then the IPN data that is received and posted back is not secure.

You must post all of the form variables you received exactly as you received them. You will also need to append a variable named `cmd` with the value `_notify-validate` (e.g., `cmd=_notify-validate`) to the POST string.

PayPal will respond to the post with a single word, "VERIFIED" or "INVALID," in the body of the response.

When you receive a VERIFIED response, perform the following checks:

1. Check that the `payment_status` is **Completed**.

2. If the `payment_status` is **Completed**, check the `txn_id` against the previous PayPal transaction you have processed to ensure it is not a duplicate.

3. After you have checked the `payment_status` and `txn_id`, make sure the `receiver_email` is an email address registered in your PayPal account.

4. Check that the price, `mc_gross`, and currency, `mc_currency`, are correct for the item, `item_name` or `item_number`.

Once you have completed the above checks, you may update your database based on the information provided.

If you receive an INVALID response, you should investigate. In some cases, this response is caused by an IPN error, possibly from a change in the IPN format. To determine if it is an IPN error, first examine your code. If you need further assistance, go to http://www.paypal.com/wf/, click the **Seller Tools** topic, and then click **Instant Payment Notification (IPN)**.

Specifying Your Notification URL

If you only need to receive your IPNs at a single URL, you can enter that URL in the **Preferences** section of your Profile.

If you would like to receive payment notifications for different payments at different URLs (i.e. if you need to separate payments made to different websites you run), you can manually pass the IPN URL with each payment by including it in that payment's HTML code. Use the `notify_url` field to pass this information.

The `notify_url` for a specific payment will be saved, and any subsequent updates to that payment (e.g. cleared eCheck) will be sent to that `notify_url`. When you pass a `notify_url` in your HTML code, it will override any preferences you set in your Profile.

Using IPN with Multiple Currencies

With multiple currencies, you can accept payments in U.S. Dollars, Canadian Dollars, Euros, Pounds Sterling, and Yen. As a result, your IPNs will then include information about the currency of the payment. The following overview explains how IPN interacts with multiple currencies.

> **Note:** If you are using one of PayPal's Website Payments solutions (e.g. PayPal Shopping Cart), and would like to be paid in a currency other than U.S. Dollars, you will need to set up your buttons for your currency of choice.

payment_gross and payment_fee

These variables reflect the amount received and corresponding fee of U.S. Dollar (USD) payments. If the amount received and fee deducted are in a currency other than USD, the variables will still appear in your IPN, but will have no values in them.

> **Note:** `payment_fee` is not always present in IPNs, such as when a payment is pending.

These values are absent for non-USD payments so that IPN scripts will not process these amounts as USD. However, legacy IPN scripts will continue to work as before as long as the merchant only receives USD payments.

For more information about IPN multi-currency variables, please refer to the *Multi-currency IPN Variables* section of Appendix A of this manual.

Get Transaction Details API

Another way to get transaction details is to use the GetTransactionDetailsRequest API.

For more information on this and other available APIs, please refer to the *PayPal API Reference Guide*, which is available on the PayPal website.

Processing Refunds

You can send a refund to your buyer for 60 days after receiving payment by using the refund link on the **Transaction Details** page. If it has been more than 60 days since you received the payment, you should send the refund using Send Money.

To send a refund within 60 days of receiving payment:

1. Log in to your PayPal account.

2. Click the **History** subtab.

3. Find the payment you would like to refund.

4. Click **Details** to open the **Transaction Details** page.

5. Click the **Refund Payment** link on the **Transaction Details** page.

6. Enter the refund amount and click **Submit**.

7. Confirm the refund amount and click **Submit**.

To send a refund after 60 days of receiving payment:

1. Log in to your PayPal account.

2. Click the **Send Money** tab.

3. Enter the required information.

4. Click **Continue**.

5. Review the information on the confirmation page and click **Send Money** to complete your transaction.

> **Note:** Fees assessed by Business or Premier Account receiving payments can only be reimbursed if the refund link on the **Transaction Details** page is used.

The original transaction fee will be credited back to you when you when you perform a refund. If you perform a partial refund, a portion of the transaction fee will be credited back to you.

Sending Partial Refunds

You can send a partial refund to your buyer for 60 days after receiving payment by using the refund link on the **Transaction Details** page. The partial refund will be deducted from your PayPal account balance or sent to the buyer in the form of an eCheck.

> **Note:** If the buyer denies your partial refund offer, you may offer another refund. Only one partial refund is allowed.

To send a partial refund:

1. Log in to your PayPal account.

2. Click the **History** subtab.

3. Find the payment you would like to refund.

4. Click **Details** to open the **Transaction Details** page.

5. Click the Refund Payment link on the Transaction Details page

6. Enter the partial refund amount and click **Submit**.

7. Confirm the partial refund amount and click **Process Refund**.

Refund API

Refunds can also be made through PayPal Web Services. For more information about the Refund API, please refer to the *PayPal API* manual which is available on the PayPal website.

Testing

Testing Your Website Payments, PDT, and IPN

The PayPal Sandbox can be used to test the following functionality:

- **Web Accept:** Use the Sandbox to test accepting PayPal as a payment mechanism on a website. For more information, please refer to the PayPal website and online help center.

- **Shopping Cart Purchases:** Use the Sandbox for testing the purchase of multiple items in a single transaction and making a single payment. For more information, please refer *Creating Shopping Cart Buttons* section of this manual.

- **Subscriptions:** Use the Sandbox for creating and publishing test/prototype Web pages and other content to which only paying members will have access. For more information, please refer to the *PayPal Subscriptions* manual, which is available on the PayPal website.

- **Refunds:** A PayPal user providing a refund of money paid by another participant in a transaction.

- **Instant Payment Notifications (IPNs):** Use the Sandbox to test such IPNs as payments and reversals. For more information on implementing IPNs to the PayPal site, please refer to the *Instant Payment Notification* section of this manual.

  In the Sandbox environment, an additional variable (`ipn_test`) is sent with IPNs, with a value of 1 (one). The purpose of this variable is to provide clear differentiation between test and real IPNs. It also allows developers to modify existing scripts so that they are easily able to work with either live or Sandbox IPNs.

  > **Important:** IPNs coming from the Sandbox cannot be verified against the live PayPal site, and IPNs coming from the live site cannot be verified against the Sandbox.

- **Payment Data Transfer (PDTs):** Use the Sandbox to test using your identity token, return URL, and PDT settings.

  For more information about implementing PDT, please refer to the *Payment Data Transfer* section of this manual.

- Simulated transactions, such as difficult scenarios like successful and failed eChecks.

In order to test feature functionality in the Sandbox, you must first create a Developer Central account. This will allow you to create multiple PayPal accounts, such as Seller and multiple Buyer accounts, to simulate different scenarios (unconfirmed, verified, international, and so on).

> **Important:** The PayPal Sandbox does NOT process real money.

For more information about testing APIs in the Sandbox, please refer to the *API Sandbox* manual, which is available in PayPal Developer Central (https://developer. paypal.com).

Testing Your PayPal Button

Now that you have the HTML code in your website or in your email, you should test it out. Click the link in the email or click the button on your Web page. A PayPal-hosted payment page should appear with payment details you specified.

Because your PayPal user information is saved in a cookie on your computer, you will see your own PayPal username. Your customers will not see your username. Instead:

- If your customer is already a PayPal member, he will see his PayPal username here.

- If your customer is not yet a PayPal member, he will see a sign-up page. To view this from your computer, click the link that says something like "If you are not Bob Smith, Click Here."

After testing in the Sandbox, PayPal recommends testing your button implementation with the live PayPal system. Here's an easy way to do it:

1. Sign up for a Personal PayPal account if you don't already have one, and add a credit card to the account. This will be your "buyer" account.

> **Note:** According to the PayPal User Agreement, you may have both one Personal and one Premier/Business account. Please do not set up any additional PayPal accounts, as this may result in your account access being limited.

2. Make sure that your Business/Premier account is Verified. This is your "seller" account.

3. Go to your Web browser and click the button you've created. Use the login and password for your buyer account to purchase the item. You can use penny, $.01, transactions and still refund the entire amount.

4. Check the results of your button test by looking at the emails received by both accounts and by viewing the History page for each account. They should be similar to those shown in the *How It Works* section.

5. Log in to your seller account and refund the payment. To refund a payment, go to the **Transaction Details** page and follow the **Refund Payment** link at the bottom of the page. The refund reverses the entire payment, including transaction fees! Remember that you have 60 days to refund the payment.

This testing method is free of charge and lets you complete the entire process yourself. You can also have friends or trusted clients buy test items, then refund them, if you would prefer not to open a second PayPal account.

Testing Tips

You may find the following testing tips useful when testing your buttons.

Testing Tip 1

PayPal recommends starting with one of PayPal's code samples available at https://www.paypal.com/ipn under the Code Samples section. There are code samples for the following development environments.

- ASP/VBScript

- ColdFusion

- Java/JSP

- PERL

- PHP

Testing Tip 2

In your **Website Payments** button HTML code, add or modify the `return` and `rm` variables as follows, replacing the URL with the URL for your website:

```
<input type="hidden" name="return" value="http://www.mysite.com/ipn.cgi">
<input type="hidden" name="rm" value="2">
```

Then, with your buyer account, click the **Website Payments** button and complete the transaction. Once you get to the PayPal **Payment Complete** page, you can use your browser's View Source function to view the values of the posted IPN variables at the bottom of the code.

Testing Tip 3

You can put debugging print statements into your IPN script. PayPal recommends creating a debugging mode of your script that you can turn on and off by adding or removing variable comments. Set the `return` variable in your **Website Payments** button HTML code to point to your IPN URL. When you complete the payment, the output of your script's print statements will be sent to your browser.

3rd Party IPN Testing Solutions

PayPal also provides links to a number of 3rd party IPN testing solutions through the PayPal Developer Network at https://www.paypal.com/us/cgi-bin/webscr?cmd=p/pdn/ 3p-solutions-ipntools-outside.

Using Multiple Currencies

PayPal's Multiple Currencies feature gives you the ability to buy and sell globally. Use your current PayPal account to make or accept payments in U.S. Dollars, Canadian Dollars, Euros, Pounds Sterling, and Yen.

Buyers:

- Pay for purchases in your selected currency.
- Payment is automatically converted to your desired currency.
- No need to hold a balance in another currency to send a payment.

Sellers:

- Accept payments directly in your selected currency.
- No currency exchange costs when you withdraw funds to your local bank account.
- Manage multiple currency payments using your current PayPal account.
- Hold one currency balance and still accept payments in multiple currencies.

Receiving Money

Receive payments in U.S. Dollars, Canadian Dollars, Euros, Pounds Sterling, and Yen using your current PayPal account. Premier and Business account holders have additional flexibility for managing Multiple Currencies payments.

Accepting Payments

PayPal lets you choose what currencies to accept and how you would like to accept them. When a buyer sends a payment in a currency you hold, the funds will automatically appear in your account in the balance of the given currency. When a buyer sends a payment in a currency you do not hold, you will be asked to Accept or Deny the payment as shown in the following diagram:
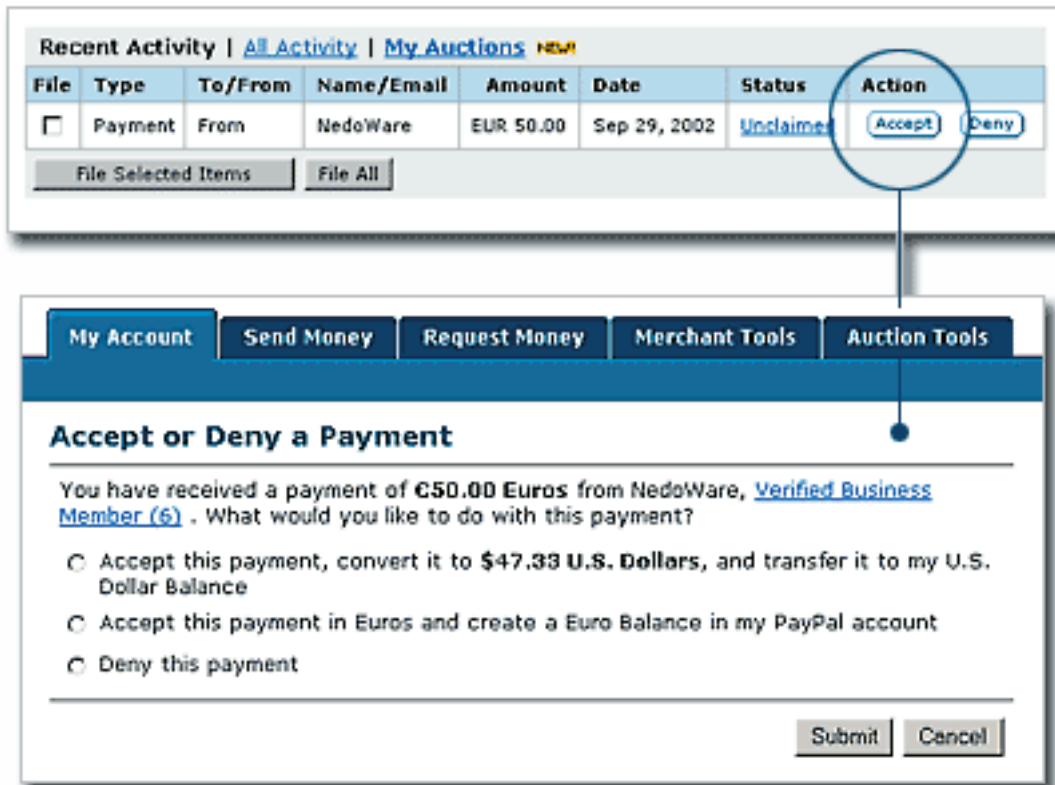
- Accept the payment and open a new currency balance.

- Accept the payment and convert it to your primary currency.

- Block the payment.

You may also set up your Payment Receiving Preferences to indicate how you would like to handle incoming currency payments.

Receiving fees will be assessed in the currency in which the funds were sent. Payments converted to your primary currency will be converted at a competitive exchange rate.

To learn more about receiving money in multiple currencies, please refer to the Multiple Currencies FAQs in the PayPal online Help Center.

If you use Instant Payment Notification (IPN), please refer to the *IPN Variables* section of Appendix A for more information about the new Multiple Currencies variables.

Managing Currency Balances

To manage your currency balances, please go to the Currency Balances section of your Profile, where you can:

- Select your primary currency

- Open or close a currency balance

- Transfer funds between currency balances

Funds transferred from one currency balance to another will be transferred at a competitive exchange rate. To learn more about managing currency balances, see the Multiple Currencies FAQs in our Help Center.

Processing eChecks

What Is An eCheck?

An eCheck is an electronic funds transfer that withdraws money directly from your buyer's bank account. It's just like writing a check, only it is done electronically.

When your buyer has a PayPal balance, or uses an Instant Transfer or a credit card, the money is instantly credited to the your PayPal account. However, when your buyer sends money with an eCheck, the transaction will be held as pending for 3-4 business days, and will have a 'Pending' status in the History and IPN log until the electronic funds transfer has cleared your bank. Your balance will not reflect the eCheck payment until the funds transfer is complete.

> **Note:** Users will get a follow up email when using an eCheck.

If you have enabled IPN, you will automatically receive notification when the eCheck clears or fails. For more information about IPN, please refer to the *Backend Integration - Instant Payment Notification* section of this manual.

Blocking eChecks

You also have the option of blocking eChecks using your Payment Receiving Preferences. For more information about blocking eChecks and other Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

Refunding eChecks

You can refund an eCheck, including eChecks that have not cleared, for 60 days after it was originally sent.

eCheck refunds will credit the sender's PayPal account, not the bank account from which the eCheck originated.

> **Note:** You can refund any payment, including eChecks, for 60 days after the payment was originally sent.

Security

Notification Validation

Notification validation is the process you can use to validate your IPN data.

For more information about Notification Validation, please refer to the *Notification Validation* section of the *Backend Integration - Payment Notification* chapter of this manual.

Button Encryption

If you choose Button Encryption in the Button Factory, which is the default value, your website payments will be secure, thus both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available). Your customers will not need to share their private financial information (e.g. credit card or bank account numbers) during the transaction, so they can complete payment while retaining security.

> **Note:** Encrypting your button code is highly recommended, but doing so has three limitations.
>
> - The HTML code generated for an encrypted button will not be editable, so if you are accustomed to modifying your button code manually, you may want to clear this option.
>
> - You will not be able to encrypt your button if it has dynamically-generated code from the "Add More Options" page, such as drop-down Option fields (see step 5). If you need Option fields for your products, then you will want to turn encryption off by selecting **No**.
>
> - Also, you will not be able to create an email link if you choose to encrypt your button.

Multi-User Access

PayPal's Multi-User Access feature allows you to set up multiple logins and give others different levels of access to your PayPal account, so your employees only have access to the parts of your Paypal account that they need to complete their jobs. For example, if you want to provide your customer service representatives with their own login with limited permissions, so that they only have the ability to view balances and perform refunds, but not the ability to edit profiles, send money, withdraw funds, and so on.
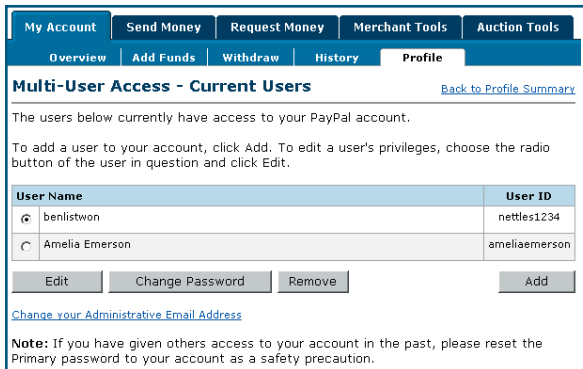
Using the Multi-User Access feature, you can give your employees access to any combination of the following PayPal Account features:

- Send Money
- Mass Payments- U.S. Accounts only
- Request Money
- Add Funds
- Refunds
- BillPay-U.S. Accounts only
- Withdraw Funds
- Cancel Payments
- View Balance
- View Profile
- Edit Profile
- Settlement File
- Scheduled Downloads Log
- API Activation and Authorization

Getting Started

To use Multi-User Access:

1. Log in to your PayPal Business account.

2. Go to your Profile and click the **Multi-User Access** link.

3. Specify your Administrative Contact email address, which is the email address that will receive notifications about your account activity.

4. Add up to 9 separate logins to your account. For every login, select a User ID and password, and specify what account privileges the user has permission to access (e.g. Refunds, Send and Request Money).

You may want to establish a separate login for each employee who accesses your PayPal account, and grant each user the minimum access necessary. If an employee forgets or loses a password, you can always log in and reset it.

> **Note:** Remember to revoke privileges of any employee that leaves the company.

5. You can create additional logins, edit an existing user's privileges, or delete a login at anytime from your Profile.

Using Secure Socket Layer (SSL)

Because credit card and bank information is not transmitted in Instant Payment Notification (IPN), PayPal does not require the use of SSL to encrypt IPN transmissions. This may be useful to PayPal customers since SSL can be difficult or expensive to set up.

If you have contracted with a third party hosting provider to operate your Web site, PayPal recommends contacting your provider to find out if you already have SSL capabilities or if you need to have SSL installed. Most hosting providers can activate SSL for your hosting account.

If you are operating your own Web server, you will need to acquire and install your own SSL certificates.

The following information and resources may be useful for those wishing to implement SSL on their own Web servers.

General Information

- SSL Review (independent): http://sslreview.com/ssl-certificate-content/ssl-certificate.html

- Installing on Apache and Microsoft IIS Web servers: http://www.thawte.com/guides

- Windows Server 2003: http://www.microsoft.com/resources/documentation/windowsserv/2003/all/deployguide/en-us/iisdg_mea_nfmd.asp

- Apache: http://www.apache-ssl.org and http://modssl.org

SSL Certificate Providers

- Verisign: http://www.verisign.com

- GeoTrust: http://www.geotrust.com

- Others: http://sslreview.com/ssl-certificate-content/ssl-certificate.html

Additional Help

PayPal Online Help Center

The PayPal online help center is available at www.paypal.com/help.

PayPal Developer Network

The PayPal Developer Network is available online at www.paypal.com/pdn

PayPal Developer Discussion Boards

The PayPal Developer Discussion Boards are available at http://www.paypaldev.org.

API Discussion Forums

For questions specifically regarding PayPal APIs, you can join one of the API discussion forums accessed through https://developer.paypal.com.

PayPal Customer Support

PayPal customer support is available at https://www.paypal.com/us/cgi-bin/webscr?cmd=_contact_us.

PayPal Help

To get more in-depth assistance:

1. Go to http://www.paypal.com/wf/

2. Click the desired topic.

3. Select the desired subtopic.

4. Enter your question in the field provided.

5. Click **Continue**.

References

Fees

For more information on PayPal's fees, please refer to https://paypal.com/fees, or click the **Fees** link at the bottom of any PayPal Web page.

Products

For a complete list and brief description of all PayPal products, please refer to
https://www.lalee.paypal.com/us/cgi-bin/webscr?cmd=p/mer/directory_intro-outside

Security Center

For more information on PayPal security, please refer to the PayPal Security Center at https://www.paypal.com/security, or click the **Security** link at the bottom of any PayPal Web page.

Policies

For more information on the PayPal Seller Protection Policy (SPP), please refer to the PayPal User Agreement, which is available by clicking the **User Agreement** link at the bottom of any PayPal Web page.

Chargebacks

For more information about chargebacks, please refer to
https://www.paypal.com/chargeback

Buyer Complaint Process

For more information about the Buyer Complaint Process, please refer to
https://www.paypal.com/bcp

PayPal Buyer Protection Policy

For more information about the PayPal Buyer Protection Policy, please refer to
https://www.paypal.com/pbp

Money Back Guarantee

For more information about PayPal's Money Back Guarantee, please refer to
https://www.paypal.com/mbg

Merchant Tools Manual

To view and download the PayPal Merchant Tools manual, please go to
https://www.paypal.com/en_US/pdf/PayPalMerchantManual.pdf

Merchant Overview

For more information about the Merchant Overview, go to
https://www.paypal.com/Merchant_Overview

To view and download the PayPal Merchant Overview manual, please go to
https://www.paypal.com/en_US/pdf/merchantOverview_interactive.pdf

Subscriptions Manual

To view and download the PayPal Subscriptions manual, go to
http://www.paypal.com/cgi-bin/webscr?cmd=p/xcl/rec/subscr-manual-outside

API and Sandbox Manuals

To view and download the PayPal API and PayPal Sandbox manuals, go to
https://developer.paypal.com. However, in order to gain access, you will need to sign
up first.

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Appendix A: Code Samples and Variables

PayPal Buy Now and Donation Buttons HTML Code and Variables

By understanding how your Buy Now Button HTML code and hyperlinks work, you can edit the attributes of your buttons or create appropriate Buy Now code "on the fly" for each payment. This can be used to collect aggregated payments with your shopping cart.

Integrating Buy Now Buttons with your Shopping Cart

To integrate Buy Now Buttons with your shopping cart, your shopping cart will need to populate the necessary Buy Now fields when your customers proceed to checkout.

The following tables itemize the different parameters within the Buy Now Buttons HTML code and the Buy Now hyperlink.

Sample Buy Now Button HTML Code

The code for a Buy Now Button would look similar to the following code.

Note: Several optional fields are shown.

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="post">
<input type="hidden" name="cmd" value="_xclick">
<input type="hidden" name="business" value="nora@paypal.com">
<input type="hidden" name="return" value="http://www.yoursite.com/
    thankyou.htm">
<input type="hidden" name="undefined_quantity" value="1">
<input type="hidden" name="item_name" value="Baseball Hat">
<input type="hidden" name="item_number" value="123">
<input type="hidden" name="amount" value="5.95">
<input type="hidden" name="custom" value="merchant_custom_value">
<input type="hidden" name="invoice" value="merchant_invoice_12345">
<input type="hidden" name="no_shipping" value="1">
<input type="hidden" name="image_url" value="https://www.yoursite.com/
    logo.gif">
<input type="hidden" name="cancel_return" value="http://www.yoursite.com/
    cancel.htm">
<input type="hidden" name=" no_note" value="0">
<table>
    <tr>
        <td>
            <input type="hidden" name="on0" value="Color?">Color?
            <select name="os0">
                <option value="Red">Red
```

```
                    <option value="Green">Green
                    <option value="Blue">Blue</select>
        </td>
    </tr>
</table>
<input type="hidden" name="cn" value="How Did You Hear About Us?">
<input type="image" src="http://images.paypal.com/images/x-click-but01.
    gif" name="submit" alt="Make payments with PayPal - it's fast, free
    and secure!">
</form>
```

> **Note:** You can change the values for any of the variables, with the exception of the initial arguments:
>
> ```
> <form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
>     method="post">
> ```
>
> This piece is required and should not be changed. Changing this argument will cause your PayPal Shopping Cart to malfunction.

Sample Buy Now Hyperlink

The same inputs would generate the following hyperlink.

> **Note:** Several optional fields are shown. It is also important to remember that option fields are not included in the hyperlink.

https://www.paypal.com/xclick/business=nora%40paypal.com&undefined_quantity=1&item_name=Baseball+Hat&item_number=123&amount=5.95&no_shipping=1&return=http%3A//www.yoursite.com/thankyou.htm&cancel_return=http%3A//www.yoursite.com/cancel.htm&cn=How+did+you+hear+about+us%3F&currency_code=USD

> **Note:** Some Web browsers do not work properly with hyperlinks of up to 1,000 characters.

HTML and Hyperlink Variables

The following table lists all of the available variables for a Buy Now and Donations Button.

Name	Status	Description	Character Limit
Item Information			
`amount`	Optional	The price or amount of the purchase, not including shipping, handling, or tax. If omitted, this value will be editable by the customer at the time of purchase.	
`item_name`	Optional	Description of item. If omitted, customer will see a field in which they have the option of entering an item name.	127
`item_number`	Optional	Pass-through variable for you to track purchases or donations. It will get passed back to you at the completion of the payment. If omitted, no variable will be passed back to you.	127
`on0`	Optional	First option field name. If omitted, no variable will be passed back to you.	64
`quantity`		Number of items. The amount, shipping and tax will be multiplied by the quantity to get the total payment amount. If this is a shopping cart transaction, we will append the number of the item (e.g. `quantity1`, `quantity2`).	
`undefined_ quantity`	Optional	If included and set to "1", enables buyer to modify the quantity.	
`on1`	Optional	Second option field name. If omitted, no variable will be passed back to you.	64
`os0`	Optional	First set of option value(s). If this option is selected through a text box or radio button, each value should be no more than 64 characters. If this value is entered by the customer through a text box, there is a 200-character limit. If omitted, no variable will be passed back to you. `on0` must be defined for `os0` to be recognized.	64/200 (see description)

Name	Status	Description	Character Limit
os1	Optional	Second set of option value(s). If this option is selected through a text box or radio button, each value should be no more than 64 characters. If this value is entered by the customer through a text box, there is a 200-character limit. If omitted, no variable will be passed back to you. on1 must be defined for os1 to be recognized.	64/200 (see description)
Display Information			
cn	Optional	Label that will appear above the note field. This value is not saved and will not appear in any of your notifications. If omitted, no variable will be passed back to you.	40
cs	Optional	Sets the background color of your payment pages. If set to "1," the background color will be black. If omitted or set to "0," the background color will be white.	
image_url	Optional	The internet URL of the 150x50-pixel image you would like to use as your logo. If omitted, the customer will see your Business name if you have a Business account, or your email address if you have premier account.	
no_note	Optional	Including a note with payment. If set to "1," your customer will not be prompted to include a note. If omitted or set to "0," your customer will be prompted to include a note.	
no_shipping	Optional	The buyer's shipping address. If omitted or set to "0," your customer will be prompted to include a shipping address. If set to "1," your customer will not be asked for a shipping address. If set to "2," your customer will be required to provide a shipping address.	
cancel_return	Optional	An internet URL where the user will be returned if payment is cancelled—for example, a URL on your site which hosts a "Payment Cancelled" page. If omitted, users will be taken to the PayPal website.	

Name	Status	Description	Character Limit
return	Optional	The internet URL where the customer will be returned after completing the payment—for example, a URL on your site that hosts a "Thank you for your payment" page. If omitted, your buyer will be taken to the PayPal website.	
rm	Optional	Return URL behavior. If set to "1" and if `return` is set, upon completion of the payment the buyer will be sent back to the return URL using a GET method, and no transaction variables will be submitted. If set to "2" and if `return` is set, the buyer will be sent back to the return URL using a POST method, to which all available transaction variables will also be posted. If omitted or set to "0", GET methods will be used for all Shopping Cart transactions in which IPN is not enabled. POST methods with variables will be used for the rest.	
page_style	Optional	Sets the Custom Payment Page Style for payment pages associated with this button/link. The value of `page_style` is the same as the Page Style Name you chose when adding or editing the page style. You can add and edit Custom Payment Page Styles from the **Profile** subtab of the **My Account** tab. If you would like the button/link to always reference the style you make Primary, set this variable equal to "primary." If you would like this button/link to reference the default PayPal page style, set this variable equal to "paypal." The `page_style` variable has a maximum length of 30 characters. Valid character set is alphanumeric ASCII lower 7-bit characters only, plus underscore. It cannot include spaces.	
address_override	Optional	If set to "1", the address passed in via prepopulation fields will override the user's stored address. The user will be shown the passed-in address, but will not be able to edit it. If the address is not valid (i.e. missing required fields, including country) or not included, then no address will be shown.	

Name	Status	Description	Character Limit
`cbt`	Optional	Sets the text for the Continue button on the PayPal Payment Complete page. Requires Return URL to be set.	
Transaction Information			
`currency_code`	Optional	The currency of the payment. Defines the currency in which the monetary variables (`amount`, `shipping`, `shipping2`, `handling`, `tax`) are denoted. Possible values are "USD" (U.S. Dollar), "EUR" (Euro), "GBP" (Pound Sterling), "CAD" (Canadian Dollar), "JPY" (Yen). If omitted, all monetary fields will be interpreted as U.S. Dollars.	
`custom`	Optional	Pass-through variable that will never be presented to your customer. If omitted, no variable will be passed back to you.	256
`handling`	Optional	The cost of handling. This is not quantity-specific. The same handling will be charged regardless of the number of items purchased. If omitted, no handling charges will be assessed.	
`invoice`	Optional	Pass-through variable you can use to identify your Invoice Number for this purchase. If omittted, no variable will be passed back to you.	256
`shipping`	Optional	The cost of shipping this item if you have enabled item-specific shipping costs. If `shipping` is used and `shipping2` is not defined, this flat amount will be charged regardless of the quantity of items purchased. If you are using item-based shipping, make sure the override check box is checked in your Profile. If omitted, and your Profile-based shipping is enabled, your customer will be charged the amount or percentage defined in your Profile.	

Name	Status	Description	Character Limit
shipping2	Optional	The cost of shipping each additional item. If omitted, and your Profile-based shipping is enabled, your customer will be charged the amount or percentage defined in your Profile.	
tax	Optional	Transaction-based tax override variable. Set this to a flat tax amount you would like to apply to the transaction regardless of the buyer's location. If present, this value overrides any tax settings that may be set in your Profile. If omitted, Profile tax settings (if any) will apply.	
tax_x	Optional	The item tax amount.	

> **Note:** If you would like to remove the values for a variable (i.e., to leave the amount blank for your customer to define), you should remove the entire variable, not just the value. For example, you should remove this entire line from the code:
>
> `<input type="hidden" name="amount" value="5.95">`
>
> rather than just the value of "5.95."

PayPal Shopping Cart HTML Code and Variables

PayPal Shopping Cart HTML Code

Rather than creating a separate button for every single item you wish to sell with the PayPal Shopping Cart, you can manipulate the Add to Cart HTML code to create different Add to Cart buttons.

Standard Add to Cart HTML Code

The following code shows the output of a generic Add to Cart button (several optional fields are shown):

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
    method="post">
<input type="hidden" name="cmd" value="_cart">
<input type="hidden" name="business" value="nora-alice@paypal.com">
<input type="hidden" name="item_name" value="Baseball Hat">
<input type="hidden" name="item_number" value="12345">
<input type="hidden" name="amount" value="15.00">
<input type="hidden" name="cn" value="How Did You Hear About Us?">
<table>
    <tr>
        <td><input type="hidden" name="on0" value="Color?">Color?
        <select name="os0">
        <option value="Red">Red
        <option value="Green">Green
        <option value="Blue">Blue</select></td>
    </tr>
</table>
<input type="image" src="https://www.paypal.com/images/x-click-but22.gif"
    border="0" name="submit" alt="Make payments with PayPal - it's fast,
    free and secure!">
<input type="hidden" name="add" value="1">
</form>
```

> **Note:** You can change the values for any of the variables, with the exception of the initial arguments:
>
> ```
> <form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
>     method="post">
> ```
>
> This piece is required and should not be changed. Changing this argument will cause your PayPal Shopping Cart to malfunction.

Shopping Cart Variables

The Shopping Cart variables are the same as the Buy Now and Donation variables. The following table lists all of the variables that are specific to the Shopping Cart Button.

For more information on the additional variables, please refer to the *Additional Variables* section of the *PayPal Buy Now Buttons HTML Code and Variables* section of Appendix A.

Name	Status	Description	Character Limit
Display Information			
handling_cart	Optional	Single handling fee to be charged cart-wide. If handling_cart is used in multiple Add to Cart buttons, the handling_cart value of the first item will be used.	

Adding PayPal Checkout To Your Third-Party Shopping Cart

Required Variables

The code for your PayPal post requires the following three hidden variables and an image as the form submit:

Name	Description
business	Email address on your PayPal account.
item_name	Name of the item (or a name for the Shopping Cart).
amount	Price of the item (the total price of all items in the Shopping Cart).

This means that the minimum required code for your post to PayPal will look like this:

```
<form action="https://www.stage1b.paypal.com/cgi-bin/webscr"
method="post">
<input type="hidden" name="cmd" value="_cart">
<input type="hidden" name="upload" value="1">
<input type="hidden" name="business" value="franck-reg@paypal.com">
<input type="hidden" name="item_name_1" value="Item Name1">
<input type="hidden" name="amount_1" value="1.00">
<input type="hidden" name="item_name_2" value="Item Name2">
<input type="hidden" name="amount_2" value="2.00">
<input type="submit"" value="Upload Cart">
</form>
```

Additional Variables

The additional variables that PayPal offers to customize your form post are the same as the additional variables for Buy Now and Donations.

For more information on the additional variables, please refer to the *Additional Variables* section of the *PayPal Buy Now Buttons HTML Code and Variables* section of Appendix A.

Passing Individual Items to PayPal

If your third-party shopping cart can be configured to pass individual items to PayPal, information about the items will be included in the buyer's and seller's History logs and notifications. To include information about the items, you will post HTML form elements to a new version of PayPal's Shopping Cart flow. This process is much like the one described in *Passing Aggregate Cart Amount to PayPal*, with the following exceptions:

1. Set the `cmd` variable to "_cart".

2. Replace this required HTML line:

   ```
   <input type="hidden" name="cmd" value="_xclick">
   ```

   with

   ```
   <input type="hidden" name="cmd" value="_cart">
   ```

3. Add a new variable called "upload" by adding the following line between the <form> and </form> tags:

   ```
   <input type="hidden" name="upload" value="1">
   ```

4. Define item details

For each of the following item-specific parameters, define a new set of values that correspond to each item that was purchased via your third-party cart. Append "_x" to the variable name, where x is the item number, starting with 1 and increasing by one for each item that is added.

Name	Description	
item_name_x	(Required for item #x) Name of item #x in the cart. Must be alpha-numeric.	127
item_number_x	Pass-through variable for you to track purchases or donations. It will get passed back to you at the completion of the payment. If omitted, no variable will be passed back to you.	127
amount_x	(Required for item #x) Price of the item #x	
quantity_x	(Required for item #x) Quantity of the item #x	
shipping_x	The cost of shipping the first piece (quantity of 1) of item #x	
shipping2_x	The cost of shipping each additional piece (quantity of 2 or above) of item #x	
handling_x	The cost of handling for item #x	
on0_x	First option field name for item #x.	64
os0_x	First set of option value(s) for item #x. on0_x must be defined for os0_x to be recognized	200
on1_x	Second option field name for item #x.	64
os1_x	Second set of option value(s) for item #x. on1_x must be defined for os1_x to be recognized	200

5. Repeat for each item included in cart.

   Include a set of required variables and any optional variables from the table above for each item included in your buyer's cart. The first item included in the cart should be defined with parameters ending in "_1", such as "item_name_1", "amount_1", etc. Similarly, the second item should be denoted with variables like "item_name_2", "amount_2", etc. Note: the "_x" values must increment by one continuously in order to be recognized. If you skip from item #1 to item #3 without defining an item #2, the third item will be ignored

To specify currency: All monetary variables (`amount`, `shipping`, `shipping2`, `handling`, `tax`) will be interpreted in the currency designated by the `currency_code` variable that is posted with the payment. Since it is not item-specific, there is no need to append a "_x" to the variable name. If no `currency_code` variable is posted, we will assume that all monetary values are in U.S. Dollars.

IPN and PDT Variables

The following variables work for all Send Money, Buy Now, PayPal Donations, and PayPal Shopping Cart IPNs. If you are using IPN to receive Subscriptions payment notifications, you will need to support additional variables. Please note that the IPN and PDT variables are case-sensitive. Most values are lower-case, but `payment_status` is non-standard with the first letter capitalized (e.g., Completed). For more information on these additional variables, please refer to the *Variables for Each Subscription Type* section of the *IPN and PDT Variable* portion of Appendix A in this manual.

> **Note:** IPN will translate special characters into URL encoding format. For example, the colon ":" in "http://" is translated to %3A in the IPN post.

Restrictions on Field Lengths and Data Types

IPN posts contain only alphanumeric characters. The maximum field length for each returned field is 127 characters, with the exception of the `custom` field, which has a maximum length of 255 characters, and `memo`, which has a maximum length of 255 characters. The unique PayPal Transaction ID will always be 17 characters long.

Variable	Value	Description	Character Limit
Basic Information			
business	Transaction-specific	Email address or account ID of the payment recipient (i.e., the merchant). Equivalent to `receiver_email` if payment is sent to primary account, and essentially an echo of the `business` variable passed in the Website Payment button HTML code.	127
receiver_email	Transaction-specific	Primary email address of the payment recipient (i.e., the merchant). If the payment is sent to a non-primary email address on your PayPal account, the `receiver_email` will still be your primary email.	127

Variable	Value	Description	Character Limit
receiver_id	Transaction-specific	Unique account ID of the payment recipient (i.e., the merchant). This is the same as the recipient's referral ID.	13
item_name	Transaction-specific	Item name as passed by you, the merchant. Or, if not passed by you, as entered by your customer. If this is a shopping cart transaction, PayPal will append the number of the item (e.g., item_name1, item_name2).	127
item_number	Transaction-specific	Pass-through variable for you to track purchases. It will get passed back to you at the completion of the payment. If omitted, no variable will be passed back to you.	127
quantity	Transaction-specific	Quantity as entered by your customer or as passed by you, the merchant. If this is a shopping cart transaction, we will append the number of the item (e.g. quantity1, quantity2).	
Advanced and Custom Information			
invoice	Transaction-specific	Pass-through variable you can use to identify your Invoice Number for this purchase. If omittted, no variable will be passed back to you.	256
custom	Transaction-specific	Custom value as passed by you, the merchant. These are pass-through variables that are never presented to your customer	255
memo	Transaction-specific	Memo as entered by your customer in PayPal Website Payments note field.	255

123

Variable	Value	Description	Character Limit
note	Transaction-specific		4000
tax	Transaction-specific	Amount of tax charged on payment. If this is a Shopping Cart transaction, please refer to the following *Shopping Cart Information* section for more information.	
option_name1	Transaction-specific	Option 1 name as requested by you. If this is a Shopping Cart transaction, please refer to the following *Shopping Cart Information* section for more information.	64
option_selection1	Transaction-specific	Option 1 choice as entered by your customer. If this is a Shopping Cart transaction, please refer to the following *Shopping Cart Information* section for more information.	200
option_name2	Transaction-specific	Option 2 name as requested by you. If this is a Shopping Cart transaction, please refer to the following *Shopping Cart Information* section for more information.	
option_selection2	Transaction-specific	Option 2 choice as entered by your customer. If this is a Shopping Cart transaction, please refer to the following *Shopping Cart Information* section for more information.	
Shopping Cart Information			
num_cart_items	Transaction-specific for PayPal Shopping Cart	If this is a PayPal Shopping Cart transaction, number of items in cart.	

Variable	Value	Description	Character Limit
`tax`	Transaction-specific	PayPal will append the number of the item (e.g., `item_name1`, `item_name2`). The tax# is only included if there was a specific tax amount applied to a particular shopping cart item. Because profile tax may apply to other items in the cart, the sum of tax# may not total to tax.	
`option_name1`	Transaction-specific	PayPal will append the number of the item (e.g., `option_name1`, `option_name2`), where the # represents the number of the shopping cart detail item.	

Variable	Value	Description	Character Limit
`option_ selection1_x`	Transaction-specific	PayPal will append the number of the item (e.g., `option_ selection1`, `option_ selection2`), where the # represents the number of the shopping cart detail item.	
`option_name2`	Transaction-specific	PayPal will append the number of the item (e.g., `option_ name2`, `option_name2`), where the # represents the number of the shopping cart detail item.	
`option_ selection2_x`	Transaction-specific	PayPal will append the number of the item (e.g., `option_ selection1`, `option_ selection2`).the # represents the number of the shopping cart detail item.	
`mc_gross_x`	Transaction-specific for Multiple Currencies	The amount is in the currency of mc_currency, where x is the shopping cart detail item number. The sum of mc_gross_ x should total mc_gross.	
`mc_handling#`	Transaction-specific for Multiple Currencies	The # is the shopping cart detail item number. The "handling_cart" cart-wide Web Accept variable is also included in the mc_handling variable; for this reason, the sum of mc_ handling# may not be equal to mc_handling	
`mc_shipping#`	Transaction-specific for Multiple Currencies	This is the combined total of the shipping and shipping2 Web Accept variables, where # is the is the shopping cart detail item number. Shipping# is only shown when the merchant applies a shipping amount for a specific item. Because profile shipping may apply, the sum of shipping# may not be equal to shipping	

Variable	Value	Description	Character Limit
Transaction Information			
`payment_status`	"Canceled_Reversal"	This means a reversal has been canceled; for example, you, the merchant, won a dispute with the customer and the funds for the transaction that was reversed have been returned to you.	
	"Completed"	If referring to an initial purchase, this means the payment has been completed and the funds have successfully been added to your account balance.	
	"Denied"	You, the merchant, denied the payment. This will only happen if the payment was previously pending due to one of the following pending reasons.	
	"Failed"	The payment has failed. This will only happen if the payment was attempted from your customer's bank account.	
	"Pending"	The payment is pending; see the `pending_reason` variable for more information. Please note, you will receive another Instant Payment Notification when the status of the payment changes to "Completed," "Failed," or "Denied."	
	"Refunded"	You, the merchant, refunded the payment.	
	"Reversed"	This means that a payment was reversed due to a chargeback or other type of reversal. The funds have been debited from your account balance and returned to the customer. The reason for the reversal is given by the `reason_code` variable.	

Variable	Value	Description	Character Limit
pending_reason	This variable is set only if payment_status = Pending.		
	"address"	The payment is pending because your customer did not include a confirmed shipping address and you, the merchant, have your Payment Receiving Preferences set such that you want to manually accept or deny each of these payments. To change your preference, go to the **Preferences** section of your Profile.	
	"echeck"	The payment is pending because it was made by an eCheck, which has not yet cleared.	
	"intl"	The payment is pending because you, the merchant, hold a non-U.S. account and do not have a withdrawal method. You must manually accept or deny this payment from your Account Overview.	
	"multi_currency"	You do not have a balance in the currency sent, and you do not have your Payment Receiving Preferences set to automatically convert and accept this payment. You must manually accept or deny this payment.	
	"unilateral"	The payment is pending because it was made to an email address that is not yet registered or confirmed.	
	"upgrade"	The payment is pending because it was made via credit card and you, the merchant, must upgrade your account to Business or Premier status in order to receive the funds. You could also get this status because you, the merchant, have reached the monthly limit for transactions on your account.	

Variable	Value	Description	Character Limit
	"verify"	The payment is pending because you, the merchant, are not yet Verified. You must verify your account before you can accept this payment.	
	"other"	The payment is pending for a reason other than those listed above. For more information, contact customer service at https://www.paypal.com/cgi-bin/webscr?cmd=_contact-general.	
reason_code	This variable is only set if payment_status = "Reversed" or "Refunded".		
	"buyer_complaint"	A reversal has occurred on this transaction due to a complaint about the transaction from your customer.	
	"chargeback"	A reversal has occurred on this transaction due to a chargeback by your customer.	
	"guarantee"	A reversal has occurred on this transaction due to your customer triggering a money-back guarantee.	
	"refund"	A reversal has occurred on this transaction because you have given the customer a refund.	
	"other"	A reversal has occurred on this transaction for a reason other than those previously listed.	
payment_date	Transaction-specific	Time/Date stamp generated by PayPal system [format: "18:30:30 Jan 1, 2000 PST"]	
txn_id	Transaction-specific	A unique transaction ID generated by the PayPal system.	17
parent_txn_id	Transaction-specific	In the case of a refund, reversal, or canceled reversal, this variable contains the txn_id of the original transaction, while txn_id contains a new ID for the new transaction.	17

Variable	Value	Description	Character Limit
txn_type	"cart"	This payment was sent by your customer via the PayPal Shopping Cart.	
	"send_money"	This payment was sent by your customer from the PayPal website, using the **Send Money** tab.	
	"web_accept"	The payment was sent by your customer via Buy Now Buttons, Donations, or Smart Logos.	
payment_type	"echeck"	This payment was funded with an eCheck.	
	"instant"	This payment was funded with PayPal balance, credit card, or Instant Transfer.	
Currency and Exchange Information			
mc_gross	Transaction-specific for Multiple Currencies	Full amount of the customer's payment, before transaction fee is subtracted. Equivalent to payment_gross for USD payments. If this amount is negative, it signifies a refund or reversal, and either of those payment statuses can be for the full or partial amount of the original transaction.	
mc_fee	Transaction-specific for Multiple Currencies	Transaction fee associated with the payment. mc_gross minus mc_fee will equal the amount deposited into the receiver_email account. Equivalent to payment_fee for USD payments. If this amount is negative, it signifies a refund or reversal, and either of those payment statuses can be for the full or partial amount of the original transaction fee.	

Variable	Value	Description	Character Limit
mc_currency	For payment IPNs, this is the currency of the payment. For non-payment subscription IPNs, this is the currency of the subscription.		
	"USD"	The currency of the payment is U.S. Dollars.	
	"GBP"	The currency of the payment is Pounds Sterling.	
	"EUR"	The currency of the payment is Euros.	
	"CAD"	The currency of the payment is Canadian Dollars.	
	"JPY"	The currency of the payment is Yen.	
mc_handling#	Transaction-specific for Multiple Currencies	This is the total handling amount associated with the transaction. If this is a shopping cart transaction, refer to the Shopping Cart Information section for more information.	
mc_shipping#	Transaction-specific for Multiple Currencies	This is the total shipping amount associated with the transaction. If this is a shopping cart transaction, please refer to the Shopping Cart Information section for more information.	
settle_amount	Transaction-specific	Amount that is deposited into the account's primary balance after a currency conversion from automatic conversion (through your Payment Receiving Preferences) or manual conversion (through manually accepting a payment).	
settle_currency	Transaction-specific for Multiple Currencies	Currency of settle_amount.	
exchange_rate	Transaction-specific for Multiple Currencies	Exchange rate used if a currency conversion occurred.	

Variable	Value	Description	Character Limit
payment_gross	Transaction-specific for USD payments only	Full USD amount of the customer's payment, before transaction fee is subtracted. Will be empty for non-USD payments. This is a legacy field replaced by `mc_gross`. If this amount is negative, it signifies a refund or reversal, and either of those payment statuses can be for the full or partial amount of the original transaction.	
payment_fee	Transaction-specific for USD payments only	USD transaction fee associated with the payment. `payment_gross` minus `payment_fee` will equal the amount deposited into the receiver email account. Will be empty for non-USD payments. This is a legacy field replaced by `mc_fee`. If this amount is negative, it signifies a refund or reversal, and either of those payment statuses can be for the full or partial amount of the original transaction fee.	
Auction Information			
for_auction	"true"	This is an auction payment—payments made using Pay for eBay Items or Smart Logos—as well as Send Money/Money Request payments with the type **eBay items** or **Auction Goods (non-eBay)**.	
auction_buyer_id	Transaction-specific for Auctions	This is the customer's auction ID.	64
auction_closing_date	Transaction-specific for Auctions	This is the auction's close date.	
auction_multi_item	Transaction-specific for Auctions	This is a counter used for multi-item auction payments. It allows you to cumstomize your script to only count the `mc_gross` or `payment_gross` for the first IPN you receive from a multi-item auction (`auction_multi_item`), since each item from the auction will generate an Instant Payment Notification showing the amount for the entire auction.	

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Variable	Value	Description	Character Limit
Buyer Information			
first_name	Transaction-specific	Customer's first name.	64
last_name	Transaction-specific	Customer's last name.	64
payer_business_name	Transaction-specific	Customer's company name.	127
address_name	Transaction-specific	Name used with address (Included when the customer provides a Gift Address).	128
address_street	Transaction-specific	Customer's street address.	200
address_city	Transaction-specific	City of customer's address.	40
address_state	Transaction-specific	State of customer's address.	40
address_zip	Transaction-specific	Zip code of customer's address.	20
address_country	Transaction-specific	Country of customer's address.	64
address_status	"confirmed"	Customer provided a confirmed address.	
	"unconfirmed"	Customer provided an unconfirmed address.	
payer_email	Transaction-specific	Customer's primary email address. Use this email to provide any credits.	127
payer_id	Transaction-specific	Unique customer ID.	13
payer_status	"verified"	Customer has a Verified PayPal account.	
	"unverified"	Customer has an Unverified PayPal account.	
IPN Information			
notify_version	"1.6"	The version of the Instant Payment Notification PayPal is using.	
Security Information			
verify_sign	Transaction-specific	An encrypted string used to validate the authenticity of the transaction.	
Mass Pay Information			
txn_type	"masspay"	This payment was sent via Mass Pay	

Variable	Value	Description	Character Limit
payment_status	"Completed"	For Mass Pay payments, this means that all of your payments have been claimed, or after a period of 30 days, unclaimed payments have been returned to you	
	"Denied"	For Mass Pay payments, this means that your funds were not sent and the Mass Payment was not initiated. This may have been caused by lack of funds	
	"Processed"	Your Mass Payment has been processed and all payments have been sent	
payment_date	Transaction-specific	For Mass Pay payments, the 1st IPN is the date/time when the record set is processed and the 2nd IPN is the date/time when all payments are completed/returned	
masspay_txn_id_x	Transaction-specific	For Mass Pay payments, a unique transaction ID generated by the PayPal system, where x is the record number	
receiver_email_x	Transaction-specific	For Mass Pay payments, the primary email address of the payment recipient, where x is the record number	
mc_gross_x	Transaction-specific for Multiple Currencies	The gross amount for the amount, where x is the record number	
mc_fee_x	Transaction-specific for Multiple Currencies	For Mass Pay payments, the transaction fee associated with the payment, where x is the record number	
mc_currency_x	Transaction-specific for Multiple Currencies	For Mass Pay payments, the currency of the amount and fee, where x is the record number. Currently, this currency can only be in USD; however, there are plans to add multi-currency in the future	

Variable	Value	Description	Character Limit
payment_gross_x	Transaction-specific for USD payments only	If the payment is USD, then the value for this is the same as that for the mc_gross_x, where x is the record number; if the currency is *not* USD, then this is an empty string.	
status_x	For Mass Pay payments, the status of the payment, where x is the record number		
	"Completed"	The payment has been processed, regardless if this was originally a unilateral payment	
	"Failed"	The payment failed because there was not enough funds in the balance	
	"Reversed"	This is for unilateral payments that were not claimed after 30 days and have been returned to the Sender. Or the funds have been returned because the Receiver's account was locked.	
	"Pending"	This is for unilateral payments that are unclaimed	
payment_fee_x	Transaction-specific for USD payments only	If the payment is USD, then the value for this is the same as that for the mc_fee_x, where x is the record number; if the currency is *not* USD, then this is an empty string	
unique_id_x	Transaction-specific	For Mass Pay payments, the unique ID from input, where x is the record number. This allows the merchant to cross-reference the payment	

Subscriptions Variables

In addition to the variables listed in the previous table, the following variables are included in Subscriptions IPNs:

Variable	Value	Description	Character Limit
txn_type	"subscr_signup"	This IPN is for a subscription sign-up.	
	"subscr_cancel"	This IPN is for a subscription cancellation.	
	"subscr_failed"	This IPN is for a subscription payment failure.	
	"subscr_payment"	This IPN is for a subscription payment.	
	"subscr_eot"	This IPN is for a subscription's end-of-term.	
	"subscr_modify"	This IPN is for a subscription modification.	
subscr_date	Transaction-specific	Start date or cancellation date depending on whether transaction is subscr_signup or subscr_cancel.	
subscr_effective	Transaction-specific	Date when the subscription modification will be effective (only for txn_type = subscr_modify).	
period1	Transaction-specific	(optional) Trial subscription interval in days, weeks, months, years (example: a 4 day interval is "period1: 4 D").	
period2	Transaction-specific	(optional) Trial subscription interval in days, weeks, months, or years.	
period3	Transaction-specific	Regular subscription interval in days, weeks, months, or years.	
amount1	Transaction-specific	Amount of payment for trial period 1 for USD payments; otherwise blank (optional).	
amount2	Transaction-specific	Amount of payment for trial period 2 for USD payments; otherwise blank (optional).	
amount3	Transaction-specific	Amount of payment for regular subscription period for USD payments; otherwise blank.	

Variable	Value	Description	Character Limit
mc_amount1	Transaction-specific	Amount of payment for trial period 1, regardless of currency (optional).	
mc_amount2	Transaction-specific	Amount of payment for trial period 2, regardless of currency (optional).	
mc_amount3	Transaction-specific	Amount of payment for regular subscription period, regardless of currency.	
mc_currency	For non-payment subscriptions IPNs (i.e., txn_type = signup, cancel, failed, eot, or modify), this is the currency of the subscription. For payment IPNs, it is the currency of the payment (i.e., txn_type = subscr_payment)		
	"USD"	The currency of the subscription is U.S. Dollars.	
	"GBP"	The currency of the subscription is Pounds Sterling.	
	"EUR"	The currency of the subscription is Euros.	
	"CAD"	The currency of the subscription is Canadian Dollars.	
	"JPY"	The currency of the subscription is Yen.	
recurring	Transaction-specific	Indicates whether regular rate recurs (1 is yes, blank is no).	
reattempt	Transaction-specific	Indicates whether reattempts should occur upon payment failures (1 is yes, blank is no).	
retry_at	Transaction-specific	Date PayPal will retry a failed subscription payment.	
recur_times	Transaction-specific	The number of payment installments that will occur at the regular rate.	
username	Transaction-specific	(optional) Username generated by PayPal and given to subscriber to access the subscription.	64
password	Transaction-specific	(optional) Password generated by PayPal and given to subscriber to access the subscription (password will be hashed).	

Variable	Value	Description	Character Limit
subscr_id	Transaction-specific	ID generated by PayPal for the subscriber.	19

Variables for Each Subscription Type

The following table shows which variables are associated, and may be included, with each transaction type.

> **Note:** The IPN will only contain variables for which it has information.

Variable	Signup	Cancel	Modify	Payment (USD)		Failed	EOT
Basic Information							
business	X	X	X	X	X	X	X
receiver_email	X	X	X	X	X	X	X
receiver_id				X	X		
item_name	X	X	X	X	X	X	X
item_number	X	X	X	X	X	X	X
Advanced and Custom Information							
invoice	X	X	X	X	X	X	X
custom	X	X	X	X	X	X	X
option_name1	X	X	X	X	X	X	X
option_selection1	X	X	X	X	X	X	X
option_name2	X	X	X	X	X	X	X
option_selection2	X	X	X	X	X	X	X
Transaction Information							
payment_status				X	X		
pending_reason				X	X		
reason_code				X	X		
payment_date				X	X		
txn_id				X	X		

Variable	Signup	Cancel	Modify	Payment (USD)		Failed	EOT
`parent_txn_id`				X	X		
`txn_type`	subscr_ signup	subscr_ cancel	subscr_ modify	subscr_payment		subscr_ failed	subscr_ eot
Currency and Exchange Information							
`mc_gross`				X	X		
`mc_fee`				X	X		
`mc_currency`	X	X	X	X	X	X	X
`settle_amount`				X	X		
`settle_currency`				X	X		
`exchange_rate`				X	X		
`payment_gross`				X		X	X
`payment_fee`				X			
Buyer Information							
`first_name`	X	X	X	X	X	X	X
`last_name`	X	X	X	X	X	X	X
`payer_business_ name`	X	X	X	X	X		
`address_name`	X	X	X	X	X		
`address_street`	X	X	X	X	X		
`address_city`	X	X	X	X	X		
`address_state`	X	X	X	X	X		
`address_zip`	X	X	X	X	X		
`address_country`	X	X	X	X	X		
`address_status`	X	X	X	X	X		
`payer_email`	X	X	X	X	X	X	X
`payer_id`	X	X	X	X	X	X	X
`payer_status`	X	X	X	X	X	X	X
`payment_type`				X	X		
IPN Information							
`notify_version`	X	X	X	X	X	X	X
Security Information							

Variable	Signup	Cancel	Modify	Payment (USD)		Failed	EOT
verify_sign	X	X	X	X	X	X	X
Subscription Information							
subscr_date	X	X	X				
subscr_effective			X				
period1	X	X	X				
period2	X	X	X				
period3	X	X	X				
amount1	X	X	X				
amount2	X	X	X				
amount3	X	X	X				
mc_amount1	X	X	X				
mc_amount2	X	X	X				
mc_amount3	X	X	X				
recurring	X	X	X				
reattempt	X	X	X				
retry_at						X	
recur_times	X	X	X				
username	X	X	X	X	X	X	X
password	X	X	X	X	X	X	X
subscr_id	X	X	X	X	X	X	X

Multi-currency IPN Variables

IPNs that use the `payment_gross` variable will have the following multi-currency variables added. The variables `mc_gross` and `mc_fee` will not be added to IPNs with `txn_type`: `subscr_signup`, `subscr_cancel`, `subscr_modify`, `subscr_failed`, or `subscr_eot`.

- **mc_gross**: Full amount of payment received, before transaction fee.

  > **Note:** If payment is in USD, the `payment_gross` value will equal `mc_gross`.

- **mc_fee**: Transaction fee associated with the payment. Variable should function like "payment_fee" variable (variable does not appear when payment pending, and so on).

  > **Note:** If payment is in USD, the `payment_fee` value will equal `mc_fee`.

- **mc_currency**: Currency of `mc_gross`, `mc_fee`, `payment_gross`, and `payment_fee` amounts. The values are (note the capitalization):

  - USD
  - EUR
  - GBP
  - CAD
  - JPY

  For non-payment subscription IPNs, such as signup, cancel, modify, failed, and eot, `mc_currency` will refer to the currency of the subscription, rather than the currency of the payment.

Example 1: If a user with a USD balance receives a $100 USD payment, the following variables will be used for the payment:

- `mc_gross` **=** `payment_gross`

- `mc_fee` **=** `payment_fee`

Example 1: USD Payment
payment_status = Completed
payment_gross = 100
payment_fee = 3.00
mc_gross = 100
mc_fee = 3.00
mc_currency = USD

Example 2: If a user with a CAD balance receives a $100 CAD payment, the following variables will be used for the payment:

- `mc_gross` and `mc_fee` have values

- `payment_gross` and `payment_fee` are blank

Example 2: CAD Payment
payment_status = Completed
payment_gross =
payment_fee =
mc_gross =100
mc_fee = 3.00
mc_currency = CAD

PDT-Specific Variables

The following variables apply *only* to PDT.

Variable	Value	Description	Character Limit
Basic Information			
tx	Transaction-specific	The transaction ID/PDT token.	
st	Transaction-specific	The transaction status. Pending,	
amt	Transaction-specific	The amount of the transaction.	
cc	Transaction-specific	Currency code.	
cm	Transaction-specific	Custom message.	

Additional Variables

IPNs for payments that are either manually or automatically converted into the primary currency of the account will include the following three new variables with information on the conversion:

- **settle_amount**: Amount that is deposited into the user's primary balance after the conversion occurs.

- **settle_currency**: Currency of settle_amount.

- **exchange_rate**: Exchange rate used if a conversion transaction occurs.

- **pending_reason**: In addition, payments that are "pending" because the balance needs to be manually accepted, either because the account does not currently have a balance in that currency or because automatic conversion is not turned on, will have a new IPN pending_reason: pending_reason = multi_currency.

Example 3: If the account is set to automatically convert payments, these variables will be used to show the conversion. This example is for a user with a USD balance who receives a payment of 100 GBP:

Example 3: Automatic Conversion of GBP Payment
payment_status = Completed
payment_gross =
payment_fee =
mc_gross = 100
mc_fee = 3.00
mc_currency = GBP
settle_amount = 145.5
settle_currency = USD
exchange_rate = 1.5

Example 4: If a payment received is pending due to `pending_reason` = `multi_currency`, the first IPN received would not have the `settle_amount`, `settle_currency`, or `exchange_rate`.

Example 4: Pending Payment
payment_status = Pending
pending_reason = multi_currency
payment_gross =
mc_gross = 100
mc_currency = GBP

The second IPN would contain information about settling the payment. If the payment is accepted into the account's primary currency, which is USD in the following example:

Example 5: Pending - Convert to Primary Currency
payment_status = Completed
payment_gross =
payment_fee =
mc_gross = 100
mc_fee = 3.00
mc_currency = GBP
settle_amount = 145.5
settle_currency = USD
exchange_rate = 1.5

If the payment is accepted into a balance of the same currency:

Example 6: Pending - Accept to Currency Balance
payment_status = Completed
payment_gross =
payment_fee =
mc_gross = 100
mc_fee = 3.00
mc_currency = GBP

If the payment is denied:

Example 7: Pending - Deny
payment_status = Denied
payment_gross =
mc_gross = 100
mc_currency = GBP

> **Note:** If a user receives a payment into a currency balance and later converts this amount into another currency balance, the corresponding currency conversion transaction has no IPN.

Prepopulating Your Customer's PayPal Sign-Up

If you have already collected your customer's information, you can pass this information to PayPal to prepopulate the first page of a new customer's sign-up. The fields and parameters are listed in the following table. You can pass all or none of this data, as necessary. While your customer's sign-up page will be prepopulated, it will still be editable.

To pass this information to the PayPal payment pages, post the variable name and the associated data to PayPal in the HTML in the form of `variable name = value`. You will also need to change your cmd value to `_ext-enter` and add a new variable, `redirect_cmd`, whose value should be `_xclick`. For more examples, please refer to the following sample code.

Prepopulation for Website Payments Buttons

Variable	Value	Requirements	
email	Customer's email address	Alpha-Numeric characters only.	127
first_name	First name	Alpha characters only.	32
last_name	Last name	Alpha characters only.	64
address1	Street (1 of 2 fields)	Alpha-Numeric characters only.	100
address2	Street (2 of 2 fields)	Alpha-Numeric characters only.	100
city	City	Alpha characters only.	40
state	State	Must be 2 character official abbreviation.	
zip	Zip	Numeric characters only.	32
country	Sets shipping and billing country. Please refer to Appendix C for acceptable country codes.	Alpha characters only.	2
lc	Defines the buyer's checkout flow language. Available languages are US English, UK English, German, and Japanese.	Alpha characters only.	2
night_phone_a	The area code for U.S. phone numbers, or the country code for non-U.S. phone numbers. This will prepopulate the buyer's home phone number.	Numeric characters only.	3

Variable	Value	Requirements	
night_phone_b	The 3-digit prefix for U.S. phone numbers, or the entire phone number for non-U.S. phone numbers, excluding country code. This will prepopulate the buyer's home phone number.	Numeric characters only.	3
night_phone_c	The 4-digit phone number for U.S. phone numbers. This will prepopulate the buyer's home phone number.	Numeric characters only.	3

Prepopulation for Account Signup

Variable	Value	Requirements	Character Limit
action			
cmd	_ext-enter		
redirect_cmd	_registration-run		
first_name		alpha-numeric	128
last_name		alpha-numeric	128
address1		alpha-numeric	128
address2		alpha-numeric	128
city		alpha-numeric	128
state		alpha	2
zip		numeric	5
email		alpha-numeric	127
business_address1		alpha-numeric	128
business_address2		alpha-numeric	128
business_city		alpha-numeric	128
business_state		alpha	2
business_zip		numeric	5
business_country		alpha	2

Variable	Value	Requirements	Character Limit
`business_cs_ email`		alpha-numeric	128
`business_cs_ phone_a`		numeric	3
`business_cs_ phone_b`		numeric	3
`business_cs_ phone_c`		numeric	4
`business_url`		alpha-numeric	128
`business_ night_phone_a`	The area code for U.S. phone numbers, or the country code for non-U.S. phone numbers. This will prepopulate the buyer's home phone number.	numeric	3
`business_ night_phone_b`	The 3-digit prefix for U.S. phone numbers, or the entire phone number for non-U.S. phone numbers, excluding country code. This will prepopulate the buyer's home phone number.	numeric	3
`business_ night_phone_c`	The 4-digit phone number for U.S. phone numbers. This will prepopulate the buyer's home phone number.	numeric	4

Sample Code

The following sample HTML code shows how the optional pre-population fields would be included in your payment buttons. The field entries would need to be dynamically generated by your website and included in the URL to which your customers are sent when they try to make a PayPal payment.

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="POST">
<input type="hidden" name="cmd" value="_ext-enter">
<input type="hidden" name="redirect_cmd" value="_xclick">
<input type="hidden" name="business" value="amyrowe@x.com">
<input type="hidden" name="item_name" value="hat">
<input type="hidden" name="item_number" value="123">
<input type="hidden" name="amount" value="15.00">
<input type="hidden" name="first_name" value="John">
<input type="hidden" name="last_name" value="Doe">
<input type="hidden" name="address1" value="9 Elm Street">
<input type="hidden" name="address2" value="Apt 5">
<input type="hidden" name="city" value="Berwyn">
<input type="hidden" name="state" value="PA">
<input type="hidden" name="zip" value="19312">
<input type="hidden" name="night_phone_a" value="610">
<input type="hidden" name="night_phone_b" value="555">
<input type="hidden" name="night_phone_c" value="1234">
<input type="image" SRC="http://images.paypal.com/images/x-click-but01.
    gif" border="0" name="submit" alt="Make payments with PayPal - it's
    fast, free and secure!">
</form>
```

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Appendix B: Recommended Product Suite/ Preferences by Business Type

This sections lists the recommended products and features for these particular business segments.

Small Business – PayPal Sole Solution

Account Profile – Selling Preferences

     i. Sales Tax

          1. Set up sales tax by US state, or by country.

          For more information about setting up sales tax, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

     ii. Shipping Calculation

          1. Set up shipping calculations, either flat amount or percentage.

          For more information about setting up shipping, please refer to the *Calculating Shipping, Handling, and Tax* section of this manual.

     iii. Shipping Center

          1. Manage your shipping through PayPal

               a. UPS

               b. USPS

     iv. Payment Receiving Preferences

          1. May prefer "Ask Me" option to manually decide whether to accept payments from unconfirmed addresses or in currencies you do not hold.

          For more information about Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

> **Note:** SPP requires accepting payments from Confirmed Addresses only.

          2. May prefer to block non-US PayPal payments.

     v. Set up Custom Payment Pages

          1. Recommend NOT using Header Image URL since user will get browser security window if image not on a secure HTTPS server (using SSL).

Generate Buy Now or Shopping Cart Buttons Using the Button Factory

     i. Use encrypt option

    ii. May wish to use option fields. However, if you use option fields you will not be able to use encryption.

   iii. Set cancel and return URLs.

      For more information about encryption, please refer to the *Button Encryption* section of this manual.

      For more information about Buy Now and Shopping Cart buttons, please refer to the *Creating Buy Now Buttons* and *Creating Shopping Cart Buttons* sections of this manual.

Use PayPal Reports to Manage Your Business

     i. Download History Log into Excel or Quicken

    ii. Merchant Sales Reports

   iii. Monthly Account Statements

      For more information about reports and PayPal's reporting tools, please refer to https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside on the PayPal website.

Medium Business with Developers Available

Account Profile – Selling Preferences

     i. Payment Receiving Preferences

       1. May prefer to accept payments from unconfirmed addresses if willing to accept greater risk for greater volume. However, your are not eligible for SPP when you ship to unconfirmed addresses.

        For more information about Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

    ii. Website Payment Preferences

       1. Use Auto Return - note Return URL requirements.

       2. Install PDT script and turn on.

        For more information about Auto Return, please refer to the *Auto Return* section of this manual.

   iii. Set up Custom Payment Pages.

1. Header image should be on SSL server to avoid security warning pop-up in buyer payment flow.

   For more information about customizing payment pages, please refer to the *Custom Payment Pages* section of this manual.

Dynamically Generate Buy Now Button HTML

   i. Use button level variables to more finely control Shipping and Tax calculations.

   ii. Use variables to pass information back for back-end integration (custom, invoice)

   iii. Set up return and cancel URLs.

   For more information about Buy Now HTML code and variables, please refer to the *PayPal Buy Now Buttons HTML Code and Variables* section of Appendix A in this manual.

Install IPN Script on Server and Enable IPN

   For more information about IPN, please refer to the *Instant Payment Notification* section of this manual.

Test on the Sandbox

   For more information about testing, please refer to the *Testing* section of this manual.

Consider Multiple Currencies

   For more information about multiple currencies, please refer to the *Using Multiple Currencies* section of this manual.

Apply for merchant rate

   i. Apply online: https://www.paypal.com/us/cgi-bin/webscr?cmd=p/gen/fees-rate-app

Use PayPal Reports to manage your business

   i. Download History Log into CSV file or Quickbooks

   ii. Merchant Sales Reports

   iii. Monthly Account Statements

   For more information about reports and PayPal's reporting tools, please refer to https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside on the PayPal website.

Setup Multi-User Access to Handle Multiple Employees

      i. If technically sophisticated, can use APIs

      For more information about multi-user access, please refer to the *Multi-User Access* section of this document.

Digital Download Business with Developers Available

PayPal's recommendations for Digital Download businesses with developers available are the same as those for medium-size businesss, plus:

Account Profile – Selling Preferences

      i. Payment Receiving Preferences

         a. Accept payments from unconfirmed addresses since no shipping.

         b. Accept payments in currency you do not hold and automatically convert them to USD so non-USD payments clear immediately.

         c. May wish to block eChecks since they do not clear immediately.

         For more information about Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

      ii. Website Payment Preferences

         a. If using Subscriptions, note that PayPal Account Optional will not work. New users will be required to sign up for PayPal to process the payment.

         For more information about PayPal Account Optional, please refer to the *PayPal Account Optional* section of this manual.

Dynamically Generate Buy Now Button HTML or use Subscriptions

      i. If using Subscriptions, could use PayPal's Password Management.

      For more information about Subscriptions, please refer to the Subscriptions manual, which is available on the PayPal website.

      ii. Set `no_shipping = 1` in Website Payment HTML code.

Large Business with Developers Available

This section lists the recommended products and features for large businesses with developers available that accept PayPal as a Payment Mark alongside credit cards.

Account Profile – Selling Preferences

    i. Payment Receiving Preferences

        a. May prefer to accept payments from unconfirmed addresses if willing to accept risk.

        b. Accept payments in currency you do not hold and automatically convert them to USD so non-USD payments clear immediately.

        c. Block eChecks since they do not clear immediately.

        For more information about Payment Receiving Preferences, please refer to the *Payment Receiving Preferences* section of this manual.

    ii. Website Payment Preferences

        1. Use Auto Return - note Return URL requirements

        2. Install PDT script and turn on.

        For more information about Auto Return, please refer to the *Auto Return* section of this manual. For more information about PDT, please refer to the *PDT* section of this manual.

    iii. Set up Custom Payment Pages

        1. Header image should be on SSL server to avoid security warning pop-up in buyer payment flow.

        For more information about customizing payment pages, please refer to the *Custom Payment Pages* section of this manual.

Dynamically Generate Buy Now Button HTML

    i. Turn on address_override

    For more information about Buy Now Buttons, please refer to the *Creating Buy Now Buttons* section of this manual.

Install IPN Script on Server and Enable IPN

For more information about IPN, please refer to the *Instant Payment Notification* section of this manual.

Turn on Settlement File and Reconciliation System

    i. Set up Timezone.

For more information about reports and PayPal's reporting tools, please refer to https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside on the PayPal website.

Set up Multi-User Access

For more information about multi-user access, please refer to the *Multi-User Access* section of this manual.

Use APIs to Automate Refunds

For more information about APIs, please refer to the *PayPal Web Services* section of this manual.

Test Website Payments, PDT, IPN, and APIs in Sandbox

For more information about testing website payments, PDT, IPN, and APIs in the Sandbox, please refer to the API Reference Guide, which is available on the PayPal Developer website (https://developer.paypal.com).

Appendix C: Country Codes

Country	Country Code
Anguilla	AI
Argentina	AR
Australia	AU
Austria	AT
Belgium	BE
Brazil	BR
Canada	CA
Chile	CL
China	CN
Costa Rica	CR
Denmark	DK
Dominican Republic	DO
Ecuador	EC
Finland	FI
France	FR
Germany	DE
Greece	GR
Hong Kong	HK
Iceland	IS
India	IN
Ireland	IE
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Luxembourg	LU
Malaysia	MY
Mexico	MX
Monaco	MC
Netherlands	NL
New Zealand	NZ
Norway	NO
Portugal	PT
Singapore	SG
South Korea	KR

Spain	ES
Sweden	SE
Switzerland	CH
Thailand	TH
Taiwan	TW
Turkey	TR
United Kingdom	GB
United States	US
Uruguay	UY
Venezuela	VE