

Using PayPal



PayPal is a money transfer and online payment system which allows you to send payments quickly and offers added security when shopping online. You can set up PayPal on your computer or install the app on your smart phone or mobile device.

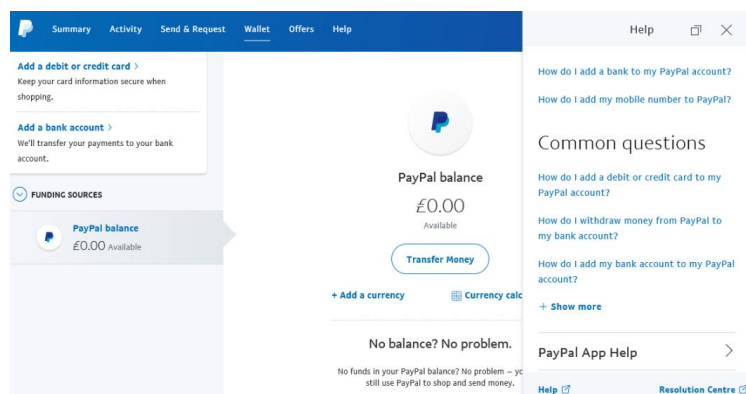
To get started, you will have to register with PayPal.

You will be asked for your mobile number. A text message will be sent to your mobile phone and you will have to enter the code it contains before you can continue with your subscription.

Next, you will have to enter your email address and create a password to be used only with PayPal. You will also have to enter your full name, date of birth, address and payment details. You can add your bank account details, a credit card or a debit card or all of the above. It is recommended that you use a credit card as it provides extra security in the event of fraud.

Once you have entered your details, you will be sent an email. Follow the instructions on the email to complete your registration. This is the only instance you should click on a link in an email from PayPal.

Once set up your account will look like this.



Online help is available and you can review your account at any time.

Why use PayPal?

Using PayPal may increase financial security for buyers since the seller does not receive bank account or credit card numbers, only the PayPal account number.

PayPal will also look into any disputes if you are unhappy with a service or product delivered by a seller, or if an item purchased does not arrive.

Libraries NI is not endorsing or promoting any product, service or company mentioned in this document and other products are available

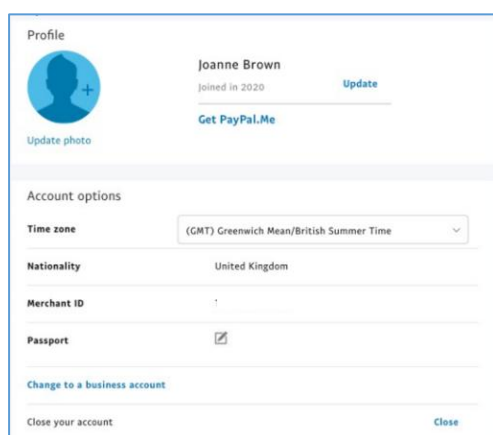
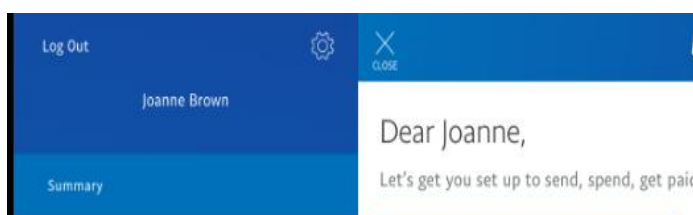
How to stay safe whilst using PayPal

- It is recommended that you do not use your bank account details. If someone gains access to your PayPal account they can clear out your bank account, whereas if you use a credit card there are extra checks in place and all credit cards have a limit. Also, if PayPal is unable to resolve any disputes you may be able to take it up with your credit card company. The bank will take any issue up with PayPal and not the original seller and you may not have as many rights as if you had dealt with the seller directly.
- Check bank statements, credit card statements and your PayPal account regularly. The sooner you spot an error or any fraudulent activity the better it is. Thieves will often carry out small transactions first to see if it goes undetected before trying for a larger sum.
- Never click on a link in an email from PayPal. Always go directly to your App or to the PayPal website. As so many people use PayPal it is a favourite target for phishing scams. Emails may look like they come from PayPal but if they are fake they will direct you to a website that may look genuine but is just there to collect your details and passwords.

How to close your PayPal account

You cannot close your PayPal account in the App, you must go to the PayPal website.

Before you can close your account you must check that there are no outstanding issues with your account and your balance must be zero. On the website tap on the menu and tap on Settings.



Tap on **Close your account**. You will receive an email to confirm that your account has been closed.