PayPal™

Website Payments Standard Integration Guide

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PayPal Website Payments Standard Integration Guide

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P Preface

The *Website Payments Standard Integration Guide* describes how to integrate your website with PayPal using HTML buttons and forms. Website Payments Standard lets you accept payments for:

- Single-item purchases with Buy Now buttons, which are suitable for items on websites that offer single or mutually exclusive products.
- Multiple-item purchases with Add to Cart and View Cart buttons, which are suitable for online stores with catalogs and shopping carts.
- Charitable donations with Donation buttons, which are suitable for donations on charitable and not-for-profit websites.

Intended Audience

This manual is intended for:

- Merchants and developers who want to understand the payment page sequence buyers go through when they make payments with Website Payments Standard
- Merchants and developers who want to understand how account profile settings affect the way that Website Payments Standard works
- Developers who want to learn the technical details of implementing Website Payments Standard

How To Use This Guide

The following table summarizes the contents of this guide.

***TABLE P.1** How To Use This Guide*

Feature	Description	See Also...
Basic Payment Page Sequence	The basic sequence of PayPal payment pages that buyers encounter when they pay you with Website Payments Standard	Chapter 1, "How Integration with Website Payments Standard Works"
Buy Now and Donations	Paying for single items from your website	Chapter 3, "Single-Item Payment: Buy Now and Donation Buttons"
Shopping Carts	Paying for multiple items from your website	Chapter 4, "Multiple-Item Payment: Shopping Carts"
Authorization & Capture	Authorizing a payment and capturing payment amounts later on the PayPal website	Chapter 5, "Using Authorization & Capture
Encrypted Website Payments	Encrypt payment information before it is sent to PayPal to protect against fraudulent payments	Chapter 7, "Encrypting Buttons Dynamically with Encrypted Website Payments"
Custom Payment Pages	Account profile settings to brand the PayPal payment pages with your own logo and colors	"Branding the PayPal Payment Pages" on page 25
PayPal Account Optional	Account profile setting that lets buyers pay by credit card without having a PayPal account	"PayPal Account Optional" on page 29
Auto Return	Account profile settings that redirects buyers to your website automatically after paying	"Auto Return" on page 37
Automatic Calculation of Sales Tax	Account profile settings that let you specify tax rates to let PayPal calculate taxes automatically	"Automatic Calculation of Sales Tax" on page 41
Automatic Calculation of Shipping Charges	Account profile settings that let you specify shipping rates to let PayPal calculate shipping charges automatically	"Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45 or "Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)" on page 56
Buyer Contact Telephone	Account profile setting that prompts buyers for their contact telephone numbers	"Getting Contact Telephone Numbers" on page 40
Multi-User Access	Account profile settings that allow you to add separate user logins to your PayPal business account **NOTE:** This feature is only available for merchants who have PayPal business accounts.	"Allowing Multiple Users to Access Your PayPal Account" on page 67

How to Report Documentation Problems

To report documentation problems:

1. Log in to your account at https://developer.paypal.com/.

2. Click **Help Center** at the bottom of the box on the right side of the page.

3. Click **Email PayPal Technical Support**.

4. Complete the form.

   Describe the error or problem as completely as possible and give us the document title, the date of the document (located at the foot of every page), and the page number or page range.

Revision History

Revision history for *PayPal Website Payments Standard Integration Guide*.

***TABLE P.2** Revision History*

Date	Description
August 2007	Shipping calculations with tiered rates in different destination regions; see "Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45.
May 2007	Added information on securing buttons.
April 2007	Updated screenshots and corresponding instructions. Added Appendix B, "Address Handling (U.S. Merchants Only)."
October 2006	Minor clarifications
August 2006	New PayPal shopping cart variable: shopping_url The value of _ext-enter of the cmd variable for FORM prepoulation is now no longer necessary. Clarification of values for the rm variable: 0, 1, or 2, not the strings "GET" or "POST".
July 2006	New chapter on using Authorization & Capture with Website Payments Standard, including capturing multiple authorizations in batch on https://www.paypal.com/. Miscellaneous updates.
March 2006	Miscellaneous minor corrections. Expanded description of creating Encrypted Website Payments buttons

1

How Integration with Website Payments Standard Works

Website Payments Standard uses HTML buttons and forms on your website to redirect buyers to PayPal in order to pay you. Buyers return to your website after they complete their payment transactions using PayPal.

The basic page sequence for Website Payments Standard requires buyers to log in or sign up for PayPal before they can complete their payments. Figure 1.1, "Website Payments Standard Basic Page Sequence," diagrams the basic page sequence that buyers go through when they pay with PayPal Website Payments Standard.

FIGURE 1.1 Website Payments Standard Basic Page Sequence
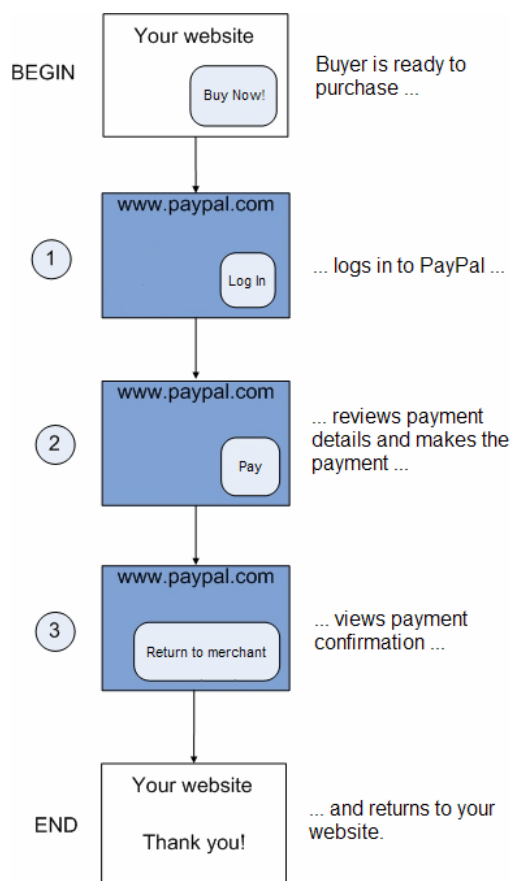
Website Payments Standard offers variations on the basic page sequence. HTML variables in PayPal buttons that you place on your website and settings that you make in your PayPal account profile control the variations.

NOTE: The most common variation to the basic page sequence occurs when the PayPal Account Optional profile setting is turned on. With the PayPal Account Optional page sequence, buyers who are not currently PayPal members can pay by credit card without first signing up for a PayPal account. For more information, see "PayPal Account Optional" on page 29.

The Basic Page Sequence for Website Payments Standard

This section provides a visual example of the basic page sequence for payments made with Website Payments Standard. In the example, a buyer named Steve buys a photographic image from a fictitious online store named DesignerFotos. Steve has a PayPal account before he begins shopping.

NOTE: This examples illustrates the use of Buy Now buttons, which are described more completely in Chapter 3, "Single-Item Payment: Buy Now and Donation Buttons."

Begin: Buyer is Ready to Purchase

The basic page sequence for Website Payments Standard begins when the buyer is ready to make a purchase. In this example, Steve browses the catalog of images on the DesignerFotos website. He finds the image he wants to buy and clicks the **Buy Now** button.

FIGURE 1.2 Basic Payment Page Sequence Begins on the Merchant Website
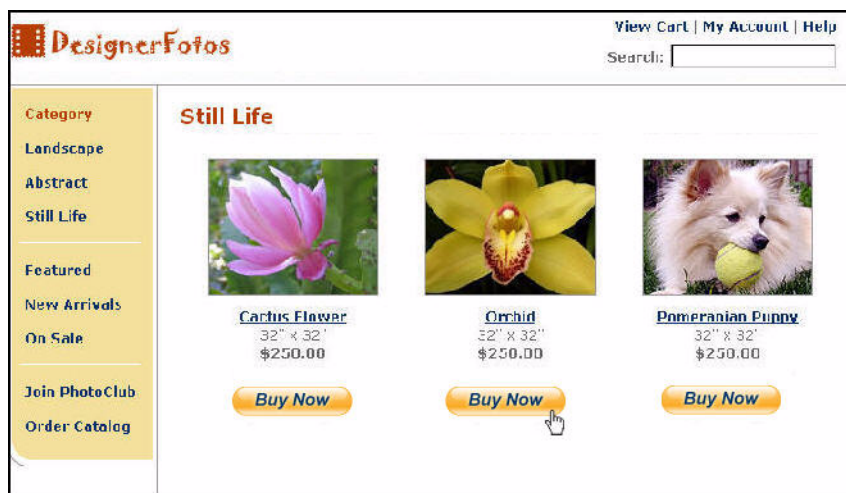
1: Buyer Logs In to PayPal

Steve's browser redirects him to the PayPal website. Steve has an existing PayPal account, so he enters his credentials and clicks **Log In**. Buyers without PayPal accounts complete their payments by clicking **continue checkout** and following an alternative page sequence.

FIGURE 1.3 *Buyer Logs In to PayPal*

When buyers visit a merchant website for the first time or if they disabled cookies in their browsers, they may see the following alternative log-in page:

FIGURE 1.4 *Buyer Creates a PayPal Account or Logs in*

2: Buyer Reviews Payment Details

After logging in to PayPal, Steve sees the **Review Your Payment** page from PayPal. Steve can select the funding source for the payment from his funding sources on file with PayPal. funding sources include bank accounts, credit cards, and debit cards. In addition, Steve can select the shipping address from his addresses on file with PayPal.

After Steve is satisfied with the payment options and payment amount, he confirms the payment by clicking **Pay $255.00 Now!**

*FIGURE **1.5** Buyer Reviews Payment Details*

3: Buyer Views Payment Confirmation

After clicking the **Pay Now!** button, Steve sees a payment confirmation page from PayPal. Steve can:

● View the PayPal **confirmation number**, which lets Steve track his payment within his PayPal account.

● Click **View Printable Receipt**, which lets Steve print a receipt of his payment.

● Click **Return to DesignerFotos**, which lets Steve return to the DesignerFotos website and shop for more images.

FIGURE **1.6** *Payment Confirmation Page on PayPal*
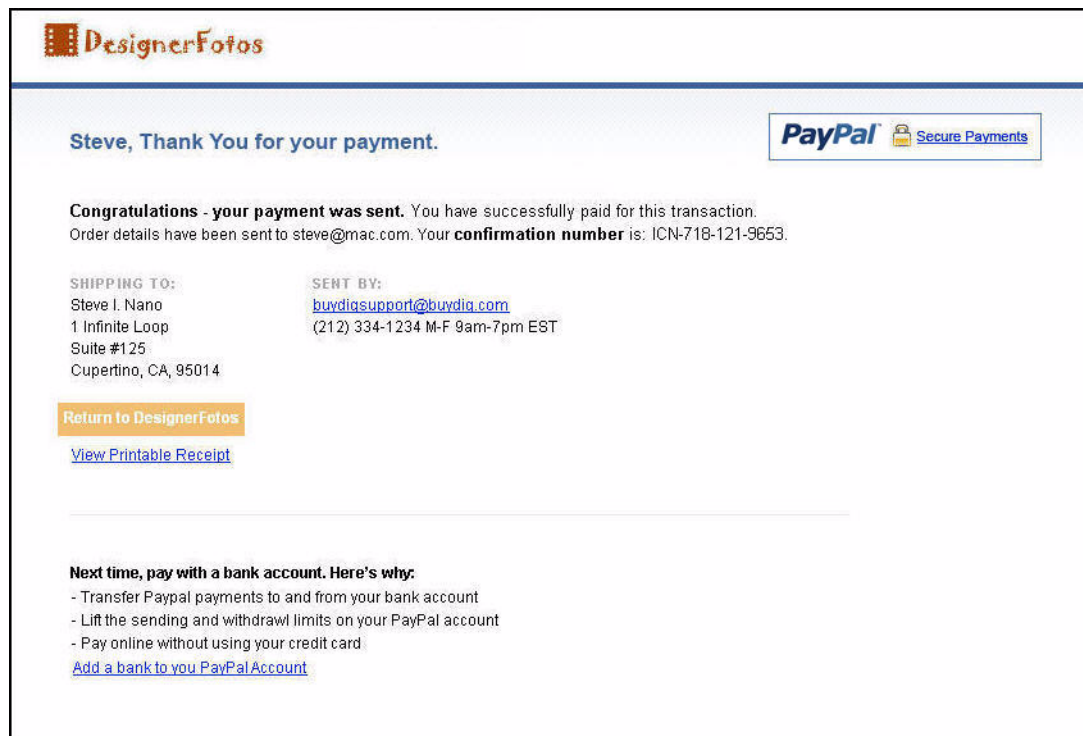
End: Buyer Returns to Merchant Website

After reviewing the payment confirmation page, Steve returns to the DesignerFoto website by clicking **Return to DesignerFotos**.

FIGURE **1.7** *Buyer Returns to a Landing Page on the Merchant Website*

The landing page that Steve returns to on the merchant website was specified with the `shopping_url` variable of the **Buy Now** button that Steve clicked originally to begin the payment process.

The design of the merchant landing page is the responsibility of the merchant. Consider the following when designing your own landing page:

- You must state clearly that the purchase made through PayPal was successful and that the transaction has been completed.

- You must tell the buyer that the payment and transaction details will arrive in an email sent to the buyer.

- Offer the buyer a few products that might be of interest based on what the buyer just purchased.

- If you enabled Auto Return, let buyers view and print a receipt. The alternate payment confirmation page on the PayPal website disappears quickly and the page does not offer a **View Printable Receipt** link.

  For more information, see "Auto Return" on page 37.

- Provide a link or button that lets the buyer return to your product catalog and continue shopping.

How You Get Your Money

After a buyer makes a payment, your PayPal account lists the payment in your Account History, as shown below.

FIGURE 1.8 Account History: Recent Activity

Notifications You Receive

You can be notified of payments in four ways: email, History Log, Downloadable History Log, and Instant Payment Notification (IPN).

Email

You receive email notification in the following cases:

- Successful payment
- Pending payment
- Canceled payment

If you do not want to receive email notification:

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

2. Click the **Notifications** link in the Account Information column.

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

4. Click **Save**.

Transaction History

Your transaction history (also called your "History") displays information about your payments. The status of each payment is one of the following statuses:

- **Completed**: The transaction was successful and the money was credited to your account
- **Cleared**: The payment cleared the sender's account and was credited to your account
- **Uncleared**: The payment has not cleared the sender's account yet

Downloadable History Log

You can download copies of your transaction history to your computer. You can specify a date range for the transactions and the format of the downloadable file. The file contains a record of your transactions.

To learn more about Downloadable History Logs, see the *Order Management Integration Guide*.

Instant Payment Notification (IPN)

Instant Payment Notification is a mechanism by which you to receive transaction data. IPN posts individual transaction information to a URL on your website that you have programmed to process this incoming data. To use IPN, you must activate it, because it is disabled by default.

If IPN is activated, you receive a notification in the following cases:

- When a payment is first sent, indicating that the status of the payment is Completed or Pending
- When a payment clears, fails, or is denied, if the status was pending

To learn more about IPN, see "Instant Payment Notification: notify_url" on page 132 and the *Order Management Integration Guide*.

Other Integration Features Used with Website Payments Standard

Website Payments Standard works with other integration features not described in this guide:

- Instant Payment Notification (IPN) and Payment Data Transfer (PDT) are HTML mechanisms that send information about payments to programs that run on your website. IPN and PDT are described in the *Order Management Integration Guide*.

- Subscriptions and Recurring Payments, which are described in the *Subscriptions and Recurring Payments Guide*

2 Using Your PayPal Account Profile

This chapter describes how to use your PayPal account profile settings to control how Website Payments Standard works for buyers and how you accept the payments they make.

The Account Profile

Use your PayPal account profile to manage your PayPal account.

To view your account profile:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

   Your account profile has three sections:
   – Account Information
   – Financial Information
   – Selling Preferences

   The following topics describes the use of each section in more detail.

Account Information

Use the **Account Information** column for basic account maintenance, including updating your password, adding and confirming email addresses, managing your business information, and for business accounts, configuring PayPal account for multi-user.

Financial Information

Use the **Financial Information** column to organize and maintain the financial instruments associated with your PayPal account, including managing your credit cards and bank accounts, activating and managing your PayPal Debit Card, managing multiple currency balances, and viewing monthly account statements.

Selling Preferences

Use the **Selling Preferences** column to configure the way you collect payments with PayPal, including:

- Branding the PayPal payment pages with your logo and colors
- Tailoring the Website Payments Standard payment experience with:
  - Auto Return
  - PayPal Account Optional
  - Getting contact telephone numbers from buyers
- Setting sales tax rates to calculate sales taxes automatically
- Setting shipping rates to calculate shipping charges automatically
- Blocking certain kinds of payments
- Setting the language and character encoding of your data

FIGURE 2.1 Selling Preferences on the Profile Summary Page
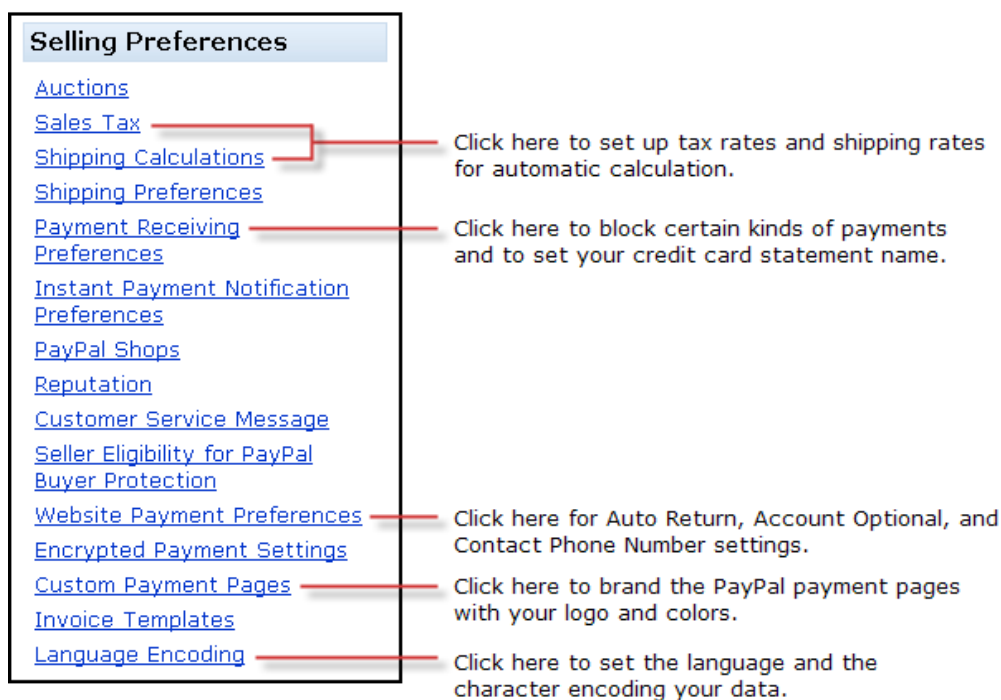
Correspondence Between Profile Settings and HTML Variables

Many of the selling preferences that you can set in your account profile have equivalent HTML variables that let you control the behavior of individual transactions. After you enable settings in your account profile, you can include HTML variables with a transaction that take advantage of those settings.

See the following sections for more information:

- "Overriding Page Styles On Individual Transactions" on page 28
- "Overriding Sales Tax Calculations on Individual Transactions" on page 45

Branding the PayPal Payment Pages

Custom payment pages let you tailor the PayPal payment pages presented to buyers to match the style of your website. Custom payment pages work with all Website Payments Standard buttons and with the PayPal Account Optional account profile setting turned on or off.

You can add up to three custom page styles.

The pictures in this section demonstrate the types of branding you can achieve with custom payment pages. Figure 2.2, "Default PayPal Payment Page Style," shows a payment page with no custom merchant branding.

FIGURE 2.2 Default PayPal Payment Page Style

Figure 2.3, "Custom Page Style with All Branding Options," shows all the options for customer merchant branding that you can specify for your own, custom payment page styles.

FIGURE 2.3   Custom Page Style with All Branding Options
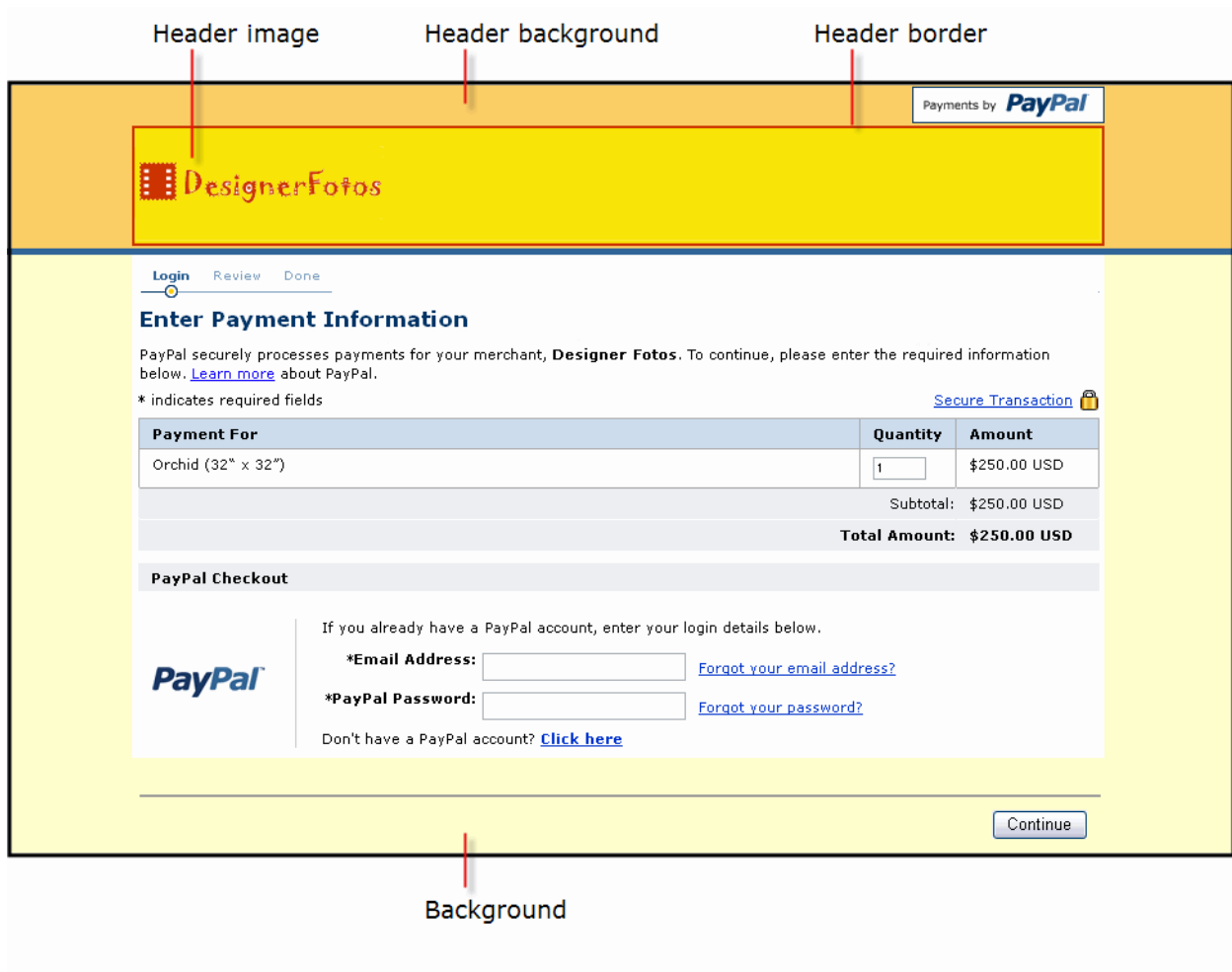
Working with Custom Payment Pages

To configure your custom payment pages:

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

    The **My Account Overview** page appears.

2. Click the **Profile** subtab.

    The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Custom Payment Pages.**

    The **Custom Payment Page Styles** page appears, as shown below.

FIGURE 2.4   *Custom Payment Page Styles*
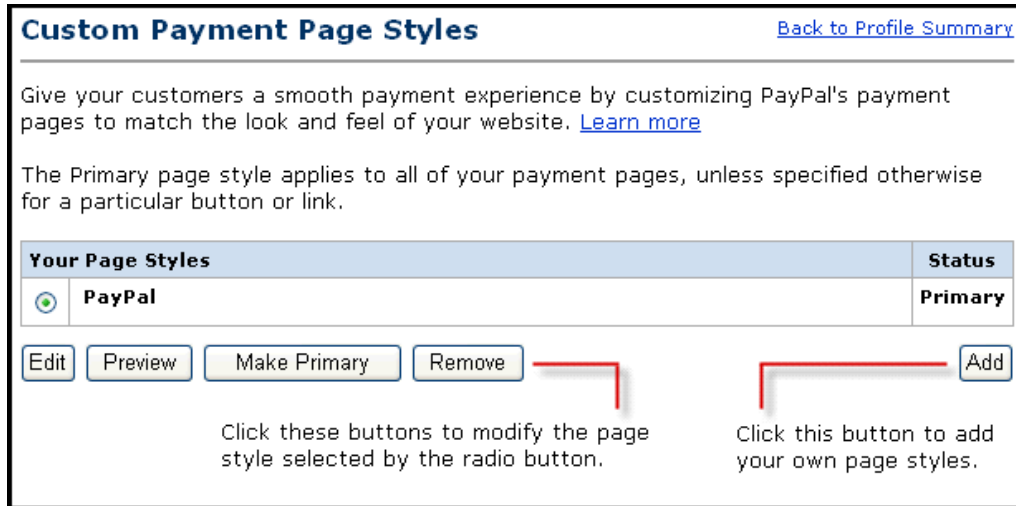
From this page, you can add, edit, preview, and remove page styles, and make one of the page styles the primary page style.

NOTE: The PayPal page style is a default page style. You cannot edit or remove it.

Adding or Editing a Page Style

The settings described here can also be specified with HTML variables for individual transactions. For more information, see "HTML Variables for Displaying PayPal Payment Pages" on page 141.

To add a page style:

1. Begin at the Custom Payment Page Styles page.

2. Click **Add** or **Edit**.

Enter your custom page style preferences:

– **Page Style Name (required)**

Enter a name up to 30 characters long. The name can contain letters, numbers, and underscores but no other symbols or spaces. The Page Style Name is used to refer to the page style in your PayPal account and in the `page_style` HTML variable for your Website Payment buttons.

– **Header Image URL (optional)**

Enter the URL for an image that should appear at the top left of the payment page. Maximum size of the image is 750 pixels wide by 90 pixels high; larger images are reduced to this size. The image must be in a valid graphics format such as gif, jpg, or png.

> **IMPORTANT:** *PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your buyer's web browser displays 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, the header is 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 is only 45 pixels high.

– **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 two-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.

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

Making a Page Style Primary

When you make a page style primary, it is applied to all payment pages unless you specify otherwise on individual transactions.

NOTE: If you do not designate a page style as Primary, the default PayPal page style is used.

To make a page style primary:

1. Begin at the Custom Payment Page Styles page.

2. Click the radio button next to the page style you that want to make your primary style.

3. Click **Make Primary**.

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

Overriding Page Styles On Individual Transactions

Your primary page style is applied to all payment pages unless you specify otherwise. You can override this behavior by specifying custom page style variables on individual transactions.

To change the page style for a button you already created, replace the value of the `page_style` variable with the page style name you want to use. The next time the button is clicked, the subsequent payment pages appear in the new style.

When you specify custom payment page variables on individual transactions, the page variables override page styles set in your account profile or the `page_style` variable. The custom payment page variables take precedence in the following order:

TABLE **2.1** *Order of Page Style Customization Variables*

	Custom Option	Description
1	Custom Payment Page Variables on Individual Transactions	See Table A.7, "HTML Variables for Displaying PayPal Payment Pages," on page 141.
2	Primary Page Style on Individual Transactions	With the `page_style` variable, you can specify a page style on individual transactions that overrides any page styles set in your account profile.
3	Primary Page Style in Profile	You can create and set the primary style in your account profile.
4	Default PayPal Page Style in Profile	The default page style used when an alternative is not selected and designated as primary.

Tailoring the Payment Experience

The following account profile settings let you tailor the payment experience for buyers who pay with Website Payments Standard:

● PayPal Account Optional

● Auto Return

● Getting Contact Telephone Numbers

PayPal Account Optional

With PayPal Account Optional turned on, buyers who are not currently PayPal members can pay by credit card without first signing up for a PayPal account. After making the payment, buyers can sign up with PayPal using the address and credit card that was used for the completed transaction.

Figure 2.5, "Page Sequence with PayPal Account Optional" diagrams the sequence of pages that buyers encounter when they pay by credit card without first signing up with PayPal.

FIGURE* 2.5   *Page Sequence with PayPal Account Optional
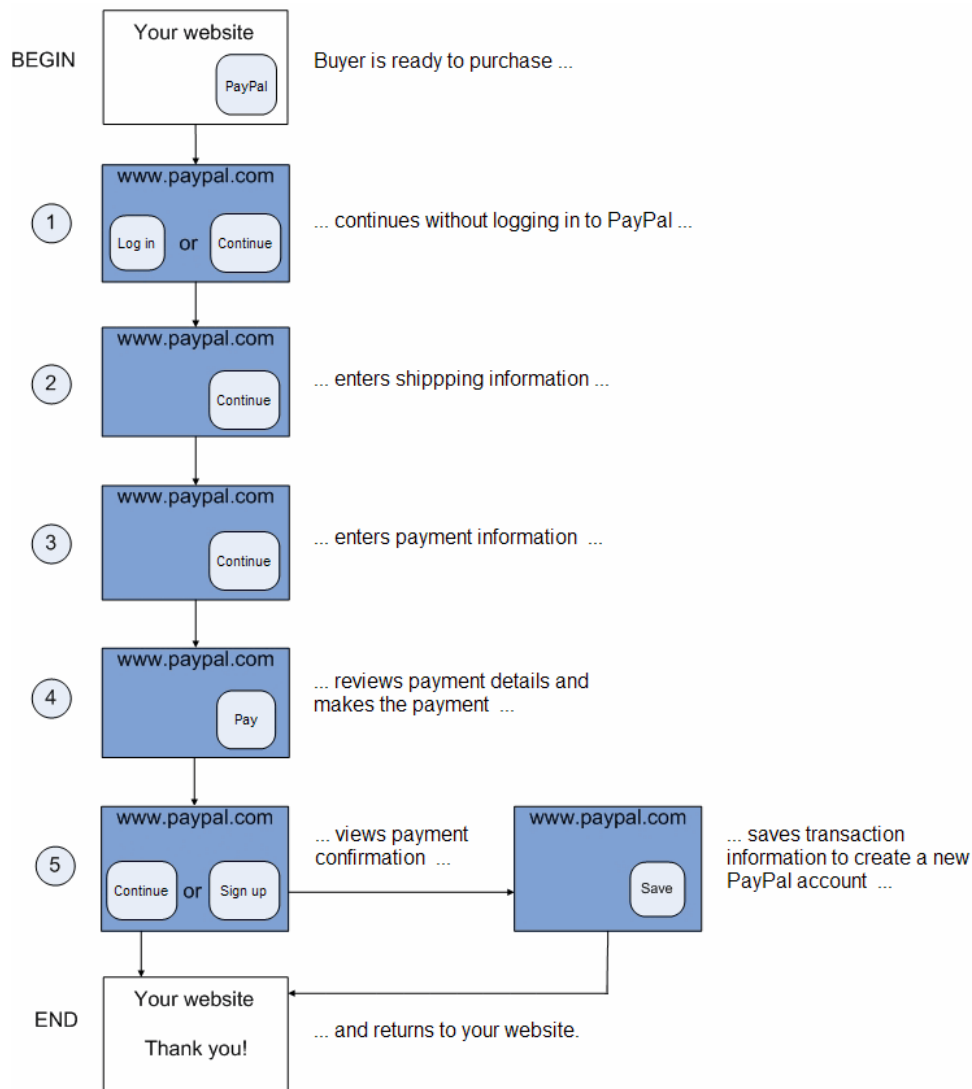
Compare the preceding page sequence with the basic page sequence shown in Figure 1.1, "Website Payments Standard Basic Page Sequence" on page 13.

What Buyers See With Account Optional On
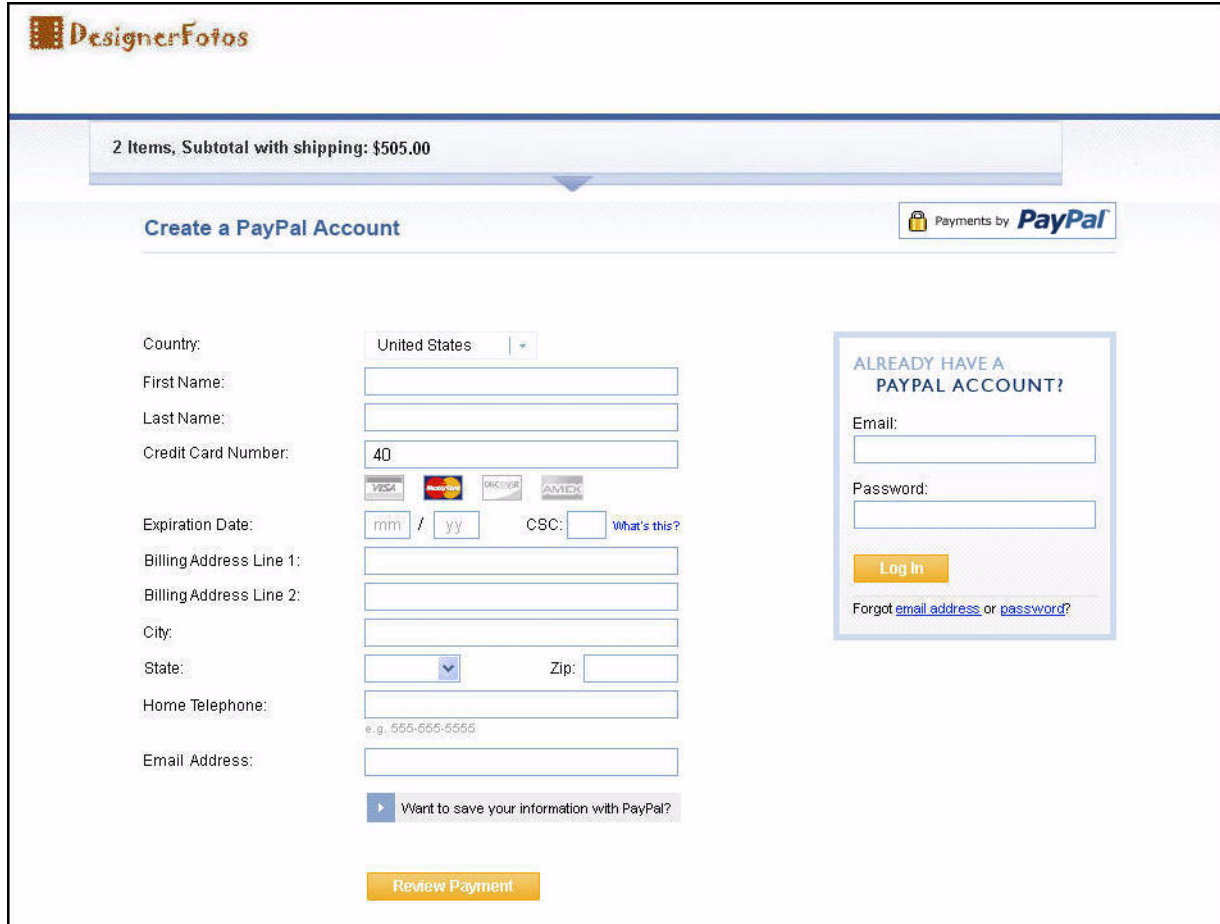
Step 1: Bob goes to the DesignerFotos website, makes his selections, and clicks Add to Cart.

Step 2: Since Bob is new to PayPal, he is taken to a billing information page. If he had a PayPal account, he could log in here to access his saved information. He is not a PayPal member, so he enters in his information and clicks Review Payment.

NOTE: If Payment Receiving Preferences are set to accept payments from buyers only with confirmed addresses, Bob skips the shipping information page and goes directly to billing information in **Step 3**.

Step 3: Bob is taken to a review page. He clicks **Pay $505.00 Now!** to complete his purchase.
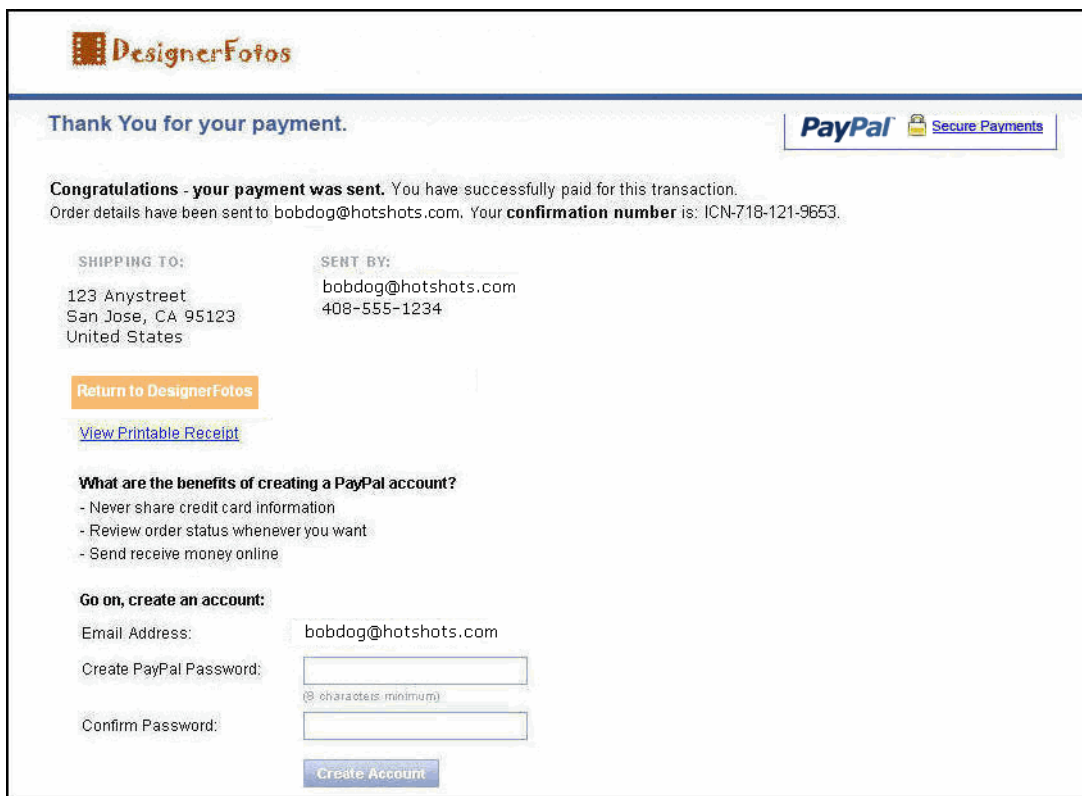
Step 4: Bob is taken to a payment completion page and will receive an email receipt.

Because Bob is not a PayPal member, he can choose to sign up for a PayPal account on this page by entering his email address, selecting a password, and clicking Create Account.

Step 5: Bob sees a page that confirms the creation of his account.
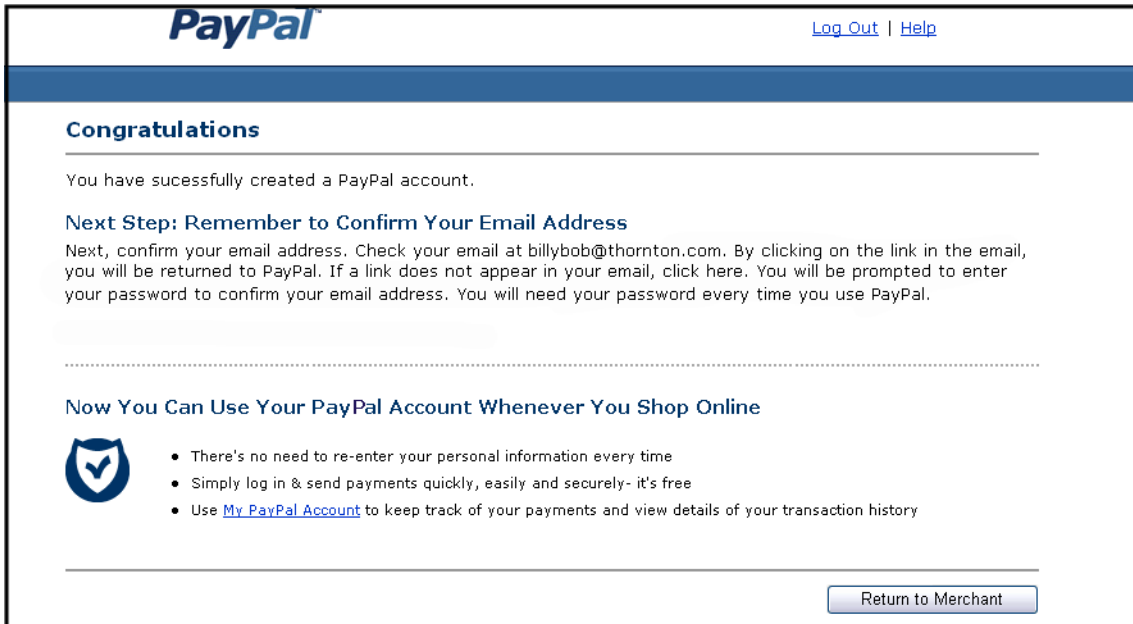
If he clicks Return to Merchant, he is redirected back to the merchant's website.

Step 6: Bob receives an email receipt that confirms his payment and includes a copy of the payment details for this transaction.
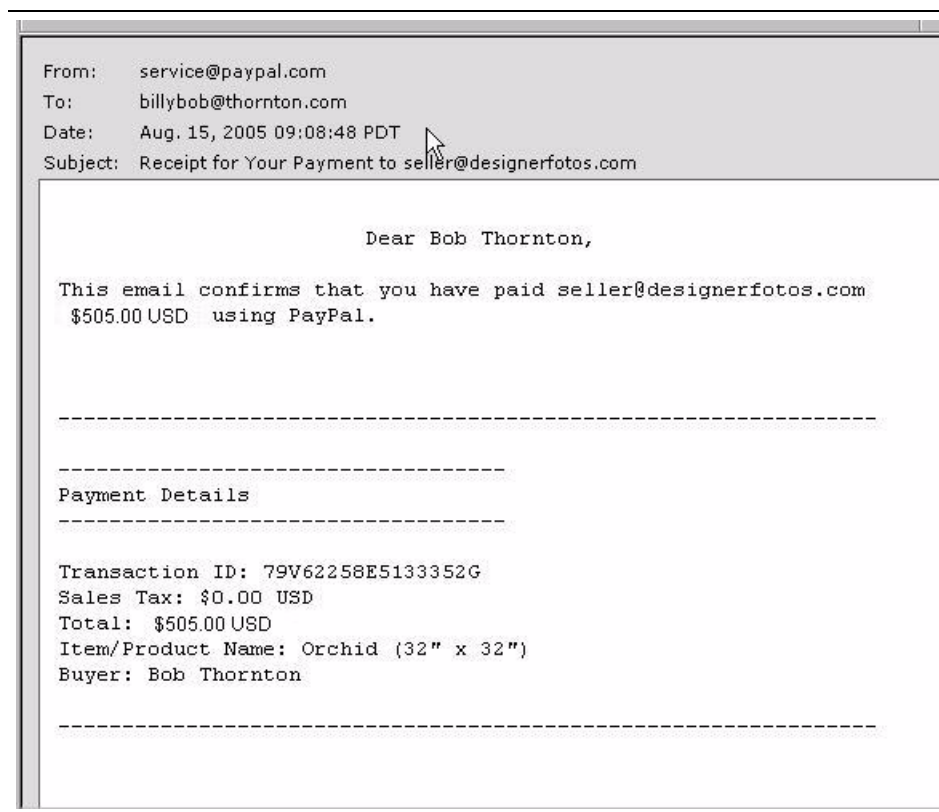
Turning PayPal Account Optional Off

PayPal Account Optional is on by default.

To turn PayPal Account Optional off:

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

    The **My Account Overview** page appears.

2. Click the **Profile** subtab.

    The **Profile Summary** page appears.

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

    The **Website Payment Preferences** page appears.

4. Scroll down to the **PayPal Account Optional** section of the page.
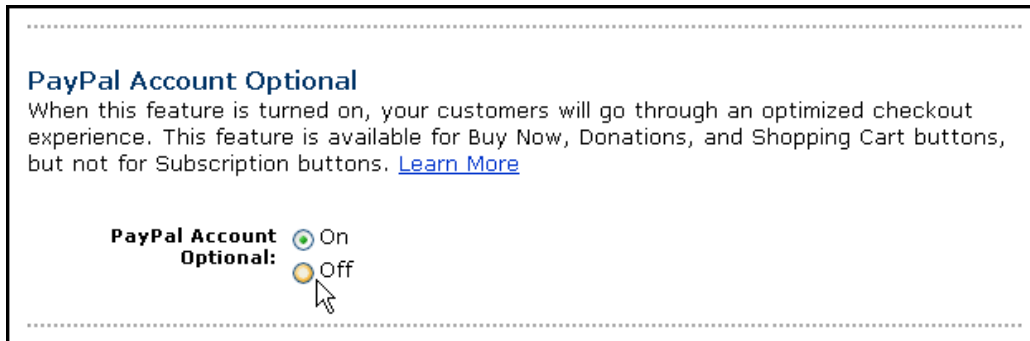
5. Select **Off** to turn PayPal Account optional off.

6. Scroll to the bottom of the page, and click **Save**.

Auto Return

With Auto Return for Website Payments, you can avoid making your buyers click an extra button before returning to your website after completing a payment. Auto Return applies to all Website Payments, including Buy Now, Donations, Shopping Cart, and Subscriptions.

What Buyers See with Auto Return On

With Auto Return on, instead of having to click a button on the payment receipt page (identified in Figure 1.1 with a circled "3" and shown in Figure 1.6), buyers see an alternate payment confirmation page for a few seconds before the browser returns them automatically to your website.

FIGURE 2.6 *Momentary Payment Confirmation with Auto Return On*

Turning On Auto Return

Auto Return is turned off by default.

To turn on Auto Return:

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

The **My Account Overview** page appears.

2. Click the **Profile** subtab.

The **Profile Summary** page appears.

3. Under the **Selling Preferences** column, click **Website Payment Preferences**.

The **Website Payment Preferences** page appears, as shown below.

4. Under **Auto Return for Website Payments**, click the **On** radio button to enable Auto Return.

**5.** In the **Return URL** field, enter the URL to which you want your buyers redirected after payment completion.

> **NOTE:** If the Return URL you supply is not valid, PayPal displays the standard **You Made a Payment** page when payment is complete.

6. Scroll to the bottom of the page, and click **Save**.

Setting Return URL on Individual Transactions

With Auto Return turned on in your account profile, you can set the value of the return URL on each individual transaction, overriding the value you have stored on PayPal. For example, you might want to return the buyer's browser to a URL on your site that is specific to that customer, perhaps with a session-id or other transaction-related data included in the URL.

To set the return URL for a transaction, include the `return` variable in the HTML Form:

```
<INPUT TYPE="hidden" NAME="return" value="URLspecificToThisTransaction">
```

Subscriptions 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, see the *Subscriptions and Recurring Payments Guide*.

Getting Contact Telephone Numbers
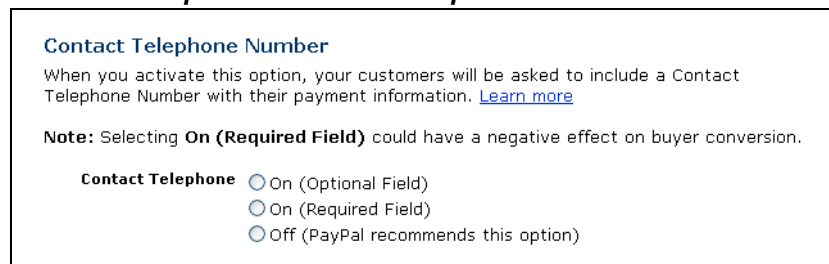
"Contact Information Telephone" is an option that gives you a contact telephone number for your buyers. When you activate this option, buyers are prompted to include a contact telephone number with their payment information.

IMPORTANT: In accordance with PayPal's User Agreement, you may use this Contact Telephone Number only to communicate with the buyer about the related purchase. You may **not** use this number for unsolicited commercial messages.

You can make the contact telephone number optional or required, or you can turn it off. "Off" is the recommended default option because buyers value their privacy and prefer to minimize unsolicited communications.

When you require buyers' contact telephone numbers, buyers see the prompt during purchase.

FIGURE 2.7 Prompt for A Contact Telephone Number

Activating Contact Telephone Number

Follow these steps to activate the Contact Telephone Number option:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Website Payment Preferences**.

4. Scroll down the page to the **Contact Telephone Number** section.

5. Select one of the following options:

   – **On (Optional Field)**: prompts buyers to enter telephones number as an option.
   – **On (Required Field)**: requires buyers to enter telephone numbers
   – **Off (Recommended)**: does not prompt buyers to enter telephone numbers

6. Scroll to the bottom of the page and click **Save**.

Automatic Calculation of Sales Tax

You can set up your PayPal account to automatically calculate and charge sales tax (also called value-added tax or VAT). You can create sales tax rates for domestic (U.S.-only) and international buyers as follows:

- Domestic sales tax rates

  can be for an individual state, a specific zip code, or for a range of zip codes.

- Sales tax rates for Canada can be for an individual province or for all provinces.

- Other international sales tax rates are for the entire county specified.

To view or modify your sales tax rates:

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

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

3. In the **Selling Preferences** column, click **Sales Tax**.

FIGURE 2.8 **Sales Tax Rates Setup**

Setting Up Domestic Sales Tax Rates

You can create sales tax rates for a state, zip code, or zip code range. To add a new rate, click **Add New Sales Tax** in the **Set Up Domestic Tax Rates** box.

To create a rate for a state

1. Click **State** for **Configure Sales Tax by**.

2. Select one or more states for the rate you want to create. Hold down the **Ctrl** key to select more than one state.

3. Enter the sales tax rate.

4. Click the checkbox labeled **Apply rate to shipping amount**, if applicable.

5. Click the **Continue** button to add the new rate and return to the Sales Tax page (Figure 2.8).

6. Click the **Create Another** button to add the new rate and then add another domestic sales tax rate.

To create a rate for a specific zip code

1. Click **Zip Code** for **Configure Sales Tax by**.

FIGURE 2.9 Setting Up a Domestic Sales Tax Rate by Zip Code

2. Click the **Specific** radio button.

3. Enter the zip code for the rate you want to create.

4. Enter the sales tax rate.

5. Click the checkbox labeled **Apply rate to shipping amount**, if applicable.

6. Click the **Continue** button to add the new rate and return to the Sales Tax page.

7. Click the **Create Another** button to add the new rate and then add another domestic sales tax rate.

To create a rate for a zip code range

1. Click **Zip Code** for **Configure Sales Tax by**.

2. Click the **Range** radio button.

3. Enter the starting and ending zip code for the rate you want to create.

4. Enter a the sales tax rate.

5. Click the checkbox labeled **Apply rate to shipping amount**, if applicable.

6. Click the **Continue** button to add the new rate and return to the Sales Tax page.

7. Click the **Create Another** button to add the new rate and then add another domestic sales tax rate.

Setting Up International Sales Tax Rates

You can create the following types of international sales tax rates:

- For Canada, sales tax rates can be for one or more provinces.

- For countries other than the U.S. and Canada, sales tax rates apply to the entire country.

To add a new rate, click **Add New Sales Tax** in the **Set Up International Tax Rates** box.

1. Select the country for the rate you want to create.

2. If you selected Canada for **Country**, select one or more provinces or select **All Provinces**. Hold down the **Ctrl** key to select more than one province.

3. Enter the sales tax rate.

4. Click the checkbox labeled **Apply rate to shipping amount**, if applicable.

5. Click the **Continue** button to add the new rate and return to the Sales Tax page (Figure 2.8).

6. Click the **Create Another** button to add the new rate and then add another international sales tax rate.

Resolving Overlapping Sales Tax Rates

It is possible that more than one sales tax rate will apply to a buyer. For example, in Figure 2.10, all three of the domestic sales tax rates apply to a buyer in zip code 94044.

FIGURE 2.10 Three Domestic Sales Tax Rates

When multiple rates apply, the most specific rate is used. For a buyer in zip code 94044, the most specific rate is the single zip code rate of 8.25%. For a buyer in zip code 94056, the most specific rate is the range of zip codes with a rate of 7.75%.

Overriding Sales Tax Calculations on Individual Transactions

Regardless of a buyer's location, you can override automatic tax calculation on an individual transaction or on individual items in a transaction. For more information, see "Setting Tax on Individual Items" on page 99 and "Setting the Shipping Charge for the Entire Cart" on page 100.

Editing or Deleting Sales Tax Rates

To edit a sales tax rate, click the checkbox to the left of the rate and then click the **Edit** button.

To delete a sales tax rate, click the checkbox to the left of the rate and then click the **Delete** button.

Automatic Calculation of Shipping Charges (U.S. Merchants Only)

You can set up your PayPal account to calculate shipping charges automatically. Shipping charges are calculated based on the shipping rates you specify in the **Selling Preferences** of your account profile. You can set up different shipping rates for U.S. domestic and international shipments, different rates for different domestic and international shipping regions, and different rates for different levels of shipping service.

Shipping Regions

Your organize your shipping rates primarily by the states and countries to which you ship your products. Some merchants make only domestic shipments. Other merchants make both

domestic shipments and international shipments. Depending on territorial size, some merchants divide their domestic markets into smaller shipping regions, each with their own shipping rates.

Before you begin setting up the shipping rates that PayPal uses to calculate shipping charges, decide whether:

- You ship only domestically or both domestically and internationally

- You want one set of rates for all U.S. domestic shipments or you want rates for different domestic regions, such as Europe and Asia.

- You want one set of rates for all international shipments or you want rates for different international regions

You can establish one set of shipping rates for all domestic and international destinations, but your shipping rates should reflect your costs of shipping, which generally vary between different domestic and international regions.

Shipping Methods

Within each shipping region that you define, you specify specific shipping rates for the different *shipping methods* you want to offer buyers. A shipping method specifies a mode of shipment and the general time frame for delivery. For example, you might offer your domestic buyers two shipping methods: "Standard Shipping" and "Priority."

For each region in which you offer a specified shipping method, you generally select different delivery time frames and different rates. Otherwise, you should not set up separate shipping regions.

For example, your "Standard Shipping" method for the region where your shipments originate might specify a time frame of "2-3 Days." A more distant domestic shipping region might specify a time frame of "3-7 Days." You set the same rates for "Standard Shipping" in all regions, but delivery times are longer for more distant ones.

As an alternative to differentiating on delivery time, you might differentiate on rates. For example, your "Standard Shipping" method for all domestic regions might specify the same time frame of "2-3 Days." You set more expensive rates for "Standard Shipping" in more distant regions, but delivery times are the same for all regions.

Shipping Rate Bases

For each shipping method in each shipping region that you define, you specify the *basis* upon which your shipping rates are used to calculate the shipping charges for specific purchases. You can choose from the following shipping rate bases:

- Total order amount

- Total order weight

- Total item quantity

Generally, you specify the same shipping rate basis for all shipping regions and shipping methods that you define. Before you begin setting up the shipping rates that PayPal uses to calculate shipping charges, decide which basis is most suitable for the kinds of products you sell and the typical orders that your buyers place.

For more information, see "Examples of Rate Bases and Shipping Calculations" on page 54

Shipping Rate Tables

For each shipping method you define, fill in a *rate table* to specify the rates that PayPal uses to calculate shipping charges. Rate tables let you specify *tiered* rates.

FIGURE 2.11 *Shipping Rate Table With a Basis of Total Order Amount*

Each row in a rate table represents a different tier. Each successive tier encompasses a successively increasing range within the rate basis. You specify a separate rate for each tier.

In the preceding example rate table, each successive tier encompasses an increasing range of order amounts. The first tier encompasses orders that total from $0.01 USD through and including $10.00 USD. The shipping rate for orders that fall within the first tier is 5% of the total order amount. The shipping charge for an order amount of $6.75 USD is $0.34 USD.

Shipping Rates and Currencies

When you set up shipping methods, specify the same currency for the shipping rates that you used to price the products on your website. Specify shipping rates for both domestic shipments and international shipments in your domestic currency, provided that you priced your products for international buyers in your domestic currency.

If you price your products in multiple currencies, you should specify international shipping rates in the same currencies that you priced your products for international buyers. For example, a merchant in London might price products in Pounds Sterling for British buyers, while also pricing the same products in Euros for Euro-zone buyers and U.S. Dollars for U.S. buyers.

Adding Shipping Rates for the First Time

The first time you set up shipping rates, the page sequence is tailored for creating your initial shipping regions, methods, and rates.

To begin adding shipping regions, methods, and rates for the first time:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Set Up Shipping Calculations**.

   This **Shipping Calculations** page appears, as shown below.

FIGURE 2.12 **Shipping Calculations Setup Page**
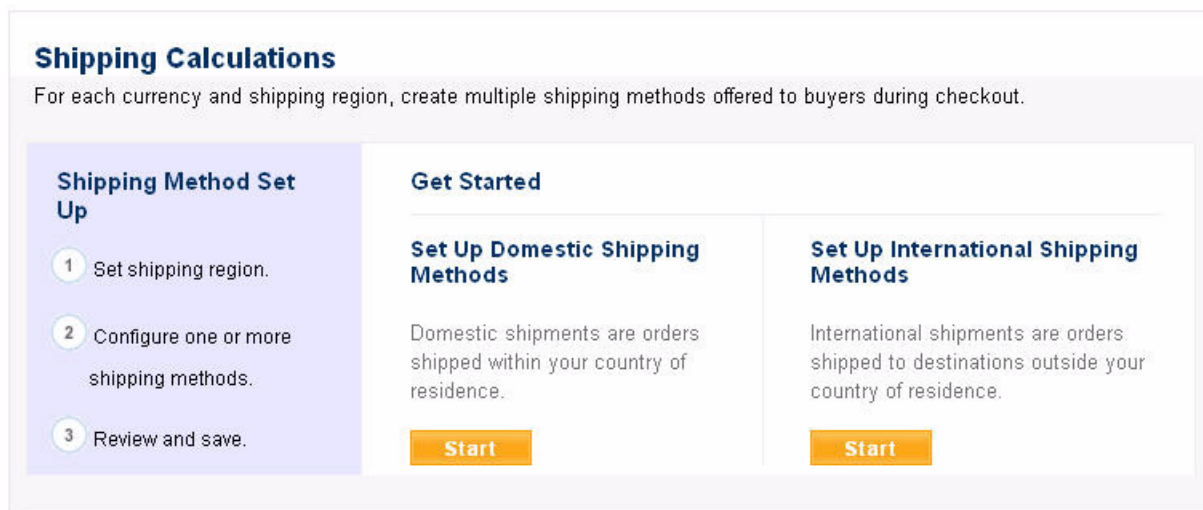
From the **Shipping Calculations** setup page, you can start a domestic or an international shipping wizard.

Adding One or More Shipping Methods for a Shipping Region Using a Wizard

Whenever you add a shipping method, you use one of two wizards to step you through the process. The domestic shipping wizard lets you configure shipping regions within the U.S., and the international shipping wizard lets configure foreign shipping regions. Shipping wizards let you configure a shipping region and all the shipping methods for it at one time.

You can start a shipping wizard in one of two ways:

- Click **Start** from the **Shipping Calculations** setup page, as shown in Figure 2.12, "Shipping Calculations Setup Page.

- Click **Add Another Shipping Method** from the **Shipping Calculations** review page, as shown in Figure 2.14, "Shipping Calculations Review Page (U.S. Merchants Only).

The steps in domestic and international shipping wizards are the same.

*FIGURE 2.13*Page Sequence in a Shipping Wizard
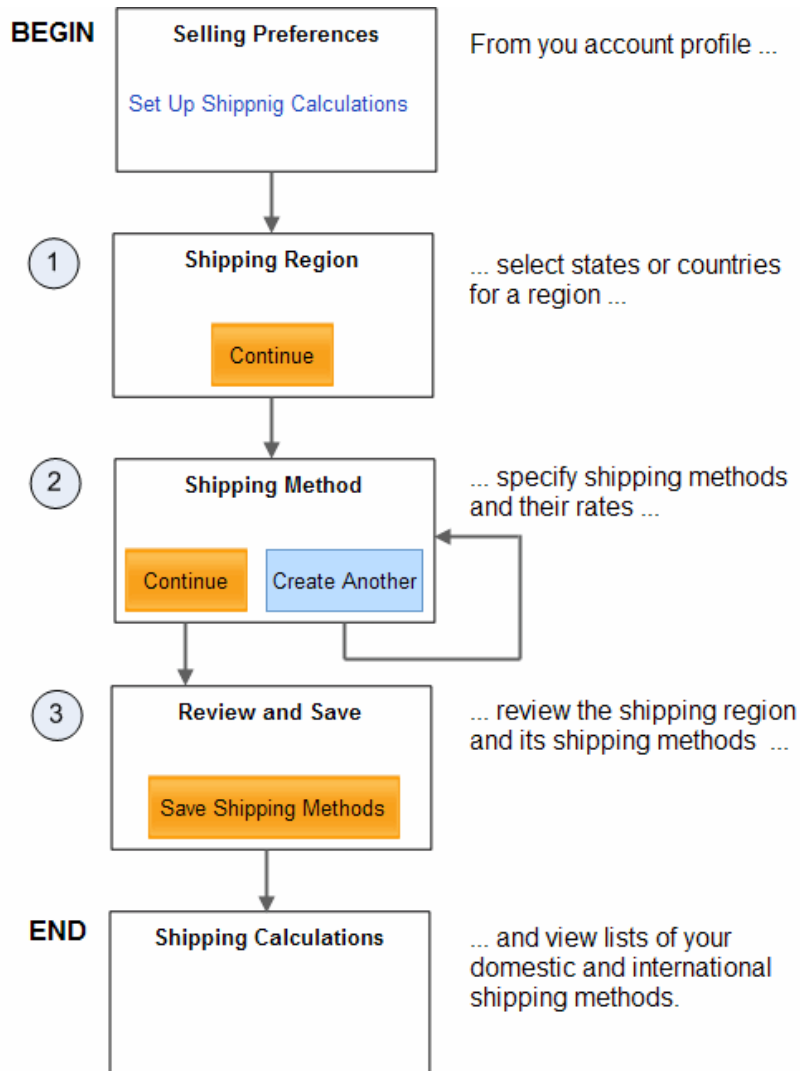
1. Setting Up the Shipping Region for a Shipping Wizard. Select the U.S. states or the foreign countries for the shipping region, and select the currency in which you want to price the shipping rates for the shipping region.

2. Configuring the Shipping Methods Within the Region of a Shipping Wizard. Select a name and delivery time frame, a rate basis, and fill in the rate table. Repeat this step to configure all of the shipping methods you want for the shipping region.

3. Saving the Shipping Methods Configured With a Shipping Wizard. Review the shipping region and the shipping methods, and change them if you like before you save them.

The following sections describe each step in more detail.

Setting Up the Shipping Region for a Shipping Wizard

The first step of a shipping wizard lets you select the U.S. states or foreign countries for one or your shipping regions. In addition, you select the currency in which you want to price the shipping rates within the region.

NOTE: You can select the currency at the time you add shipping methods and rates. You cannot change the currency later when you edit shipping methods. For more information, see "Shipping Rates and Currencies" on page 47.

After you select the U.S. states or foreign countries you want for the shipping region, click **Continue** to proceed to the second step of the shipping wizard.

Configuring the Shipping Methods Within the Region of a Shipping Wizard

As the second step of a shipping wizard, you configure the shipping methods that you want for the shipping region. A shipping wizard lets you configure the name, delivery time frame, rate basis, and rate table of shipping methods.

Repeat the second step of a shipping wizard to create additional shipping methods for the same shipping region. Click **Create Another** after completing the configuration of the current method to begin the configuration of the next one.

After you configure all the shipping methods for the shipping region, click **Continue** to proceed to the third and final step of the shipping wizard.

Saving the Shipping Methods Configured With a Shipping Wizard

As the final step of a shipping wizard, you review the configuration of the shipping region and the configuration of the shipping methods for the shipping region. You can change the shipping region, and you can change and add shipping methods.

In addition, the final step of a shipping wizard lets you enable individual purchase transactions to override the rates for the shipping methods you defined within the shipping region. Select the **Override profile shipping method...** checkbox to permit individual transactions to override automatic calculation of shipping charges. For more information, see "Overriding Shipping Calculations on Individual Transactions" on page 55.

After you review the shipping region and its shipping methods, click **Save Shipping Methods** to preserve the shipping methods that you set up with the shipping wizard. The shipping methods become available to buyers as soon as you save them.

Viewing, Editing, and Adding Shipping Rates

After you set up some shipping regions, methods, and rates, the page sequence is tailored for viewing and editing existing shipping methods, as well as for creating additional regions, methods, and rates.

To begin viewing, editing, or creating additional shipping regions, methods, and rates:

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

2. Click the **Profile** subtab.

    The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Shipping Calculations**.

    The **Shipping Calculations** review page appears, as shown below.

FIGURE 2.14 *Shipping Calculations Review Page (U.S. Merchants Only)*

4. From the **Shipping Calculations** review page, perform one of the following actions:

    – Viewing the Configuration of an Existing Shipping Method. Select the checkbox next to the shipping method and click **View**.

- Editing the Configuration Settings of an Existing Shipping Method. Select the checkbox next to the shipping method and click **Edit**.
- Deleting One or More Shipping Methods. Select the checkboxes next to the shipping methods and click **Delete**.
- Adding One or More Shipping Methods for a Shipping Region Using a Wizard. Click **Add Another Shipping Method**.

Viewing the Configuration of an Existing Shipping Method

To view the configuration of a shipping method:

1. From the **Shipping Calculations** review page, select the checkbox next to the shipping method you want to view.

2. Click **View**.

The **View Domestic Shipping Method** page or the **View International Shipping Method** page appears.

3. From the review page, perform one of the following actions:

- To change the shipping method, click **Edit Settings**.
- When you are finished viewing the shipping method, click **Back to Shipping Methods**.

Editing the Configuration Settings of an Existing Shipping Method

To edit the configuration settings of an existing shipping method:

1. From the **Shipping Calculations** review page, select the checkbox next to the shipping method you want to change.

2. Click **Edit**.

The **Edit Domestic Shipping Method** page or the **Edit International Shipping Method** page appears.

3. Change any of the following settings:

TABLE 2.2 Shipping Method Settings

Setting	Action
Status	Select whether the shipping method is actively used to calculate shipping charges. Possible values are: • **Active**: the shipping method is available for buyers to choose • **Inactive**: the shipping method is hidden from buyers
Region	Displays the domestic regions or foreign countries currently selected for the shipping region. To select different regions or countries, click **Change**.

TABLE 2.2 Shipping Method Settings

Setting	Action
Override shipping methods per transaction	Select whether the shipping rates can be overridden by individual transactions if the information is passed to PayPal with HTML variables in the transaction. Possible values are: ● **Yes** ● **No** **IMPORTANT:** Changing the **Override shipping methods per transaction**.setting of a specific shipping method changes the setting for all U.S. domestic and international shipping methods that use the same currency.
Shipping Method Name	From the dropdown list, select a name for the shipping method.
Delivery Time	(Optional) From the dropdown list, select a delivery time.
Based On	Select the rate basis for the shipping method. Possible values are: ● **By Amount**: based on the total amount of the order ● **By Weight**: based on the total weight of items in the order ● **By Quantity**: based on total quantity of items in the order For more information, see "Examples of Rate Bases and Shipping Calculations" on page 54
Shipping Rates	Reconfigure the rows in the rate table to change the shipping rates that PayPal uses to calculate shipping charges when buyer select the shipping method. **NOTE:** Changes that you make to active shipping methods become effective after a momentary delay.

4. Click **Save**.

Deleting One or More Shipping Methods

You can delete one or more domestic or international shipping methods at one time. Follow the procedure below in either the **Domestic Shipping Methods** section or the **International Shipping Methods** section of the **Shipping Calculations** review page.

IMPORTANT: After you delete a shipping method, it cannot be recovered for use in future shipping calculations.

To delete one or more shipping methods:

1. From the **Shipping Calculations** review page, select the checkboxes next to the shipping methods that you want to delete.

2. Click **Delete**.

3. Click **Yes** in the confirmation message box.

Examples of Rate Bases and Shipping Calculations

The following examples demonstrate how the different kinds of shipping rates are applied when calculating shipping charges:

- Calculating Shipping Charges Based on Amount of Purchase
- Calculating Shipping Charges Based on Weight of Shipment
- Calculating Shipping Charges Based on Quantity of Items Shipped

Calculating Shipping Charges Based on Amount of Purchase

When you choose **Total Order Amount** or **By Amount** as the basis for shipping rates, tiers in the rate table represent increasing ranges of order amounts. Generally, you select **By Amount** as the rate basis if you want to encourage your buyers to buy more with increasing discounts on shipping charges.

You can choose between specifying a flat rate for each tier or specifying a percentage of the order amount. Click the **Flat Rate** or the **Percent** links in the **Shipping Rate** section to make your choice.

EXAMPLE 2.1 Flat Rate Shipping Calculations

Assume the following shipping rate table with a basis of **By Order** and fixed amount pricing selected:

```
From(EUR)        To(EUR)         Rate(EUR)
0.01             49.99           3.00
50.00            and up          2.00
```

The shipping charge for an order amount of €36.50 EUR is €3.00 EUR. The shipping charge for an order amount of €66.50 EUR is €2.00 EUR This rate structure encourages buyers to purchase more with discounted shipping on larger orders.

EXAMPLE 2.2 Percentage Rate Shipping Calculation

Assume the following shipping rate table with a basis of **By Order** and percentage rate pricing selected:

```
From(JPY)        To(JPY)         Rate(%)
0.01             49.99           5
50.00            and up          4
```

The shipping charge for an order amount of ¥36.50 JYP is ¥1.38 JYP (36.50 x 5%). The shipping charge for an order amount of ¥66.50 JYP is ¥2.66 JYP (66.50 x 4%).

Calculating Shipping Charges Based on Weight of Shipment

When you choose **Total Order Weight** or **By Weight** as the basis for shipping rates, tiers in the rate table represent increasing ranges of order weights. Generally, you select **By Weight** as the rate basis if you want to recover your shipping costs.

You can choose between specifying order weights in pounds or kilograms. Click the **Lbs** or the **Kgs** links in the **Shipping Rate** section to make your choice.

EXAMPLE 2.3 Weight-Based Shipping Calculations

Assume the following shipping rate table with a basis of **By Weight**:

```
From(Kgs)       To(Kgs)         Rate(GBP)
0.01            49.99           3.00
50.00           and up          6.00
```

The shipping charge for an order that weights 36.50 kg is £3.00 GBP. The shipping charge for an order that weights 66.50 kg is £6.00 GBP.

Calculating Shipping Charges Based on Quantity of Items Shipped

When you choose **Total Order Quantity** or **By Quantity** as the basis for shipping rates, tiers in the rate table represent increasing ranges of order item counts. Generally, select **By Quantity** as the rate basis if all your products have a generally uniform size and weight, such as shoes.

EXAMPLE 2.4 Quantity-Based Shipping Calculations

Assume the following shipping rate table with a basis of **By Quantity**:

```
From            To              Rate(USD)
1               49              3.00
50              and up          6.00
```

The shipping charge for an order with 36 items is $3.00 USD. The shipping charge for an order with 66 items is $6.00 USD.

Overriding Shipping Calculations on Individual Transactions

Sometimes you want to set special shipping rates for certain items, such as especially heavy ones that cost more to ship, or services and digital downloads that do not require shipping.

Prerequisites for Overriding Shipping Rates on Individual Transactions

To override your profile-based shipping rates:

- Enable overrides of your shipping rates; overrides are enabled for new shipping methods by default

- Set the special shipping rates for individual items or entire transactions with special HTML variables of Buy Now, Donation, Add to Cart, and View Cart buttons

    For more information, see "Setting Shipping Charges on Individual Items" on page 99 and "Setting the Shipping Charge for the Entire Cart" on page 100.

Disabling the Override of Shipping Rates on Individual Transactions

By default, shipping methods enable the override of shipping rates on individual transactions. You can disable overrides by:

- Editing any shipping method and changing the **Override shipping methods per transaction**.setting.

- Adding a new shipping method and changing the default value of the **Override shipping methods per transaction** setting

Regardless of how you disable overrides, the override setting you specify for a specific shipping methods applies to the setting for all shipping methods of the same currency.

To enable or disable overrides of a shipping method:

1. From the **Shipping Calculations** review page, select the checkbox next to any of the shipping methods for a specific currency.

2. Click **Edit**.

   The **Edit Domestic Shipping Method** or the **Edit International Shipping Method** page appears.

3. For the **Override shipping methods per transaction**.setting, select one of the following radio buttons:

   – **Yes**: enables transaction-specific shipping charges to override the shipping rates
   – **No**: prohibits transaction-specific shipping charges

   IMPORTANT: *Changing the **Override shipping methods per transaction**.setting of a specific shipping method changes the setting for all U.S. domestic and international shipping methods that use the same currency.*

4. Click **Save Changes**.

Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)

You can set up shipping rates in your account profile and let PayPal calculate shipping charges automatically.

To view or modify your shipping rates:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Shipping Calculations**.

   The **Shipping Calculations** page appears, as shown below.

FIGURE* 2.15Shipping Calculations Page (non-U.S. Merchants Only)*

Examples of Cost Methods and Shipping Calculations

The following examples demonstrate how different cost methods are applied when calculating shipping charges.

Calculating Shipping Charges with the Flat Amount Cost Method

When you choose **Flat Amount** as the cost method for shipping rates, costs for each price range are expressed as fixed amounts.

EXAMPLE 2.1 *Flat Amount Cost Method and Shipping Calculations*

Assume the following shipping rates with a cost method of **Flat Amount**:

```
 Cost                Price Ranges
€3,00 EUR     €0,00 EUR   -  €49,99 EUR
€6,00 EUR     €50,00 EUR  -  and up
```

The shipping charge for an order price of €36,50 is €3,00. The shipping charge for an order price of €66,50 is €6,00. This rate structure helps you recover your shipping costs from buyers.

Calculating Shipping Charges with the Percentage Cost Method

When you choose **Percentage** as the cost method for shipping rates, costs for each price range are expressed as percentages of the actual order price.

EXAMPLE 2.2 *Percentage Cost Method and Shipping Calculations*

Assume the following shipping rates with a cost method of **Percentage**:

```
   Cost                Price Ranges
5.00 GBP %     £0.00 GBP   -  £49.99 GBP
4.00 GBP %     £50.00 GBP  -  and up
```

The shipping charge for an order price of £36.50 is £1.83. The shipping charge for an order price of £66.50 is £2.66. This rate structure encourages buyers to purchase more with discounted shipping rates on larger orders

Overriding Shipping Calculation on Individual Transactions

Sometimes you want to set special shipping rates for certain items, such as especially heavy ones that cost more to ship, or services and digital downloads that do not require shipping.

Prerequisites for Overriding Shipping Rates on Individual Transactions

To override your profile-based shipping rates:

- Enable overrides of your shipping rates for individual transactions; overrides are disabled by default.

- Set the special shipping rates for individual items or entire transactions with special HTML variables of Buy Now, Donation, Add to Cart, and View Cart buttons

  For more information, see "Setting Shipping Charges on Individual Items" on page 99 and "Setting the Shipping Charge for the Entire Cart" on page 100.

Enabling the Override of Shipping Rates on Individual Transactions

To enable overrides of shipping rates:

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

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Shipping Calculations**.

   The **Shipping Calculations** page appears

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

5. Click **Save**.

Blocking Certain Kinds of Payments

Payment receiving preferences let you block.

- Payments from U.S. buyers without a confirmed address
- Payments in currencies you do not hold
- Payments from buyers with non-U.S. accounts
- Payments initiated through the Pay Anyone Subtab
- Payments by credit card instead of a bank account
- Payments funded with eChecks

Accessing Your Payment Receiving Preferences to Block Payments

To access your Payment Receiving Preferences to block different types of payments:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Payment Receiving Preferences**.

   The **Payment Receiving Preferences** page appears, as shown below.

FIGURE 2.16 *Payment Receiving Preferences Page*

Blocking Payments from U.S. Buyers without a Confirmed Address

You can better manage your risk by blocking 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 (SPP), 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 are blocked. All U.S. buyers must provide a Confirmed Address in order to pay you.

● **No**: All payments are accepted. To maximize your sales, select No.

● **Ask Me**: You can 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 is notified that the payment has been denied and is credited with the payment amount. PayPal does not charge fees for denied payments.

For a detailed description of how Confirmed Address and other settings affect the PayPal billing and shipping addresses, see Appendix B, "Address Handling (U.S. Merchants Only)."

Blocking Payments in Currencies that You Do Not Hold

When you receive a payment in a currency you do not hold, PayPal prompts 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 are applied to the appropriate balance. You see a summary of each currency balance in your Account Overview page.

There are three choices for this preference:

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

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

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

For more informations, see "Managing Currency Balances" on page 71.

Blocking Payments from Buyers with Non-U.S. PayPal Accounts

Because 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.

Blocking Payments Initiated through the Pay Anyone Subtab

You can choose whether or not to receive payments initiated via the **Pay Anyone** subtab of the **Send Money** tab on the PayPal website. Selecting this option might help you manage your account, because the payments you receive will be associated with a specific item or transaction that you defined.

If you block these payments, you accept only payments initiated from Buy Now buttons, Donations, Shopping Cart, Subscriptions and Recurring Payments, Winning Buyer Notification, Mass Payments, Money Requests, Smart Logos, or eBay Checkout Payments.

Blocking Payments by Credit Card Instead of Bank Account

You can force buyers to pay you with a bank account or PayPal funds if they are able to do so. However, if they cannot pay using a bank account or PayPal funds, they 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), this preference does not prevent users from sending you money. When they pay 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 by credit cards.

Blocking Payments Funded with eChecks

You can block payments from PayPal members who pay with eChecks. Because eCheck payments take three to four business days to clear, you might want to block them for your Instant Purchase and Buy Now buttons.

If you choose to block these payments, users who attempt to pay via eCheck are prompted to add a credit card to their account before completing the transaction.

If you choose not to block these payments, you can receive eCheck payments through PayPal Website Payments or Auction Logos. eCheck payments are listed as Pending and are not credited to your PayPal account for three to four business days.

Adding Your Credit Card Statement Name

When PayPal members pay with credit cards on file with their PayPal accounts, the transactions appear on their credit card statements in the following format in the description:

`PAYPAL*MERCHANT`

By default, `MERCHANT` is:

- For premiere accounts, the mailbox name of the email addressed that you specified when you signed up your account.

- For business accounts, the business name that you specified when you signed up for your account.

The value you specified is converted to all upper-case letters, spaces are removed, the result is truncated to eleven characters. The result is stored in your account profile as your Credit Card Statement Name

The default value for Credit Card Statement Name may be difficult for buyers to understand. To reduce chargebacks and buyer confusion, replace the default Credit Card Statement Name with one that accurately reflects your business or legal name.

To specify your Credit Card Statement Name:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Payment Receiving Preferences**.

   The **Payment Receiving Preferences** page appears.

4. Scroll down the page to the Credit Card Statement Name section, as shown below.

*FIGURE 2.17**Specifying Your Credit Card Statement Name*

5. Change the following settings:

*TABLE 2.3 **Shipping Method Settings*

Setting	Action
Credit Card Statement Name	Enter up to 11 characters and spaces. Do not include special characters, such as "&," "#," or "_". The value is converted to all capital letters and might be truncated by some credit card processors.
Extended Credit Card Statement Name	Enter up to 19 characters and spaces. Do not include special characters, such as "&," "#," or "_".The value is converted to all capital letters and might be truncated by some credit card processors.

6. Scroll to the bottom of the page and click **Save**.

Language Encoding Your Data

Websites that use PayPal in different parts of the world work with different languages and different character encoding schemes. PayPal refers collectively to these differences as *language encoding*.You can set the default language encoding that your website uses to

exchange data with PayPal. The default settings are used for all transactions sent from your website to PayPal and all automated notifications sent from PayPal to your website. You can override the default settings on individual transactions with the `charset` HTML Form variable.

For more information on overrides, see "Setting the Character Set: charset" on page 129.

About Language Encoding for Exchanging Data with PayPal

Computer systems represent human languages in terms of *character sets* and *character encoding*.

Character Sets

A character set is a defined set of individual letters and symbols used in a particular language. For instance, the ASCII character is commonly used to define the character in written American English. The Big 5 character is commonly used to define the characters in written Chinese.

Character Encoding

Character encoding is the way a computer system represents internally the letters and symbols of a particular character set. Computers use internal representation to store, transmit, and process data.

Different character encoding schemes define the number of bytes each character requires and the pattern of on/off bits that identify a particular character. For example, single-byte encoding schemes, such as ANSI and extended ASCII, allocate one byte for each character or symbol in character set for Western European languages. Other encoding schemes, such as Unicode and UTF-8, allocate several bytes for each character in their character sets.

Changing Your Default Language Encoding

Your **Language Encoding** preferences let you can control which language and encoding scheme is used to exchange data between your website and PayPal. When you sign up for a PayPal account, the system determines your default language and encoding based on your country of origin. For example, if you sign up with a French postal address, your language and encoding are set for Western European languages.

You must set your language encoding preferences to match the language and encoding that your website uses. Otherwise, data cannot be exchanged with PayPal. Generally, the default selected by PayPal is appropriate. In some cases, particularly in Asian countries or with certain operating systems, the language and/or encoding may not match those used by your website.

You can set these language encoding preferences.

- **Your website's language**: the character set used on your website, such as Western European, Japanese, or Russian

- **Encoding**: the character encoding used on your website, such as UTF-8, EUC-JP, or KOI8-R.

NOTE: For a complete list of supported language encodings, see "Table 9.2, "Character Sets and Encodings Supported by PayPal," on page 129.

Changing Your Default Website Language

To change your website language:

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

    The **My Account Overview** page appears.

2. Click the **Profile** subtab.

    The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Language Encoding**.

    The **Language Encoding** page appears, as shown below.

FIGURE 2.18 **Language Encoding Settings: Language Choice**

4. From the **Your website's language** dropdown list, select an appropriate setting.

5. Click **Save**.

Changing the Character Encoding Used by Your Website

Sometimes setting your website's language is insufficient to set the language encoding correctly. You may need to specify the character encoding explicitly. In addition, you may need to select separately the encoding for data that your website sends to PayPal with Website Payments Standard buttons and the data sent by PayPal through IPN, downloadable logs, and email notifications.

To change the character encoding used by your website:

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

    The **My Account Overview** page appears.

2. Click the **Profile** subtab.

    The **Profile Summary** page appears.

3. In the **Selling Preferences** column, click **Language Encoding**.

 The **Language Encoding** page appears, as shown in Figure 2.18.

4. Ensure that setting for **Your website's language** is correct.

5. Click **More Options**.

 The **More Encoding Options** page appears, as shown below

FIGURE **2.19**Language Encoding Settings: Encoding Options

More Encoding Options

Use the following drop-down menu to select the encoding used on your website.

Encoding: windows-1252

Do you want to use the same encoding for data sent from PayPal to you (e.g., IPN, downloadable logs, emails)?

⊙ Yes

○ No, use:

For more information on adding multiple languages to your website payment buttons or IPN, please refer to the Integration Guide.

Save Cancel

6. From the **Encoding** dropdown list, select the appropriate character encoding scheme for data that your website sends to PayPal.

 – If you want to use the encoding scheme for receiving data that PayPal sends to your website, ensure that the **Yes** radio button is selected.

 – If you want to use a different encoding scheme, select the **No** radio button and select the encoding scheme you want to use to receive data from PayPal from the **No, use** dropdown list.

7. Click **Save** to preserve both the encoding options you selected on this page and the website language you selected on the previous page.

 IMPORTANT: *You can click **Cancel** to return to the previous page and review your choice for website language. However, selections you made on the **More Encoding Options** page are lost.*

Allowing Multiple Users to Access Your PayPal Account

If you have a PayPal business account, you can set up multiple logins with different permissions to allow multiple people in your organization to access your PayPal account. Multi-user access lets you give different employees access to different parts of your account, based on their business functions.

For example, you can give your customer service representatives their own logins with limited privileges that let them only view balances and make refunds but not let them edit profiles, send money, or withdraw funds.

IMPORTANT: Remember to remove user logins for people who leave your organization.

Adding a User Login to Your Account

To create a user login for your PayPal business account:

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

   The **My Account Overview** page appears.

2. Click the **Profile** subtab.

   The **Profile Summary** page appears.

3. In the **Account Information** column, click **Multi-User Access**.

   The **Multi-User Access-Current Users** page appears.

4. Click **Add User** or **Add**.

   The **Add Users** page appears.

5. Enter information in the following settings:

TABLE 2.4 New User Login Settings

Setting	Action
User's Name	Enter the first and last name of the person to whom you want to give access to your account.
User ID	Enter a combination of between 10 and 16 letters and numbers.
Re-enter User ID	Enter the same combination of letters and numbers that you entered for **User ID**.
Password	Enter a combination of between 8 and 20 letters and numbers.
Re-enter Password	Enter the same combination of letters and numbers that you entered for **Password**.

TABLE 2.4 New User Login Settings

Setting	Action
Multi-User Access	Select any of the checkboxes to grant the user specific privileges within your account: • **Send Money** • **Mass Payments** • **Request Money** • **Add Funds** • **Refunds** • **Withdraw Money** • **Cancel Payments** • **View Balance** • **View Profile** • **Edit Profile** • **History and Reports** • **API Activation & Authorization** • **Discuss Account with Customer** • **Authorization & Settlement** • **PayPal Shipping**

6. Click **Save**.

Changing the Privileges for a User Login

After you add a user login, you can change the privileges of the login. You cannot change the user's name or the user ID.

To change the privileges of a user login:

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

The **My Account Overview** page appears.

2. Click the **Profile** subtab.

The **Profile Summary** page appears.

3. In the **Account Information** column, click **Multi-User Access**.

The **Multi-User Access - Current Users** page appears, as shown below:

Multi-User Access - Current Users Page

4. Select the radio button next to the **User Name**, and click **Edit**.

The **Change Multi-User Access** page appears, with the **User Name** and **User ID** are displayed as read-only text.

5. Select and deselect checkboxes for the privileges you want to grant to or revoke from the user login.

6. Click **Save**.

Resetting the Password for a User Login

When employees forget or loose their passwords, you can log in and reset them.

To reset the password for a user login:

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

The **My Account Overview** page appears.

2. Click the **Profile** subtab.

The **Profile Summary** page appears.

3. In the **Account Information** column, click **Multi-User Access**.

The **Multi-User Access - Current Users** page appears.

4. Select the radio button next to the **User Name** for the user login, and click **Change Password**.

The **Change User Password** page appears, with the **User Name** and **User ID** displayed as read-only text.

5. Enter a new password for the user login:

TABLE 2.5 Change User Login Password Settings

Setting	Action
Password	Enter a combination of between 8 and 20 letters and numbers.
Re-enter Password	Enter the same combination of letters and numbers that you entered for **Password**.

6. Click **Save**.

Removing a User Login

When someone leaves your organization, you should remove the person's user login from your account.

To remove a user login:

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

The **My Account Overview** page appears.

2. Click the **Profile** subtab.

The **Profile Summary** page appears.

3. In the **Account Information** column, click **Multi-User Access**.

The **Multi-User Access-Current Users** page appears.

4. Select the radio button next to the **User Name** for the user login, and click **Remove**.

The **Remove User** page appears, with the **User Name** and **User ID** displayed as read-only text.

5. Click **Remove** to permanently remove the user login from your account, or click **Cancel** to retain the user login.

Handling Multiple Currencies

PayPal helps you handle multiple currencies in the following ways:

- Managing Currency Balances
- Accepting or Denying Cross-Currency Payments

Managing Currency Balances

Use the **Currency Balances** section of your account profile to manage your currency balances, including:

- Selecting your primary currency balance
- Opening or closing currency balances
- Converting funds from one currency balance to funds in another currency balance.

Buyers can use the following currencies, and you can maintain PayPal balances in only those that you specify.

TABLE 2.6 Currencies Allowed for Transactions and Balances

Currency	ISO-4217 Code
Australian Dollar	AUD
Canadian Dollar	CAD
Swiss Franc	CHF
Czech Koruna	CZK
Danish Krone	DKK
Euro	EUR
Pound Sterling	GBP
Hong Kong Dollar	HKD
Hungarian Forint	HUF
Japanese Yen	JPY
Norwegian Krone	NOK
New Zealand Dollar	NZD
Polish Zloty	PLN
Swedish Krona	SEK
Singapore Dollar	SGD
U.S. Dollar	USD

NOTE: Use the IS0-4217 code for the currency_code HTML variable of HTML buttons with monetary amounts in currencies in other than USD.

Accepting or Denying Cross-Currency Payments

You choose which currencies you accept and how you would like to accept them. You can set your **Payment Receiving Preferences** to handle cross-currency payments. See "Blocking Certain Kinds of Payments" on page 59.

When buyers make payments in currencies that you hold, the funds appear in your account in the balance of that currency. When buyers make payments in currencies that you do not hold, you can accept or deny the payments.

FIGURE 2.21 *Accepting or Denying a Cross-Currency Payment*
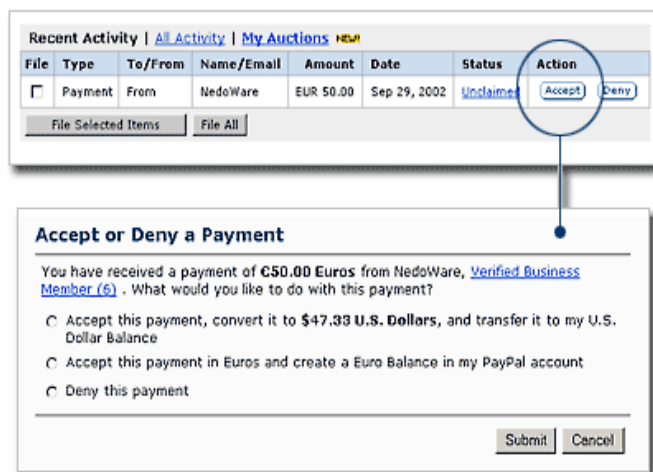
Receiving fees are assessed in the currency in which the funds were sent. Payments converted to your primary currency are converted at a competitive exchange rate.

3 Single-Item Payment: Buy Now and Donation Buttons

Buy Now or Donation buttons are suitable for single-item payments or purchases. A single Buy Now button can sell one or more copies of the same item. However, to sell different items you must create separate Buy Now buttons for each or use the PayPal Shopping Cart. You can use a Donation button to collect a pre-determined amount, or you can allow your donors to choose the amounts of their donations. "The Basic Page Sequence for Website Payments Standard" on page 14 shows how Buy Now or Donation buttons work.

You can create Buy Now or Donation buttons in two ways:

- Generate the HTML code automatically on the PayPal website and copy it to your website or to an email message.

  Follow the procedures in "Generating Buy Now or Donation Buttons" on page 75

- Develop the HTML code manually yourself with HTML authoring tools of your choice.

  Use the example in "Sample Buy Now Button HTML and Hyperlink" on page 79 and the reference information in Appendix A, "HTML Variables for Website Payments Standard" as guides.

Generating Buy Now or Donation Buttons

Generating Buy Now and Donation buttons works in exactly the same way, except that you are prompted for slightly different information. These differences are noted in the following steps.

To generate HTML code for Buy Now or Donation buttons:

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

2. Click the **Merchant Services** tab.

3. Click **Buy Now Buttons** or **Donations**.

4. Enter the details of your item. All fields are optional.

   Buy Now Button Fields
   - **Item Name/Service:** Enter the name of the item or service you wish to sell. If you do not enter anything in this field, buyers can complete it at 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 is not be displayed to buyers at the time of payment, but they 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, the buyer completes it. PayPal recommends entering an Item Price to make it easier for you to collect the correct amount.

Donations Button Fields

– **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 can complete this field.

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

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

Common Fields

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

– **Buyer's Country**: To display the PayPal login or sign-up page in a certain language, select a country where that language is spoken from the pull-down menu.

5. Choose a image for your button.

   If you are going to receive payments or donations from your website, choose the image for the button you want buyers to click to make their purchases. To display your own image, enter the URL of the image 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, buyers' web browsers display a message that the payment page contains insecure items.

   If you are creating an email link, go to "Adding More Details to the Button" on page 77.

6. 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.

   PayPal highly recommends encrypting your button code. However, there are three limitations:

   – Encrypted button HTML is not editable. If you want to modify your button code manually, select **No** for this option.

   – You cannot encrypt your button if it has dynamically-generated code from the **Add More Options** page, such as drop-down Options fields (see step 5). If you need Option fields for your products, select **No** to turn encryption off.

   – If you choose to encrypt your button, you cannot create an email link.

   IMPORTANT: Merchants with significant payment volume are required by the PayPal user agreement to take precautions on securing Website Payment Standard

Buttons. Alternate methods for securing your buttons are described in Chapter 7, "Securing Your Website Payments Standard Buttons."

Adding More Details to the 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 "Copying and Pasting the Button HTML Code" on page 78. Otherwise, click **Add More Options.**

If you have additional details for your button, follow these steps:

1. For Buy Now buttons, Add Shipping and Sales Tax

   – **Shipping Cost Calculation:** If you have specified shipping rates in your account profile, they are listed here. For more information, see "Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45 or "Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)" on page 56.

   – **Sales or Value Added Tax Calculation:** If you have specified your tax rate in your account profile, it is listed here. For more information, see "Automatic Calculation of Sales Tax" on page 41."

2. For Buy Now buttons, add Option fields to your button

   Creating an option field allows buyers to specify information about their purchases. You can use Option fields to specify options like color, size, or gift-wrapping. These options must not change the price of an item but let you collect additional information from buyer without extra email communication. Each Buy Now Button can have up to two option fields, and you can use a drop-down menu or text box to collect the information.

   Unfortunately, Option fields and button encryption cannot be used if you are creating an email hyperlink. If you would still like to include Buy Now links in email messages, you can try either sending HTML emails, 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 must enter the menu choices. If you choose text box, buyers enter their choice.

   – **Option Name:** Enter the name of your option. The Option Name field has T a 60-character limit.

   – **Drop-Down Menu Choices:** If you are using a drop-down menu, you must 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.

3. Customize your payment pages

   – **Custom Payment Page Style:** Give buyers a seamless payment experience by customizing the PayPal payment pages to match the visual style of your website. If you already added Custom Payment Page Styles in your account profile, they are listed here. Choose the page style you would like to appear when buyers click your Buy Now button.

To learn more about creating page styles, see "Branding the PayPal Payment Pages" on page 25."

4. Customize the buyer's experience

- **Successful Payment URL:** Enter the URL for the page you want buyers redirected to after they have completed their payments. Unless you have enabled Auto Return, buyers see a payment completion page where they click **Continue** and return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, buyers who click this link are taken to a PayPal webpage.

- **Cancel Payment URL:** Enter the URL where you want to send buyers if they cancel their payments at any point in the Buy Now payment flow. If you do not enter a Cancel Payment URL, buyers who click this link are taken to a PayPal webpage.

5. Miscellaneous Options

- **Quantity:** If you want buyers to purchase varying quantities of an item or service, choose **Yes** to prompt them to enter the quantity they want. If you choose **No**, the quantity is set to 1, and buyers can purchase only one item per payment.

- **Shipping Address:** If you want to prompt buyers for a shipping address, choose **Yes**. If you choose **No**, buyers are not asked to provide a shipping address.

6. Collect additional information from buyers

- **Note:** Select **Yes** if you want buyers to be able to include a note to you with their payment. If you select **No**, buyers cannot include a note.

- **Note Title:** If you allow buyers to include a note with their payments, you can specify a title for the note field. By specifying a title, you can prompt buyers to enter specific information, such as a User ID or special instructions. There is a 40-character limit on the title of your note field. If you do not enter a title, buyers see **Special Instructions (optional)** as title.

7. Choose an email address to receive payment

If you have more than one confirmed email address, you can specify the address where you want to receive your email payment notifications when buyers pay you.

8. If you were unable to choose **Yes** in **Security Settings**, secure your button code using an alternate method described in Chapter 7, "Securing Your Website Payments Standard Buttons."

IMPORTANT: Merchants with significant payment volume are required by the PayPal user agreement to take precautions on securing Website Payment Standard buttons.

Copying and Pasting the Button HTML Code

When you completed the Buy Now Button Factory form, click **Create Button Now.**

If buyers pay on your website:

1. Copy the code from the **HTML for Websites** text box by highlighting all the text and pressing Ctrl+C, or by highlighting all the text, right-clicking your mouse, and selecting **Copy**.

2. Open the webpage where you want to collect payment.

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

If buyers pay by email:

NOTE: If you use Encrypted Website Payments (EWP), you cannot create an email link.

1. Copy the code from the **Link for Emails** 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**.

2. Open the email you want to send.

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

4. When buyers receive the email, the code appears as a link. Clicking the link takes them to your PayPal payments page.

HTML Tip: Ensure that the HTML code on your webpage exactly matches the code you copy from PayPal. Some HTML editors might change some characters in the code. In addition, be sure you paste the code into a field that accepts HTML. If you paste the code into a standard text field, the code is treated as displayable text.

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, see the Order Management Integration Guide.

Sample Buy Now Button HTML and Hyperlink

You can create your own Buy Now HTML code.

To protect against malicious users tampering with the HTML code and submitting an incorrect charge, see Chapter 7, "Securing Your Website Payments Standard Buttons."

IMPORTANT: Merchants with significant payment volume are required by the PayPal user agreement to take precautions on securing Website Payment Standard buttons.

You can use the following HTML code as a starting point. Several optional fields are shown.

EXAMPLE 3.1 HTML For a Buy Now Button

IMPORTANT: You can change the values for any of the variables, with the exception of the first two lines.

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
method="post">
<!-- a Buy Now button is specified by the command _xclick -->
<input type="hidden" name="cmd" value="_xclick">
<input type="hidden" name="business" value="seller@designerfotos.com">
<!-- Allow customer to enter desired quantity -->
<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">
<!-- No currency_code variable has been specified,
so monetary amount is assumed to be USD -->
<input type="hidden" name="amount" value="5.95">
<! Passthrough variables for order tracking or other purpose -->
<input type="hidden" name="custom" value="merchant_custom_value">
<input type="hidden" name="invoice" value="merchant_invoice_12345">
<input type="hidden" name="charset" value="utf-8">
<input type="hidden" name="no_shipping" value="1">
<input type="hidden" name="image_url"
value="https://www.designerfotos.com/logo.gif">
<input type="hidden" name="return"
value="http://www.designerfotos.com/thankyou.htm">
<input type="hidden" name="cancel_return"
value="http://www.designerfotos.com/cancel.htm">
<!-- Do not prompt customer to include a note with the purchase -->
<input type="hidden" name="no_note" value="1">
<table>
    <tr>
        <td>
            <!-- Allow customer to choose product options -->
            <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="http://images.paypal.com/images/x-click-but01.gif"
name="submit" alt="Make payments with PayPal - it's fast, free and
secure!">
</form>
```

The HTML code shown above generates the following hyperlink. This example includes several optional fields.

```
https://www.paypal.com/xclick/business=seller@designerfotos.com&undefined_q
uantity=1&item_name=Baseball+Hat&item_number=123&amount=5.95&no_shipping=1&
return=http://www.designerfotos.com/thankyou.htm&cancel_return=http://www.d
esignerfotos.com/cancel.htm&currency_code=USD
```

4 Multiple-Item Payment: Shopping Carts

With shopping carts, buyers select multiple items and pay for them with a single payment. A shopper browses your entire catalog of products and adds the ones for purchase to a virtual shopping cart. Buyers review the items in their carts before checking out and making their payments.

Shopping carts comes in two basic forms:

- The PayPal Shopping Cart, which is hosted by PayPal
- Third party shopping carts that are compatible with PayPal and that integrate using Website Payments Standard.

One distinction between the PayPal Shopping Cart and third party carts lies in the use of the following HTML variables:

- `add` or `display`: Use these variables with the PayPal Shopping Cart.
- `upload`: Use this variable with third party shopping carts.

For more information, see Appendix A, "HTML Variables for Website Payments Standard."

How the PayPal Shopping Cart Works

This example shows how the PayPal Shopping Cart can work with the following features:

- Account Optional is turned on. For more information, see "PayPal Account Optional" on page 29.
- Auto Return is turned off. At the end of the transaction, the buyer can click on the "Return to The Stuff Shop" button to return to return to your website. For more information, see "Auto Return" on page 37.

What The Buyer Sees with the PayPal Shopping Cart

Bob is shopping at the The Stuff Shop. He already has a PayPal account. He selects a baseball hat by clicking **Add to Cart**.

FIGURE 4.1   *PayPal Shopping Cart Example: Add to Cart*
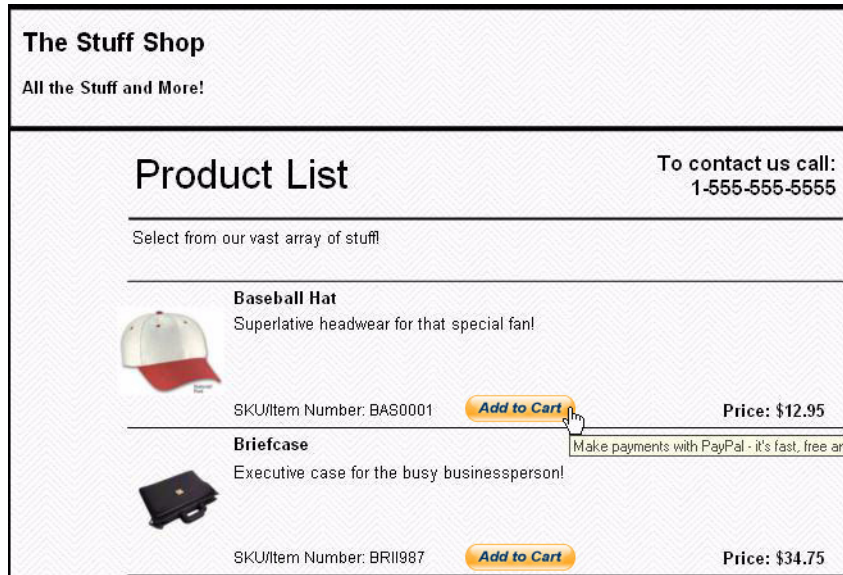
The Stuff Shop is using a generic **Add to Cart** button created with the PayPal shopping cart button factory described in "Button Factory for PayPal Shopping Cart Buttons" on page 86. The HTML code for this button is detailed in "Sample HTML for the PayPal Shopping Cart" on page 91.

Bob is taken to the PayPal website where enters his PayPal username and password and clicks Log In.

FIGURE 4.2   *PayPal Shopping Cart Example: On the PayPal Website*
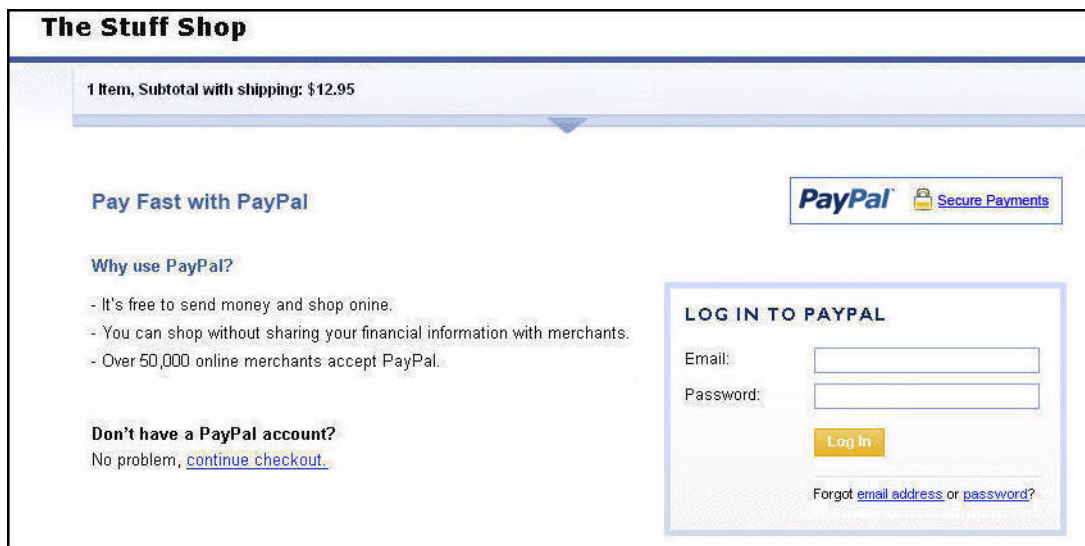
Bob is taken to a review page showing the details of his payment.

FIGURE 4.3   *PayPal Shopping Cart Example: Review Page*

Because The Stuff Shop has not set up shipping preferences in its account profile, no shipping charges are calculated and added to the order. For information about automatic shipping calculation, see "Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45 or "Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)" on page 56.

Bob clicks **Pay $12.95 Now!** to complete the payment. He is taken to a thank you page upon payment completion.

FIGURE 4.4 *PayPal Shopping Cart Example: Thank You Page After Payment*
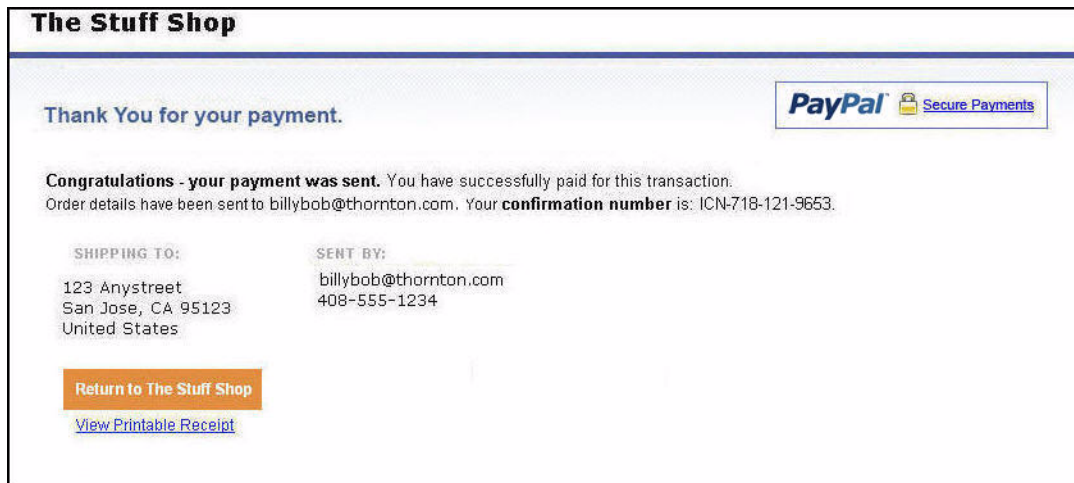
Bob receives an email receipt for this transaction that confirms the payment and payment details.

FIGURE 4.5 *PayPal Shopping Cart Example: Email Transaction Receipt*
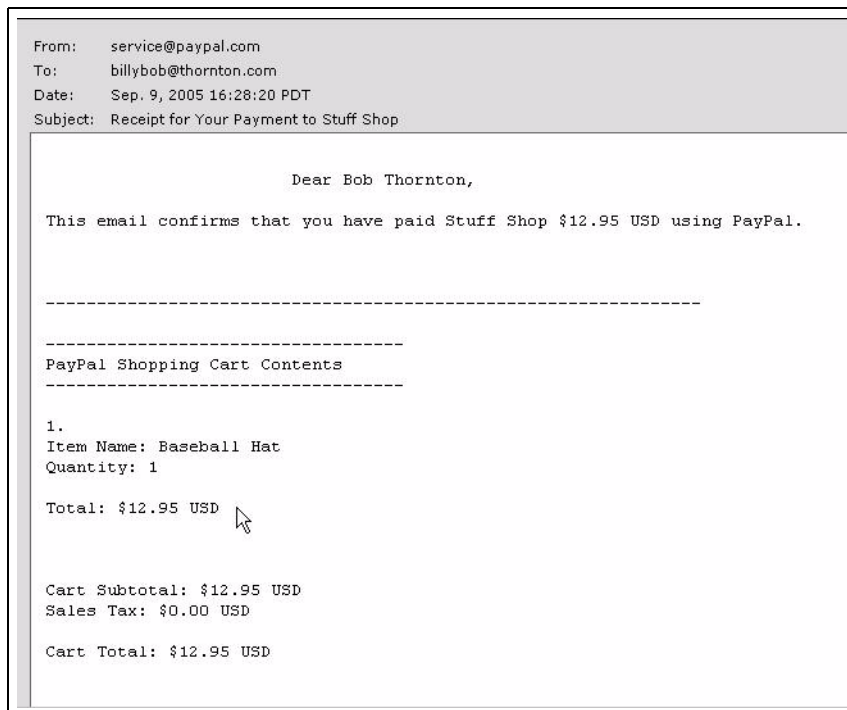
Button Factory for PayPal Shopping Cart Buttons

With the PayPal Shopping Cart, buyers can make a single payment for multiple items. With the shopping cart button factory, you can create a separate **Add to Cart** button for each item

and put the HTML code generated automatically for that button on your website next to the item.

> **NOTE:** If you are familiar with HTML, you can use the variables in Appendix A, "HTML Variables for Website Payments Standard" to code your own shopping cart buttons.

To create a shopping cart button with the button factory:

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

2. Enter the following URL:

   https://www.paypal.com/us/cgi-bin/webscr?cmd=_cart-factory

3. Enter details for the item you want to offer for purchase:

   – **Item Name/Service** (required): Enter the name of your item or service.
   – **Item ID/Number:** Enter an ID or tracking number for your item, if there is one. The value you enter is displayed to buyers at the time of payment, and it is displayed in the transaction details viewed both by merchants and buyers on the PayPal website.
   – **Price of Item/Service** (required): Enter the price of your item.
   – **Currency** (required): Choose the currency of the item price. The default is the currency of your primary balance.

     For more information, see "Pricing Items in Multiple Currencies" on page 88.
   – **Buyer's Country**: Select a country for the PayPal log-in or sign-up page that is presented to buyers. The content on the page will appropriate for the country you select. Buyers can choose a country if you do not select one.
   – **Weight**: Enter the weight of the item. Select "Lbs" or "Kgs" from the dropdown list to specify the unit of measure. If you set up shipping rates for your account with a basis of weight, the value you enter here will be used to calculate shipping charges for any order that includes the item.

4. Choose an image for your button.

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

5. Specify a shipping method option.

   – **Use my shipping calculations...**: select this radio button if you set up shipping rates for your account and you want the shipping charges for the item to be calculated automatically.
   – **Use a flat rate amount**: select this radio button if you have not set up shipping rates for your account or you want to exclude the item from automatic calculation of shipping charges. The fixed amount you specify is added to the shipping charges for any purchase

that includes the item. The currency for the fixed amount is the same as the currency you specified as a detail of the item.

For more information, see "Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45 or "Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)" on page 56.

6. Specify a sales tax option.

– **Use my sales tax calculations...**: Select this radio button if you set up tax rates for your account and you want taxes on the item to be calculated automatically.

– **Use a flat rate amount**: Select this radio button if you have not set up sales tax calculations for your account or you want to exclude the item from automatic calculation of taxes. The fixed amount you specify is added to the taxes for any purchase that includes the item. The currency for the fixed amount is the same as the currency you specified as a detail of the item.

For more information, see "Automatic Calculation of Sales Tax" on page 41.

Pricing Items in Multiple Currencies

All items that buyers add to shopping carts must be priced in the same currency. The first item that a buyer adds to a cart or the currency specified with the `currency_code` variable determines the currency for shopping carts.

After a buyer adds the first item to a shopping cart, the buyer cannot add items priced in other currencies. To change the currency of a shopping, the buyer must purchase the items in the cart with the current currency or empty the cart and add items priced in the other currency.

To avoid shopping difficulties that arises with multiple currencies, the simplest option is to price all of your items in a single currency. If you must price items in multiple currencies, let buyers choose the currency for viewing your catalog and display prices on your website only in the buyer-selected currency.

Adding More Details to the Button

If you do not have additional details to add to your button (such as your logo), click **Create Button Now** and go to "Copying and Pasting the Shopping Cart HTML Code" on page 90. Otherwise, click **Add More Options.**

1. Add option fields to your button.

Creating an option field lets buyers specify information about their purchases. Option fields can specify information such as color, size, or gift wrapping. Options must not change the price of an item. A shopping cart button can have up to two option fields, and you can 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 enter the choices available to buyers. If you choose text box, buyers enter their own choices.

- **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.

2. Select a **View Cart** button.

   Choose the button image that you want buyers to click when they check out and complete their purchases. To display your own image, enter the URL of the image location in the URL field.

3. Customize your payment pages.

   - **Custom Payment Page Style**: Give buyers a seamless payment experience by customizing the PayPal payment pages to match the style of your website. If you have already added Custom Payment Page Styles to your account, they will be listed here. Choose the page style that you want to appear when buyers click your Shopping Cart button.

      For more information about adding, selecting, or changing custom page styles, see "Branding the PayPal Payment Pages" on page 25."

4. Customize your buyer's experience.

   - **Successful Payment URL:** Enter the URL where you want to redirect the buyer's browser after completing the payment on the PayPal website. After a buyer makes a payment, the browser displays a payment confirmation page. From this page, the buyer clicks Continue and returns to the Successful Payment URL that you specify. If you do not enter a Successful Payment URL, buyers who click the Continue link are redirected to a PayPal web page.
   - **Cancel Payment URL:** Enter the URL where you want to redirect the buyer's browser after canceling the payment at any point during the PayPal Shopping Cart payment page sequence. If you do not enter a Cancel Payment URL, buyers who cancel their payments before completion are redirected to a PayPal web page.

5. Select miscellaneous shipping options.

   - **Make shipping optional**: Select this radio button to prompt buyers for the shipping address as an option.
   - **Yes, require shipping**: Select this radio button to require buyers to enter the shipping address.
   - **No shipping needed**: Select this radio button if your items do not require shipping.

6. Collect additional information from buyers.

   - Select **Yes** to let buyers include a note with their payments. If you select **No**, buyers have no opportunity to include a note.
   - **Note Title:** Specify a title for the note field. Use you own title to prompt buyers for specific information. The default value is **Optional Instructions**.

7. Choose the email address at which you want to receive payments.

If you have more than one confirmed email address attached to your PayPal account, you can select the address where you want to receive your email payments when buyers pay you.

8. If you were unable to choose **Yes** in **Security Settings**, secure your button code using an alternate method described in Chapter 7, "Encrypting Buttons Dynamically with Encrypted Website Payments."

Copying and Pasting the Shopping Cart HTML Code

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

- Copy the code from the **HTML for Websites** 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**.

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

- 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 selecting **Paste**.

HTML Tip: Ensure that the HTML code on your web page exactly matches the code you copy from PayPal. Some HTML editors might change some characters in the code. In addition, be sure that you paste the code into a field that accepts HTML. If you paste the code into a standard text field, the code is treated as displayable text.

Create Add to Cart buttons for all items.

Click **Create Another Button** to create more Add to Cart buttons the previous steps.

Copy the View Cart button HTML code.

Now that you have placed your Add to Cart buttons on your website, you need to include the "View Cart" buttons so buyers can quickly proceed to checkout when they are ready.

- 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**.

- Open each web page from which you want buyers to be able to get to their PayPal Shopping Carts.

- 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 your mouse and choosing **Paste**.

Sample HTML for the PayPal Shopping Cart

You can write your own Add to Cart button code.

To protect against malicious users tampering with the button code and submitting an incorrect charge, see Chapter 7, "Encrypting Buttons Dynamically with Encrypted Website Payments."

You can use the following HTML code as a starting point. Several optional fields are shown.

EXAMPLE 4.1 HTML for PayPal Shopping Cart "Add to Cart" Button

IMPORTANT: You can change the values for any of the variables, with the exception of the first two lines.

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
method="post">
<!-- The PayPal-hosted shopping cart is specified with the command _cart --
>
<input type="hidden" name="cmd" value="_cart">
<input type="hidden" name="business" value="seller@designerfotos.com">
<!-- add the item to the PayPal-hosted shopping cart -->
<input type="hidden" name="add" value="1">
<input type="hidden" name="item_name" value="Baseball Hat">
<input type="hidden" name="item_number" value="12345">
<!-- No currency_code variable specified, so monetary amount is assumed to
be USD -->
<input type="hidden" name="amount" value="12.95">
<table>
    <tr>
    <td>
    <!-- allow customer to selection product option -->
    <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!">
</form>
```

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

How A Third Party Shopping Cart Works

This example shows how a third party shopping cart works with PayPal and Website Payments Standard. The example merchant has the following account profile settings:

- PayPal Account Optional is turned on. The buyer can pay without an existing PayPal account and is offered the chance to sign up for one after completing the payment.

  For more information, see "PayPal Account Optional" on page 29.

- Shipping Calculations have been set up. PayPal calculates the shipping charges automatically and adds them to the order.

  For more information, see "Automatic Calculation of Shipping Charges (U.S. Merchants Only)" on page 45 or "Automatic Calculation of Shipping Charges (non-U.S. Merchants Only)" on page 56.

- Auto Return is turned off. Buyers must click a Return to Merchant button to redirect their browsers to the merchant website after completing their payments with PayPal.

  For more information, see "Auto Return" on page 37.

What The Buyer Sees with Third Party Shopping Carts

Bob is shopping for photos on the DesignerFotos website. He selects several photos for purchase by clicking the **Add to Cart** button underneath each one.

FIGURE **4.6** *Third Party Shopping Cart: Add to Cart*
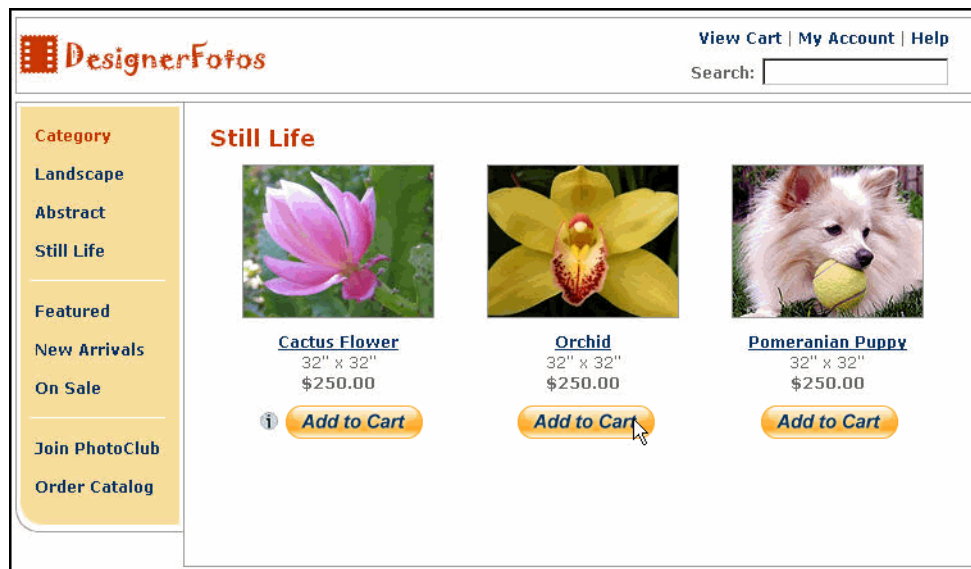
In this example integration, the third party shopping cart is programmed by the vendor to display the contents of the cart each time Bob clicks an **Add to Cart** button. In addition, Bob

can click **View Cart** at any time to review the items already in the cart and to begin the PayPal payment page sequence.

FIGURE 4.7   Third Party Shopping Cart: View Shopping Cart
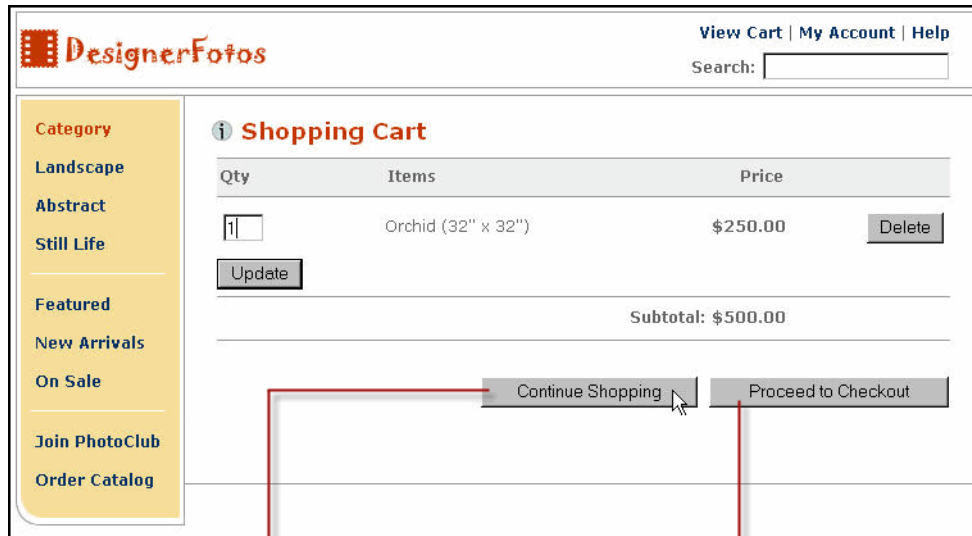
After selecting the items he wants to buy and specifying their quantities, Bob clicks **Proceed to Checkout**.

Bob's browser is redirected to the PayPal website. Buyers with PayPal accounts can enter their PayPal account credentials and click **Log In** to access information already on file with PayPal, such as shipping addresses.

FIGURE 4.8   Third Party Shopping Cart: PayPal Payment Login Page

Bob does not have a PayPal account, so he enters his payment and billing information on the payment login page and clicks **Review Payment**. Bob is taken to a review page that shows the details of his payment.

FIGURE 4.9   Third Party Shopping Cart: PayPal Payment Review Page

DesignerFotos has set up Shipping Calculations in the account profile, so PayPal calculates shipping costs automatically and adds them to the order.

Bob clicks **Pay $505.00 Now!** to complete the payment.
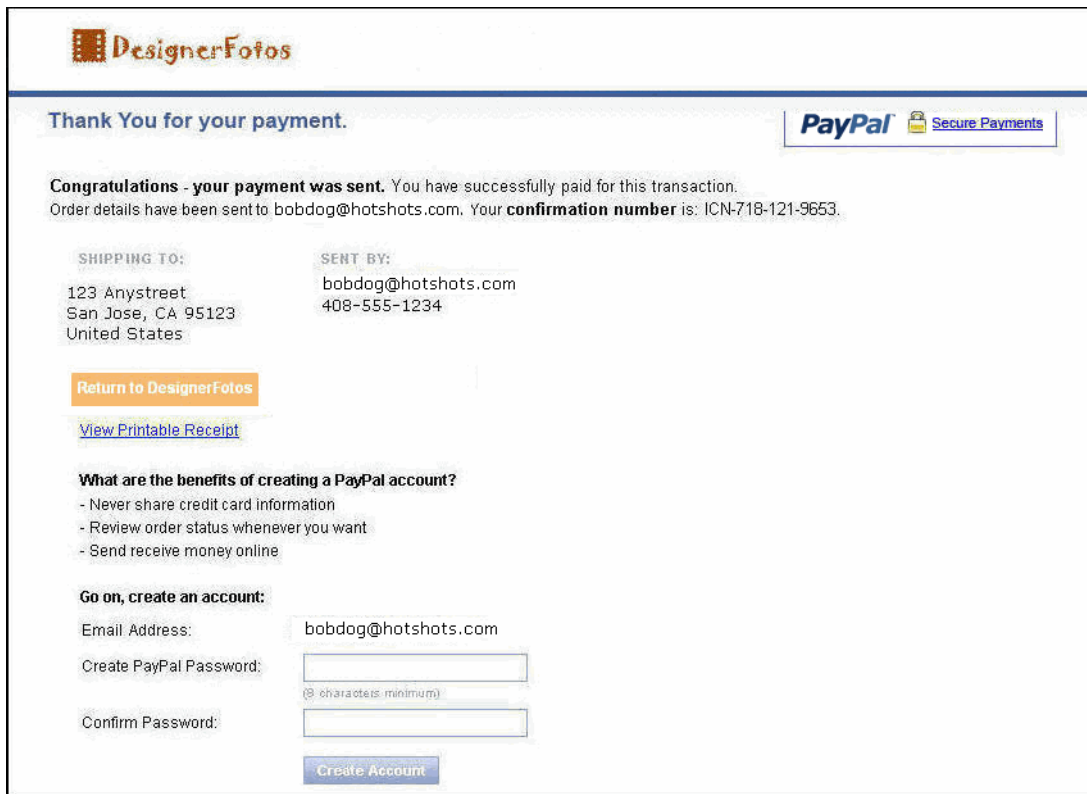
In response, the browser takes Bob to a payment confirmation page. DesignerFotos has Auto Return turned off in the account profile, so the page displays a button to return to the DesignerFotos website.

Bob can:

● Click **Return to DesignerFotos** to return to the merchant website.

● Click **View Printable Receipt** to view and print a PayPal payment receipt.

● Click **Create Account** to sign up for a PayPal account.

Bob does not have a PayPal account yet, and he chooses to open one by entering his email address, a password, and clicking **Create Account**. The payment and shipping information he used for the transaction is added to his PayPal account automatically.

FIGURE **4.10** *Third PartyShopping Cart: PayPal Payment Confirmation Page*

PayPal sends Bob an email notice of his payment to DesignerFotos.

FIGURE 4.11 Email Payment Receipt from PayPal to Buyer

What Merchants See

PayPal sends DesignerFotos an email notice of Bob's payment.

FIGURE 4.12Email Payment Receipt from PayPal to Merchant
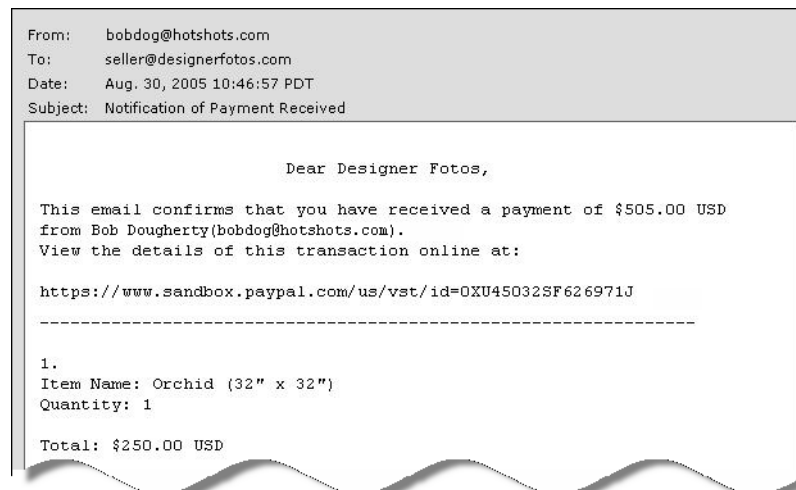
NOTE: DesignerFotos (the user seller@designerfotos.com) can also see the payment in the PayPal account history.

Integrating Third Party Shopping Carts with PayPal

Instead of relying on the PayPal Shopping Cart, many merchants use third party shopping carts integrate with PayPal. The section describes how developers of third party carts integrate with PayPal using Website Payments Standard.

Required Third Party Shopping Cart Variables

Your HTML code requires at least the following hidden HTML variables. For a complete list of variables, see Appendix A, "HTML Variables for Website Payments Standard."

TABLE 4.1 Required Third Party Shopping Cart Variables

Name	Description
amount_1	Price of a single item or the total price of all items in the shopping cart
business	Email address of your PayPal account
item_name_1	Name of the item or a name for the entire shopping cart
upload	Indicates the use of third party shopping cart

There are two ways to integrate your third party shopping cart with PayPal and Website Payments Standard:

- Pass the details of the individual items.

- Pass the aggregate amount of the total cart payment, rather than the individual item details.

Passing Individual Item Details to PayPal

If you code your third party shopping cart to pass individual items to PayPal, information about the items is included in buyers' and the merchants' transaction history and notifications.

1. Set the cmd variable to _cart.

2. Include the upload variable:

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

3. Define item details for each item in the cart.

Specify the required variables and any optional variables listed in Table A.1, "Allowed Values for the cmd HTML Variable." Append _*x* to the variable name, where *x* is the item number, starting with 1 and increasing by one for each item added to the cart. The first item in the cart must be defined with variables ending in _1, like item_name_1, amount_1, and quantity_1; the second item with variables like item_name_2, amount_2, and

quantity_2; the third item with variables like item_name_3, amount_3, and quantity_3; 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.

The minimum required HTML for your post to PayPal looks similar to the following.

EXAMPLE 4.1 HTML for Passing Individual Item Detail to PayPal

```
<form action="https://www.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="seller@designerfotos.com">
<input type="hidden" name="item_name_1" value="Item Name 1">
<input type="hidden" name="amount_1" value="1.00">
<input type="hidden" name="item_name_2" value="Item Name 2">
<input type="hidden" name="amount_2" value="2.00">
<input type="submit" value="PayPal">
</form>
```

Setting Currency in the Cart

All monetary variables (amount_*x*., shipping_*x*., shipping2_*x*, handling_*x*, tax_*x*., and tax_cart) are interpreted in the currency designated by the currency_code variable posted with the payment. Because currency_code is not item-specific, there is no need to append _*x* to the currency_code variable name. If no currency_code variable is posted, all monetary values default to U.S. Dollars.

Setting Tax on Individual Items

Use the tax_*x* variable to specify the tax for a particular item in the cart. For example, the following line specifies that the tax on item 2 in the cart is 15 cents:

```
<INPUT TYPE="hidden" name="tax_2" value=".15">
```

Setting Shipping Charges on Individual Items

Use the weight_*x* and weight_unit variables to specify item weights if the merchant's profile-based shipping rates are based on weight. For example, the following lines specify the weight of item 3 in the cart as 1.5 kg.

```
<INPUT TYPE="hidden" name="weight_3" value="1.5">
<INPUT TYPE="hidden" name="wieght_unit" value="kgs">
```

Use the quantity_x variable if the merchant's profile-based shipping rates are based on quantity. For example, the following line specifies that the quantity for item 3 in the cart is 6.

```
<INPUT TYPE="hidden" name="quantity_3" value="6">
```

Setting the Tax for the Entire Cart

Use the `tax_cart` variable to specify a tax amount that applies to the entire transaction, rather than to individual items. The `tax_cart` variable overrides any per-item tax amount specified with `tax_x`.

Setting the Shipping Charge for the Entire Cart

Use the `shipping` variable without additional `shipping2` variables to specify the shipping charge for the entire transaction. The value of `shipping` is used for the shipping charges, regardless of the merchant's profile-based shipping rates and rate basis.

Use the `weight_cart` and `weight_unit` variables to specify the total order weight if the merchant's profile-based shipping rates are configured with a basis of weight. The `weight_cart` variable overrides any per-item weights specified with `weight_x`.

Passing the Aggregate Shopping Cart Amount to PayPal

You can aggregate your entire shopping cart and pass the total amount to PayPal. You must post a single `item_name_1` for the entire cart and the total price of the cart contents in `amount_1` as though it were a purchase of a single item.

NOTE: One drawback with passing aggregate cart information is that buyers do not see the individual items in their order on the PayPal payment pages.

The following HTML is identical to "HTML for Passing Individual Item Detail to PayPal" on page 99 except the individual items amounts and item names are aggregated into a single amount and a single item.

EXAMPLE 4.2 HTML for Aggregate Cart Detail to PayPal

```
<form action="https://www.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="seller@designerfotos.com">
<input type="hidden" name="item_name_1" value="Aggregated items">
<input type="hidden" name="amount_1" value="3.00">
<input type="submit"" value="PayPal">
</form>
```

Securing Your Shopping Cart

After you have customized you third party shopping cart, protect against malicious users tampering with the button code and submitting an incorrect charge by using one of the methods described in Chapter 7, "Encrypting Buttons Dynamically with Encrypted Website Payments."

5 Using Authorization & Capture

PayPal Authorization & Capture is a settlement solution that provides merchants increased flexibility in obtaining payments from their buyers. During a traditional sale at PayPal, the authorization and capture action is completed simultaneously. PayPal Authorization & Capture separates the authorization of payment from the capture of the authorized payment.

Authorization & Capture is for merchants who have a delayed order fulfillment process and who typically make a $1 USD authorization at checkout. It enables merchants to modify the original authorization amount due to order changes occurring after the initial order is placed (such as taxes, shipping, or item availability). This chapter discusses the authorization and capture process and provides steps to help you authorize, capture, reauthorize, and void funds.

There are two ways to use Authorization & Capture:

1. Create an order or authorization with Website Payments Standard HTML and capture or void the authorization on the PayPal website (https://www.paypal.com/).

2. Use the Authorization & Capture Application Programming Interface (API), which is not discussed in this book. For more information about the Authorization & Capture API, see the *Website Payments Pro Integration Guide*.

Basic Authorization Process

Authorization & Capture starts when your buyer authorizes a payment amount during checkout.

1. For example, you can send your buyer through the Website Payments payment flow, passing in the paymentaction variable set to authorization or `order`.

2. After your buyer completes checkout, you can then use the payment's transaction ID with Authorization & Capture in the PayPal website (https://www.paypal.com). You can:

   – Capture either a partial amount or the full authorization amount.
   – Authorize a higher amount, up to 115% of the originally authorized amount (not to exceed an increase of $75 USD).
   – Void a previous authorization.

Honor Period and Authorization Period

When your buyer approves an authorization, the buyer's balance can be placed on hold for a 29-day period to ensure the availability of the authorization amount for capture. You can reauthorize a transaction only once, up to 115% of the originally authorized amount (not to exceed an increase of $75 USD).

After a successful reauthorization, PayPal honors 100% of authorized funds for three days. A day is defined as the start of the calendar day on which the authorization or reauthorization was made (from 12AM PST to 11:50PM PST).

You can settle without a reauthorization from day 4 to day 29 of the authorization period, but PayPal cannot ensure that 100% of the funds will be available after the three-day honor period. However, PayPal will not allow you to capture funds if the buyer's account is restricted, locked, or a fraudulent case occurs, or if your account has a high restriction level. You can use Authorization & Capture only when your account has a low restriction level.

The honor period and authorization period for authorizations are described below:

If you attempt to capture funds outside the honor period, PayPal applies best efforts to capture funds. However, there is a possibility that funds will not be available at that time.

The accounts of buyers and merchants cannot be closed if there is a pending (unsettled) authorization.

Supported PayPal Payment Products

You can use Authorization & Capture with the PayPal products listed in Table 5.1, "PayPal Products Supporting Authorization & Capture."

By default, these products assume that a transaction is a final sale. You must explicitly specify that a transaction is a basic or order authorization.

NOTE: You must capture and void orders and order authorizations using the Authorization & Capture APIs. That is, you cannot process order authorizations on the PayPal website (https://www.paypal.com). The PayPal website supports processing only basic authorizations, not order authorizations.

TABLE 5.1 PayPal Products Supporting Authorization & Capture

Product	Typical Usage
Website Payments	`paymentaction="authorization"`
Buy Now	`paymentaction="authorization"`
Donations	`paymentaction="authorization"`
Shopping carts	`paymentaction="authorization"`

Basic Authorization & Capture Scenarios

Included here are examples of some common scenarios you might encounter when implementing basic authorizations and captures.

Capturing A Single Authorization

If you have authorized a transaction, you need to capture the funds in order to receive payment.

NOTE: PayPal recommends that you capture payments within three days of the original authorization.

To initiate a capture:

1. Go to the History of your account on https://www.paypal.com.

2. Click the Capture button associated with the transaction.

3. Review the information on the Capture Funds page, input the amount to capture, and then click Capture Funds.

   The funds are transferred to your account.

Batch Capturing Multiple Authorizations

On https://www.paypal.com, you can initiate the capture an entire group of authorized transactions at the same time. This feature is known as batch capture.

To capture a batch of authorized transactions:

1. Go to the History of your account on https://www.paypal.com.

2. Click the Capture button associated with any transaction.

File	Type	To/From	Name/Email/Phone	Date	Status	Details	Action	Amount ($)	Fee
☐	Authorization	From	Joseph Evans	Aug. 27, 2010	Pending	Details	Capture	$10.00 USD	...
☐	Authorization	From	Joseph Evans	Aug. 27, 2010	Pending	Details	Capture	10.00 USD	...

Recent Activity | All Activity
Your Recent Activity displays the last day of account activity.

3. On the displayed page, click Batch Capture in the introductory paragraph.

Capture Funds

Enter the capture details below to move funds from your buyer's account to your account. To capture multiple transactions at once, use Batch Capture tool.

Authorization ID: 86705136G28309319

4. On the displayed page, either use the pull-down menu to choose a defined date or date range, or enter a specific date range in the provided fields.

5. On the displayed page, check the authorizations you want to capture, set their capture amount, choose whether you will make an additional capture later, and optionally enter a note to the buyer.

6. Review the capture transactions, make any desired changes, and submit them for processing.

Voiding an Authorization

If you initiated an authorization and now want to refund the buyer, you need to void the authorization. Once you void an authorization, you cannot capture any funds associated with the authorization, and the funds are returned to the buyer.

NOTE: Voiding an authorization cancels the entire open amount.

You can initiate a void in the following cases:

- The authorization is pending
- The authorized amount was captured at less than 100%

To void an authorization:

1. Click on the Void button associated with the authorization.

2. Confirm the void details on the Void Authorization page, and then click Void.

   NOTE: PayPal recommends that you explain any unique circumstances to your buyer in the Note field.

   PayPal sends the buyer an email with the details of the void.

Capture Within 3 Days

1. Your buyer orders a camera from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization`

4. PayPal initiates the authorization.

5. On day 3, you ship the camera and capture funds.

After you have captured funds, your Transaction Details shows the transaction with a Completed status.

FIGURE 5.1 Transaction Details: Completed Transaction

Capture From 4 - 29 Days

1. Your buyer orders a DVD player from your website.

2. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization.`

3. Your buyer enters payment information and authorizes payment.

4. PayPal initiates the authorization.

5. The DVD player is discontinued. You order a different DVD player from your vendor and notify your buyer of the change.

6. On day 14, the DVD player arrives from your vendor. Because the honor period has passed, you complete a reauthorization for payment.You ship the DVD player and complete the final capture.

Your Transaction Details shows that the transaction has been completed.

FIGURE 5.2 Transaction Details: Reauthorization, Final Capture

One Authorization, Multiple Captures, and a Refund

1. Your buyer orders two textbooks and a keyboard from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization.`

4. PayPal initiates the authorization.

5. One textbook and the keyboard are out of stock. You order additional inventory from your vendors. You ship the in-stock textbook and capture the first partial capture on day 6.

6. You receive the second textbook from the vendor. You ship the textbook and capture the second partial capture on day 11.

7. You receive the keyboard from the vendor. You reauthorize for payment on day 19.

8. Your buyer files a complaint that the textbook from the first shipment is damaged. You issue a partial refund for the first capture.

Your Transaction Details shows the following:

FIGURE 5.3 Transaction Details: Partial Capture, Reauthorization, Refund

Lower Capture Amount

1. Your buyer orders a laser printer and a USB cable from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization`.

4. PayPal initiates the authorization.

5. Before you process the transaction, your buyer contacts you and requests to cancel the USB cable from the order.

6. On day 6, you ship the laser printer and complete a partial capture for an amount less than the original authorization amount.

7. You complete a void on the funds remaining on the authorization.

Your Transaction Details shows the following:

FIGURE 5.4 *Transaction Details: Partial Capture, Voided Transaction*

Capture Up to 115%

1. Your buyer places an order from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization`.

4. PayPal initiates the authorization.

5. You add shipping charges to the order and capture funds on day 1.

Your Transaction Details shows the completed transaction. The capture results in a total not greater than 115% of the original authorization.

FIGURE 5.5 Transaction Details: Capture up to 115%

Authorization Expires

1. Your buyer orders a desktop computer from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization.`

4. PayPal initiates the authorization.

5. Before you process the transaction, your buyer contacts you to cancel the order.

6. You do not capture funds for the transaction.

7. The authorization expires.

Your Transaction Details shows the authorization with an Expired status.

FIGURE 5.6 *Transaction Details: Expired Authorization*

Transaction Details

Web Accept Payment Received (ID # 9C144809Y43476015)

Original Authorization

Date	Type	Status	Details	Gross	Fee	Net
Mar. 3, 2010	Authorization From Nguyen Cleaners	Expired	Details	$100.00 USD	$0.00 USD	$100.00 USD

Void

1. Your buyer orders a stereo system from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization`.

4. PayPal initiates the authorization.

5. Before you process the transaction, your buyer contacts you to cancel the order.

6. You void the transaction.

Your History shows the transaction with a Voided status.

FIGURE 5.7 *History: Voided Transaction*

Reattempted Capture

1. Your buyer orders two sweatshirts from your website.

2. Your buyer enters payment information and authorizes payment.

3. Send your buyer to PayPal using a hosted flow, specifying the variable `paymentaction=authorization.`

4. PayPal initiates the authorization.

5. On day 3, you attempt to capture funds, but the capture fails. You receive an error message similar to the following:

   `We are sorry, we cannot process the settlement at this time.`
   There was a restriction on the buyer's account.

6. You contact the buyer to resolve the problem.

7. Your buyer resolves the account problem.

8. You reattempt and successfully capture funds. You ship the order to your buyer.

NOTE: The reauthorization scenario is similar to the Reattempted Capture scenario, as detailed above.

Recommendations for Best Use of Authorization & Capture

Here are recommendations to ensure the best experience for buyers and to get the most from Authorization & Capture.

Capturing Funds on Basic Authorizations

PayPal recommends that you capture funds within the honor period of three days because PayPal will honor the funds for a 3-day period after the basic authorization. If you attempt to capture funds after the three-day period and the authorization fails, your request to capture funds may be declined.

After day 4 of the authorization period, you can initiate a reauthorization, which will start a new three-day honor period. However, it will not extend the original authorization period past 29 days. For example, if you successfully complete a reauthorization on day 29 of the authorization period, funds will only be honored until the end of the 29th day, and a new three-day honor period will start but not extend beyond day 29.

You should capture funds within 24 hours after you ship your buyer's order.

Buyer Approval for Basic Authorizations

A buyer-initiated authorization allows you to capture funds from the buyer's account up to 115% of the originally authorized amount (not to exceed an increase of $75 USD) and up to $10,000 USD.

IMPORTANT: If you want to update any details of the purchase that change the original authorization amount, PayPal requires that you obtain consent from the buyer at the time of purchase or at the time of capture.

Voiding Basic Authorizations

You should void an authorization if the authorization or reauthorization will not be used. Voiding the authorization unlocks the temporary hold placed on your buyer's funding sources.

6 Issuing Refunds

When you issue a refund, the gross amount of the refund is sent to the buyer. The gross amount equals the net amount of the original transaction plus the refunded fee from PayPal.

```
Gross Amount = Net Amount + Refund Fee
```

Refunding Within 60 Days of Payment

You can refund the entire amount of a transaction or portions of it. If you issue a refund within 60 days, the original transaction fee for receiving the payment is credited to your account. For partial refunds, you are credited a percentage of the original transaction fee based on the refunded amount.

To issue a refund within 60 days:

1. Log in to your PayPal account.

2. Click the **History** subtab.

3. Find the payment transaction you want to refund.

4. Click the **Details** link for the transaction.

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 **Process Refund**.

If you refund a pending eCheck payment, no fees are charged because the pending payment is effectively canceled.

Refunding After 60 Days

When you issue a refund after 60 days, your original transaction fee for receiving the payment is not credited to your account.

To issue a refund after 60 days:

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 the refund.

7 Securing Your Website Payments Standard Buttons

Because non-encrypted buttons are in clear text in the source view of your web page, the button code can be viewed by anyone. A malicious user could copy the web page, change button variables such as price, and make a payment with the changed price.

IMPORTANT: Merchants with significant payment volume are required by the PayPal user agreement to take precautions on securing Website Payment Standard Buttons.

PayPal provides the following methods to secure your Website Payments Standard Buttons:

Creating an Encrypted Button on the PayPal Website	Create an encrypted button using a simple button creation tool provided on the PayPal website.
	Best if you sell just a few items and don't have a need to change pricing often. This is also the easiest way to secure your buttons.
Verifying Each Payment Manually	Manually check the price of each payment in your PayPal account before shipping.
	Good if you take donations or sell one item and the price does not change. You review transaction history on PayPal.com or though a transaction report you download from PayPal.com.
Encrypting Buttons Dynamically with Encrypted Website Payments	Using a script and open source libraries from OpenSSL, encrypt your buttons dynamically when rendering your web page.
	Good if you have previously built a custom payment solution using PayPal Buy Now buttons and are comfortable with programming in scripts like PHP and ASP.

Creating an Encrypted Button on the PayPal Website

A simple way to create an encrypted button is to use the button creation tools on the PayPal website. You can create Buy Now, Donation, Subscription, and Recurring Payments buttons.

1. Log in to your Business or Premier account.

2. Click the **Merchant Services** tab.

3. Under **PayPal Website Payments Standard**, **Key Features**, click **Buy Now Buttons**, **Subscriptions & Recurring Payments**, or **Donations**.

4. Enter button details and choose your button.

5. In **Security Settings**, select **Yes** to encrypt your button. This is the default setting.

6. Select **Create Button Now** or **Add More Options**.

   NOTE: Some settings on the **Add More Options** page require you change **Security Settings** to **No**. In this case, you will have to use another method to secure your buttons.

7. Update your PayPal account to block non-encrypted website payments as described in "Blocking Non-encrypted Website Payments."

Verifying Each Payment Manually

If you process a small number of transactions, you can verify each payment manually.

1. Log in to your Business or Premier account.

2. In the **My Account** tab, select **History**.

3. Select activity type and date range, then click **Search**.

4. Verify that each payment matches the item amount.

   NOTE: You can save payment information to a Downloadable History Log by selecting the **Download My History** link

Encrypting Buttons Dynamically with Encrypted Website Payments

To add security to online payments, you can create Encrypted Website Payment (EWP) button code that relies on standard public key encryption. With public and private keys, you can dynamically encrypt payment information before sending it to PayPal.

Encrypted Website Payments works in the following way.

TABLE 7.1 *How Encrypted Website Payments Work*

Merchant	Buyer	PayPal
Creates a public key and uploads it to PayPal. Downloads the PayPal public certificate.		
Creates HTML name/value pairs that represent the parameters of the HTML Form to post to PayPal when a buyer clicks a button on the merchant website		

TABLE 7.1 How Encrypted Website Payments Work

Merchant	Buyer	PayPal
Encrypts the button parameters with the PayPal public key, and signs the encrypted data with the merchant's own private key		
Publishes the signed, encrypted HTML Form to the merchant's website with a "Pay" button	Clicks "Pay" button, which posts the signed, encrypted HTML Form data to the PayPal URL	Checks the authenticity of the data by using the public key uploaded by the merchant
		Decrypts the data with the PayPal private key
		Directs the buyer's browser to the PayPal payment page sequence, as specified in the button parameters

Prerequisites to Using EWP

This section describes how to create your private and public keys for EWP, upload your public key to PayPal, and download a copy of the PayPal public key:

- Generate a private key

- Generate a public certificate

- Upload your public certificate to the PayPal website at https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert

- Download the PayPal public certificate from https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert

Public Key Encryption Background

Public key encryption (asymmetric encryption) improves security and convenience by allowing senders and receivers to have separate public and private encryption keys:

- **The public key**: The public key is the portion of an asymmetric cryptographic key that receivers give senders who want to send them encrypted information. I

- **The private key:** The private key is the portion of an asymmetric cryptographic key receivers keep secret and do not send to anyone. The public certificate: The public certificate consists of the public key and identity information, such as a person's name, which could be signed by a certificate authority (CA). The CA guarantees that the public key belongs to the named entity.

- **The encryption process:** Sender use both their private key and the receivers' public key to encrypt the information. Receiver use their private key and the senders' public key to

decrypt the information that was encrypted. This encryption process is also used with digital signatures to verify the origin of the information.

Setting Up The Certificates

For EWP, PayPal requires that you upload your public certificate to its website so that the authenticity of the encrypted code can be verified.

PayPal accepts only X.509 public certificates, not public keys. The difference between a key and a certificate is that a certificate includes the public key along with information about the key, such as when the key expires and who the key belongs to. PayPal accepts public certificates in OpenSSL PEM format from any established certificate authority, such as VeriSign.

You can also create your own private key and public certificate using open source software such as OpenSSL (http://www.openssl.org), which is detailed in the following section.

Creating Your Private Key Using OpenSSL

Using the `openssl` program, enter the following command to create your private key. The command generates a 1024-bit RSA private key that is stored in the file `my-prvkey.pem`:

```
openssl genrsa -out my-prvkey.pem 1024
```

Creating Your Public Certificate Using OpenSSL

The public certificate must be in PEM format. To create your certificate, enter the following `openssl` command, which generates a public certificate in the file `my-pubcert.pem`:

```
openssl req -new -key my-prvkey.pem -x509 -days 365 -out my-pubcert.pem
```

Uploading Your Public Certificate

To upload your public certificates to the PayPal website:

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

2. Click the **Profile** subtab.

3. In the Seller Preferences column, click **Encrypted Payment Settings**.

4. Click **Add**.

5. Click Browse, and select the public certificate you want to upload.

When your public certificate is successfully uploaded, it appears on the next screen under **Your Public Certificates**.

FIGURE 7.1 Upload Public Certificate for EWP

NOTE: After you successfully upload your certificate, PayPal assigns a corresponding certificate ID. Store the certificate ID in a safe place. You need it to make Encrypted Website Payments.

Downloading the PayPal Public Certificate

To download the PayPal public certificate:

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

2. Click the **Profile** subtab.

3. In the Seller Preferences column, click **Encrypted Payment Settings**.

4. Under the **PayPal Public Certificate** section, click **Download**.

FIGURE 7.2 Downloading the PayPal Public Certificate for EWP

Removing Your Public Certificate

NOTE: If you remove your public certificate, its associated certificate ID is no longer valid for encrypting buttons, and any buttons generated by your website with that certificate ID will not function correctly.

To remove one or more of your public certificates:

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

2. Click the **Profile** subtab.

3. In the Seller Preferences column, click **Encrypted Payment Settings**.

4. Select one of the listed certificates, and click **Remove**.

5. On the next screen, click **Remove** again to remove the selected public certificate.

Encrypting Your HTML

PayPal provides Java and Microsoft Windows software to encrypt your Website Payments Standard HTML Form variables. Download a program from the following location:

https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/ewp-code

After you download and extract the software, copy your private key, public certificate, p12 file and the PayPal public certificate to the folder where the software is located.

1. Prepare an input file of Website Payments Standard variables and values for each encrypted button you want to create. Each variable and value must be on its own separate line, as in the following example.

    NOTE: The cert_id variable identifies the public certificate you uploaded to PayPal website.

    ```
    cert_id=Z24MFU6DSHBXQ
    cmd=_xclick
    business=sales@company.com
    item_name=Handheld Computer
    item_number=1234
    custom=sc-id-789
    amount=500.00
    currency_code=USD
    tax=41.25
    shipping=20.00
    address_override=1
    address1=123 Main St
    city=Austin
    state=TX
    zip=94085
    country=US
    no_note=1
    cancel_return=http://www.company.com/cancel.htm
    ```

2. Run the encryption program. with the appropriate syntax shown in Table 7.2, "Command Line Syntax for PayPal Encrypted Website Payments Software."

3. Copy the encrypted code to your website.

TABLE 7.2 *Command Line Syntax for PayPal Encrypted Website Payments Software*

Software	Command Line
Java	java ButtonEncryption CertFile PKCS12File PPCertFile Password InputFile OutputFile [Sandbox]
Microsoft Windows	PPEncrypt CertFile PrivKeyFile PPCertFile InputFile OutputFile [Sandbox]

where:

TABLE 7.3 Description of Arguments for EWP Commands

Argument	Description
CertFile	is the pathname to your own public certificate.
PKCS12File	is the pathname to the PKCS12-format of your own public certificate.
PPCertFile	is the pathname to a copy of the PayPal public certificate.
Password	is the passphrase to the PKCS12-format of your own public certificate.
InputFile	is the pathname to file containing the non-encrypted Website Payments HTML Form variables.
OutputFile	a file name for the encrypted output.
[Sandbox]	is the optional word Sandbox if you are creating EWP code for testing in the PayPal Sandbox.

Blocking Non-encrypted Website Payments

To prevent someone from creating a spoof version of your payment buttons, you can block non-encrypted website payments to your account. Follow the instruction in "Blocking Non-encrypted Website Payments."

Blocking Non-encrypted Website Payments

To prevent someone from creating a "spoof" version of your Website Payment Standard buttons, you can block non-encrypted website payments.

To allow only Encrypted Website Payments:

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

2. Click the **Profile** subtab.

3. Click the **Website Payment Preferences** link in the right-hand menu.

4. Select **On** next to **Block Non-encrypted Website Payments**.

8   Testing in the PayPal Sandbox

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

IMPORTANT: The Sandbox does not process real money.

- **Buy Now and Donation buttons**: Test single-item payments. For more information, see Chapter 3, "Single-Item Payment: Buy Now and Donation Buttons."

- **Shopping Cart buttons:** Test the purchase of multiple items in a single transaction and making a single payment. For more information, see Chapter 4, "Multiple-Item Payment: Shopping Carts."

- **Refunds:** Test Aa providing a refund of money paid by a PayPal user 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 website, see the Order Management Integration Guide.

  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 they are easily able to work with either live or Sandbox IPNs.

  NOTE: IPNs coming from the Sandbox cannot be verified against the live PayPal website, and IPNs coming from the live website cannot be verified against the Sandbox.

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

  For more information about implementing PDT, see the Order Management Integration Guide.

- **Simulated transactions**: Test scenarios such as successful and failed eChecks.

To test in the Sandbox, you must first create a Developer Central account. With this account, you can create multiple PayPal accounts, such as accounts for buyers and merchants, to simulate different scenarios.

For complete details about using Developer Central and the Sandbox, see the *Sandbox User Guide*.

9 HTML Form Basics for Website Payments Standard

This chapter describes technical the basic functionality of Website Payments Standard HTML Forms.

Your buyers interface with Website Payments Standard through hidden HTML input variables on your website. The forms submit the variables and their values to PayPal. You set these variables to produce the desired effect. Depending on the values of the variables, you can invoke the PayPal Shopping Cart, Buy Now, or Donation buttons and activate or invoke various PayPal features.

There is a wide variety of HTML creation tools for you to choose from. This guide does not describe all the possibilities. The PayPal website offers pages that walk you through the process of generating HTML code for Buy Now or Donation buttons and for PayPal Shopping Cart buttons. For more information, see Chapter 3, "Single-Item Payment: Buy Now and Donation Buttons and Chapter 4, "Multiple-Item Payment: Shopping Carts.

Form Attributes: ACTION and METHOD

The FORM tag includes two required attributes, ACTION and METHOD, and always looks like this:

```
<FORM ACTION="https://www.paypal.com/cgi-bin/webscr" METHOD=POST>
```

IMPORTANT: Do not change these values.These attributes are required for any PayPal Shopping Cart, Buy Now, or Donation button.

Hidden Input Variables

HTML input variables in a PayPal Website Payments Standard FORM are always hidden from the buyer's view. They have the following general format:

```
<INPUT TYPE="hidden" name="variableName" value="allowedValue">
```

The *variableName* is any of the variables described in Appendix A, "HTML Variables for Website Payments Standard," and the *allowedValue* is any of the values detailed for those variables.

Specifying the Website Payments Standard Product: cmd

The cmd variable is always required in a FORM. Its value determines which Website Payments Standard page sequence you are using to obtain payment from the buyer:

TABLE 9.1 Allowed Values for cmd Variable

Value of cmd	Description
_xclick	A Buy Now or Donations button
_cart	A shopping cart

The input tag looks like one of the following:

- Buy Now or Donation buttons: <INPUT TYPE="hidden" name="cmd" value="_xclick">

- Shopping Cart buttons: <INPUT TYPE="hidden" name="cmd" value="_cart">

IMPORTANT: These INPUT tags are required exactly as shown above. Do not alter them.

Variations on Basic Variables

This section highlights some useful miscellaneous ideas about Website Payments Standard FORM variables.

The HTML variables interact in various ways. Sometimes their effect is cumulative, sometimes they can cancel each other out, sometimes a variable requires that you also set another variable. These interactions are detailed in the descriptions of the variables in Appendix A, "HTML Variables for Website Payments Standard" and Appendix B, "Address Handling (U.S. Merchants Only)."

Prompting for Quantity in Buy Now or Donations: undefined_quantity

With Buy Now and Donations, you can require buyers to specify the desired quantity of the item by using the undefined_quantity variable:

<INPUT TYPE="hidden" name="undefined_quantity" value="1">

Record Keeping with Passthrough Variables

Some variables are exclusively for your own use (such as for tracking orders) and are not recorded or used by PayPal. The values you send to PayPal are returned to you in an Instant Payment Notification (IPN) exactly as you set them. For this reason, they are called passthrough variables.

The following are passthrough variables:

- `custom`
- `item_number` or `item_number_x`
- `invoice`

Setting the Character Set: charset

You can use the `charset` HTML variable to specify the character set or character encoding of the data you collect in your website forms and send to PayPal. PayPal sends data to you in the same character set or encoding you specify with the `charset` variable. For example, the following `INPUT` tag sets the encoding to UTF-8:

<INPUT TYPE="hidden" name="charset" value="utf-8">

TABLE 9.2 *Character Sets and Encodings Supported by PayPal*

Big5 (Traditional Chinese in Taiwan)	ISO-2022-JP	ISO-8859-8	UTF-16BE	US-ASCII	windows-1258
EUC-JP	ISO-2022-KR	ISO-8859-9	UTF-16LE	windows-1250	windows-874 (Thai)
EUC-KR	ISO-8859-1 (Western European Languages)	ISO-8859-13	UTF16_PlatformEndian	windows-1251	windows-949 (Korean)
EUC-TW		ISO-8859-15	UTF16_OppositeEndian	windows-1252	x-mac-greek
gb2312 (Simplified Chinese)		KOI8-R (Cyrillic)	UTF-32	windows-1253	x-mac-turkish
gbk	ISO-8859-2	Shift_JIS	UTF-32BE	windows-1254	x-mac-centraleurroman
HZ-GB-2312 (Traditional Chinese in Hong Kong)	ISO-8859-3	UTF-7	UTF-32LE	windows-1255	x-mac-cyrillic
	ISO-8859-4	UTF-8	UTF32_PlatformEndian	windows-1256	ebcdic-cp-us
ibm-862 (Hebrew with European characters)	ISO-8859-5	UTF-16	UTF32_OppositeEndian	windows-1257	ibm-1047
ISO-2022-CN	ISO-8859-6				
	ISO-8859-7				

Setting The Return URL on Individual Transactions

With Auto Return turned on in your account profile, you can set the value of the return URL on each individual transaction, overriding the value you have stored on PayPal. For example, you might want to return the buyer's browser to a URL on your site that is specific to that buyer, perhaps with a session ID or other transaction-related data included in the URL.

To set the return URL for a transaction, include the `return` variable in the HTML `FORM`:

<INPUT TYPE="hidden" NAME="return" value="*URLspecificToThisTransaction*">

Desired Currency on Individual Transactions

Use the `currency_code` variable on individual transactions to specify the currency of the payment:

`<INPUT TYPE="hidden" NAME="currency_code" value="`*PayPalSupportedCurrencyCode*`">`

The value of `currency_code` must be a code from "Handling Multiple Currencies" on page 70.

NOTE: If `currency_code` is not included, the default currency is USD.

Prepopulating FORMs

With Account Optional turned on in your account profile, you can accept payments from buyers without a PayPal account. However, checking out with PayPal is often faster than forcing the buyer to reenter information that is stored on PayPal. For repeat customers, it is to your advantage to get buyers to create a PayPal account.

During a payment transaction, you can prepopulate a FORM by including HTML input variables specifically for this purpose. A complete description of these variables is in Table A.8, "HTML Variables for Prepoluating Payment Pages with Buyer Information.

For a detailed description of how prepopulated forms and other settings affect the PayPal billing and shipping addresses, see Appendix B, "Address Handling (U.S. Merchants Only)."

Sample HTML for FORM Prepopulation

The following sample HTML shows the optional prepopulation fields with the required variables in payment buttons. The field entries must be dynamically generated by your website and included in the URL to which buyers are sent when they make a PayPal payment.

EXAMPLE 9.1 HTML for FORM Prepopulation

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="POST">
     <input type="hidden" name="cmd" value="_cart">
     <input type="hidden" name="business" value="seller@designerfotos.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>
```

Overriding Addresses Stored with PayPal

For buyers who already have PayPal accounts and whom you already prompted for a shipping address before they choose to pay with PayPal, you can use the entered address instead of the address the buyer has stored with PayPal. Set the address_override variable to 1, as in the following example:

```
<INPUT TYPE="hidden" name="address_override" value="1">
```

You must also include FORM variables that contain the buyer's address information, as detailed in Table A.8, "HTML Variables for Prepoluating Payment Pages with Buyer Information."

The buyer is shown the passed-in address but cannot edit it. No address is shown if the address is not valid, such as missing required fields, such as country, or if the address is not included at all.

For a detailed description of how overriding the address and other settings affect the PayPal billing and shipping addresses, see Appendix B, "Address Handling (U.S. Merchants Only)."

Sample HTML for Overriding Shipping Addresses Stored with PayPal

The following HTML shows the address_override variable in conjunction with the prepopulation variables for overriding a buyer's shipping address that is stored with PayPal.

EXAMPLE **9.2** *HTML for Overriding Addresses Stored with PayPal*

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="post">
<input type="hidden" name="cmd" value="_xclick">
<input type="hidden" name="business" value="seller@designerfotos.com">
<input type="hidden" name="item_name" value="Memorex 256MB Memory Stick">
<input type="hidden" name="item_number" value="MEM32507725">
<input type="hidden" name="amount" value="3">
<input type="hidden" name="tax" value="1">
<input type="hidden" name="quantity" value="1">
<input type="hidden" name="no_note" value="1">
<input type="hidden" name="currency_code" value="USD">
<!--
Override the customer's stored PayPal address
-->
<input type="hidden" name="address_override" value="1">
<!-- Set the prepopulation variables that override the stored address -->
<input type="hidden" name="first_name" value="John">
<input type="hidden" name="last_name" value="Doe">
```

```
<input type="hidden" name="address1" value="345 Lark Ave">
<input type="hidden" name="city" value="San Jose">
<input type="hidden" name="state" value="CA">
<input type="hidden" name="zip" value="95121">
<input type="hidden" name="country" value="US">
<input type="image" src="https://www.paypal.com/en_US/i/btn/x-click-
but01.gif" border="0" name="submit" alt="Make payments with PayPal - it's
fast, free and secure!">
</form>
```

Instant Payment Notification: notify_url

Instant Payment Notification consists of three parts:

1. A customer pays you.

2. PayPal POSTs FORM variables to a URL you specify that runs a program to process the variables.

3. You validate the notification.

FIGURE 9.1 How IPN Works: Three General Steps
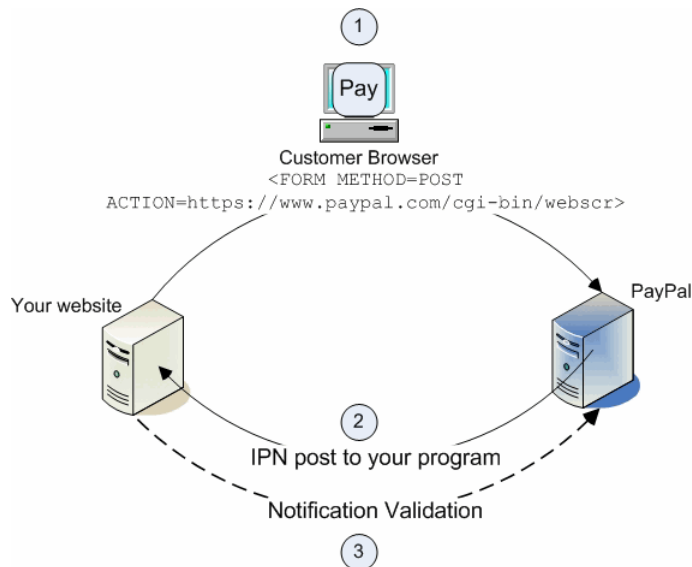
1. A customer payment or a refund triggers IPN. This payment can be via Website Payments Standard FORMs or via the PayPal Web Services APIs for Express Checkout, MassPay, or RefundTransaction. If the payment has a "Pending" status, you receive another IPN when the payment clears, fails, or is denied.

2. PayPal posts HTML FORM variables to a program at a URL you specify. You can specify this URL either in your account profile or with the notify_url variable on each transaction. This post is the heart of IPN. Included in the notification is the customer's

payment information (such as customer name, payment amount). All possible variables in IPN posts are detailed in the *Order Management Integration Guide*.When your server receives a notification, it must process the incoming data.

3. Your server must then validate the notification to ensure that it is legitimate. For details, see the *Order Management Integration Guide*.

A HTML Variables for Website Payments Standard

This appendix provides reference information for all HTML variables supported for use with Buy Now, Donation, Add to Cart, and View Cart buttons, as well as HTML variables supported for use by third party shopping carts that integrate with PayPal using Website Payments Standard.

Variables are grouped by:

Technical HTML Variables

Technical HTML variables control how PayPal responds technically when buyers click Buy Now, Donation, Add to Cart, and View Cart buttons or when third party shopping carts initiate payment processing.

TABLE A.1   Allowed Values for the cmd HTML Variable

Value of cmd	Description
`_xclick`	Indicates the button that was clicked is a Buy Now or Donation button
`_cart`	Indicates the button that was clicked is an Add to Cart or View Cart button or that a third party shopping cart initiated payment processing.

TABLE A.2   HTML Variables: IPN Control notify_url

Name	Description	Required or Optional	Character Length
`notify_url`	The URL to which PayPal posts information about the transaction.	Optional	255

HTML Variables for Individual Items

HTML variables for individual items specify information about a product or service for Buy Now and Add to Cart buttons, or they specify information about a contribution for Donation buttons.

TABLE A.3 HTML Variables: Item Information

Name	Description	Required or Optional	Character Length
amount	The price or amount of the product, service, or contribution, not including shipping, handling, or tax. If omitted from Buy Now or Donation buttons, buyers enter their own amount at the time of payment. ● Optional for Buy Now or Donation buttons ● Required for Add to Cart buttons	See description.	
item_name	Description of item. If omitted in Buy Now or Donation buttons, buyers enter their own name at time of the time of payment. ● Optional for Buy Now or Donation buttons ● Required for Add to Cart buttons	See description.	127
item_number	Pass-through variable for you to track product or service purchased or the contribution made. The value you specify passed back to you upon payment completion. If omitted in Buy Now or Donation buttons, no variable is passed back to you.	Optional	127
quantity	Number of items. If profile-based shipping rates are configured with a basis of quantity, the sum of quantity values is used to calculate the shipping charges for the transaction. For Add to Cart buttons, PayPal appends a sequence number to uniquely identify the item in the PayPal Shopping Cart (e.g., quantity1, quantity2). **NOTE:** The value for quantity must be a positive integer. Null, zero, or negative numbers are not allowed.	Optional	
undefined_ quantity	1: allows buyer to specify the quantity. ● Optional for Buy Now or Donation buttons ● Not allowed for Add to Cart buttons	Optional	1
weight	Weight of items. If profile-based shipping rates are configured with a basis of weight, the sum of weight values is used to calculate the shipping charges for the transaction.	Optional	
weight_unit	The unit of measure if weight is specified. Possible values are: ● lbs ● kgs Defaults to lbs.	Optional	

TABLE A.3   *HTML Variables: Item Information*

Name	Description	Required or Optional	Character Length
on0	First option field name. If omitted, no variable is passed back to you.	Optional	64
on1	Second option field name. If omitted, no variable is passed back to you.	Optional	64
os0	First set of option values. If this option is selected through a text box or radio button, each value should be no more than 64 characters. If buyers enter this value in a text field, there is a 200-character limit. If omitted, no variable is passed back to you. **NOTE:** on0 must also be defined set.	Optional	64 or 200 See description.
os1	Second set of option values. If this option is selected through a text box or radio button, each value should be no more than 64 characters. If buyers enter this value in a text field, there is a 200-character limit. If omitted, no variable is passed back to you. **NOTE:** on1 must also be set.	Optional	64 or 200 See description.

HTML Variables for Payment Transactions

HTML variables for payment transactions provide information about entire transactions, regardless of the individual items involved with the payment. You can use these variables with Buy Now, Donation, and View Cart buttons.

TABLE A.4   *HTML Variables for Payment Transactions*

Name	Description	Required or Optional	Character Length
address_ override	1: The address specified in prepopulation variables overrides the user's stored address. See Table A.8, "HTML Variables for Prepoluating Payment Pages with Buyer Information." The buyer is shown the passed-in address but cannot edit it. If the address is not valid such as missing any required fields, such as country, or is not included at all, no address is shown.	Optional	1
currency_ code	The currency of the payment. Defines the currency in which the monetary variables (amount, shipping, shipping2, handling, tax) are denoted. Default: all monetary fields are interpreted as U.S. Dollars.	Optional	3

TABLE A.4   HTML Variables for Payment Transactions

Name	Description	Required or Optional	Character Length
custom	Passthrough variable never presented to the buyer. Default: no variable is passed back to you.	Optional	256
handling	Handling charges. This is not quantity-specific. The same handling cost applies, regardless of the number of items on the order. Default: no handling charges are included.	Optional	
invoice	Passthrough variable you can use to identify your invoice number for this purchase. Default: no variable is passed back to you.	Optional	127
shipping	The cost of shipping the item. If shipping is specified and shipping2 is not, this flat amount is charged regardless of the quantity of items purchased. **NOTE:** The shipping variable takes effect only if transaction overrides are allowed in the account profile for the merchant. See "Overriding Shipping Calculations on Individual Transactions" on page 55. Default: if profile-based shipping rates are configured, buyers are charged an amount according to the shipping methods they choose.	Optional	
shipping2	The cost of shipping each additional item. If omitted and profile-based shipping rates are configured, buyers are charged an amount according to the shipping methods they choose.	Optional	
tax	Transaction-based tax override variable. Set this to a flat tax amount to apply to the transaction regardless of the buyer's location. This value overrides any tax settings set in your account profile. Default: Profile tax settings (if any) apply.	Optional	
tax_cart	Cart-wide tax, overriding any individual item tax_*x* value	Optional	
weight_cart	If profile-based shipping rates are configured with a basis of weight, this value is used to calculate the shipping charges for the transaction. This value overrides the weight values of individual items.	Optional	
weight_unit	The unit of measure if weight_cart is specified. Possible values are: ● lbs ● kgs Defaults to lbs.	Optional	

HTML Variables for Shopping Carts

HTML variables for shopping carts can be used with View Cart buttons and with third party shopping carts that initiate payment processing.

TABLE A.5   HTML Variables for Shopping Carts

Name	Required or Optional	Description	Allowable Values
amount	Required	Price of the item or the total price of all items in the shopping cart.	Any valid currency amount
business	Required	Email address for your PayPal account. **NOTE:** The value of this variable is normalized to lowercase characters.	Your email address
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 is used.	Any valid currency amount
item_name	Required	Name of the item or a name for the entire Shopping Cart	
paymentaction	Optional	Indicates whether transaction is an authorization to be captured later with PayPal Authorization & Capture on https://www.paypal.com/. For more information, see the *Authorization & Capture Integration Guide*.	authorization
upload	Required	Indicates the use of third party shopping cart	1

TABLE A.6   HTML Variables for Individual Items in Third Party Shopping Carts

Name	Required or Optional	Description	Character Length
amount_*x*	Required	Price of item #x.	
handling_*x*	Optional	The cost of handling for item #x.	
item_name_x	Required	Name of item #x in the cart. Must be alphanumeric.	127
item_number_*x*	Optional	Passthrough variable for you to track order or other purchase. Default: no variable is passed back to you.	127
on0_*x*	Optional	First option field name for item #x	64
on1_*x*	Optional	Second option field name for item #x.	64

TABLE A.6   *HTML Variables for Individual Items in Third Party Shopping Carts*

Name	Required or Optional	Description	Character Length
os0_*x*	Optional	First set of option value(s) for item #x. Requires that on0_x also be set.	200
os1_*x*	Optional	Second set of option value(s) for item #x. Requires that on1_x also be set.	200
quantity_*x*	Optional	Quantity of the item #x. If profile-based shipping rates are configured with quantity as the basis, the sum of all quantity_*x* values are used to calculate the shipping charges. **NOTE:** The value of quantity_*x* must be a positive integer. Null, zero, or negative numbers are not allowed.	
shipping_*x*	Optional	The cost of shipping #x. This variable excludes the item from automatic shipping calculations; the amount is added to the shipping charges calculated automatically on other items in the cart.	
tax_*x*	Optional	The tax amount for item #x. This variable excludes the item from automatic tax calculations; the amount is added to the taxes calculated automatically on other items in the cart.	
weight_*x*	Optional	The weight of item #x.	
weight_unit	Optional	The unit of measure if weight_*x* is specified. Possible values are: ● lbs ● kgs Defaults to lbs.	

HTML Variables for Displaying PayPal Payment Pages

HTML variables for displaying PayPal payment pages control how the pages appear and function.

TABLE A.7   HTML Variables for Displaying PayPal Payment Pages

Name	Description	Required or Optional	Character Length
add	Add an item to the PayPal Shopping Cart. This variable must be set as follows: `add=1` The alternative is the `display=1` variable, which displays the the contents of the PayPal Shopping Cart to the buyer. If both `add` and `display` are specified, `display` takes precedence.	Required	1
cancel_ return	A URL to which the buyer's browser is redirected if payment is cancelled; for example, a URL on your website that displays a "Payment Canceled" page. Default: Browser is redirected to a PayPal web page.	Optional	1,024
cbt	Sets the text for the **Continue** button on the PayPal Payment Complete page. **NOTE:** The `return` variable must also be set.	Optional	60
cn	Label above the note field. This value is not saved and does not appear in any of your notifications. If omitted, no variable is passed back to you.	Optional	40
cpp_header_ image	Sets the image at the top left of the payment page. The image's maximum size is 750 pixels wide by 90 pixels high. PayPal recommends that you provide an image that is stored only on a secure (https) server. For more information, see "Branding the PayPal Payment Pages" on page 25.	Optional	No limit
cpp_ headerback_ color	Sets the background color for the header of the payment page. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII.	Optional	
cpp_ headerborder_ color	Sets the border color around the header of the payment page. The border is a 2-pixel perimeter around the header space, which has a maximum size of 750 pixels wide by 90 pixels high. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII.	Optional	

TABLE A.7 *HTML Variables for Displaying PayPal Payment Pages*

Name	Description	Required or Optional	Character Length
cpp_payflow_ color	Sets the background color for the payment page below the header. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII. **NOTE:** Background colors that conflict with PayPal's error messages are not allowed; in these cases, the default color is white.	Optional	
cs	Sets the background color of your payment pages. Default or 0 = background color is white. 1 = background color is black.	Optional	
display	Display the contents of the PayPal Shopping Cart to the buyer. This variable must be set as follows: display=1 The alternative is the add=1 variable, which adds an item to the PayPal Shopping Cart. If both add and display are specified, display takes precedence.	Required See description.	1
image_url	The URL of the 150x50-pixel image displayed as your logo in the upper left corner of PayPal's pages. Default: your business name (if you have a business account) or your email address (if you have premier account).	Optional	1,024
no_note	Prompt buyer to include a note with payment. Allowed values are: ● 0: (default) buyer is prompted to include a note ● 1: buyer is not prompted to include a note	Optional	1
no_shipping	Prompt buyer for shipping address. Allowed values are: ● 0: (default) buyer is prompted to include a shipping address. ● 1: buyer is not asked for a shipping address ● 2: buyer must provide a shipping address	Optional	1
page_style	Sets the Custom Payment Page Style for payment pages associated with this button/link. Allowed values are: ● *somePageStyleName*: the name of a page style you have defined ● primary: always use the page style set in the account profile as primary. ● paypal: use the PayPal page style. Alphanumeric ASCII lower 7-bit characters only, plus underscore. No spaces.	Optional	30

TABLE A.7   HTML Variables for Displaying PayPal Payment Pages

Name	Description	Required or Optional	Character Length
return	The URL to which the buyer's browser is redirected after completing the payment; for example, a URL on your site that displays a "Thank you for your payment" page. Default: buyer is redirected to a PayPal web page.	Optional	1,024
shopping_url	The value of the Continue Shopping button on PayPal: the URL on your site to which buyers will return when they click Continue Shopping during checkout on PayPal.	Optional	255
rm	"Return method": FORM METHOD used to send data to the URL specified by the return variable after payment completion. Allowed values are: ● 0: (default) all shopping cart transactions use the GET method ● 1: the buyer's browser is redirected to the return URL by the GET method, and no transaction variables are sent ● 2: The buyer's browser is redirected to the return URL by the POST method, and all transaction variables are also posted NOTE: The rm variable takes effect only if the return variable is also set.	Optional	1

HTML Variables for Prepoluating PayPal Payment Pages

HTML variables for prepopulating PayPal payment pages let you specify information about the buyer.

TABLE A.8   HTML Variables for Prepoluating Payment Pages with Buyer Information

Variable	Description	Requirements	Character Limit
address1	Street (1 of 2 fields)	Alphanumeric	100
address2	Street (2 of 2 fields)	Alphanumeric	100
city	City	Alphanumeric	40
country	Sets shipping and billing country. See Appendix C for allowable country codes.	Alphabetic	2
first_name	First name	Alphabetic	32
last_name	Last name	Alphabetic	64

TABLE A.8 **HTML Variables for Prepoluating Payment Pages with Buyer Information**

Variable	Description	Requirements	Character Limit
lc	Defines the buyer's language for the Login page only. Allowable values: any two-character country code listed in Appendix C, "Country Codes." Any other value will default to US.	Alphabetic	2
night_phone_a	The area code for U.S. phone numbers, or the country code for phone numbers outside the U.S. This will prepopulate the buyer's home phone number.	Numeric	3
night_phone_b	The three-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code. This will prepopulate the buyer's home phone number.	Numeric	3
night_phone_c	The four-digit phone number for U.S. phone numbers. This will prepopulate the buyer's home phone number.	Numeric	4
state	State	Must be two-character official U.S. abbreviation.	2
zip	Postal code	Numeric	32

TABLE A.9 **HTML Variables for Prepopulating Payment Pages with Business Information**

Variable	Value	Requirements	Character Limit
business_address1	Business street address	Alphanumeric	128
business_address2	Business street address	Alphanumeric	128
business_city	Business city	Alphanumeric	128
business_state	Business state	Alphanumeric	2
business_zip	Business postal code	Numeric	5
business_country	Business country	Alphabetic	2

TABLE A.9   HTML Variables for Prepopulating Payment Pages with Business Information

| Variable	Value	Requirements	Character Limit
`business_cs_email`	Business's customer service email address	Alphanumeric	128
`business_cs_phone_a`	Business's customer service phone number area code for U.S. phone numbers, or the country code for phone numbers outside the U.S.	Numeric	3
`business_cs_phone_b`	Business's customer service three-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code.	Numeric	3
`business_cs_phone_c`	Business's customer service four-digit phone number for U.S. phone numbers.	Numeric	4
`business_url`	URL of the business's website	Alphanumeric	128
`business_night_phone_a`	Business's area code for U.S. phone numbers, or the country code for phone numbers outside the U.S. This prepopulates the customer's home phone number.	Numeric	3
`business_night_phone_b`	Business's three-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code. This prepopulates the customer's home phone number.	Numeric	3
`business_night_phone_c`	Business's four-digit phone number for U.S. phone numbers. This prepopulates the customer's home phone number.	Numeric	4

B Address Handling (U.S. Merchants Only)

Various HTML variables and PayPal account settings determine whether buyers can change, add, or override the billing and shipping addresses on PayPal payment pages.

TABLE B.1   HTML Variables and Account Profile Settings for Buyer Addresses

	Variables or Settings
Is the address prepopulated?	Use address variables to specify the buyer's address, which appears automatically on the PayPal payment pages. See "HTML Variables for Prepoluating PayPal Payment Pages" on page 143.
Allow override of buyer's stored address?	Use the `address_override` variable. See Appendix A, "HTML Variables for Website Payments Standard."
Require confirmed address?	Use the **Block payments from U.S. users who do not provide a Confirmed Address** account profile setting. See "Blocking Payments from U.S. Buyers without a Confirmed Address" on page 60.
Prompt for shipping address?	Use the `no_shipping` variable. See "HTML Variables for Displaying PayPal Payment Pages" on page 141."

In the following diagram, the letters "A" through "E" represent endpoints for the influence that HTML variables and account profile settings have on how PayPal payment pages let buyers handle billing and shipping addresses.

FIGURE B.1 *How HTML Variables and Profile Account Setting Affect Buyer Addresses*
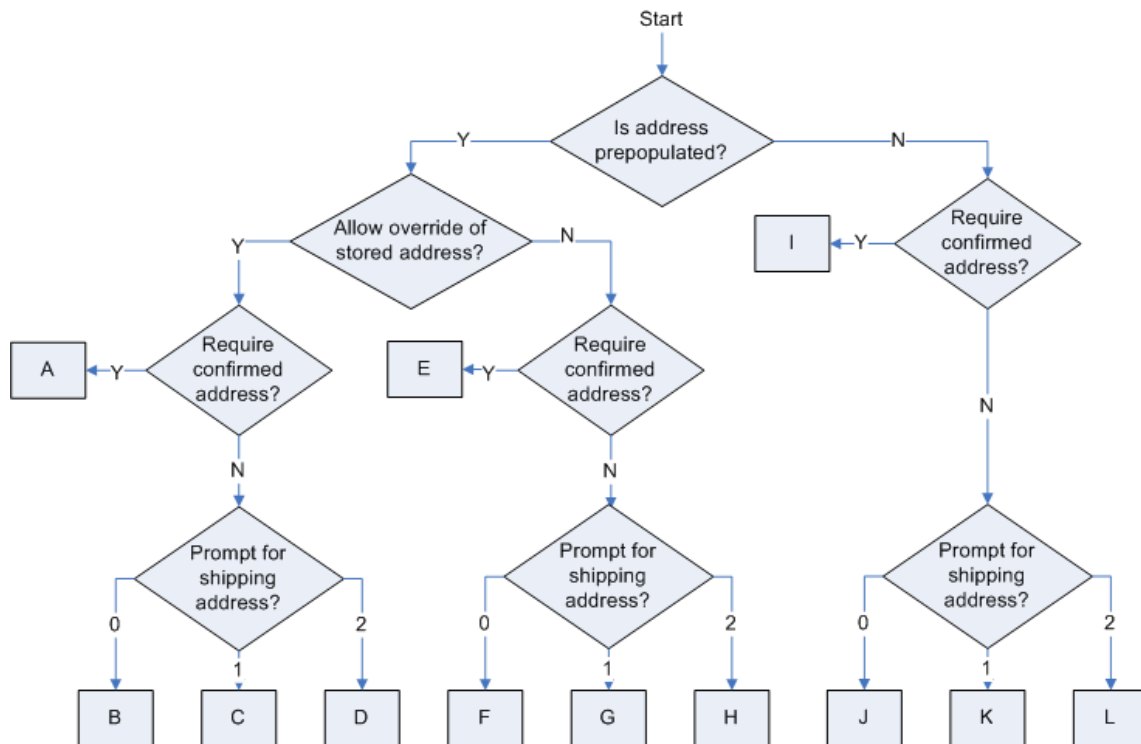
The following sections describe the endpoints are under different scenarios:

- Address Handling in the Website Payments Standard Basic Page Sequence
- Address Handling in the PayPal Account Optional Page Sequence

Address Handling in the Website Payments Standard Basic Page Sequence

This section describes the billing and shipping address behavior in the Website Payments Standard basic page sequence. This basic page sequence is described in Chapter 1, "How Integration with Website Payments Standard Works. In the basic page sequence, buyers must log in to PayPal or sign up for PayPal before they can complete their payments.

NOTE: The endpoint letters in this section refer to Figure B.1, "How HTML Variables and Profile Account Setting Affect Buyer Addresses" on page 148.

Endpoint A

If the prepopulated address is a confirmed address, the **Shipping Address** on the **Review Your Payment** page displays the prepopulated address. The buyer cannot change the shipping address.

If the prepopulated address is not confirmed, PayPal displays the **Add Credit Card or Debit Card** page with the prepopulated address as the billing address. The page displays a message that the address must match the one displayed on their statement. The **Cancel** button is displayed if the merchant has provided a `cancel_return` URL.

Endpoints B, C, and D

The **Shipping Address** on the **Review Your Payment** page displays the prepopulated address. The buyer cannot change the shipping address.

If the prepopulated address is invalid, the payment cannot be processed. PayPal displays an error message.

Endpoint E

If the prepopulated address is a confirmed address, the **Shipping Address** on the **Review Your Payment** page displays the prepopulated address. The buyer can select or add another address. If the buyer selects **Add New Address**, PayPal displays the **Add Credit Card or Debit Card** page.

If the prepopulated address is not a confirmed address or there is no confirmed address in the profile, PayPal displays the **Add Credit Card or Debit Card** page with the address prepopulated.

Endpoints F and H

The **Shipping Address** on the **Review Your Payment** page displays the prepopulated address. The buyer can select or add another address.

If the prepopulated address is invalid, the address is dropped and the address in the profile is displayed, if available. The buyer can select or add another address directly in the page.

Endpoints G and K

The **Review Your Payment** page does not contain a **Shipping Address**.

Endpoint I

If there is a confirmed address in the account, PayPal displays the **Review Your Payment** page. The buyer can select another confirmed address or add another address. If the buyer selects **Add New Address**, they are taken to the **Add Credit Card or Debit Card** page.

If there is not a confirmed address in the account, PayPal displays the **Add Credit Card or Debit Card** page.

Endpoints J and L

The **Shipping Address** on the **Review Your Payment** page displays the buyer's primary address. The buyer can select another address or add another address directly in the page.

Address Handling in the PayPal Account Optional Page Sequence

This section describes the billing and shipping address behavior in the PayPal payment pages when PayPal Account Optional is turned on in the account profile. This alternate page sequence is described in "PayPal Account Optional" on page 29. In the PayPal Account Optional page sequence, buyers can pay by credit card without first logging in or signing up for a PayPal account.

NOTE: The endpoint letters in this section refer to Figure B.1, "How HTML Variables and Profile Account Setting Affect Buyer Addresses" on page 148.

Endpoint A

The billing page displays the prepopulated address. If the buyer modifies the address and attempts to submit the page, PayPal returns an error that the address cannot be modified. The **Shipping Address** on the **Review Your Payment** page displays this address. The buyer cannot change the shipping address.

If the prepopulated address is bad, PayPal displays an error page indicating the buyer cannot proceed with payment because the merchant provided an invalid address.

Endpoints B, C, and D

The billing page displays the prepopulated address. The buyer can modify the billing address. The **Shipping Address** on the **Review Your Payment** page displays this address. The buyer cannot change the shipping address.

If the prepopulated address is bad, PayPal prepopulates the billing page and the buyer can modify it. There is no **Shipping Address** on the **Review Your Payment** page.

Endpoint E

The billing page displays the prepopulated address. The buyer can modify the billing address. The **Shipping Address** on the **Review Your Payment** page displays the address from the billing page. The buyer cannot change the shipping address. The shipping address always matches the billing address, so modifications to the billing address updates the shipping address.

If the prepopulated address is invalid, the billing page displays the address and the buyer can modify it.

Endpoints F and H

The billing page displays the prepopulated address. The buyer can modify the billing address. The **Shipping Address** on the **Review Your Payment** page displays the address from the billing page. The buyer can change the shipping address.

If the prepopulated address is invalid, the billing page displays the address and the buyer can modify it.

Endpoint G

The billing page displays the prepopulated address. The buyer can modify the billing address. There is no **Shipping Address** on the **Review Your Payment** page.

Endpoint I

The **Shipping Address** on the **Review Your Payment** page displays the address from the billing page. The buyer cannot change the shipping address. The shipping address should always match the billing address, so if the user modifies the billing information and address, the shipping address will be updated as well.

Endpoints J and L

The **Shipping Address** on the **Review Your Payment** page displays the address from the billing page. The buyer can change the shipping address.

Endpoint K

There is no **Shipping Address** on the **Review Your Payment** page.

C Country Codes

NOTE: This table lists country codes defined by [ISO 3166-1](ISO 3166-1).

Table 1: Country Codes

Country	Code
AFGHANISTAN	AF
ÅLAND ISLANDS	AX
ALBANIA	AL
ALGERIA	DZ
AMERICAN SAMOA	AS
ANDORRA	AD
ANGOLA	AO
ANGUILLA	AI
ANTARCTICA	AQ
ANTIGUA AND BAR-BUDA	AG
ARGENTINA	AR
ARMENIA	AM
ARUBA	AW
AUSTRALIA	AU
AUSTRIA	AT
AZERBAIJAN	AZ
BAHAMAS	BS
BAHRAIN	BH
BANGLADESH	BD
BARBADOS	BB
BELARUS	BY
BELGIUM	BE
BELIZE	BZ
BENIN	BJ
BERMUDA	BM
BHUTAN	BT
BOLIVIA	BO
BOSNIA AND HERZE-GOVINA	BA
BOTSWANA	BW
BOUVET ISLAND	BV
BRAZIL	BR
BRITISH INDIAN OCEAN TERRITORY	IO
BRUNEI DARUSSALAM	BN
BULGARIA	BG
BURKINA FASO	BF
BURUNDI	BI
CAMBODIA	KH
CAMEROON	CM
CANADA	CA
CAPE VERDE	CV
CAYMAN ISLANDS	KY

Country	Code	Country	Code
CENTRAL AFRICAN REPUBLIC	CF	EQUATORIAL GUINEA	GQ
CHAD	TD	ERITREA	ER
CHILE	CL	ESTONIA	EE
CHINA	CN	ETHIOPIA	ET
CHRISTMAS ISLAND	CX	FALKLAND ISLANDS (MALVINAS)	FK
COCOS (KEELING) ISLANDS	CC	FAROE ISLANDS	FO
COLOMBIA	CO	FIJI	FJ
COMOROS	KM	FINLAND	FI
CONGO	CG	FRANCE	FR
CONGO, THE DEMO-CRATIC REPUBLIC OF THE	CD	FRENCH GUIANA	GF
		FRENCH POLYNESIA	PF
COOK ISLANDS	CK	FRENCH SOUTHERN TERRITORIES	TF
COSTA RICA	CR	GABON	GA
COTE D'IVOIRE	CI	GAMBIA	GM
CROATIA	HR	GEORGIA	GE
CUBA	CU	GERMANY	DE
CYPRUS	CY	GHANA	GH
CZECH REPUBLIC	CZ	GIBRALTAR	GI
DENMARK	DK	GREECE	GR
DJIBOUTI	DJ	GREENLAND	GL
DOMINICA	DM	GRENADA	GD
DOMINICAN REPUBLIC	DO	GUADELOUPE	GP
ECUADOR	EC	GUAM	GU
EGYPT	EG	GUATEMALA	GT
EL SALVADOR	SV	GUERNSEY	GG

Country	Code	Country	Code
GUINEA	GN	KOREA, REPUBLIC OF	KR
GUINEA-BISSAU	GW	KUWAIT	KW
GUYANA	GY	KYRGYZSTAN	KG
HAITI	HT	LAO PEOPLE'S DEMO-CRATIC REPUBLIC	LA
HEARD ISLAND AND MCDONALD ISLANDS	HM	LATVIA	LV
HOLY SEE (VATICAN CITY STATE)	VA	LEBANON	LB
		LESOTHO	LS
HONDURAS	HN	LIBERIA	LR
HONG KONG	HK	LIBYAN ARAB JAMA-HIRIYA	LY
HUNGARY	HU		
ICELAND	IS	LIECHTENSTEIN	LI
INDIA	IN	LITHUANIA	LT
INDONESIA	ID	LUXEMBOURG	LU
IRAN, ISLAMIC REPUB-LIC OF	IR	MACAO	MO
IRAQ	IQ	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF	MK
IRELAND	IE		
ISLE OF MAN	IM	MADAGASCAR	MG
ISRAEL	IL	MALAWI	MW
ITALY	IT	MALAYSIA	MY
JAMAICA	JM	MALDIVES	MV
JAPAN	JP	MALI	ML
JERSEY	JE	MALTA	MT
JORDAN	JO	MARSHALL ISLANDS	MH
KAZAKHSTAN	KZ	MARTINIQUE	MQ
KENYA	KE	MAURITANIA	MR
KIRIBATI	KI	MAURITIUS	MU
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP	MAYOTTE	YT
		MEXICO	MX

Country	Code	Country	Code
MICRONESIA, FEDER- ATED STATES OF	FM	PALAU	PW
MOLDOVA, REPUBLIC OF	MD	PALESTINIAN TERRI- TORY, OCCUPIED	PS
MONACO	MC	PANAMA	PA
MONGOLIA	MN	PAPUA NEW GUINEA	PG
MONTSERRAT	MS	PARAGUAY	PY
MOROCCO	MA	PERU	PE
MOZAMBIQUE	MZ	PHILIPPINES	PH
MYANMAR	MM	PITCAIRN	PN
NAMIBIA	NA	POLAND	PL
NAURU	NR	PORTUGAL	PT
NEPAL	NP	PUERTO RICO	PR
NETHERLANDS	NL	QATAR	QA
NETHERLANDS ANTI- LLES	AN	REUNION	RE
NEW CALEDONIA	NC	ROMANIA	RO
NEW ZEALAND	NZ	RUSSIAN FEDERATION	RU
NICARAGUA	NI	RWANDA	RW
NIGER	NE	SAINT HELENA	SH
NIGERIA	NG	SAINT KITTS AND NEVIS	KN
NIUE	NU	SAINT LUCIA	LC
NORFOLK ISLAND	NF	SAINT PIERRE AND MIQUELON	PM
NORTHERN MARIANA ISLANDS	MP	SAINT VINCENT AND THE GRENADINES	VC
NORWAY	NO	SAMOA	WS
OMAN	OM	SAN MARINO	SM
PAKISTAN	PK		

Country	Code	Country	Code
SAO TOME AND PRINC-IPE	ST	TANZANIA, UNITED REPUBLIC OF	TZ
SAUDI ARABIA	SA	THAILAND	TH
SENEGAL	SN	TIMOR-LESTE	TL
SERBIA AND MON-TENEGRO	CS	TOGO	TG
		TOKELAU	TK
SEYCHELLES	SC	TONGA	TO
SIERRA LEONE	SL	TRINIDAD AND TOBAGO	TT
SINGAPORE	SG		
SLOVAKIA	SK	TUNISIA	TN
SLOVENIA	SI	TURKEY	TR
SOLOMON ISLANDS	SB	TURKMENISTAN	TM
SOMALIA	SO	TURKS AND CAICOS ISLANDS	TC
SOUTH AFRICA	ZA		
SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	GS	TUVALU	TV
		UGANDA	UG
		UKRAINE	UA
SPAIN	ES	UNITED ARAB EMIR-ATES	AE
SRI LANKA	LK		
SUDAN	SD	UNITED KINGDOM	GB
SURINAME	SR	UNITED STATES	US
SVALBARD AND JAN MAYEN	SJ	UNITED STATES MINOR OUTLYING ISLANDS	UM
SWAZILAND	SZ	URUGUAY	UY
SWEDEN	SE	UZBEKISTAN	UZ
SWITZERLAND	CH	VANUATU	VU
SYRIAN ARAB REPUB-LIC	SY	VENEZUELA	VE
		VIET NAM	VN
TAIWAN, PROVINCE OF CHINA	TW	VIRGIN ISLANDS, BRIT-ISH	VG
TAJIKISTAN	TJ		

Country	Code
VIRGIN ISLANDS, U.S.	VI
WALLIS AND FUTUNA	WF
WESTERN SAHARA	EH
YEMEN	YE
ZAMBIA	ZM
ZIMBABWE	ZW

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