

USER GUIDE
PAYING PCTIA FEES VIA PAYPAL



For more information, or assistance in setting up your account, please contact PCTIA

PCTIA Payment via PayPal User Guide

TABLE OF CONTENTS

1.0 Requirements	3
2.0 Purpose of this Guide	4
3.0 Definitions	4
4.0 What to do before you start reporting and paying online	5
5.0 What fees can be paid online?	5
6.1 User Procedure – Without a PayPal account	6
6.2 User Procedure – With an existing PayPal account	10
6.3 User Procedure – Credit card as primary funding source	12
7.0 User Help	15

PCTIA Payment via PayPal User Guide

1.0 Requirements

In order to use a bank account to make payments through PayPal the following requirements must be met:

- The account must be with a Canadian financial institution.
- The account cannot be linked to another PayPal account (only one unique bank account per PayPal account).
- The name on the account must match the name on PayPal account.

In order to use a credit card to make payments through PayPal the following requirements must be met:

- A credit card can be linked to only one PayPal account at a time.
- For security reasons, the following cards are not accepted through PayPal:
 - gift cards;
 - prepaid card (including prepaid credit card); or
 - one-time-use cards
- The billing address entered in to your PayPal account must exactly match the one shown on your card statement.

PCTIA Payment via PayPal User Guide

2.0 Purpose of this Guide

This document will give the reader an understanding of how to quickly pay your monthly fees with a credit card or Canadian bank account through the PCTIA website by using the PayPal system.

Users will gain an understanding on how to sign up for the PayPal account. Users will understand how to “verify” a PayPal account. Lastly, users will understand how to make a payment with a credit card or bank account.

3.0 Definitions

PayPal Personal Account	The preferred account type for PCTIA members. A basic and secure account type for users wishing to send and receive money – primarily for online payments.
PayPal Premier Account	For users wishing to operate an online business – selling and purchasing of goods and services.
PayPal Business Account	A full set of e-commerce payment solution account type for multiple users in a company wishing to sell and purchase goods and services over the Internet.
Verified account	Newly created PayPal accounts are unverified. Unverified accounts have sending limits that prevent fraudulent activity. Adding a bank account helps PayPal confirm you as the legitimate user of the account. Once a bank account is attached a PayPal account it is considered verified and the sending limits are removed.

PCTIA Payment via PayPal User Guide

4.0 What to do before you start reporting and paying online

To start making your monthly fees payable with a credit card or bank account please complete each successive step:

1. Signup for a PayPal account (if you do not have one already).

<https://www.paypal.com/ca/>

2. Complete the PayPal account verification process by linking an active bank account and, if desired, link a credit card. Please note that the account verification processing time can take 4 days or longer.

5.0 What fees can be paid online?

At this moment the only fees payable with a credit card or bank account through the PayPal system are the monthly fees related to tuition reporting.

PCTIA Payment via PayPal User Guide

6.1 User Procedure – Without a PayPal account

This section is for new users of PayPal or users wishing to create a new PayPal account. Please ensure the intended method of payment, whether from a bank account or through a credit card, has not been applied to another PayPal account. PayPal only accepts one funding source per account.

The following are step-by-step instructions. A summary is also found in this demo setup video made by PayPal:

<http://bit.ly/gi8tw8>

1. Register for a PayPal account. Signing up with PayPal is free and there is no charge to send money. Follow or cut & paste this link in to a web browser:

<https://www.paypal.com/ca/>

- Choose a “Personal” account if your school is simply making payments. (**Recommended option**)
 - Choose “Premier” or “Business” accounts if your school anticipates making and receiving payments through the Internet – acting as online merchant. This is an extensive process where lots of information is required (including a comprehensive credit check).
2. After entering your account details you will have the option to enter either your bank account or credit card information (have your credit card or bank account information ready) – see Figure 1.

As a reminder, the name on the PayPal account must match that on the bank account and credit card. The same applies to the billing address; it must be the same as that on the bank account or credit card.

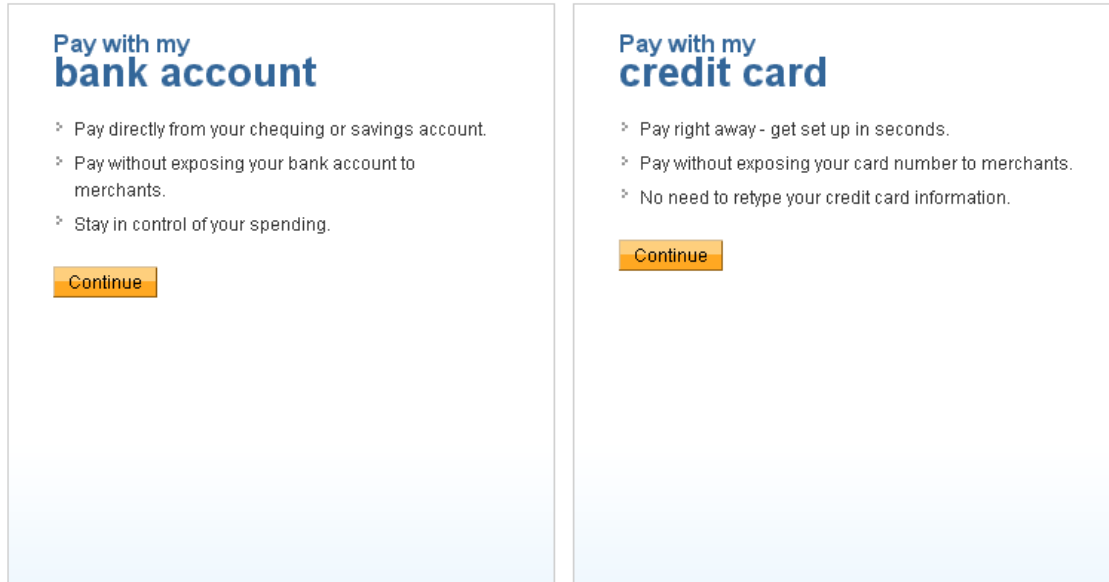
PCTIA Payment via PayPal User Guide



You've activated your PayPal account

Secure

Once you **link your bank account or credit card**, you'll speed through online checkout without exposing your financial information.



[Go to My Account](#)

(Figure 1)

3. Choose “Pay with my bank account” and click on the Continue button under this option. Choosing this option does not mean you have to pay through a bank account – you have the opportunity to add other means of payment, such as a credit card, after account verification.

Entering your bank account is necessary because the process will add another level of security and remove the sending limits placed on new PayPal accounts.

4. Activate your PayPal account. Shortly after signup check your email account (the one used during your PayPal account registration) for an email from PayPal and use the link to activate your new account.
5. Verify your PayPal account after activation. Verifying an account is the process of linking an active bank account and confirming through a three-step process (see Figure 2). Account verification is a one-time process that will remove the sending limits of new accounts and allow the user to benefit from increasingly secure online transactions. Please note that the account verification processing time can take 4 days or longer.

PCTIA Payment via PayPal User Guide

If a bank account was linked and confirmed in a previous step then you can add a credit card, or another bank account, or simply start using your PayPal account.

Confirm your bank account to enable transfers from your bank.

PayPal made two small deposits (less than \$1.00) to your bank account for a security measure.



(Figure 2)

Confirming a bank account can be as short as a few days or as long as several weeks. Those with internet banking access will be able to find the PayPal transaction amounts in as little as two business days. Those with monthly paper statements will have to wait until the next billing cycle.

6. Once a PayPal account has been verified it is ready to make payments through the PCTIA website. **Be sure to have your PayPal login email address and password ready before reporting your monthly tuition through the PCTIA website.**

After entering your monthly tuition reporting through the PCTIA website click on the PayPal button at the bottom of the screen. You will be taken to the checkout screen where you can login with your PayPal account. After login you can review your payment method and select a preferred payment source before finalizing the transaction.

Payments from your bank account may take up to 6 – 8 business days to complete. Please allow sufficient time when making your monthly fee payment in order to meet the deadline of the 15th of the month.

Q: What if you want to make payment with a credit card?

PCTIA Payment via PayPal User Guide

Now that your PayPal account is verified you may add a credit card. See Section 6.3 User Procedure – Credit card as primary funding source on how to attach a credit card to your PayPal account.

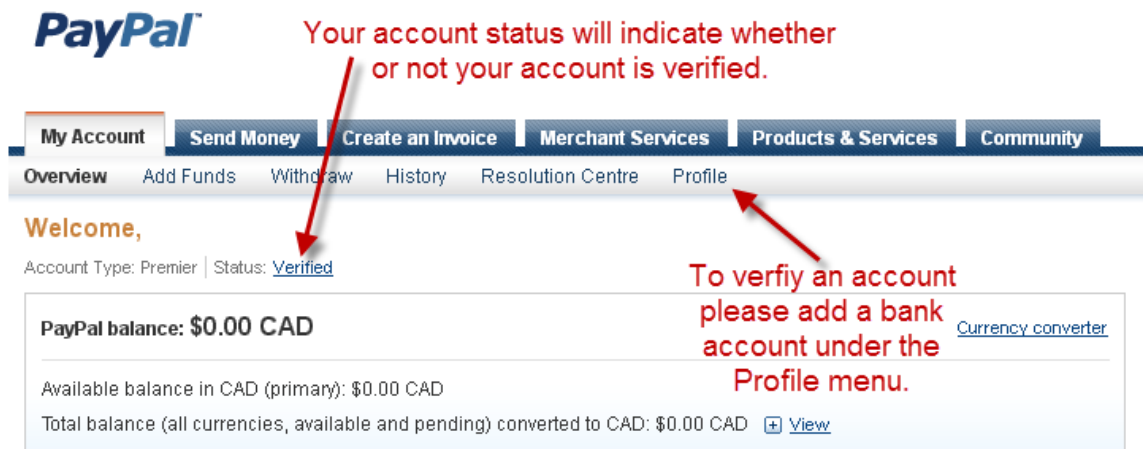
PCTIA Payment via PayPal User Guide

6.2 User Procedure – With an existing PayPal account

This section is for users with existing PayPal accounts which are not verified. A verified account removes the initial sending limits and adds an extra layer of security to your online transactions.

1. Login to your PayPal account.
2. Ensure your account is verified.

If you have linked an active Canadian bank account to your PayPal account and it has been confirmed then your account is considered “verified.”



(Figure 3)

Q: How do I become verified?

Set Up Bank Funding: add and confirm a bank account

- Click Add Bank Account on the left side of your Account Overview page; or Add and Edit Bank Account option under the Profile drop-down menu.
- Confirm your bank account by entering the two deposit amounts that PayPal sent you when you added a bank account (see Figure 2).

PCTIA Payment via PayPal User Guide

Confirming a bank account can be as short as a few days or as long as several weeks. Those with internet banking access will be able to find the PayPal transaction amounts in as little as two business days. Those with monthly paper statements will have to wait until the next billing cycle.

3. Once your bank account has been confirmed you are considered verified. Your PayPal account is now ready to make online payments through the PCTIA website. **Be sure to have your PayPal email account and password ready before entering your monthly tuition through the PCTIA website.**

After entering your monthly tuition reporting through the PCTIA website click on the PayPal button at the bottom of the screen. You will be taken to the checkout screen where you can login with your PayPal account. After login you can review your payment method and select a preferred payment source before finalizing the transaction.

Supplemental Information:

Payments from your bank account may take up to 6 – 8 business days to complete. Please allow sufficient time when making your monthly fee payment in order to meet the deadline of the 15th of the month.

You may add more than one bank account to PayPal so long as it is not linked to another PayPal account. If it is linked to another PayPal account you will have to remove it from that account and wait two business days before linking it to your preferred PayPal account. Please note, adding another bank account will require you to select one of the bank accounts as a primary source of funding.

Common issues you might encounter when linking a bank account:

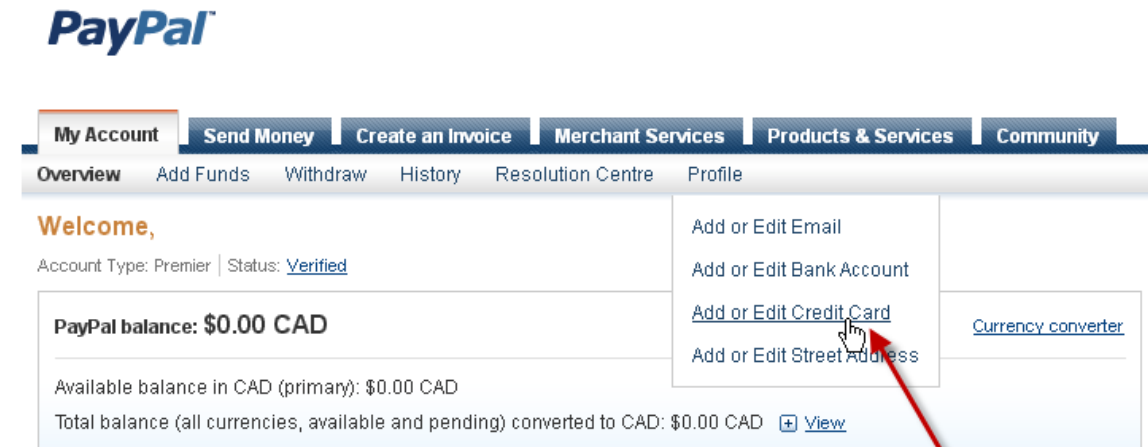
- The bank account must be with a Canadian financial institution.
- The account cannot be linked to another PayPal account (only one unique bank account per PayPal account).
- The name on the account must match the name on PayPal account.

PCTIA Payment via PayPal User Guide

6.3 User Procedure – Credit card as primary funding source

This section is for verified PayPal account users who have not linked a credit card to their account yet. If you are unsure whether or not your account is verified please refer to the previous section (User Procedure – With an existing PayPal account).

1. Login into your PayPal account.
2. Setup Credit Card funding: Add Credit Card (choose one of the following methods).
 - a. Move the mouse over the Profile menu option (under the My Account tab) and then click the Add or Edit Credit Card option in the drop-down menu (see Figure 4); or,
 - b. Click the Profile link, then click My Money under the My Profile panel, and click the Add my card link in the right-hand side.



Move the mouse over "Profile" and a drop down menu will give you the option to add or edit a credit card

(Figure 4)

PCTIA Payment via PayPal User Guide

3. Enter the name as found on the credit card. Then select the card type and enter the credit card information.
4. **Select the billing address that matches the one currently on the credit card.** You may have to update your PayPal billing address if the default address is not the same as the one found on your credit card. A PayPal billing address that does not match that of the credit card will prevent you from making payment with the card.

Once all the information is complete click the Add Card button at the bottom of the page.

5. Your account is ready for credit card payments. You will receive an email confirmation indicating a successful addition of a credit card to your PayPal account.

If wishing to make PCTIA monthly payments with a credit card you must select this method of funding at the checkout screen. After entering your monthly tuition reporting through the PCTIA website click on the PayPal button at the bottom of the screen. You will be taken to the checkout screen where you must login with your PayPal account (have your PayPal login email and password ready). After login the page will review your information and allow you to select a credit card as your method of payment before finalizing the transaction.

PCTIA Payment via PayPal User Guide

Supplemental Information:

Similar to having multiple bank accounts you may add more than one credit card to your account. If your preferred credit card is linked to another PayPal account you will have to remove it from that account before applying it to your preferred PayPal account. Please allow two business days between the removal of the credit card from the other PayPal account and linking it to your preferred PayPal account. Having more than one credit card will require you to select one of the credit cards as a primary source of funding.

Common issues when linking a credit card to your PayPal account:

- A credit card can be linked to only one PayPal account at a time. If your card is linked to a different PayPal account, you will need to remove it from that account before linking it to the new account.
- For security reasons, you cannot link a gift card, prepaid card, or one-time-use card.
- The billing address you enter must exactly match the one shown on your card statement. Check your credit card statement to confirm that the addresses match.

PCTIA Payment via PayPal User Guide

7.0 User Help

This section will provide you resources in case you need help.

PayPal Help Forum

Provides an extension forum that is easy to navigate and understand.

- Click Help link at the top right of the PayPal website.

The help centre can also be accessed directly through this link:

https://www.paypal.com/ca/cgi-bin/helpweb?cmd=_help

PCTIA

For help from a PCTIA representative you can contact PCTIA at info@pctia.bc.ca or call 604-569-0033