



**WELCOME TO PAYPAL  
FOR BUSINESS**



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# HOW PAYPAL WORKS

As the world's leading global online payments platform, PayPal is trusted by 237 million customers<sup>1</sup>, including 19 million merchant accounts in more than 200 markets.

Here's why PayPal is good for your business – and your customers.

## FOR YOUR BUSINESS

It's free to sign up for a Business Account and take advantage of solutions for your business.

Customers can pay you via any device – mobile, laptop or tablet. Once they've paid, the funds are transferred directly to you.

You only pay a fee based on how much you sell. There are no joining or fixed fees.

PayPal Seller Protection on eligible sales with 24/7 transaction monitoring, fraud prevention policies minimise your risk.

If your customer returns something, PayPal covers the shipping costs<sup>2</sup> so you don't have to worry.

## FOR YOUR CUSTOMER

It is free for customers to sign up for a PayPal account and use it for safer payments.

Customers can check out in seconds. Their card and shipping details are pre-filled for faster checkout.

Customers pay no fees when they pay with PayPal.

PayPal Buyer Protection ensures a full refund on eligible transactions.

Customers can return an item and PayPal will refund their shipping costs<sup>2</sup>.



<sup>1</sup> PayPal Reports First Quarter 2018 Results, PayPal, 25 April 2018.

<sup>2</sup> Terms and conditions apply. Learn more about [PayPal Refunded Returns Service](#).

# SET UP YOUR ACCOUNT

In just a few steps, you can set up your account and be ready to sell to millions of customers in Hong Kong and across the globe with one PayPal account.

## Confirm your email

You must first confirm your email address in order to start receiving payments. We sent you an email when you signed up for your PayPal business account. Click the link in the email to confirm your email address. If you can't find our email, log in to your PayPal account and click the "Profile" icon.

If someone sends you a payment, you'll receive an email notification. You'll need to manually accept the first payment you receive. The payments received thereafter will be automatically accepted into your account.

[Read more](#)

## Link and verify your bank account

Link and verify your preferred local Hong Kong bank account or a U.S. bank account to withdraw funds from PayPal and remove the withdrawal limit. Make sure the name on your bank account matches the one on your PayPal account.

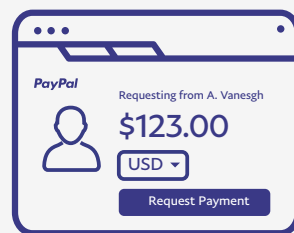
There is no withdrawal fee if you're withdrawing \$1,000 HKD or more to local Hong Kong bank.<sup>3</sup> A withdrawal fee of 2.5% will apply when withdrawing other currency balance to your bank account in the U.S.<sup>4</sup>

[Read more](#)

<sup>3</sup> There is a small fee of \$3.5 HKD if withdrawing less than \$1,000 HKD.

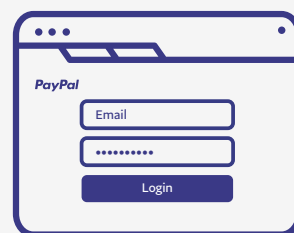
<sup>4</sup> Additional currency conversion processing fees may apply if withdrawing a currency other than USD.

## HOW IT WORKS



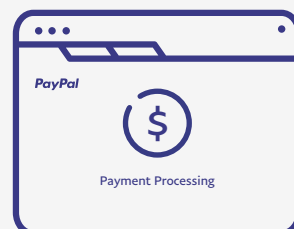
### DEAL AGREED

Upon reaching a sales agreement between you and your buyers, you can send them either a payment request, an invoice through email or a PayPal.Me link with the agreed amount.



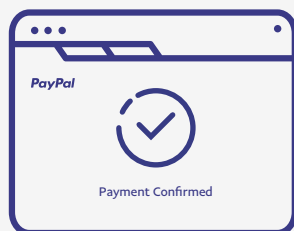
### CUSTOMER LOGS IN

Your customers will receive the request and log in to their PayPal account to pay you directly.



### PAYMENT IS PROCESSED

We process the payment, keeping everyone's financial details more secure and protected.



### YOU GET PAID

We'll instantly notify you of the payment and transfer the money to your PayPal account, subject to our applicable terms and conditions.

# ONE SIMPLIFIED

# VIEW

Manage your account from a single location. Check your account balance, view account activity and get customised views of all your transactions. All in one simple dashboard.

## Money

Overview of your balances and funding source. You can link your bank account, credit or debit cards.

## Tools

Keep your business running smoothly with tools such as request money, invoicing and Resolution Centre.

## Activity

Overview of all your transaction details. You can update transaction status, issue refunds and more.

## Smart filters

Organise your transactions by activity type.

## Summary

A quick snapshot of your account. No matter where you are, you can always return to your main account.

## Reports

All types of reports that help you keep track of how your business is doing.

## Profile

View and edit settings for your personal and business information.

## Important alerts

The screenshot shows the PayPal dashboard interface. At the top, there is a navigation bar with the PayPal logo and menu items: Summary, Money, Activity, Reports, Tools, and More. On the right side of the navigation bar, there are icons for notifications (with a red '1'), settings, Profile, and a Log out button. The main content area is divided into two primary sections. The left section, titled 'Money', displays the available balance as '\$1,626.84 HKD\*' and includes a table for currency conversion: HKD \$100.00 and USD \$50.00. Below this, there are links for 'Transfer Money' and 'Currencies'. The right section, titled 'Recent activity', shows a list of transactions under the 'Activity (including balance & fees)' filter. The transactions listed are: 1:33 a.m. Transfer from PayPal Completed for \$120.00 USD; 7:28 a.m. Transfer from PayPal Completed for \$300.00 HKD; and 12:05 a.m. Transfer from PayPal Completed for \$50.00 USD. A 'View all' link is located at the bottom of the activity list. At the bottom of the dashboard, there is a footer with links for 'Help & Contact', 'Fees', 'Security', 'About', 'Blog', 'Developers', and 'Partners', along with copyright information '© 1999-2015' and links for 'Privacy', 'Legal', and 'Policy updates'.





## INVOICES

Create professional invoices from PayPal's customisable templates and send them to anyone with an email address. Add details like your name, customer information and invoice tracking numbers – even your logo. Your invoices are stored for follow-up and reporting so you can search by date, amount and name. You can even download reports for a more complete analysis of your expected payments and outstanding invoices.

[Read more](#)



## PAYPAL.ME

Doing business on chat or social? Now you can send a unique link to get paid faster. Simply add an amount in a currency of your choice and send it to your customer. It's quick to set up and easy to send payment requests wherever you do business. The link is unique, so set yours up today.

[Read more](#)



## EMAIL PAYMENTS

Simply request payment from your PayPal account or [PayPal Business App](#), and your customer will get an email notification instantly. They can pay either using a PayPal account or with their credit or debit card.

[Read more](#)

# PAYMENT SOLUTIONS

Take control with [payment solutions](#) that help you get paid with or without a website.

## PAYMENT SOLUTIONS



### EXPRESS CHECKOUT (EC)

If you have a website with a shopping cart, adding Express Checkout will streamline the payment process for your customers and help reduce abandoned carts. Need help setting up a shopping cart? Find a partner on our Partner directory.

[Read more](#)



### WEBSITE PAYMENTS STANDARD (WPS)

Getting paid on a website is easy with our payment buttons. Just copy and paste the html code onto your website to let customers pay with a few clicks.

[Read more](#)



### GET PAID ON MARKETPLACES

Accept PayPal for your marketplace listings such as eBay, Etsy and more. With PayPal you build credibility and trust to help you increase your sales, while you tap into the marketplace's large customer base.

[Read more](#)



### PAYPAL BUSINESS APP

Stay on top of your account activities, send invoices and view customer information on the go from the palm of your hand with PayPal Business App.

[Read more](#)

## STRAIGHTFORWARD PRICING



There are no hidden charges. We only charge a small transaction fee based on how much you sell.

Monthly sales	Online and email invoice payments		eBay payments	
	Hong Kong customers	Overseas customers	Hong Kong customers	Overseas customers
Up to \$25,000 HKD	3.9% + \$2.35 HKD	4.4% + fixed fee <sup>6</sup>	3.4% + \$2.35 HKD	3.9% + fixed fee <sup>6</sup>
\$25,000.01 HKD - \$75,000 HKD	3.4% + \$2.35 HKD <sup>5</sup>	3.9% + fixed fee <sup>6</sup>	2.9% + \$2.35 HKD <sup>5</sup>	3.4% + fixed fee <sup>6</sup>
\$75,000.01 HKD - \$750,000 HKD	3.2% + \$2.35 HKD <sup>5</sup>	3.7% + fixed fee <sup>6</sup>	2.7% + \$2.35 HKD <sup>5</sup>	3.2% + fixed fee <sup>6</sup>
\$750,000.01 HKD and over	2.9% + \$2.35 HKD <sup>5</sup>	3.4% + fixed fee <sup>6</sup>	2.4% + \$2.35 HKD <sup>5</sup>	2.9% + fixed fee <sup>6</sup>

Visit [Seller Fees Page](#) for more details.

<sup>5</sup> Discounted Merchant Rate qualification required.

<sup>6</sup> Fixed fee based on the currency received. For example, for payments received in USD, the fixed fee is \$0.30 USD.





## PROTECTING BUYERS

## AND SELLERS

It's easier to buy and sell with a trusted partner. PayPal protects both buyer and seller, so you can rest assured that your payments are safer from start to finish.

### SELLER PROTECTION

Spend more time selling and less time worrying. All your eligible purchases are automatically protected with Seller Protection. You just need to provide proof of shipment or delivery and we'll take care of the rest.

[Read more](#)

## REFUNDED RETURNS SERVICE

We'll take care of refunds by reimbursing buyers for the cost of shipping. We'll refund up to \$20 USD for purchases of any item that doesn't meet your customer's expectations including<sup>7</sup>:

- Shoes or clothing that don't fit;
- An item that doesn't work as described;
- The customer simply changed their mind.

## MANAGE CUSTOMER CONCERNS

Customers raise disputes or charge-backs for many reasons. If a complaint arises, the PayPal Resolution Centre can help resolve issues quickly and effectively. In case of any questions, you can call our customer care on [852-3550-8574](tel:852-3550-8574).

[Read more](#)



<sup>7</sup> Up to 3 refunds to the value of \$20 USD each until 31st December 2018. View [General Conditions of Use](#) for more details.

## FRAUD PREVENTION

Our industry-leading fraud prevention systems and intelligence work round the clock to keep you secure. Additionally, over 2,000 staff globally are dedicated to keeping your account and customers secure wherever and whenever you do business online.



## DATA SECURITY

You only need to link your credit/debit card and bank details to your PayPal account just once. We'll automatically encrypt all your sensitive information and email communications with Secure Sockets Layer protocol (SSL) 3.0 (or higher) and the highest encryption key length (256 bits). It's then stored on a heavily guarded server – both physically and electronically – designed to protect both buyers and sellers.



## ACCOUNT HOLDING STATUS

It's important to keep your details up-to-date. We may communicate with you via your email or your mobile number, if we need to verify account details.



## UNDERWRITING

Most of our merchants are able to set up an account and start transacting immediately. For a small number of merchants with very high sales volumes, additional information related to their financial and business model may be required for review as part of our underwriting process. This enables us to gain a better understanding of these merchants and provide them with customised solutions. We will get in touch with you if your sales volume or industry type qualifies you for underwriting.

# HELP WHENEVER YOU NEED IT

Not sure about something? Our Help Centre and staff will talk you through any questions you may have.

**PayPal Help & Contact** - contact PayPal for answers to all of your online payment or account related questions.

**PayPal Merchant website** - learn about using our payments solutions, tips and guides to help you grow your business.

Or **contact us** here for 1-on-1 support. Our helpful operators are ready to resolve your issues quickly and easily.

## USEFUL LINKS

- **Business Hub**: Find everything you need to know about getting started with PayPal Business Hub.
- **E-commerce Security Guide**: Learn how to manage the payments process with PayPal, and the best practices in online fraud prevention.