

How to Setup Your Merchant Account on PayPal

If you do not have an existing PayPal account for your organization

» Go to **Setup Process A – Create a New PayPal Account**

OR

If your organization has a PayPal “Personal” or “Premier” account but not a “Business” account,

» Go to **Setup Process B – Convert Existing PayPal Account to a Business Account**

OR

If you already have a PayPal “Business” account,

» Skip to **QuickScores-PayPal Integration** on page 2

Setup Process A – Create a New PayPal Account

1. Go to www.paypal.com
2. Click the **Sign up** button in the top right corner
3. Select the **Business Account** option and click **Next**
4. Follow the PayPal instructions for setting up your account
5. When you have entered all of your information and it has been verified by PayPal, you can skip the step to “Implement your preferred payment solution”. We have already done that!
6. Login to your account and go to your My Account page
7. Continue the steps under **QuickScores-PayPal Integration** on the second page of this document

Setup Process B – Convert Existing PayPal Account to a Business Account

1. Log into your account
2. Click on the gear icon in the upper right (next to Logout)
3. In the Account options section, click the **Upgrade to a Business account** link
4. Follow the PayPal instructions for upgrading to a Business Account
5. When you are finished, go to your My Account page
6. Continue the steps under **QuickScores-PayPal Integration** on the next page

QuickScores-PayPal Integration

In order to get everything working correctly, we need you to make several changes to your PayPal account that will allow us to communicate smoothly with PayPal. We also need you to send us a couple pieces of information about your PayPal account, which we will plug into the QuickScores system.

Before we start, you should open a new email message to bryan@quickscores.com with a subject of "PayPal Setup Information". Along the way, we will ask you to paste a few pieces of information into this email and send it to us when everything is complete. If you have any questions during this process, feel free to call Bryan Quilici at 214-557-2777 and he will be happy to help you out.

1. Login to PayPal.
2. Hover over your name in the top right corner and select [Account Settings](#).
3. In the menu on the left side, select **Account owner information**. The second item on the page is **Email**, click the [Update](#) link on the right side of that row.
 - a) Highlight and copy the email address that is labeled "Primary" and paste it into the open email message with the label "PayPal Email Address"
 - b) If your primary email address is listed as "Unconfirmed", click the [Confirm](#) button on the page and follow the instructions from PayPal to confirm your address.
 - c) Hover over your name in the top right corner and select **Account Settings**.
4. In the left side menu, select **Business information**. Click the [Update](#) link next to **Business information** on the right.
 - a) Scroll down and find the Credit Card Statement Name on the left.
 - b) Click the Edit button next to Your business information if you need to change it. Click [Save](#) at the bottom of the page.
 - c) Highlight and copy the 11-character Credit Card Statement Name
 - d) Paste it into the open email message with the label "Credit Card Statement Name"
 - e) Hover over your name in the top right corner and select **Account Settings**.

5. We will setup “Instant payment notifications” which tells PayPal where to send us completed transaction information so that we can track the paid/unpaid status of your entries in QuickScores.
 - a) Under Business Profile on the left, select **Notifications**.
 - b) Click the Update link next to **Instant payment notifications**.
 - c) Click the button titled Choose IPN Settings or Edit settings
 - d) In the “Notification URL” box, use backspace to erase the http:// characters that are already in the box
 - e) Copy and paste https://www.quickscores.com/CreditCards/PayPal_IPN_Listener.php into the empty “Notification URL” box. The URL is case-sensitive.
 - f) Click **Receive IPN messages (Enabled)** for “IPN Messages”.
 - g) Click the Save button
 - h) Hover over your name in the top right corner and select **Account Settings**.

6. **PLEASE READ!** This step should only be completed if QuickScores is the only website on which you will be receiving PayPal payments. If you plan on also using your PayPal account to receive donations or collect money from another website, then you should skip to Step 7. Please call Bryan Quilici at 214-557-2777 if you have any questions.
 - a) Under “Products & Services” on the left, select **Website payments**.
 - b) Click the Update link next to **Website preferences**.
 - c) Turn “Auto Return” to On
 - d) Copy and paste <https://www.quickscores.com/CreditCards/PayPalSuccess.php> into the empty “Return URL” box. *The URL is case-sensitive.*
 - e) Click the blue **Save** button next to the Return URL.
 - f) Scroll down and turn **Payment Data Transfer** to On
 - g) Scroll up and click Back to Profile
 - h) Under “Products & Services” on the left, select **Website payments** and click the Update link next to **Website preferences** again.
 - i) Under the Payment Data Transfer section, there should be a field called **Identity Token** followed by a super-long string of 60 characters. Highlight the entire line and copy & paste the identity token into the open email message using CTRL-V.

7. The open email message should now list the **PayPal Email Address** and the **Credit Card Statement Name**. If you completed step 6, the email should also contain the **PDT Identity Token**. Please also include your organization’s name and a phone number where we can reach you, and send the email to bryan@quickscores.com.

8. Once we receive your email, we will store the info in our system and run a test transaction through PayPal. We will reply to let you know when everything is done and you can start receiving registration payments through PayPal.

Optional Settings

PayPal Withdrawal Limit

When your merchant account is first created, you will have a very low Withdrawal Limit, which means that even though your PayPal account may contain a lot of money, you may only be able to withdraw a tiny fraction of that money on any given day. To remove that limit, you will need to enter either a Social Security Number or a business' EIN number.

1. Log into your PayPal account.
2. Click the **My Account** tab.
3. On the Account Overview page, click the **View Limits** link.
4. The remaining amount you can send is listed under the Withdrawal Limit heading.
5. To lift your limit, follow the instructions on the Withdrawal Limit page.

PayPal Withdrawals to a Bank Account

Before you can ask PayPal to transfer money into your bank account, you must tell PayPal the details of the account and complete a confirmation process that may take two or three days.

1. Log into your PayPal account.
2. Click the **My Account** tab.
3. Hover over the **Profile** menu and click on **Add or Edit Bank Account**.

Auto-Sweep Feature

When your merchant account is first created, all money collected via credit cards remains in your PayPal account until you manually request that it be withdrawn and transferred to your bank account. If you would like to have the balance of your PayPal account automatically "swept" into your bank account every night, you can enable PayPal's Auto-Sweep feature.

1. Call PayPal Customer Service and tell them that you would like to use the Auto-Sweep feature. They will change a setting on your account so that the “Auto Sweep” link is visible on your Profile page.
2. Log into your PayPal account.
3. Click the **My Account** tab.
4. Click on the **Profile** menu item.
5. Click on the **Auto Sweep** link under Financial Information.
6. Click the **Edit** button.
7. Click the **Yes** radio button, select the bank account, and click the **Save** button.

Non-Profit Organizations can pay lower PayPal fees

The standard PayPal fee on a transaction is 2.9% + \$.30. However, if your organization is a non-profit and you sufficiently document your status to PayPal’s satisfaction, PayPal will lower your transaction fee to 2.2% + \$.30. This is a significant reduction, so if your organization qualifies, you would be wise to take advantage of PayPal’s generosity.

In order to convince PayPal of your non-profit status, you will need to provide them with several documents and pieces of information. It is strongly recommended that you gather all of the needed information before you contact PayPal to request the status change. The following is the list of documentation that PayPal will want.

1. Evidence of tax-exempt status and/or registration with any applicable regulatory bodies governing your jurisdiction.
2. If applicable, a link to confirm your organization’s registration status online.
3. Information about the nature of your organization and the type of payments you intend to process with PayPal.
4. A copy of a bank statement or voided check with the organization name and organization address pre-printed on it from each bank account that you intend to attach to this PayPal Account. Each bank account that you attach to this PayPal Account must be under the ownership of the Charity/Non-Profit Organization (NPO) and cannot be a personal bank account.
5. A brief organizational summary or Mission Statement.
6. If applicable, a subordination letter from the parent organization.

When you have completed gathering all of the required information and are ready for PayPal to consider your status change, you should contact the PayPal Compliance Department to discuss the best way to get the information to them. The Compliance Department can be reached at 888-221-1161 or compliance@paypal.com. Do not email all of your documentation to PayPal. For security reasons, they are unable to open email attachments.