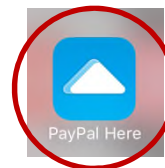# How To Use PayPal Here

PayPal Here is our League's current card reader. This service is linked to our PayPal account, which we use for our eStore and other e-commerce. To make a credit or debit card sale using the card reader, you need a **smartphone**, the **PayPal Here reader**, and the **PayPal Here app**. The PayPal Here readers are blue triangles usually kept in our cash box. Contact the Treasurer if you need the cash box or card readers.

Credit and debit card transactions are not free for us, so please let our patrons who would like to pay in this way know that we pass on the fee that PayPal charges us. This fee is approximately 2.75%. It is actually a percentage plus a flat fee per transaction, but for ease of calculation at checkout we charge this amount. Most patrons are not troubled by this, but be sure to mention it to anyone who would like to make a credit or debit card purchase.

Also, we do not currently have a chip-enabled reader. We are working on acquiring one, but they are more expensive than these mobile readers, although they are more secure.
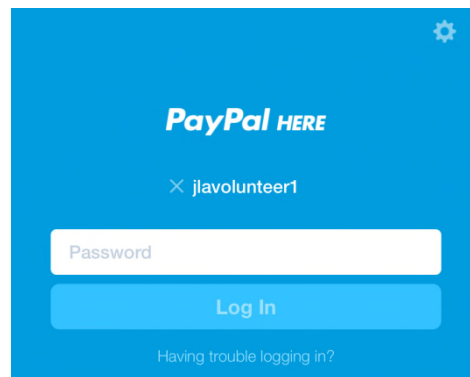
Step 1: Download the PayPal Here App

Note that this is *not* the standard PayPal app for personal use. The icon looks like a triangle.

Step 2: Open the app.

You will see a log-on screen. Enter one of our three usernames and three passwords:

Username	Password
jlavolunteer1	volunteer1$
jlavolunteer2	volunteer2$
jlavolunteer3	volunteer3$

The passwords are case-sensitive. Remember that there are no capitalized letters in either the usernames or passwords. If one username does not work, it is possible that another member is logged in on a different device; try a different username. These three accounts are linked to our PayPal account and can be used simultaneously.
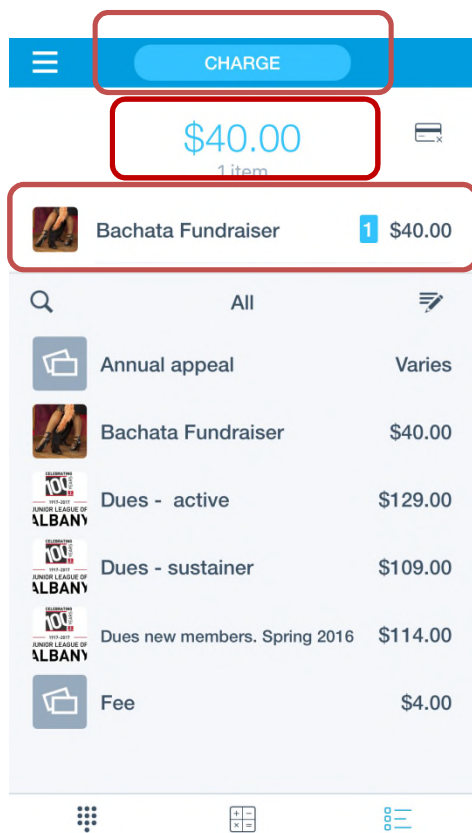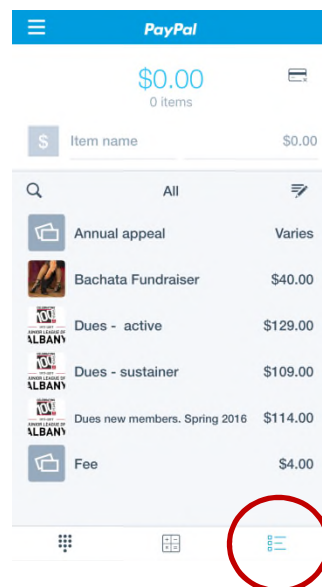
Step 3: Choose from Inventory

Once you have logged in, you will see our current inventory. If you do not, select the small icon in the bottom right of the screen to show our inventory.

You can charge patrons different amounts for items *not* shown in the inventory—those are stored in our account to speed up frequent transactions. No need to use these items if they are not for your fundraiser! If you do not see the item you need in inventory, or if you need to enter a custom amount (i.e. for a silent auction winner), proceed to Step 4.

If you would like to select one of the existing items, just tap the item. Once you select the item, it is added to your patron's bill. You will see it listed beneath the blue total. You can add as many items from inventory as you need. Once you are finished, select the blue "Charge" button at the top of the screen.
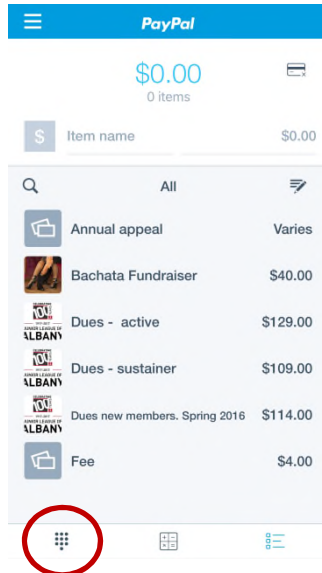

Make sure the card reader is plugged in to your headphone jack at this point. You may need to remove your phone case for the reader to be fully flush with your phone.
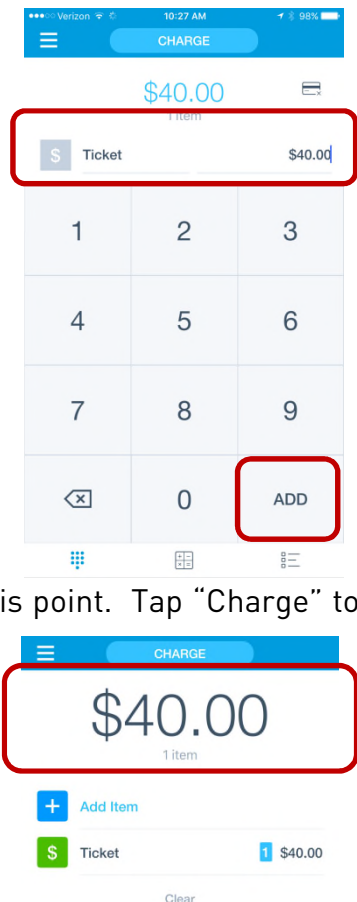
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Step 4: Entering a Custom Sale Amount

If you need to enter a custom sale amount, choose the small icon at the bottom left corner of your screen.

You will now see a screen that lists a place for you to enter the item name and amount. Choose a descriptive name that helps both the League and the patron understand the purchase, since this will show up on our PayPal statement and the buyer's bank statement.

Once you are finished, tap "Add." When you select Add, the item is in the shopping cart. You will know that the item is in the cart because the display amount will change from $0 to whatever you will charge.

Tap the amount at the top of the screen to see which items are in the cart already. If you make a mistake and need to clear an item, tap "clear." Tap the amount again to return to the previous screen. You can add another item if you like at this point. Tap "Charge" to charge the patron's credit or debit card.

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Step 5: Charging the Card

At this stage, you should see text that asks you what "tax" to apply. We pass on the fee PayPal charges us for these transactions, which is approximately 2.75%. This is listed as "PayPal"—make sure that is selected and move to the swipe stage.

Once you click "charge," the card reader should be active. You will see an alert if the reader is not connected—if so, try removing your phone case to make sure the reader is flush with your phone. Swipe relatively quickly. After that, you should see a signature screen for your patron, who can sign with his or her finger. The patron can also choose to receive a receipt at an email address if he or she wishes.

Very Important: If the card reader does not work for any reason, do **NOT** manually enter the patron's credit card number. We are subject to a large fee for taking payment in that way because it is not secure. We lose a significant amount of the sale price for manually-entered charges, and so we will not accept them. We always accept cash or checks payable to The Junior League of Albany, Inc.