ONLINE PAYMENT: Last month we addressed finding stamps on the web. This month we'll look at paying for them. We will use the most popular (and most secure system) *PayPal as an example.*

To use PayPal: if you won an auction on eBay, and the vendor accepts PayPal, all you have to do is click on the item "pay" button.

From here you are taken to the PayPal sign-on screen (similar to the background picture) where you will:

1) check to see if you have the real PayPal website. Look at the URL address line (arrow 'A') to ensure that you have **https://www.paypal.com/** (no "." directly after the ".com") and
2) a **closed padlock** (arrow 'B') indicating a secure circuit.

You now enter your email address, password and hit the Log In button. You will then go to the vendors pay screen were you'll see the item (or items) you purchased.

Check the payment information (item number, shipping and handling cost, insurance and discounts) and hit the "pay" button if correct.

Within 90 seconds you should receive and e-mail acknowledging the payment. -- Done.

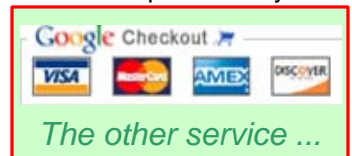To open a PayPal account, you must provide your name, address, phone number, and email address.

In order to make payments using PayPal, you must provide a credit card, or debit card, or bank account information. They like a checking account **and** a credit card as a backup source – but a credit card will do a personal account.

They will also ask that you choose two different security questions to answer (such as your city of birth, your first car, or your pet's name). This information is necessary for us to process transactions, issue a new password if you forget or lose your password, protect you against credit card and checking account fraud, and to contact you should the need arise in administering your account.

A rule of thumb. Use a *secondary* banking account - with a minimal balance (enough to cover your purchases) and a credit card with a low limit and/or one that has the best fraud features in the event your account is compromised.

In the event you account is compromised, contact the security center *(RED ARROW "C")* via the link. It takes up to ten days for them to sort out the problem.

In my problem encounters, I have not lost any money – but have been blocked from using the service for six days while they reviewed the details of the event and how they occurred.

The other service ...

Dave Sadler (with technical translation by Bill Schultz) will go over - in more detail, the ins and outs of PayPal and other on-line payment services next Tuesday at the meeting. We may even have time for questions and play with some "live systems" in the library (if not to crowded).