




# 9 TIPS FOR USING PAYPAL FOR YOUR CHORUS

9/12/2020 Region 4 Treasurers



- 
1. Consider WIIFM
  2. Mind Your Business
  3. Do the Math
  4. Ask for Special Treatment
  5. Avoid Temptation
  6. Pick a Card
  7. Don't Wish
  8. Follow the Money
  9. Go Where the People Are

# #1 CONSIDER WIIFM

What's in it for  
me?

What's in it for  
members?

# WIIFM? What's In It For Me?

## For Chorus/Treasurer



- No trips needed to deposit
- Detailed reporting
- Less stress on rehearsal night
- Easy access for outside donors/buyers
- Secure, private transactions

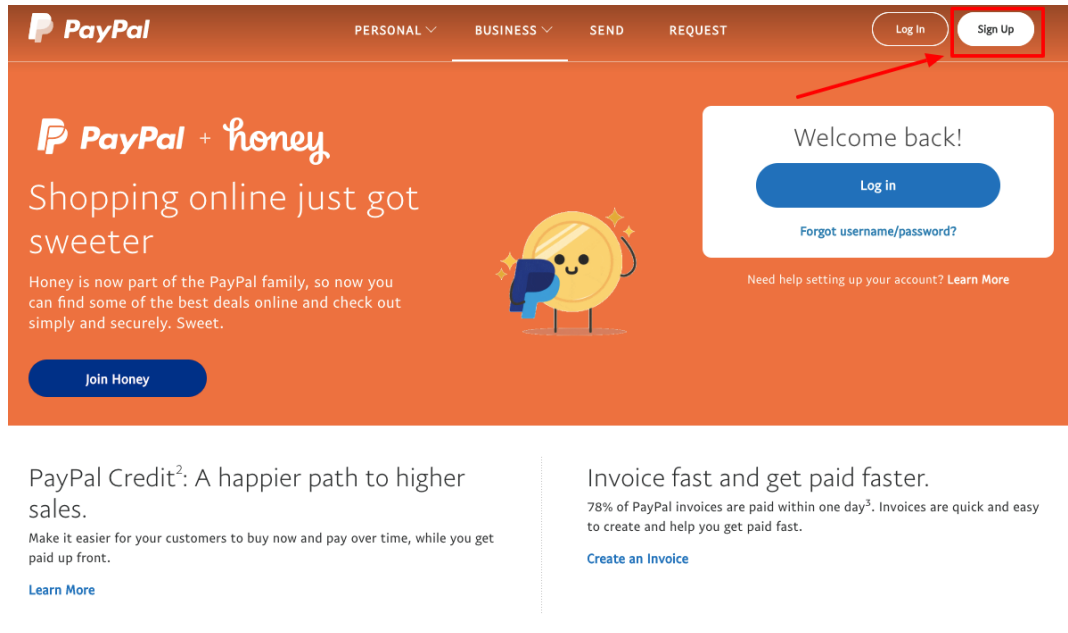
## For Members

- Pay at any time 24/7
- Use credit as needed
- Earn points on credit card
- Secure, private transaction



- 
- Transaction fees, if absorbed
  - Additional source to be managed

- Transaction fees, if passed through



The image shows the PayPal homepage with an orange header. The header contains the PayPal logo, navigation links for PERSONAL, BUSINESS, SEND, and REQUEST, and buttons for Log In and Sign Up. A red arrow points to the Sign Up button. Below the header, there's a section for 'PayPal + honey' with the text 'Shopping online just got sweeter'. It includes a cartoon bee character and a 'Join Honey' button. To the right, a 'Welcome back!' box contains a 'Log in' button and a link for 'Forgot username/password?'. Below this, there's a link to 'Need help setting up your account? Learn More'. At the bottom, there are two sections: 'PayPal Credit²: A happier path to higher sales.' with a 'Learn More' link, and 'Invoice fast and get paid faster.' with a 'Create an Invoice' link.

PayPal

PERSONAL BUSINESS SEND REQUEST

Log In Sign Up

PayPal + honey

Shopping online just got sweeter

Honey is now part of the PayPal family, so now you can find some of the best deals online and check out simply and securely. Sweet.

Join Honey

Welcome back!

Log in

[Forgot username/password?](#)

[Need help setting up your account? Learn More](#)

PayPal Credit²: A happier path to higher sales.

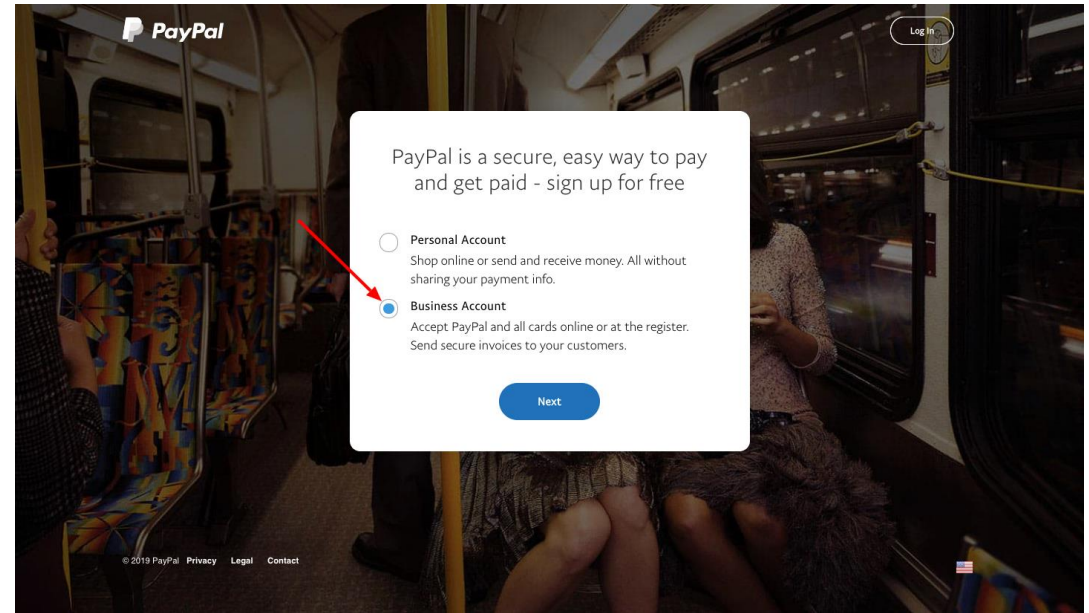
Make it easier for your customers to buy now and pay over time, while you get paid up front.

[Learn More](#)

Invoice fast and get paid faster.

78% of PayPal invoices are paid within one day³. Invoices are quick and easy to create and help you get paid fast.

[Create an Invoice](#)



The image shows the PayPal account creation flow. It starts with a 'Welcome back!' box with a 'Log in' button and a link for 'Forgot username/password?'. Below this, there's a link to 'Need help setting up your account? Learn More'. At the bottom, there are two sections: 'PayPal Credit²: A happier path to higher sales.' with a 'Learn More' link, and 'Invoice fast and get paid faster.' with a 'Create an Invoice' link. The background of the flow is a blurred image of a train interior.

PayPal

Log In

PayPal is a secure, easy way to pay and get paid - sign up for free

☐ Personal Account  
Shop online or send and receive money. All without sharing your payment info.

☒ Business Account  
Accept PayPal and all cards online or at the register. Send secure invoices to your customers.

Next

© 2019 PayPal Privacy Legal Contact

# #2 MIND YOUR BUSINESS

# Why a Business Account?

- **Ease of Use**

- If you use a personal account, buyers/donors can only pay you if they ALSO have a PayPal Account
- With a business account, buyers/donors can enter payment as anonymous credit card user
- Using a separate email make record-keeping easier

- **Chapter Identity**

- Using a chapter email ensures no individual is exposed when payments are collected
- PayPal also supports emails and invoices that can use your logo

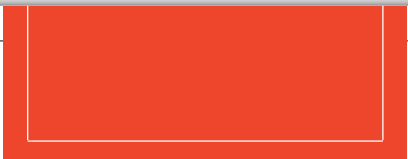
- **Business Tools**

- Detail reporting not available in personal account (e.g., download transaction history)
- Seller tools (also available in person, but easier to save/share with chorus team in business account)
- Can use PayPal Here for in-person transactions

Credit cards accepted by PayPal business accounts	Debit cards accepted by PayPal business accounts
Visa	Visa
Mastercard	Mastercard
American Express	
Discover	
JCB	
Diner's Club	

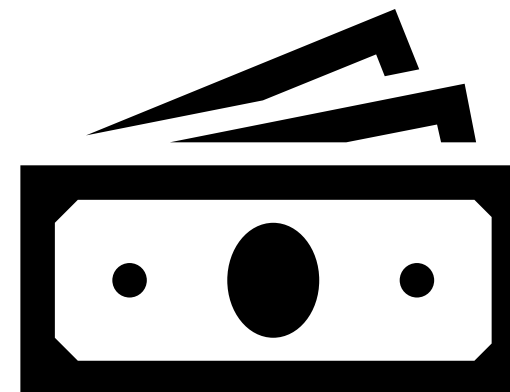
# Steps to Set Up

- Submit initial form: new PayPal account owner's name, address, email address, business address and business customer service contact information
- Watch for verification email (usually in minutes)
- Log into PayPal and follow the remaining instructions that require you to enter your bank account information. Enter the name of your bank along with business account number and routing number as instructed. PayPal will then send a verification request to your bank in the form of two small deposits. It normally takes three to five days for the verification process to complete.
- Check your personal or business bank account transactions three to five days after setting up the PayPal account. Once you see two deposits from PayPal, you can finish setting up your account.
- Log into your PayPal account and follow the instructions to finish verifying your bank account information. PayPal will then tell you your new PayPal account set up is complete and ask you to choose your preferred business payment method.
- *Note: you can upgrade a personal account to business, but I recommend a unique chorus email and account that can easily be transferred to a different treasurer down the road.*



# #3

## DO THE MATH





# Standard Fee 2.9% Price + \$0.30

The \$0.30 fee is more of a factor to consider at lower dollar amounts.

Price	Trans. Fee	Amount Fee 2.9%	Total Fee	Fee %	Collect
\$10.00	\$0.30	\$0.29	\$0.59	5.9%	\$9.41
\$20.00	\$0.30	\$0.58	\$0.88	4.4%	\$19.12
\$30.00	\$0.30	\$0.87	\$1.17	3.9%	\$28.83
\$40.00	\$0.30	\$1.16	\$1.46	3.7%	\$38.54
\$50.00	\$0.30	\$1.45	\$1.75	3.5%	\$48.25
\$60.00	\$0.30	\$1.74	\$2.04	3.4%	\$57.96
\$70.00	\$0.30	\$2.03	\$2.33	3.3%	\$67.67
\$80.00	\$0.30	\$2.32	\$2.62	3.3%	\$77.38
\$90.00	\$0.30	\$2.61	\$2.91	3.2%	\$87.09
\$100.00	\$0.30	\$2.90	\$3.20	3.2%	\$96.80
\$110.00	\$0.30	\$3.19	\$3.49	3.2%	\$106.51
\$120.00	\$0.30	\$3.48	\$3.78	3.2%	\$116.22
\$130.00	\$0.30	\$3.77	\$4.07	3.1%	\$125.93
\$140.00	\$0.30	\$4.06	\$4.36	3.1%	\$135.64
\$150.00	\$0.30	\$4.35	\$4.65	3.1%	\$145.35
\$160.00	\$0.30	\$4.64	\$4.94	3.1%	\$155.06
\$170.00	\$0.30	\$4.93	\$5.23	3.1%	\$164.77
\$180.00	\$0.30	\$5.22	\$5.52	3.1%	\$174.48
\$190.00	\$0.30	\$5.51	\$5.81	3.1%	\$184.19
\$200.00	\$0.30	\$5.80	\$6.10	3.1%	\$193.90

Be sure you know who is paying the fee when you set a price.

# Consider what is paid vs. collected

$$\text{Price} / (1 - 0.029) + \$0.30$$

$$\text{Price} / 0.971 + 0.30$$

$$10 / 0.971 + 0.30 = \$10.60$$

$$100 / 0.971 + 0.30 = \$103.30$$

OR  
Round to  
\$0.50 or  
\$1

If chorus is acting as “pass through” for members, be sure income matches the expense, otherwise the chorus makes up difference (which might be OK, just do it with your eyes open).

If setting a price (e.g., show tickets), set so that PayPal-net-fee is acceptable and then cash has a slight “bonus” amount.

Price w/ Fee	Calc Fee	Collect
\$10.50	\$0.60	\$9.90
\$21.00	\$0.91	\$20.09
\$31.00	\$1.20	\$29.80
\$41.00	\$1.49	\$39.51
\$52.00	\$1.81	\$50.19
\$62.00	\$2.10	\$59.90
\$73.00	\$2.42	\$70.58
\$83.00	\$2.71	\$80.29
\$93.00	\$3.00	\$90.00
\$104.00	\$3.32	\$100.68
\$114.00	\$3.61	\$110.39
\$124.00	\$3.90	\$120.10
\$135.00	\$4.22	\$130.79
\$145.00	\$4.51	\$140.50
\$155.00	\$4.80	\$150.21
\$165.00	\$5.09	\$159.92
\$176.00	\$5.40	\$170.60
\$186.00	\$5.69	\$180.31
\$196.00	\$5.98	\$190.02
\$206.00	\$6.27	\$199.73

# Confirm your charity's PayPal account

By simply confirming that your PayPal account belongs to your charity, you'll get our special reduced transaction rate and other exclusive benefits.

[Confirm Your Account](#)



## #4 ASK FOR SPECIAL TREATMENT

# Why Verify as a Non-Profit?

- PayPal is free for buyers and donors
- PayPal charges a fee of 2.9% + \$0.30 on every transaction for sellers.
- **PayPal offers a discounted fee of 2.2% + \$0.30 for all registered 501(c)(3) non-profits.**  
(Lower rate does not apply to PayPal HERE)



# How to Verify as a Non-Profit

- Go to ACCOUNT SETTINGS, BUSINESS INFORMATION, then click “update” to see the detail and ensure you show as a non-profit
- If not, go to <https://www.paypal.com/charities> and follow the instructions
  - Verify your charity status by entering your EIN number or providing official documentation.
  - Provide a copy of a bank statement or a voided check for each bank account linked to your PayPal account.
  - PayPal confirms and lets you know your status
- *I have had my status revert to normal over the years and had to reverified - check periodically.*

Standard Fee 2.9% Price  
+ \$0.30

Price	Trans. Fee	Amount Fee 2.9%	Total Fee	Fee %	Collect
\$10.00	\$0.30	\$0.29	\$0.59	5.9%	\$9.41
\$20.00	\$0.30	\$0.58	\$0.88	4.4%	\$19.12
\$30.00	\$0.30	\$0.87	\$1.17	3.9%	\$28.83
\$40.00	\$0.30	\$1.16	\$1.46	3.7%	\$38.54
\$50.00	\$0.30	\$1.45	\$1.75	3.5%	\$48.25
\$60.00	\$0.30	\$1.74	\$2.04	3.4%	\$57.96
\$70.00	\$0.30	\$2.03	\$2.33	3.3%	\$67.67
\$80.00	\$0.30	\$2.32	\$2.62	3.3%	\$77.38
\$90.00	\$0.30	\$2.61	\$2.91	3.2%	\$87.09
\$100.00	\$0.30	\$2.90	\$3.20	3.2%	\$96.80
\$110.00	\$0.30	\$3.19	\$3.49	3.2%	\$106.51
\$120.00	\$0.30	\$3.48	\$3.78	3.2%	\$116.22
\$130.00	\$0.30	\$3.77	\$4.07	3.1%	\$125.93
\$140.00	\$0.30	\$4.06	\$4.36	3.1%	\$135.64
\$150.00	\$0.30	\$4.35	\$4.65	3.1%	\$145.35
\$160.00	\$0.30	\$4.64	\$4.94	3.1%	\$155.06
\$170.00	\$0.30	\$4.93	\$5.23	3.1%	\$164.77
\$180.00	\$0.30	\$5.22	\$5.52	3.1%	\$174.48
\$190.00	\$0.30	\$5.51	\$5.81	3.1%	\$184.19
\$200.00	\$0.30	\$5.80	\$6.10	3.1%	\$193.90



Non-Profit Fee 2.2%  
+ \$0.30

Price	Trans. Fee	Amount Fee 2.2%	Total Fee	Fee %	Collect
\$10.00	\$0.30	\$0.22	\$0.52	5.2%	\$9.48
\$20.00	\$0.30	\$0.44	\$0.74	3.7%	\$19.26
\$30.00	\$0.30	\$0.66	\$0.96	3.2%	\$29.04
\$40.00	\$0.30	\$0.88	\$1.18	3.0%	\$38.82
\$50.00	\$0.30	\$1.10	\$1.40	2.8%	\$48.60
\$60.00	\$0.30	\$1.32	\$1.62	2.7%	\$58.38
\$70.00	\$0.30	\$1.54	\$1.84	2.6%	\$68.16
\$80.00	\$0.30	\$1.76	\$2.06	2.6%	\$77.94
\$90.00	\$0.30	\$1.98	\$2.28	2.5%	\$87.72
\$100.00	\$0.30	\$2.20	\$2.50	2.5%	\$97.50
\$110.00	\$0.30	\$2.42	\$2.72	2.5%	\$107.28
\$120.00	\$0.30	\$2.64	\$2.94	2.5%	\$117.06
\$130.00	\$0.30	\$2.86	\$3.16	2.4%	\$126.84
\$140.00	\$0.30	\$3.08	\$3.38	2.4%	\$136.62
\$150.00	\$0.30	\$3.30	\$3.60	2.4%	\$146.40
\$160.00	\$0.30	\$3.52	\$3.82	2.4%	\$156.18
\$170.00	\$0.30	\$3.74	\$4.04	2.4%	\$165.96
\$180.00	\$0.30	\$3.96	\$4.26	2.4%	\$175.74
\$190.00	\$0.30	\$4.18	\$4.48	2.4%	\$185.52
\$200.00	\$0.30	\$4.40	\$4.70	2.4%	\$195.30



A composite image featuring a snake with a patterned orange, black, and white body on the left, its head angled towards the right. On the right, a human hand holds a single, ripe red apple. The background is a soft, out-of-focus green. A semi-transparent olive-green rectangular box is centered over the image, containing the text "#5 AVOID TEMPTATION" in white, bold, sans-serif capital letters.

#5 AVOID  
TEMPTATION

# Don't cheat or ask others to cheat



- User agreement states: "You must not use the "send money to a friend or family member" feature in your PayPal account when you are paying for goods or services."
- PayPal is providing a service, using this avenue to avoid paying is like shoplifting
- Using "sending to a friend" to avoid PayPal fees to a business is fraud
- If caught, chapter or Sweet Adelines non-profit status could be at risk

## What's this payment for?



### Sending to a friend

No fee to use your bank to send to friends and family in the U.S.

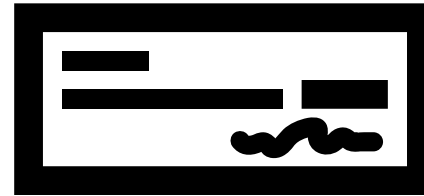
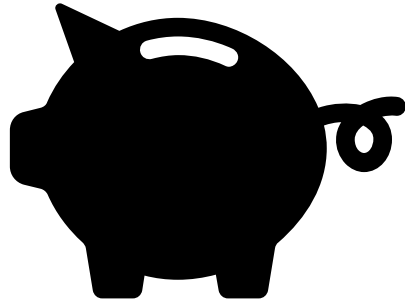


### Paying for an item or service

The seller pays a fee. Your eligible items are covered by **Purchase Protection**

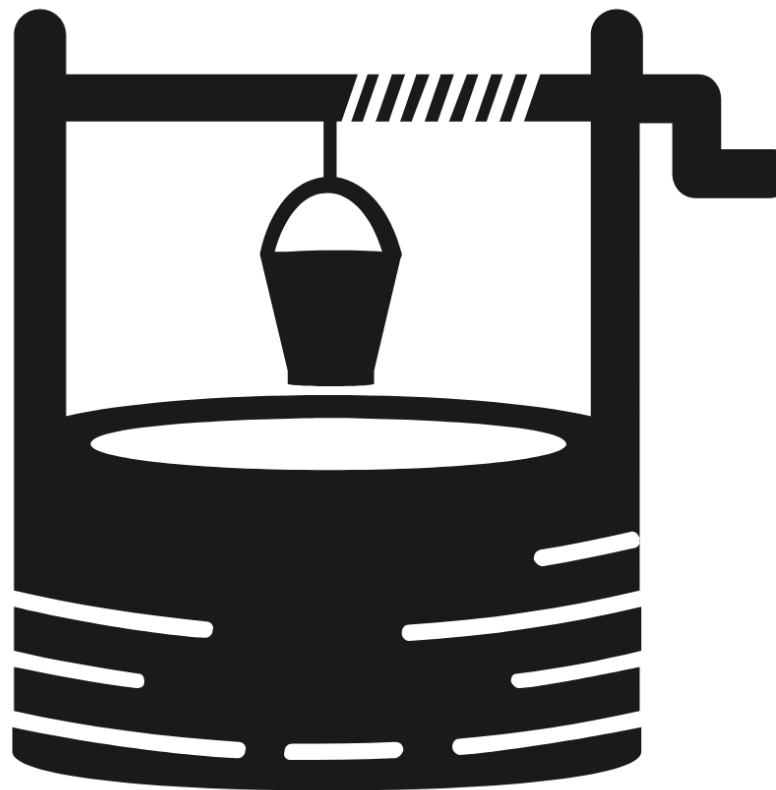


## #6 PICK A CARD



# Make debit card chorus default payment

- PayPal purchases can use your PayPal balance as primary source or funds or default to debit card attached to bank account (or to a chorus credit card if you have one)
- Recommend debit (not balance as default)
  - If you use the balance, it gets confusing to track purchases (they can be lost within income from sales, dues, or donations)
  - If you use the debit, the expense appears on your bank statement as an expense just as if you used the card in a store



#7  
DON'T  
WISH.

# PayPal Invoice

- Invoice can be useful when following up with specific members
- Line items allow you to clarify what's being charged
- Memo line gives you room to explain and offer options
- PayPal "history" feature tracks what happens (e.g., sent reminder, cancel, paid)

## Invoice Details

Copy More

### History

May 9, 2020, 8:48 AM	You cancelled this invoice.
Apr 17, 2020, 11:49 AM	You sent a \$42.00 USD invoice to misty.mason@att.net.
More...	

Add memo to self



Metro Nashville Chapter of Sweet Adelines International  
Jennifer Palus  
Brentwood, TN 37027  
United States  
singwithmnc@aol.com  
www.metro-nashvillechorus.org

## INVOICE

Canceled

Invoice #: 0165  
Invoice date: Apr 17, 2020  
Due date: Apr 17, 2020

Amount due:  
**\$42.00**

Bill To:

[Redacted]

Description	Quantity	Price	Amount
PCCF 19-20 Balance	1	\$41.03	\$41.03
PayPal Fee	1	\$0.97	\$0.97
Subtotal			\$42.00
Metro Nashville Chapter of Sweet Adelines International			Total \$42.00 USD

### Notes

[Redacted] Just working on closing the books for MNC's fiscal year that ends 4/30. I show you owe [Redacted] balance of \$41.03. If you show you've already paid that, would you let me know the method of payment and date so I can research?  
If you agree you need to pay - you can pay this invoice or send a check to my address for \$41.02 Thanks!  
[Redacted]





## #8 FOLLOW THE MONEY

## Activity Download gives specific details about each transaction

### Reports

Insights



Statements



Activity download

Financial summaries



Disputes and chargebacks

Transactions



User audit NEW

Tax documents

Help and documentation

#### Activity download



You can create and download a detailed report of all your transaction activity for any time period in the past 7 years.

Transaction type  
Balance affecting



Date range  
Since last download



Format  
CSV



Create Report

[Customize report fields](#)

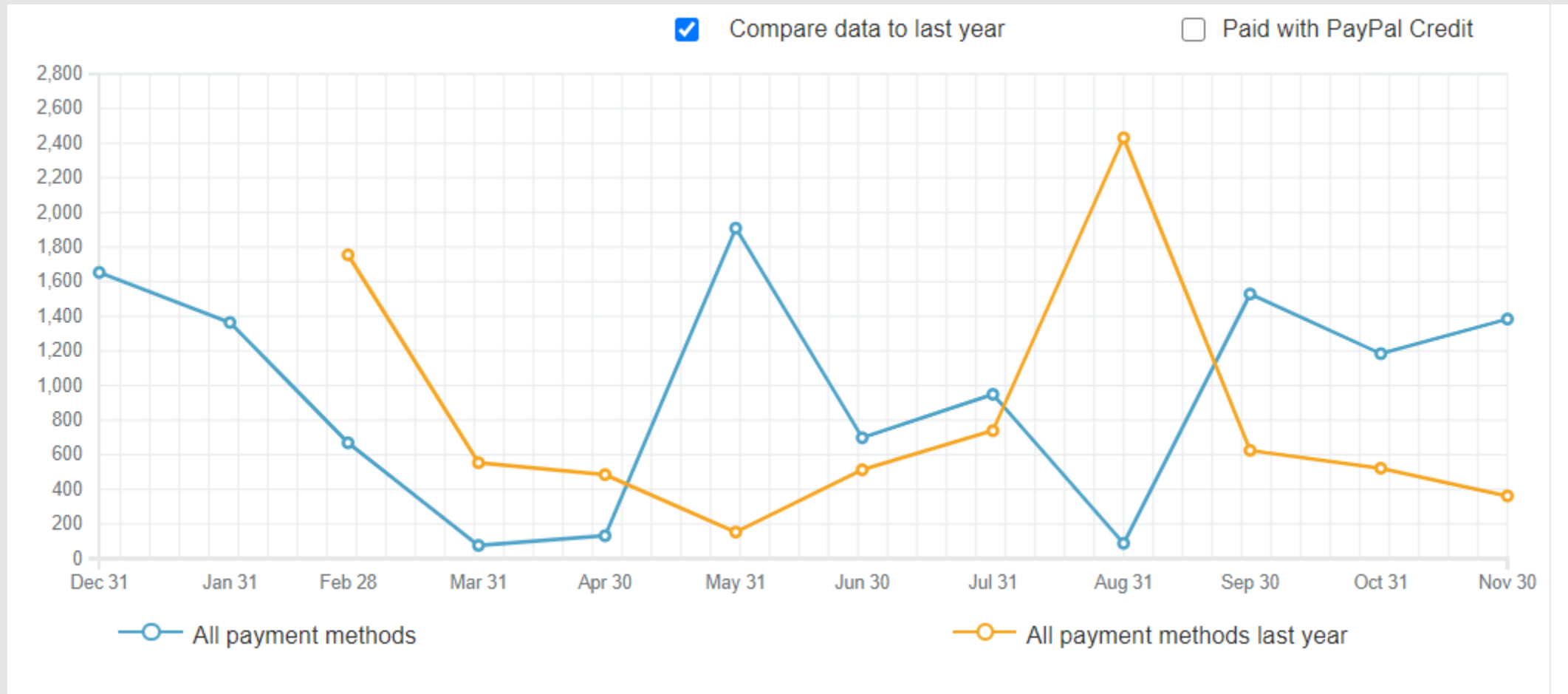
Data is updated as of September 5, 2020 at 12:59:59 PM PDT

#### Activity reports (up to 12 reports)

[Refresh](#)

Report type	Request date	Date range	Format	Action
Balance affecting	Aug 8, 2020	Jul 11, 2020 - Aug 8, 2020	CSV	<a href="#">Download</a>
Balance affecting	Jul 11, 2020	May 13, 2020 - Jul 11, 2020	CSV	<a href="#">Download</a>

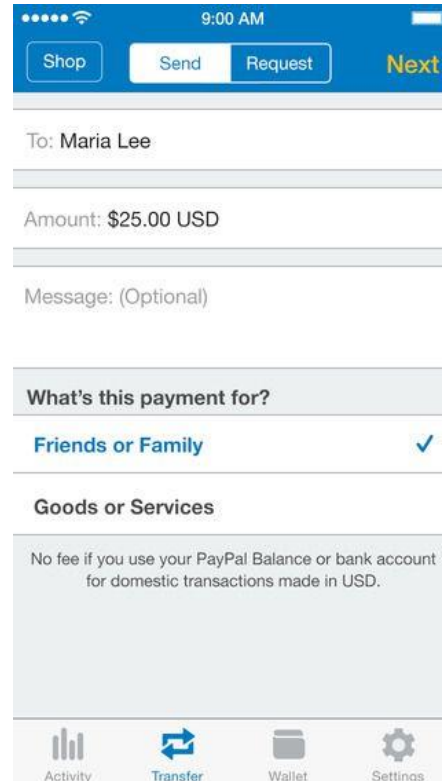
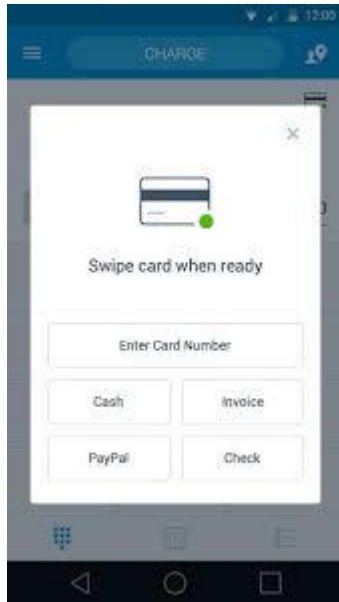
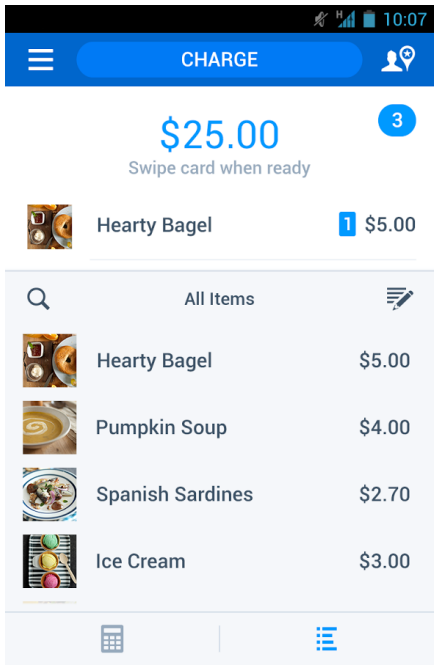
Insight tab has charts and summaries to show how you're using PayPal





#9 GO WHERE THE PEOPLE ARE





# PayPal Here App

- Great for show box office, craft sale, silent auction, etc.
- Multiple people can have the app on their phones to accept payment with ZERO access to PayPal account.
- There are card readers (next slide) but you can also type in the numbers.
- Cash and check transactions can also be collected to provide complete accounting.




---

Chip and Swipe Reader

\$24.99

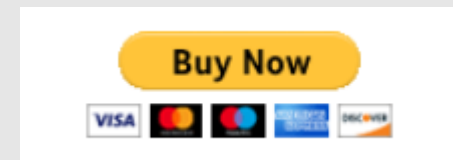
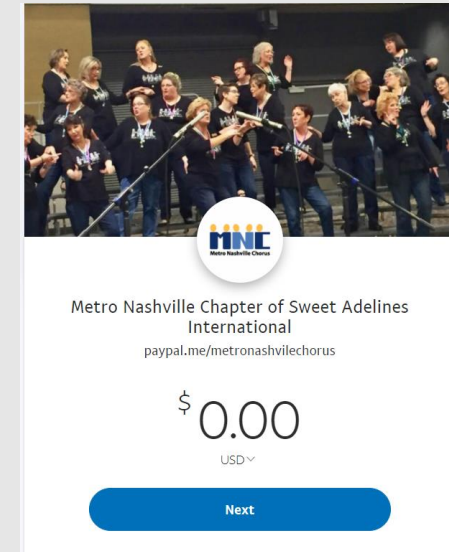
# PayPal Here Reader

- The original design was free (and may still be available) but it plugs into audio port, but some newer phones don't have
- The chip and swipe readers are \$25, which could be worth it depending on chorus card sale volume. Chip reader must be charged.

- 
1. Consider WIIFM
  2. Mind Your Business
  3. Do the Math
  4. Ask for Special Treatment
  5. Avoid Temptation
  6. Pick a Card
  7. Don't Wish
  8. Follow the Money
  9. Go Where the People Are

# Beyond Basic Tips Always More to Learn/Try!

- Using PayPal.me to allow quick donations or payment
- Creating payment buttons to add to webpages
- Creating QR codes for contactless payment
- PayPal Giving Fund for donations







# Questions & Comments?

1. Consider WIIFM
2. Mind Your Business
3. Do the Math
4. Ask for Special Treatment
5. Avoid Temptation
6. Pick a Card
7. Don't Wish
8. Follow the Money
9. Go Where the People Are