



THE WEB PEOPLE

Cloud Generation

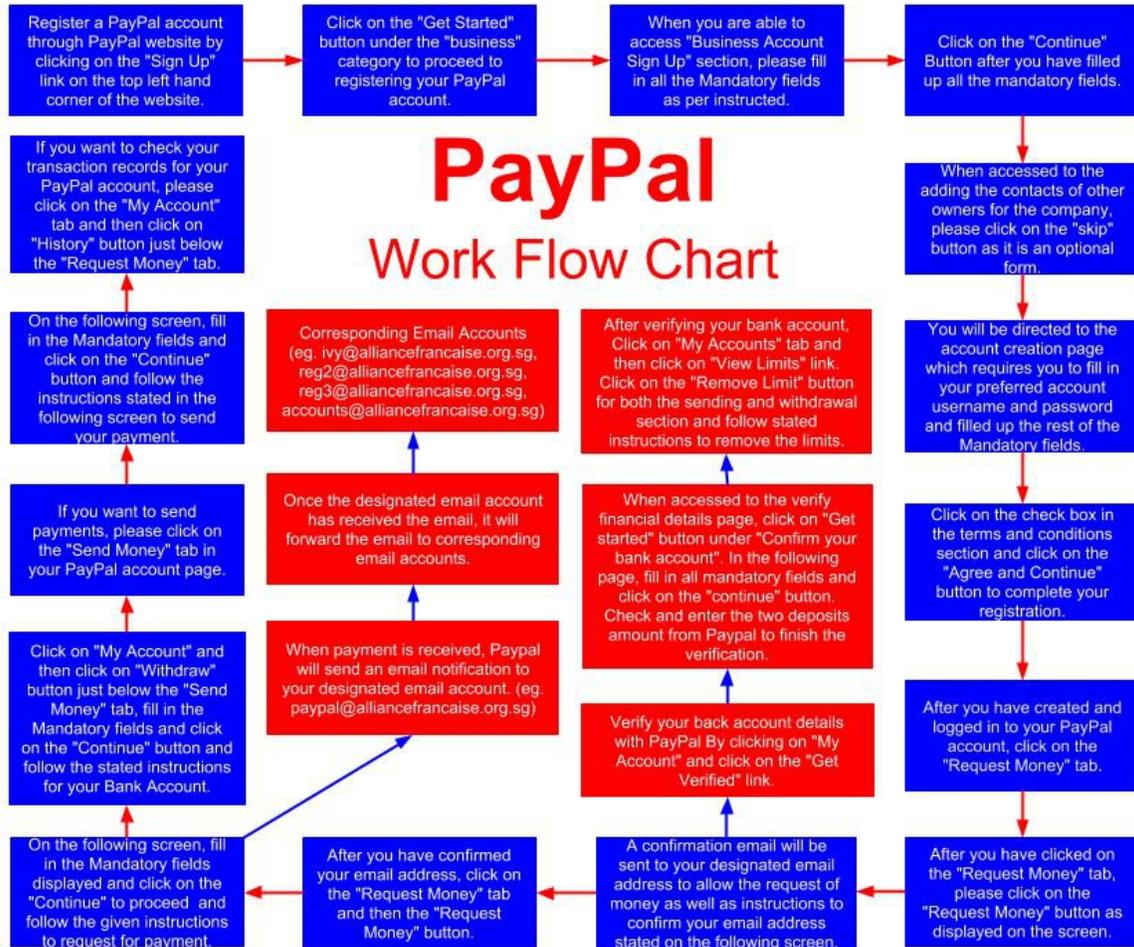
User Guide

PayPal Solution



www.thewebpeople.com.sg

PayPal Work Flow Chart



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Linking to Bank Account

This section would teach you how to verify your Bank Details and removing the limits for sending and withdrawal of money from your PayPal account.

1. Type in PayPal URL

Type in <http://www.paypal.com/> into the URL field of your internet browser (eg. Google Chrome, Internet Explorer 7 and Firefox).



1.1 Logging In

Type in your business email address and PayPal account password and click on the “Log In” button to log-in into your PayPal account.s

A screenshot of the PayPal login form. It consists of two input fields: "Email address" and "Password". The "Email address" field has a red "1" next to it, and the "Password" field has a red "2" next to it. To the right of the "Password" field is a blue "Log In" button, which is circled in red.

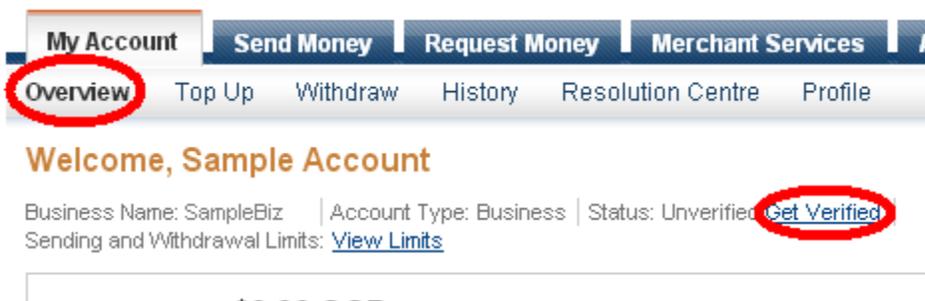
1. Email Address - Type in the business email address.
2. Password - Type in the password.

Click on the “**Log In**” button to proceed.

1.2 Access to verifying bank details web page

In your PayPal Account, click on the “My Account” tab. Then, click on the “Overview” link and the “Get Verified” link as displayed on the web page. In the following page, Click on the “Get Started” button to begin confirmation of your bank details.

Click on “My Account” tab, then “Overview” and on the “Get Verified” link.



Click on the “Get Started” button under “Confirm your bank account” panel.

Confirm your bank account (recommended)

- **Step 1:** Add your bank details and click **Continue**. This generates two small deposits to your bank account needed to complete Verification.
- **Step 2:** Retrieve the amounts of your deposits from your online **bank statement**. They will appear within 4-6 working days.
- **Step 3:** Log back in to your PayPal account, and click **Get Verified** to enter the two amounts of the deposits.

Get Started

1.3 Verifying bank details with PayPal

After you have clicked on the “Get Verified” link, you will be directed to a web page to confirm your bank details. Fill up all the mandatory fields displayed on the web page with your business and bank details.

Fill in the mandatory field with the details of your bank

Country	Singapore
Name on account	(\$5.00 SGD return fee if name doesn't match bank account)
Names don't match?	SampleBiz
	Use personal name
Bank Name	<input type="text"/> 1
Account Type	<input checked="" type="radio"/> Current 2 <input type="radio"/> Saving
Bank Code	(four digits) <input type="text"/> 3
Branch Code	(three digits) <input type="text"/> List of branch codes 4
Account Number	(between nine and eleven digits) <input type="text"/> Account number formats 5
Re-enter Account Number	<input type="text"/> 6
	<input type="button" value="Continue"/> <input type="button" value="Cancel"/>

Bank Details

1. Bank Name - Type in the name of the bank that your business is using.
2. Account Type - Choose the “current” option.
3. Bank Code - Type in your four digits bank code.
4. Branch Code - Type in your three digits Branch Code.
5. Account Number - Type in your bank account number which ranges from nine to eleven digits.
6. Re-enter Account Number - Re-type the Account Number that you typed in previously.

Next, click on the “Continue” button after you have filled up all the fields of your bank details.

Follow the instructions stated on the following screen to confirm your bank account.

[Log Out](#) | [Help](#) | [Security Centre](#)



[My Account](#) | [Send Money](#) | [Request Money](#) | [Merchant Services](#) | [Auction Tools](#)

[Overview](#) | [Top Up](#) | [Withdraw](#) | [History](#) | [Resolution Centre](#) | [Profile](#)

Get Verified and Lift Sending and Withdrawal Limits

Make instant and unlimited payments with your Verified PayPal account. Complete the following steps to get the full benefits of being Verified. [More on Getting Verified](#)

Status	Tasks	Details
Become a Verified PayPal member.		
✓	Add Bank Account	Add your bank account to your PayPal account
✓	Start process to confirm bank account and get verified	PayPal sends 2 small deposits to your bank account.
➔	Confirm bank account	Check your bank account for the 2 deposits from PayPal. Then, go to your PayPal account and enter the amounts to complete the verification process.

Legend ✓ Complete 🔄 In Progress ➔ To Do

In the following screen as displayed above, PayPal has sent two small deposits to your bank account after you have submitted your bank account details. Check your bank account for the two deposits made by PayPal to you as shown in an example below.

For people who are logging in using OCBC bank, Click on “Cash” tab and then “Statements” tab, type in the transaction date range and then two PayPal transaction statements will be displayed as shown.



[Home](#) | [Cash](#) | [Admin](#)

[Statements](#) | [Payments SG](#) | [Search/Export](#) | [Authorization](#) | [Reports](#) | [Help](#)

Statement of Account From 01-JUN-2012 To 26-JUN-2012

A/C No	564742625001	SGD	Opening Balance	28,847.38	01-JUN-2012
A/C Name	SG CONNECTION PTE. LTD.		Closing Ledger Balance	42,040.99	26-JUN-2012
Debits	14	Amount 24,224.29	Closing Available Balance	10,429.99	26-JUN-2012
Credits	9	Amount 37,417.90	Hold Amount	31,611.00	26-JUN-2012

Post Date	Value Date	Client Ref	Bank Ref	Debit Amount	Credit Amount	Balance
21-JUN-2012	21-JUN-2012	THEWEBPEOPLE	CT00033805C	150.00		27,616.55
21-JUN-2012	21-JUN-2012	SG CONNECTION	CT00033805E		1,000.00	28,616.55
21-JUN-2012	21-JUN-2012	SG CONNECTION	CT00033805E		404.40	29,020.95
21-JUN-2012	21-JUN-2012	739430	NONREF		688.00	29,708.95
21-JUN-2012	21-JUN-2012	169078	NONREF	243.67		29,465.28
21-JUN-2012	21-JUN-2012	169076	NONREF	18,832.00		10,633.28
22-JUN-2012	22-JUN-2012	-57201222047	PAYPAL PTE L		0.12	10,633.40
22-JUN-2012	22-JUN-2012	-57201222048	PAYPAL PTE L		0.05	10,633.45
25-JUN-2012	25-JUN-2012	169071	NONREF	92.46		10,540.99
25-JUN-2012	25-JUN-2012	349097	NONREF		31,500.00	42,040.99

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Note*: Since different banks have different online interface, thus you may be using a different method in accessing your transaction history as compared to the above example.

Next, click on the “Get Verified” link again by click on “My Account” tab and “Overview” tab which is just below “My Account” tab in your PayPal account.

Click on “My Account” tab, then “Overview” and on the “Get Verified” link.

PayPal

My Account | Send Money | Request Money | Merchant Services | Auction Tools

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

Welcome, Wang Thomas

Business Name: SG Connection Pte Ltd | Account Type: Business | Status: Unverified | **Get verified** | Last log in to the account: [redacted]
Sending and Withdrawal Limits: [View Limits](#)

Now that you have a Business Account, you can start setting up your payment solutions using My Business Setup on the right.

PayPal balance: **\$0.00 SGD** [Currency converter](#)

Available balance in SGD (primary): \$0.00 SGD

Total balance (all currencies, available and pending) converted to SGD: \$0.00 SGD [Hide](#)

Currency	Total
SGD (Primary)	\$0.00 SGD
USD	\$0.00 USD

You will be directed to “Confirm your bank account” page, you will be required to fill in the two amounts deposited into your bank accounts as stated previously. After you have fill in the two fields, click on the “Confirm” button to proceed to confirm your bank account.

Fill in the “Amount 1” and “Amount 2” fields with the two amounts shown in your bank account and click on the “Confirm” button.

After you have clicked on the “Confirm” button, you have finished verifying your bank account and the message to confirm your verification will be displayed on your screen as shown below.



My Account | Send Money | Request Money | Merchant Services | Auction Tools

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

Confirm your bank account

Check your bank account for two small deposits from PayPal. After you identify the deposits, log in and enter the two amounts in your PayPal account to confirm your bank account. This will complete the final step of our verification process which allows you to send and withdraw as much as you like.

Bank account
OCBC bank, x-5001

Enter amounts
Amount 1:
(example: 0.30)
\$ 0.12 SGD

Amount 2:
(example: 0.30)
\$ 0.05 SGD

The web page displays “Your member status is: Verified” and click on the “Return” button



My Account | Send Money | Request Money | Merchant Services | Auction Tools

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

Your PayPal account is Verified

You are now a Verified PayPal user. In addition to increased security, buyers and sellers value your Verified status because it indicates you have passed PayPal security checks. Most importantly, you can now send unlimited payments with your PayPal account.

Your member status is: Verified

[Return](#)

[Mobile](#) | [Mass Pay](#) | [About Us](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Safety Advice](#) | [Contact Us](#) | [Legal Agreements](#)

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Users are advised to read the [terms and conditions](#) carefully.

Click on the “Return” button as your bank account has been verified.

1.4 Removing sending and withdrawals limits

After you have finished the verification of your bank account details, you are now able to remove the limits of sending and withdrawal of money from your PayPal account. In your PayPal account, click on the “My Account” tab, then the “Overview” link and the “View Limits” link as shown below.

Click on “My Account” tab, then the “Overview” link and the “View Limits” link

[My Account](#) | Send Money | Request Money | Merchant Services | Auction Tools

[Overview](#) | Top Up | Withdraw | History | Resolution Centre | Profile

Welcome, Wang Thomas

Business Name: SG Connection Pte Ltd | Account Type: Business | Status: Unverified [Get verified](#)
Sending and Withdrawal Limits: [View Limits](#)

Now that you have a Business Account, you can start setting up your payment solutions using

PayPal balance: \$0.00 SGD

Available balance in SGD (primary): \$0.00 SGD
Total balance (all currencies, available and pending) converted to SGD: \$0.00 SGD [Hide](#)

Currency	Total
SGD (Primary)	\$0.00 SGD
USD	\$0.00 USD

After you have clicked on “View Limits”, you will be directed to the “Sending and Withdrawal Limits” web page which enables you to remove your sending limits and the withdrawal limits. Next, click on the “Remove Limit” button under both the “Sending” and “Withdrawal” pane to enable sending and withdrawing of money from your PayPal account without any limits.

Click on the “Remove Limit” button for both the “Sending” and Withdrawal” pane.

My Account | **Send Money** | **Request Money** | **Merchant Services** | **Auction Tools**

Overview | Top Up | Withdraw | History | Resolution Centre | Profile

Sending and Withdrawal limits

What are sending and withdrawal limits?
It's the maximum amount you can send or withdraw using your PayPal account.

Why are there limits?
Limits help reduce fraudulent transactions due to stolen credit cards or unauthorised use of bank accounts.

How do I remove my limits?
To remove your limits, please complete Verification by confirming your credit/debit card or bank details with us. Click **Remove Limit** and follow the steps.

Don't worry – even when your limits are removed, you're still protected with PayPal in the unlikely event that someone uses your account without your authorisation. [Learn more](#)

 **Sending**
You can send up to \$1,350.00 SGD before you reach your sending limit. [Remove Limit](#)

 **Withdrawal**
You can transfer up to \$800.00 SGD this month to your bank account before you reach your withdrawal limit. [Remove Limit](#)

After you have clicked on the “Remove Limit” buttons, you have removed the limits for both “Sending” and “Withdrawal” and the “Remove Limit” buttons changes into a message stating that you have completed the removing of limits as shown below.

The “Completed” message is displayed, after you have removed the limits.



Sending and Withdrawal limits



What are sending and withdrawal limits?

It's the maximum amount you can send or withdraw using your PayPal account.

Why are there limits?

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Don't worry – even when your limits are removed, you're still protected with PayPal in the unlikely event that someone uses your account without your authorisation. [Learn more](#)



Sending

Your sending limit has been removed.



Withdrawal

Your withdrawal limit has been removed and you can transfer money more freely from your PayPal account to your bank account.



Requesting for Money

This section would teach you how to request for money from anyone that has not paid you.

2. Access to the “Request Money” web page and fill in required fields

Click on the “Request Money” tab and the “Request Money” Link to access the “Request Money” web page. When accessed to the web page, fill in the mandatory fills that requires the details of the person who is issuing the payment to you.

Click on the “Request Money” tab and the “Request Money” link

Request Money

You can request a payment from anyone with an email address even if they do not have a PayPal account.

Recipient's email address

1

(For group billing, separate multiple emails with commas or returns. You can specify different amounts for each person on the next page.)

Amount

Singapore Dollars 2

Request payment for:

Goods Services 3

There is a fee for receiving payments. [See when fees apply](#)

Request Money

1. Recipient's email address - Type in email address of the person who is issuing the payment to you.
2. Amount - Type in the amount that the person should be paying to you.
3. Request payment for - Choose either the “Goods” or “Services” option which the payment is for.

Click on the “Continue” button and follow any further instructions displayed on the following screen to request payment from the person that you have emailed to.

When the payment is received, Paypal will send an email notification to your designated email for your PayPal account. Once the designated mail has received the email, it will forward the email to corresponding email accounts. An example work flow of when the payment is received can be seen from the PayPal Work Flow Chart at the beginning of the user guide.

Withdrawal of Money

This section teaches you on how to withdraw money from your PayPal Account.

3. Access to withdrawal of money web page

Click on the “My Account” tab and the “Withdraw” link.



3.1 Access to the withdrawal of funds page

After you have clicked on the “Withdraw” link, you will be directed to the “Withdraw Funds” web page. Click on the “Withdraw funds to your bank account” link as displayed on the screen.

Click on the “Withdraw funds to your bank account” link.



3.2 Fill in the mandatory fields to withdraw funds

Next, you will be directed to the “Withdraw Funds by Electronic Transfer” web page which requires you to fill in the mandatory fields that is required to withdraw funds into your bank account.

Withdraw Funds by Electronic Transfer

[Secure Transaction](#) 

Please indicate the amount you want to withdraw and which bank account to credit. Withdrawals from your PayPal account to your bank account must meet the [minimum withdrawal amount](#).

It can take [3-5 working days](#) to complete this transfer, depending on your bank's holiday schedule and payment policies.

From this balance \$0.00 SGD

Amount SGD

To 

[Add Bank Account](#) | [Currency converter](#)

Note: If your bank information is incorrect, your withdrawal will be returned and a fee will be charged. See the [fees table](#). Additional bank fees may apply. Please contact your bank directly regarding additional fees.

Withdraw Funds by Electronic Transfer

1. Amount - Type in the amount to withdraw from your Paypal account to your bank account.
2. To - Choose from the options of which bank accounts you wan to withdraw the money to.

Click on the “Continue” button to proceed to withdrawing the money from your PayPal account to your bank account. If there is any further instructions displayed on the directed web page, please follow the instructions to withdraw the money from your PayPal account.

Sending Money

This section teaches you how to send out money for any of your payments using your PayPal Account.

4. Access to the “Send Money Online” web page

In your PayPal account, click on “Send Money” tab and the “Send Money Online” link.



4.1 Fill in the mandatory fields to send money

After you have “Send Money Online” link, you will be directed to the “Send Money” web page which will require you to fill up the mandatory fields that is displayed on the web page.

Fill in the mandatory fields that is displayed on your screen.

The screenshot shows the PayPal 'Send Money' interface. At the top, the PayPal logo is visible. Below it, a navigation bar includes 'My Account', 'Send Money', 'Request Money', and 'Merchant Services'. Under 'Send Money', there are links for 'Send Money Online', 'Pay for eBay Items', and 'Make a Mass Payment'. The main heading is 'Send money', followed by a brief description: 'Shopping online, paying for good or services or splitting expenses? Use PayPal to securely pay for your online purchases or send a personal payment.'

The form fields are annotated with red circles and numbers:

- 1.** The 'To (Email or mobile phone)' input field.
- 2.** The 'Amount' input field and the currency dropdown menu set to 'SGD - Singapore Dollars'.
- 3.** The 'Online purchases' and 'Personal payments' tabs.
- 4.** The radio button options for 'Goods', 'eBay Items', and 'Services'.

A 'Continue' button is located at the bottom of the form.

Send Money

1. To (Email or mobile phone) - Type in the email address or the mobile number of the person you are sending the payment to.
2. Amount – Type in the amount of money that you will be sending out.
3. “Online Purchases” and “Personal payments” tab – Choose if the sending of money is for online purchases purpose or for the personal payments purpose.
4. “Goods”, “eBay Items” or Services options - Choose either one of the three options that the sending of the money is for.

After you have filled up all the mandatory fields, click on the “Continue” button to proceed with the sending of money. If there is any further instructions displayed on the following screen, please follow the instructions to enable the sending of your money.

View Transaction Records

This section teaches you how to view your PayPal account transaction records.

5. Access to “Account History” web page

Click on “My Account” tab and then the “History” link.

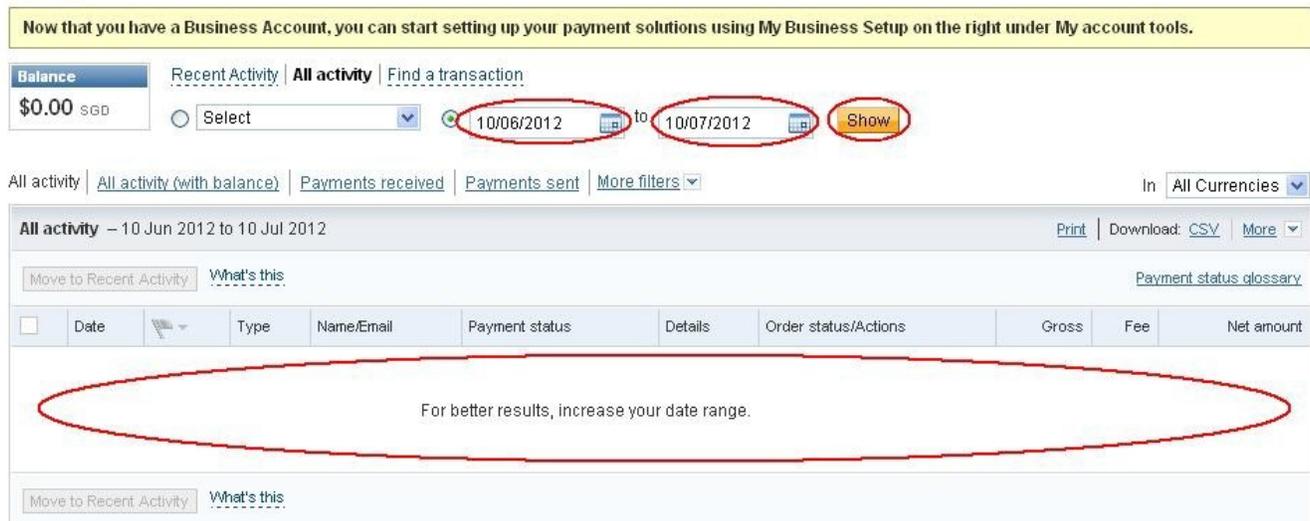


5.1 View history between the range of the dates

After you have click on the “History” link, you will be directed to the “History” web page which enquires the filling of the dates range to display the Transaction records between the date range. Click on the “Show” button when you have filled up the date range.

Fill in the date range from “date” to “date” and click on the “Show” button.

History



After you have clicked on the show button, all the transaction records hat has occurred between the date range will be displayed below which will allow you to view each transaction details.