



Website Payments Standard Checkout Integration Guide

For Professional Use Only
Currently only available in English.

A usage Professional Uniquement
Disponible en Anglais uniquement pour l'instant.

PayPal Website Payments Standard Checkout Integration Guide

© 2005 PayPal Inc. All rights reserved. PayPal and the PayPal logo are registered trademarks of PayPal, Inc. Designated trademarks and brands are the property of their respective owners.

Notice of Non-Liability

PayPal, Inc. and the authors assume no liability for errors or omissions, or for damages, resulting from the use of this Manual or the information contained in this Manual.



Contents

Preface	13
Chapter 1 How Website Payments Standard Works	15
Example of the Basic Page Sequence	16
How You Get Your Money	21
Notifications You Receive	21
Email	21
Transaction History	22
Downloadable History Log	22
Instant Payment Notification (IPN).	22
How to Use This Guide	23
Other Standard Products and Features	23
Website Payments Pro	24
Authorization & Capture	24
Related Online Information.	24
Complementary Documentation	25
Chapter 2 Using Your Merchant Account Profile and Tools	27
The Account Profile Summary	27
Account Information	28
Financial Information	28
Selling Preferences	28
Correspondence Between Profile Settings and HTML Variables	28
Branding PayPal's Payment Pages	29
Working with Custom Payment Pages.	31
Adding or Editing a Page Style	32
Making a Page Style Primary	33
Overriding Page Style Settings On Individual Transactions	33
Streamlining Purchases with Website Payment Preferences	34
Account Optional or Website Payments Express	35
Auto Return	43
Automatic Calculation of Shipping and Handling Cost and Tax	45
Blocking Certain Kinds of Payment	47

Adding Your Credit Card Statement Name	49
Getting Customer Contact Telephone Numbers	49
Language Encoding Your Data	50
Multi-User Access to Your PayPal Account	55
PayPal-Supported Currencies	56
.	57
Accepting or Denying Cross-Currency Payments	57
Managing Currency Balances	57
Issuing Refunds	58

Chapter 3 Single-Item Payment: Buy Now and Donations 61

Using Buy Now or Donations Button Factory	61
Adding More Details to the Button	63
Copy and Paste the HTML Code	64
Sample Buy Now Button HTML and Hyperlink	65

Chapter 4 Multiple-Item Payment: Shopping Cart 67

How the PayPal-Hosted Shopping Cart Works	67
What The Customer Sees	68
Button Factory for PayPal-Hosted Shopping Cart	72
Adding More Details to the Button	72
Copy and Paste the Shopping Cart HTML	74
Sample HTML for PayPal-Hosted Shopping Cart	75
How A Third-Party Shopping Cart Works	76
What The Customer Sees	76
What You See	81
Adding PayPal to Your Third-party Shopping Cart	82
Required Third-Party Shopping Cart Variables	82
Passing Individual Item Details to PayPal	82
Setting the Tax for the Entire Cart.	83
Passing the Aggregate Shopping Cart Amount to PayPal	83

Chapter 5 Encrypted Website Payments 85

Creating Your Public Certificate	86
Creating Your Private Key Using OpenSSL	86
Creating Your Public Certificate Using OpenSSL	86
Uploading Your Public Certificate	87



Downloading PayPal's Public Certificate	87
Removing Your Public Certificate	88
Blocking Unencrypted Website Payments	88
Chapter 6 Testing in the PayPal Sandbox89
Chapter 7 Website Payments Standard HTML FORM Basics91
FORM Attributes: ACTION and METHOD	91
Hidden Input Variables	91
Specifying the Website Payments Standard Product: cmd	92
Variations on Basic Variables	92
Prompting for Quantity in Buy Now or Donations: undefined_quantity	92
Recordkeeping with Passthrough Variables	92
Setting the Character Set: charset.	93
Setting Return URL on Individual Transactions	93
Desired Currency on Individual Transactions	93
URL-Encoding Variable Values	94
Prepopulating FORMs	94
Sample HTML for FORM Prepopulation.	94
Overriding PayPal-Stored Addresses	95
Sample HTML for Overriding PayPal-Stored Shipping Addresses	95
Instant Payment Notification: notify_url	96
Appendix A Website Payments Standard HTML Variables99
Appendix B Country Codes	109
ISO 3166 Standard Country Codes	109
Index.	113



List of Tables

Table 1.1	How To Use This Guide	23
Table 1.2	Hyperlinks for Fees, Security, User Agreement, Policies, Online Help, and Customer Service 24	
Table 1.3	PayPal Technical Documentation	25
Table 2.1	Order of Page Style Customization Variables	33
Table 2.2	PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts 56	
Table 4.1	Required Third-Party Shopping Cart Variables	82
Table 5.1	How Encrypted Website Payments Work	85
Table 7.1	Allowed Values for cmd Variable	92
Table 7.2	Character Sets and Encodings Supported by PayPal	93
Table A.1	Allowed Values for cmd Variable	99
Table A.2	HTML Variables: IPN Control notify_url.	99
Table A.3	HTML Variables: Item Information	99
Table A.4	HTML Variables: Display Information.	100
Table A.5	HTML Variables: Transaction Information	103
Table A.6	HTML Variables Specific to Shopping Carts	104
Table A.7	HTML Variables: Individual Items in Third-Party Shopping Carts	104
Table A.8	HTML Variables: Prepopulating PayPal FORMs or Address Overriding	105
Table A.9	HTML Variables: Prepopulating Business Account Sign-up	106
Table B.1	ISO 3166 Two-Character Country Codes.	109



List of Figures

Figure 1.1	Basic Website Payments Standard Page Sequence	15
Figure 1.2	Beginning of Basic Page Sequence on Your Website	16
Figure 1.3	Customer Logs In to or Signs Up for PayPal	17
Figure 1.4	Customer Reviews Payment	18
Figure 1.5	Payment Confirmation or “You Made a Payment” Page on PayPal	19
Figure 1.6	Customer Returns to Your Website	20
Figure 1.7	Account History: Recent Activity	21
Figure 2.1	Account Profile Summary Page	27
Figure 2.2	Uncustomized Payment Page in Standard PayPal Page Style . .	29
Figure 2.3	Complete Custom Page Style	30
Figure 2.4	Edit Custom Page Style Page	31
Figure 2.5	Website Payment Preferences on the Profile Summary Page . .	34
Figure 2.6	Page Sequence with PayPal Account Optional	35
Figure 2.7	Momentary “You Made a Payment Page” with Auto Return On .	44
Figure 2.8	Payment Receiving Preferences	47
Figure 2.9	Adding a Credit Card Statement Name	49
Figure 2.10	Prompt for Customer Contact Telephone Number	50
Figure 2.11	Profile Selling Preferences for Language Encoding	51
Figure 2.12	Language Encoding Settings: Basic Choices	52
Figure 2.13	Website Language Preference	53
Figure 2.14	More Language Encoding Options	54
Figure 2.15	Multi-User Access Link in Account Profile Summary	55
Figure 2.16	Multi-User Access: Adding a User	56
Figure 2.17	Accepting or Denying a Cross-Currency Payment	57
Figure 4.1	PayPal-Hosted Shopping Cart Example: Add to Cart	68
Figure 4.2	PayPal-Hosted Shopping Cart Example: Logging In to PayPal during Checkout	69
Figure 4.3	PayPal-Hosted Shopping Cart Example: Confirmation Page . .	70
Figure 4.4	PayPal-Hosted Shopping Cart Example: Thank You Page After Payment	71
Figure 4.5	PayPal-Hosted Shopping Cart Example: Email Transaction Receipt .	71
Figure 4.6	Third-party Shopping Cart Example: Add to Cart	76

Figure 4.7	Third-Party Shopping Cart Example: Proceed to Checkout . . .	77
Figure 4.8	Third-Party Shopping Cart Example: Logging In to PayPal during Checkout 78	
Figure 4.9	Third-Party Shopping CartExample: Confirmation Page	79
Figure 4.10	Shopping Cart Example: Thank You Page After Payment . . .	80
Figure 4.11	Example: Email Transaction Receipt	80
Figure 4.12	Example: Seller’s Email Receipt	81
Figure 5.1	Upload Public Certificate for EWP	87
Figure 5.2	Download PayPal’s Public Certificate for EWP	88
Figure 7.1	How IPN Works: Three General Steps	96



List of Examples

Example 2.1	Flat Amount Shipping Calculation	46
Example 2.2	Percentage Shipping Calculation	46
Example 3.1	HTML for Buy Now Button	65
Example 4.1	HTML for PayPal-Hosted Shopping Cart “Add to Cart” Button	75
Example 4.1	HTML for Passing Individual Item Detail to PayPal.	83
Example 4.2	HTML for Aggregate Cart Detail to PayPal	84
Example 7.1	HTML for FORM Prepopulation.	94
Example 7.2	HTML for Overriding PayPal-Stored Address.	95



Preface

This Document

This document, the *PayPal Website Payments Standard Checkout Integration Guide*, is a complete revision of the version issued in September 2005.

Intended Audience

This document is for merchants whose websites obtain payments using PayPal features.

Notational Conventions

This document uses typefaces to identify the characteristics of text. These typefaces and the characteristics they imply are described below:

Typeface	How Used
<i>serif italics</i>	<p>A document title.</p> <hr/> <p>A term being discussed or defined. For example: A <i>file</i> is a readable or writable stream of characters.</p> <hr/> <p>Boolean values (not keywords). For example: The function returns <i>true</i> if it encounters an error.</p>
monospaced	<p>Pathnames or file names that appear in body text frames.</p> <hr/> <p>Code-related names that appear in body text frames. Such names are used for functions, callbacks, arguments, data structures, and fields. For example: <code>AbstractResponseType</code> is the SOAP response type definition on which all PayPal API response methods are based.</p> <hr/> <p>Components of internet protocol requests and responses, such as HTTPS and FORM variables. For example: The PayPal system uses a <code>method=POST</code> request to return IPN status variables related to subscriptions, such as <code>txn_type</code>.</p>
Serif bold	<p>User interface names such as window names or menu selections. For example: On the Profile page, click Email to confirm your email address.</p>
<i>San-serif oblique</i>	<p>Placeholders used in the context of a format or programming standard or formal descriptions of PayPal system syntax. Placeholders indicate values or names that the reader should provide. Example: For example, <code>amount</code> is the variable for a single-item shopping cart, but <code>amount_X</code> is the name of the variable for a multi-item shopping cart. <code>amount_3</code> is the item amount for the third item in a multiple-item shopping cart.</p>

To convey additional information, this document may also apply color and underlining to words or phrases that use the typefaces described above. Such use is described below:

Text attribute	How Used
xxxxxx	Hypertext link to a page in the current document or to another document in the set.
xxxxxx	Hypertext link to a URL or that initiates a web action, such as sending mail.

Documentation Problems

If you discover any errors in or have any problems with this documentation, please mail us by following the instructions below. Describe the error or problem in as much detail as possible and give us the document title, the date of the document (located at the foot of every page), and the page number or page range.

To contact Customer Service about documentation problems:

1. Go to <https://www.paypal.com/>.
2. Click **Help** in the upper left corner of the page.
3. Click **Contact Us** in the lower left corner of the page.
4. **In the Help by Email section, click Contact PayPal Customer Service.**
5. Complete the form.

To contact Developer Technical Support about documentation problems:

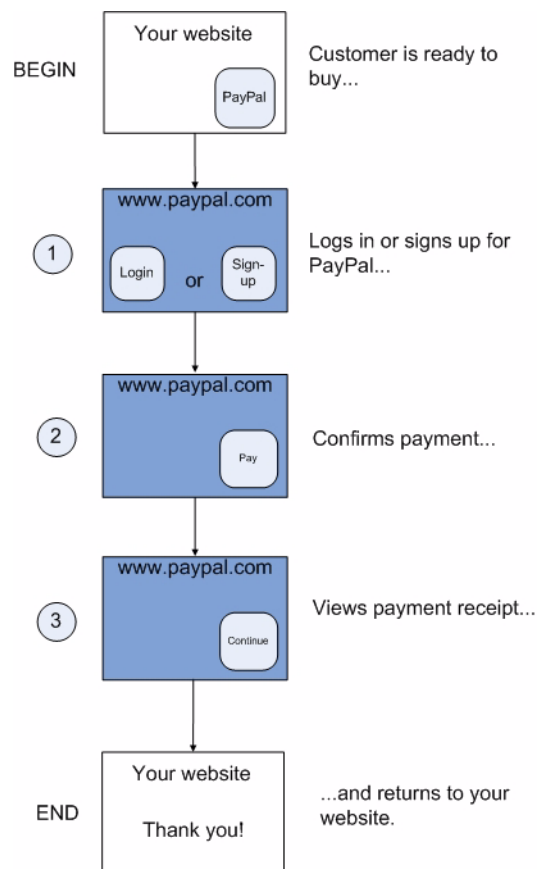
1. Go to <https://developer.paypal.com/>.
2. Log in to your account by entering your email address and password in the **Member Log In** box.
3. Click **Help Center** at the bottom of the box on the right side of the page.
4. Click **Email PayPal Technical Support.**
5. Complete the form.

1

How Website Payments Standard Works

The *PayPal Website Payments Standard Checkout Integration Guide* describes how you use Website Payments Standard. Website Payments Standard consists of HTML FORMS on your website that direct your customer's web browser to the PayPal website at <http://www.paypal.com> in order to pay you and then return the customer to your website. Figure 1.1, "Basic Website Payments Standard Page Sequence," shows the basic sequence of web browser pages when a customer pays you with PayPal Website Payments Standard.

FIGURE 1.1 Basic Website Payments Standard Page Sequence



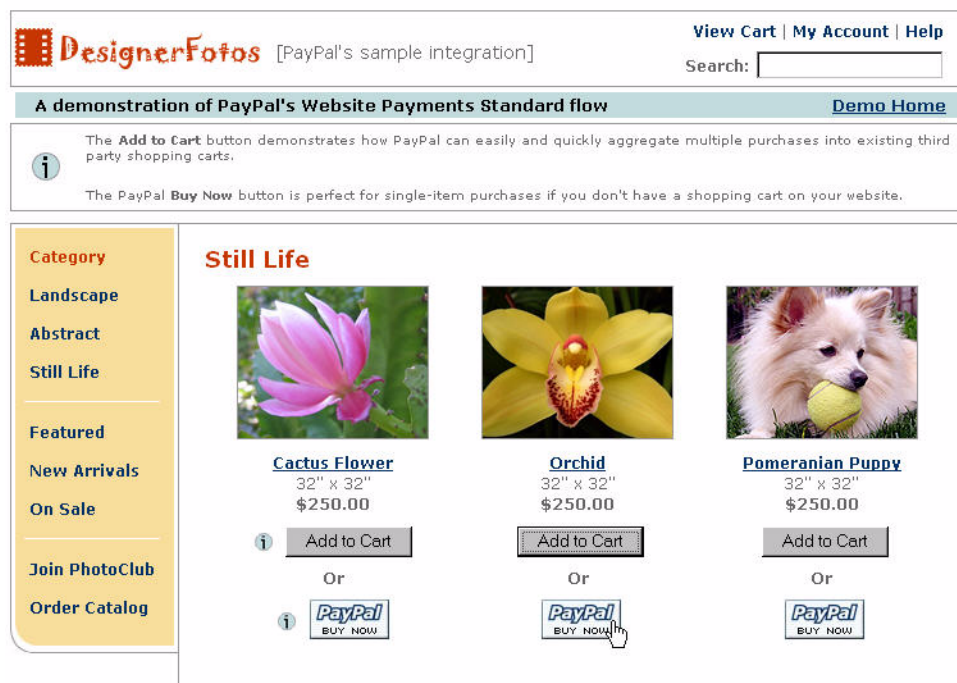
All features of Website Payments Standard are variations on this basic page sequence. You use HTML FORM variables and the settings in your PayPal account **Profile** to affect the behavior of the basic sequence.

Example of the Basic Page Sequence

Here's an example of the basic page sequence of Website Payments Standard. Like all examples of pages in this guide, this example is based on the PayPal sample integration, which demonstrates how PayPal has been integrated with the fictitious online store called "DesignerFotos."

BEGIN. The customer chooses to pay with PayPal on your website.

FIGURE 1.2 Beginning of Basic Page Sequence on Your Website



DesignerFotos [PayPal's sample integration] [View Cart](#) | [My Account](#) | [Help](#)
Search:

A demonstration of PayPal's Website Payments Standard flow [Demo Home](#)




The **Add to Cart** button demonstrates how PayPal can easily and quickly aggregate multiple purchases into existing third party shopping carts.

The PayPal **Buy Now** button is perfect for single-item purchases if you don't have a shopping cart on your website.

Category

- Landscape
- Abstract
- Still Life
- Featured
- New Arrivals
- On Sale
- Join PhotoClub
- Order Catalog

Still Life

		
Cactus Flower	Orchid	Pomeranian Puppy
32" x 32"	32" x 32"	32" x 32"
\$250.00	\$250.00	\$250.00
Add to Cart	Add to Cart	Add to Cart
Or	Or	Or
PayPal BUY NOW	PayPal BUY NOW	PayPal BUY NOW

This example illustrates PayPal Buy Now, which is discussed in [Chapter 3, "Single-Item Payment: Buy Now and Donations."](#)

- 1 The customer logs in to PayPal.

FIGURE 1.3 Customer Logs In to or Signs Up for PayPal

seller@designerfotos.com Payments by **PayPal**

Checkout Secure Transaction

PayPal is the secure payment processor for your seller, **seller@designerfotos.com**. To continue, please enter the required information below. [Learn more](#) about PayPal.

Pay To: seller@designerfotos.com
Payment For: Orchid (32" x 32")
Quantity:
Currency: U.S. Dollars ?
Amount: \$250.00 USD
Shipping & Handling: \$5.00 USD
Total Amount: \$255.00 USD

If you do not currently have a PayPal account: [Click Here](#)

PayPal Login
Already have a PayPal account? Please log in below.

Email Address: [Forgot your email?](#)
PayPal Password: [Forgot your password?](#)

[Continue](#)

If the customer were new to PayPal, the customer could choose to sign up for a PayPal account.

- 2 On PayPal, the customer reviews the details of the payment and makes the payment.

FIGURE 1.4 Customer Reviews Payment

seller@designerfotos.com Payments by **PayPal**

Make Your Payment Secure Transaction

Review the payment details below and click **Pay** to complete your secure payment.

Pay To: seller@designerfotos.com
User Status: [Verified Premier Member \(new\)](#)
Payment For: Orchid (32" x 32")
Quantity: 1
Amount: \$250.00 USD
Shipping & Handling: \$5.00 USD
Total Amount: \$255.00 USD

Source of Funds
Instant Transfer: \$255.00 USD from Wells Fargo XXXXXX7200
Back Up Funding Source: Visa XXXX-XXXX-XXXX-6689
[More Funding Options](#)

Shipping Information
Ship to: 4321 Anystreet, Anytown, AR 94085, United States [Add Address](#)

Pay **Cancel**

At this point, the customer can choose among funding sources (credit cards, debit cards, or bank accounts recorded in the PayPal accounts) with which to pay you and can also choose among shipping addresses stored on PayPal. This example does not show the pages containing these options.

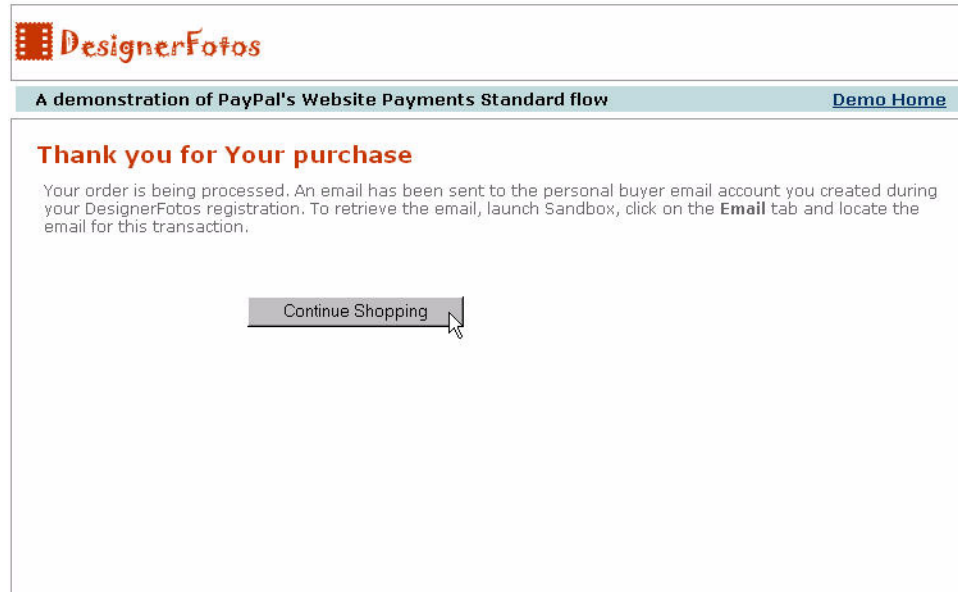
3 The customer sees a payment confirmation page on PayPal and clicks **Return to Merchant**.

FIGURE 1.5 Payment Confirmation or “You Made a Payment” Page on PayPal



END. The customer is returned to your website.

FIGURE 1.6 *Customer Returns to Your Website*



How You Get Your Money

After a customer makes a payment, your PayPal account lists the payment in your Account History, as shown below.

FIGURE 1.7 Account History: Recent Activity



The screenshot shows the PayPal Premier Account Overview page for a United States account. The account name is Designer Fotos, email is seller@designerfotos.com, and status is Verified. The balance is \$984.35 USD. The recent activity table shows two payments from Bob Thornton on August 15, 2005, each for \$255.00 USD with a fee of -\$7.70 USD.

File	Type	To/From	Name/Email	Date	Status	Details	Action	Amount (\$)	Fee
<input type="checkbox"/>	Payment	From	Bob Thornton	Aug. 15, 2005	Completed	Details		\$255.00 USD	-\$7.70 USD
<input type="checkbox"/>	Payment	From	Bob Thornton	Aug. 15, 2005	Completed	Details		\$255.00 USD	-\$7.70 USD

Notifications You Receive

You can be notified of payments in four ways: email, History Log, Downloadable History Log, and Instant Payment Notification (IPN).

Email

You receive email notification in the following cases:

- Successful payment
- Pending payment
- Canceled payment

If you do not want to receive email notification:

1. Click the **Profile** subtab of the My Account tab.
2. Click the **Notifications** link in the Account Information column.

3. Under the Payment Notifications heading, clear the **I receive PayPal Website Payments and Instant Purchase** checkbox.
4. Click **Save**.

Transaction History

Your transaction history (also called your “History”) displays information about your payments. The status of each payment is one of the following statuses:

- **Completed:** The transaction was successful and the money was credited to your account
- **Cleared:** The payment cleared the sender’s account and was credited to your account
- **Uncleared:** The payment has not cleared the sender’s account yet

Downloadable History Log

You can download copies of your transaction history to your computer. You can specify a date range for the transactions and the format of the downloadable file. The file contains a record of your transactions.

To learn more about Downloadable History Logs, see the *Order Management Integration Guide*.

Instant Payment Notification (IPN)

Instant Payment Notification is a mechanism by which you to receive transaction data. IPN posts individual transaction information to a URL on your website that you have programmed to process this incoming data. To use IPN, you must activate it, because it is disabled by default.

If IPN is activated, you receive a notification in the following cases:

- When a payment is first sent, indicating that the status of the payment is Completed or Pending
- When a payment clears, fails, or is denied, if the status was pending

To learn more about IPN, see “[Instant Payment Notification: notify_url](#)” on page 96 and the *Order Management Integration Guide*.

How to Use This Guide

Website Payments Standard has two primary components: Buy Now or Donations buttons and Shopping Cart. Both are constructed with the same basic set of HTML FORM variables. You can affect their behavior and appearance with settings in your account **Profile** and with additional FORM variables.

The following table summarizes the contents of this guide.

TABLE 1.1 *How To Use This Guide*

Feature	Description	See Also...
Buy Now or Donations	Paying for single items from your website.	Chapter 3, “Single-Item Payment: Buy Now and Donations”
Shopping Cart	Paying for multiple items from your website. It comes in two forms: a shopping cart hosted on PayPal’s website and as HTML FORM variables for use in third-party shopping carts.	Chapter 4, “Multiple-Item Payment: Shopping Cart”
Custom Payment Pages	Account Profile settings that brand PayPal’s pages with your own colors and images.	“Branding PayPal’s Payment Pages” on page 29
“Account Optional” or Website Payments Express	Account Profile setting that allows a customer to pay you with credit or debit cards without having a PayPal account.	“Account Optional or Website Payments Express” on page 35
Auto Return	Account Profile settings that eliminate PayPal’s payment receipt page (step 4 in Figure 1.1, “Basic Website Payments Standard Page Sequence”).	“Auto Return” on page 43
Automatic Calculation of Shipping, Handling, and Tax	Account Profile settings that calculate shipping and handling costs and sales tax for you.	“Automatic Calculation of Shipping and Handling Cost and Tax” on page 45
Customer Contact Telephone	Account Profile setting that sends you the customer’s contact telephone number.	“Getting Customer Contact Telephone Numbers” on page 49
Multi-User Access	Account Profile setting that allows up to seven email addresses to share your Business account.	“Multi-User Access to Your PayPal Account” on page 55
Encrypted Website Payments	Encrypt payment information before it is sent to PayPal to protect customer data.	Chapter 5, “Encrypted Website Payments”

Other Standard Products and Features

Website Payments Standard also includes other products and features not detailed in this guide:

- Instant Payment Notification (IPN) and Payment Data Transfer (PDT) are HTML FORM-based mechanisms to send information about payments to programs on your website. IPN and PDT are described in the [Order Management Integration Guide](#).
- Subscriptions and Recurring Payments, which are described in the [Subscriptions and Recurring Payments Guide](#)

Website Payments Pro

Website Payments Pro consists of PayPal Express Checkout and the Direct Payment Application Programming Interfaces (APIs). Rather than being based solely on HTML FORM variables (as is Website Payments Standard), these products rely on the PayPal Web Services API. For more information, see the [Website Payments Pro Integration Guide](#).

Authorization & Capture

Authorization & Capture supplements both Website Payments Standard and Website Payments Pro with PayPal's enhancements to conventional credit card authorization and payment capture. It has both PayPal website tools and a Web Services Application Programming Interface (API). For more information, see the [Authorization & Capture Integration Guide](#).

Related Online Information

Consult the following URLs for information about PayPal's fees, online security, user agreement and related policies, online help, and customer service.

TABLE 1.2 *Hyperlinks for Fees, Security, User Agreement, Policies, Online Help, and Customer Service*

Information	URL
Fees	https://www.paypal.com/fees
Online Security	https://www.paypal.com/security
User Agreement and Policies	https://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/ua-outside
Online Help	https://www.paypal.com/help
Customer Service	https://www.paypal.com/wf

Complementary Documentation

All PayPal technical documentation is listed here. The description of each guide indicates its subject matter and documentation necessary for effective use of the guide.

TABLE 1.3 PayPal Technical Documentation

Guide Title	Description	Prerequisites
<i>Website Payments Standard Integration Guide</i>	Details basic PayPal payment process for shopping cart and single-item purchase. Account Profile settings for variations on basic payment process. Customization of PayPal's payment pages. HTML FORM variables for control of payment process. https://www.paypal.com/en_US/pdf/PP_WebsitePaymentsStandard_IntegrationGuide.pdf	None
<i>Express Checkout Integration Guide</i>	Details use of Express Checkout API. PayPal placement on merchants' websites and related business rules. https://www.paypal.com/en_US/pdf/PP_ExpressCheckout_IntegrationGuide.pdf	<i>Website Payments Standard Integration Guide</i>
<i>Website Payments Pro Integration Guide</i>	Details use of Express Checkout and Direct Payment APIs. PayPal placement on merchants' websites and related business logic. https://www.paypal.com/en_US/pdf/PP_WebsitePaymentsPro_IntegrationGuide.pdf	<i>Website Payments Standard Integration Guide</i>
<i>Authorization & Capture Integration Guide</i>	Details use of PayPal website and API for authorization and capture; relates Authorization & Capture to Express Checkout and Direct Payment. https://www.paypal.com/en_US/pdf/PP_AuthCapture_IntegrationGuide.pdf	<ul style="list-style-type: none"> ● <i>Website Payments Standard Integration Guide</i> ● <i>Website Payments Pro Integration Guide</i> ● <i>API Reference</i>
<i>Order Management Integration Guide</i>	Details Instant Payment Notification (IPN) and Payment Data Transfer (PDT) for automated receipt of payment information after payment completion. Details IPN HTML FORM variables and their meanings. Also includes information about Downloadable History Logs. https://www.paypal.com/en_US/pdf/PP_OrderManagement_IntegrationGuide.pdf	<i>Website Payments Standard Integration Guide</i>

TABLE 1.3 PayPal Technical Documentation

Guide Title	Description	Prerequisites
<i>Java SDK Guide</i> <i>.NET SDK Guide</i> <i>Classic ASP Guide</i> <i>PHP SDK Guide</i>	Details the use of the PayPal Software Development Kits for Java, Microsoft .NET, Microsoft Classic ASP, and PHP to simplify use of the PayPal Web Services API. https://www.paypal.com/en_US/pdf/PP_SDK_Java_Guide.pdf https://www.paypal.com/en_US/pdf/PP_SDK_NET_Guide.pdf https://www.paypal.com/en_US/pdf/PP_SDK_ClassicASP_Guide.pdf https://www.paypal.com/en_US/pdf/PP_SDK_PHP_Guide.pdf	<ul style="list-style-type: none"> ● <i>Website Payments Standard Integration Guide</i> ● <i>Website Payments Pro Integration Guide</i> ● <i>Authorization & Capture Integration Guide</i> ● <i>Sandbox User Guide</i> ● <i>API Reference</i>
<i>Sandbox User Guide</i>	Describes the PayPal Sandbox testing environment for testing website payments and Web Services APIs. Details how to get PayPal API digital certificates. https://www.paypal.com/en_US/pdf/PP_Sandbox_UserGuide.pdf	All other PayPal guides for an understanding of how products work
<i>Web Services API Reference</i>	Field-by-field description of all PayPal Web Services APIs, their SOAP structures, and error messages. Location of PayPal WSDL and XSD files. https://www.paypal.com/en_US/pdf/PP_APIReference.pdf	None
<i>Subscriptions and Recurring Payments Guide</i>	Describes HTML FORM variables for using PayPal for subscriptions to goods and services. https://www.paypal.com/en_US/pdf/subscriptions.pdf	<i>Website Payments Standard Integration Guide</i>
<i>Virtual Terminal User Guide</i>	Details how to use the virtual terminal to accept credit card payments. https://www.paypal.com/en_US/pdf/VT_user_guide.pdf	None

2

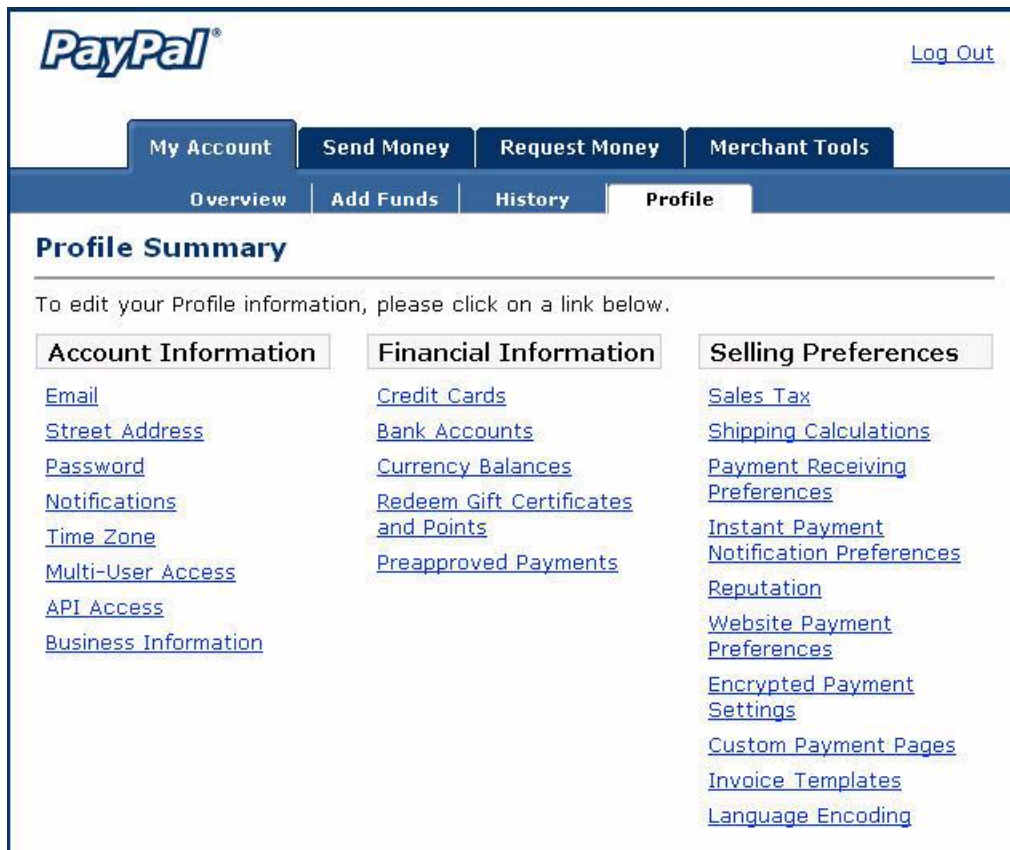
Using Your Merchant Account Profile and Tools

This chapter details how you can use your account **Profile** settings and other tools on the PayPal website to affect how payments are processed.

The Account Profile Summary

Use your PayPal account **Profile** to manage information about your PayPal account. To see your Profile, log in to your PayPal account, and click the **Profile** subtab of the **My Account** tab. The **Profile** has three sections: Account Information, Financial Information, and Selling Preferences.

FIGURE 2.1 Account Profile Summary Page



Account Information

Use the **Account Information** column for basic account maintenance, including updating your password, adding and confirming email addresses, managing your business information, and (for Premier accounts) configuring multi-user access to your PayPal account.

Financial Information

Use the **Financial Information** column to organize and maintain the financial instruments associated with your PayPal account: manage your credit cards and bank accounts, activate and manage your PayPal Debit Card, maintain multiple currency balances, and view your monthly account statements.

Selling Preferences

Use the **Selling Preferences** column to organize the way you sell with your PayPal account, including:

- Branding PayPal's payment pages
- Streamlining purchases with Website Payment Preferences:
 - Account Optional
 - Auto Return
 - Automatic calculation of shipping, handling, and sales tax
- Payment receiving preferences for blocking certain kinds of payments
- Getting customers' contact telephone numbers
- Language encoding your data

The majority of this chapter focuses on using **Selling Preferences**.

Correspondence Between Profile Settings and HTML Variables

Many **Profile** settings have equivalent HTML `FORM` variables that can control the behavior of individual transactions. After you enable a setting in your Profile, you can include `FORM` variables with a transaction to take advantage of that Profile setting. See the following sections for more information:

- [“Overriding Page Style Settings On Individual Transactions” on page 33](#)
- [“Overriding Tax Setting on Individual Transactions” on page 46](#)
- [“Overriding Shipping Calculation on Individual Transactions” on page 46](#)
- [“Setting the Character Set: charset” on page 93](#)
- [“Setting Return URL on Individual Transactions” on page 93](#)
- [“Desired Currency on Individual Transactions” on page 93](#)

Branding PayPal's Payment Pages

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website. Custom Payment Pages work with all PayPal Website Payment buttons and with the PayPal Account Optional feature.

You can add up to three custom page styles.

The pictures in this section demonstrate the types of customization you can add to your PayPal Website Payment buttons. [Figure 2.2, "Uncustomized Payment Page in Standard PayPal Page Style,"](#) shows a payment page with no customization.

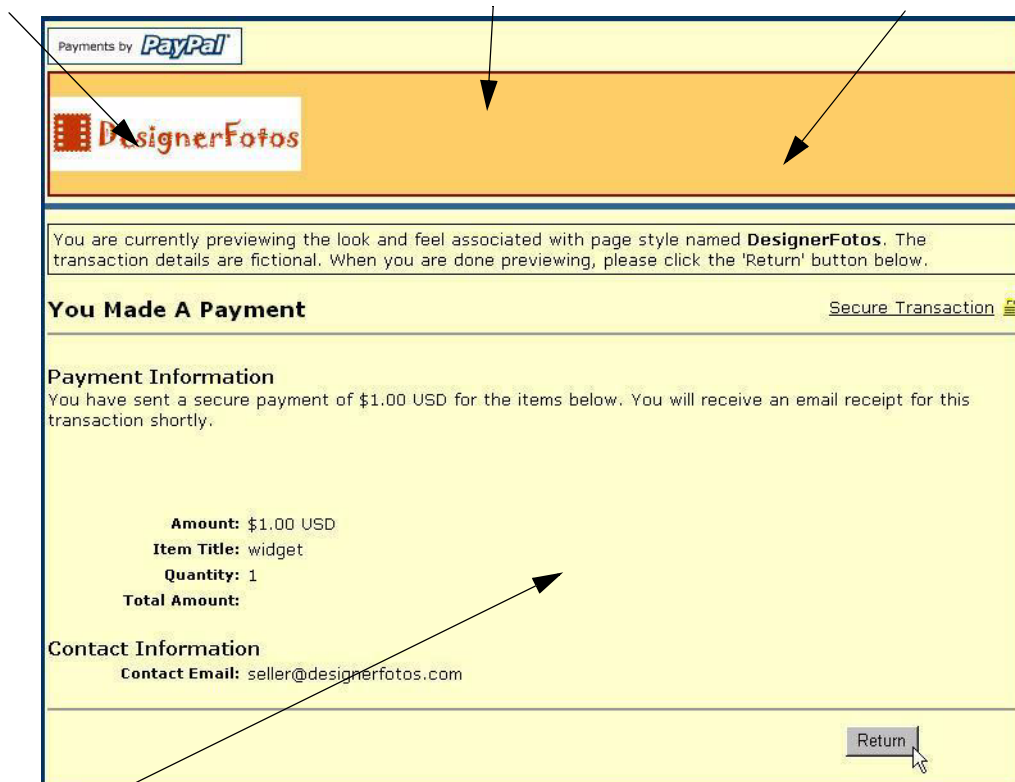
FIGURE 2.2 *Uncustomized Payment Page in Standard PayPal Page Style*



Figure 2.3, “Complete Custom Page Style,” shows all the customization you can make.

FIGURE 2.3 Complete Custom Page Style

Page header image Page header border color Page header background color



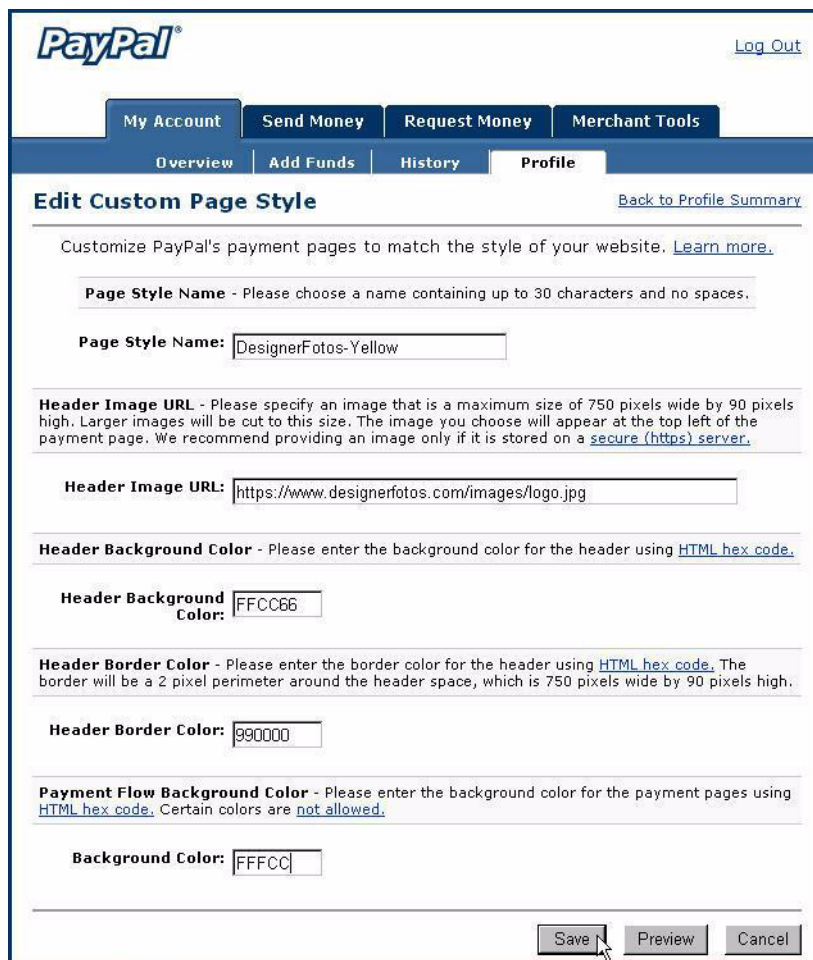
Page background color

Working with Custom Payment Pages

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the **Profile** subtab.
3. In the **Selling Preferences** column, click **Custom Payment Pages**.

The customization page shown in Figure 2.4, “Edit Custom Page Style Page,” is displayed.

FIGURE 2.4 Edit Custom Page Style Page



The screenshot displays the PayPal merchant interface for editing a custom page style. At the top, there's a navigation bar with tabs for 'My Account', 'Send Money', 'Request Money', and 'Merchant Tools'. Below this, a sub-navigation bar shows 'Overview', 'Add Funds', 'History', and 'Profile' (which is selected). The main heading is 'Edit Custom Page Style' with a 'Back to Profile Summary' link. The page contains several form fields with instructions:

- Page Style Name:** A text input field containing 'DesignerFotos-Yellow'. Instruction: 'Please choose a name containing up to 30 characters and no spaces.'
- Header Image URL:** A text input field containing 'https://www.designerfotos.com/images/logo.jpg'. Instruction: 'Please specify an image that is a maximum size of 750 pixels wide by 90 pixels high. Larger images will be cut to this size. The image you choose will appear at the top left of the payment page. We recommend providing an image only if it is stored on a secure (https) server.'
- Header Background Color:** A text input field containing 'FFCC66'. Instruction: 'Please enter the background color for the header using HTML hex code.'
- Header Border Color:** A text input field containing '990000'. Instruction: 'Please enter the border color for the header using HTML hex code. The border will be a 2 pixel perimeter around the header space, which is 750 pixels wide by 90 pixels high.'
- Payment Flow Background Color:** A text input field containing 'FFCC'. Instruction: 'Please enter the background color for the payment pages using HTML hex code. Certain colors are not allowed.'

At the bottom right, there are three buttons: 'Save' (highlighted with a mouse cursor), 'Preview', and 'Cancel'.

From this page, you can add, edit, preview, and remove page styles, and make any defined page style the primary page style.

Adding or Editing a Page Style

The settings described here can also be specified with HTML FORM input variables set for individual transactions. For more information, see [Table A.4, “HTML Variables: Display Information” on page 100](#).

To add a page style:

1. Begin at the Custom Payment Page Styles page.

2. Click **Add** or **Edit**.

3. Enter your page style preferences:

- **Page Style Name (required)**

Enter a name up to 30 characters long. The name can contain letters, numbers, and underscores but no other symbols or spaces. The Page Style Name is used to refer to the page style in your PayPal account and in the HTML FORM `page_style` variable for your Website Payment buttons.

- **Header Image URL (optional)**

Enter the URL for an image that should appear at the top left of the payment page. Maximum size of the image is 750 pixels wide by 90 pixels high; larger images are reduced to this size. The image must be in a valid graphics format such as gif, jpg, or png.

IMPORTANT: *PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's web browser displays a message that the payment page contains insecure items.*

- **Header Background Color (optional)**

Enter the background color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. If the Header Image URL is present, the header is a 750 pixel wide by 90 pixel high space at the top of the payment page. If the Header Image URL is not present, the header height is only 45 pixels high.

- **Header Border Color (optional)**

Enter the border color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. The header border is a two-pixel perimeter around the header space.

- **Background Color (optional)**

Enter the background color for the payment page using HTML hex code. The color code must be six digits long and should not contain the # symbol.

4. Click **Preview** to preview your page style, or click **Save** to save it.

Disallowed Colors. Because PayPal's error message system highlights errors in red, PayPal does not allow certain background colors that make these error messages unreadable.

A background color is allowed if you are able to preview the payment page with your chosen background color. If you receive an error message about the background color, the color is not allowed.

About Font Colors. PayPal dynamically changes font colors from black to white, depending on the background color. To confirm that these font changes comply with your font color selections, you should test your color settings on PayPal.

Making a Page Style Primary

When you make a page style primary, it is applied to all payment pages unless you specify otherwise on individual transactions.

NOTE: If you do not designate a page style as Primary, the default is the PayPal page style.

To make a page style primary:

1. Begin at the Custom Payment Page Styles page shown in [Figure 2.4, “Edit Custom Page Style Page” on page 31](#).
2. Click the radio button next to the page style you wish to make your primary style.
3. Click **Make Primary**.
4. Click **Make Primary** to confirm your choice.

Overriding Page Style Settings On Individual Transactions

Your primary page style is applied to all payment pages unless you specify otherwise. You can override this behavior by specifying custom page style variables on individual transactions.

To change the page style for a button you already created, replace the value of the `page_style` variable with the page style name you want to use. The next time the button is clicked, the subsequent payment pages appear in the new style.

When you specify custom payment page variables on individual transactions, the page variables override page styles set in your Profile or the `page_style` variable. Customization variables take precedence in the following order:

TABLE 2.1 Order of Page Style Customization Variables

	Custom Option	Description
1	Custom Payment Pages Variables on Individual Transactions	See Table A.4, “HTML Variables: Display Information” on page 100 .
2	Primary Page Style on Individual Transactions	With the <code>page_style</code> variable, you can specify a page style on individual transactions that overrides any page styles set in your Profile.
3	Primary Page Style in Profile	You can create and set the primary style in your Profile.
4	Default PayPal Page Style in Profile	The default page style used when an alternative is not selected and designated as primary.

Streamlining Purchases with Website Payment Preferences

You can speed up your customers' purchases with three Profile settings:

- Account Optional
- Auto Return
- Automatic calculation of shipping and handling cost and taxes

These settings are part of the **Website Payment Preferences** of your account Profile **Selling Preferences**.

FIGURE 2.5 *Website Payment Preferences on the Profile Summary Page*



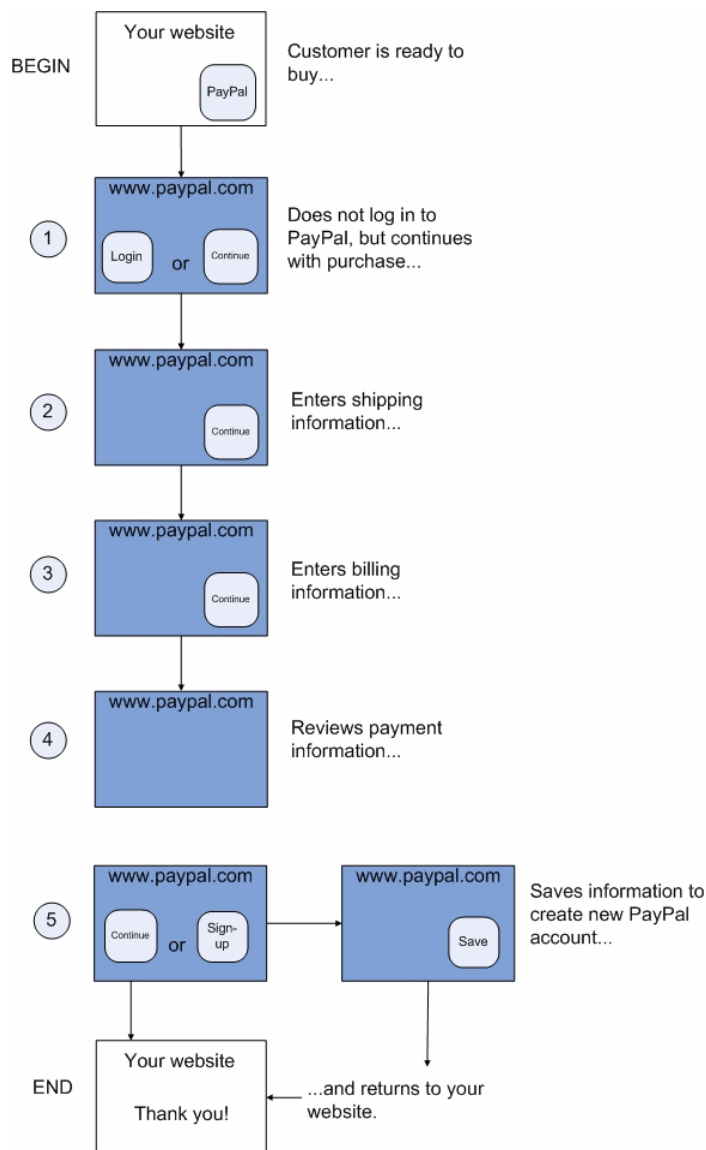
Account Optional or Website Payments Express

Account Optional (also known as Website Payments Express) is a **Profile** setting that allows customers new to PayPal to pay you by credit card without signing up for a PayPal account, thus shortening their time and effort.

Customers who have PayPal accounts go through the same Website Payments page sequence shown in [Figure 1.1, “Basic Website Payments Standard Page Sequence”](#) on page 15.

Customers who are new to PayPal go through a page sequence that does not require PayPal signup, with the option to sign up after completing the payment.

FIGURE 2.6 Page Sequence with PayPal Account Optional



Turning PayPal Account Optional On or Off

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the **Profile** subtab.
3. Click the **Website Payment Preferences** link in the **Selling Preferences** column. See [Figure 2.5, “Website Payment Preferences on the Profile Summary Page” on page 34.](#)
4. Scroll down to the **PayPal Account Optional** section of the page.
5. Select **On** to turn PayPal Account optional on, or **Off** to turn it off and use the basic Website Payments flow.
6. Click **Save** to save your preference.

What Your Customer Sees With Account Optional On

Step 1: Bob goes to the DesignerFotos website and clicks **Buy Now**.

The screenshot shows the DesignerFotos website interface. At the top, there is a navigation bar with links for 'View Cart', 'My Account', and 'Help', along with a search box. Below this is a banner for 'A demonstration of PayPal's Website Payments Standard flow' with a 'Demo Home' link. An information icon (i) is present next to a paragraph explaining the 'Add to Cart' button and the 'PayPal Buy Now' button. The main content area features a 'Still Life' category with three product listings: 'Cactus Flower', 'Orchid', and 'Pomeranian Puppy'. Each listing includes a photo, the product name, dimensions (32" x 32"), price (\$250.00), an 'Add to Cart' button, and a 'PayPal BUY NOW' button. The 'PayPal BUY NOW' button for the Orchid is highlighted with a mouse cursor.

Step 2: Bob is taken to a Payment Details page. He is prompted to log in to his PayPal account. He is not a PayPal member, so he clicks **Secure Checkout**.

Payments by

Checkout Secure Transaction

PayPal is the secure payment processor for your seller, seller@designerfotos.com. [Learn more](#) about PayPal.

Have a Gift Certificate?
To use your gift certificate for this transaction, you have to sign up for a PayPal account. [Sign Up now](#) to start using your Redemption Code. [Learn More](#) about Redemption Codes.

Pay To: seller@designerfotos.com
Payment For: Orchid (32" x 32")
Quantity:
Amount: \$250.00 USD
Shipping & Handling: \$5.00 USD
Total Amount: \$255.00 USD

Don't Have a PayPal Account?
You don't need an account. Pay securely using your credit card.

Secure Checkout

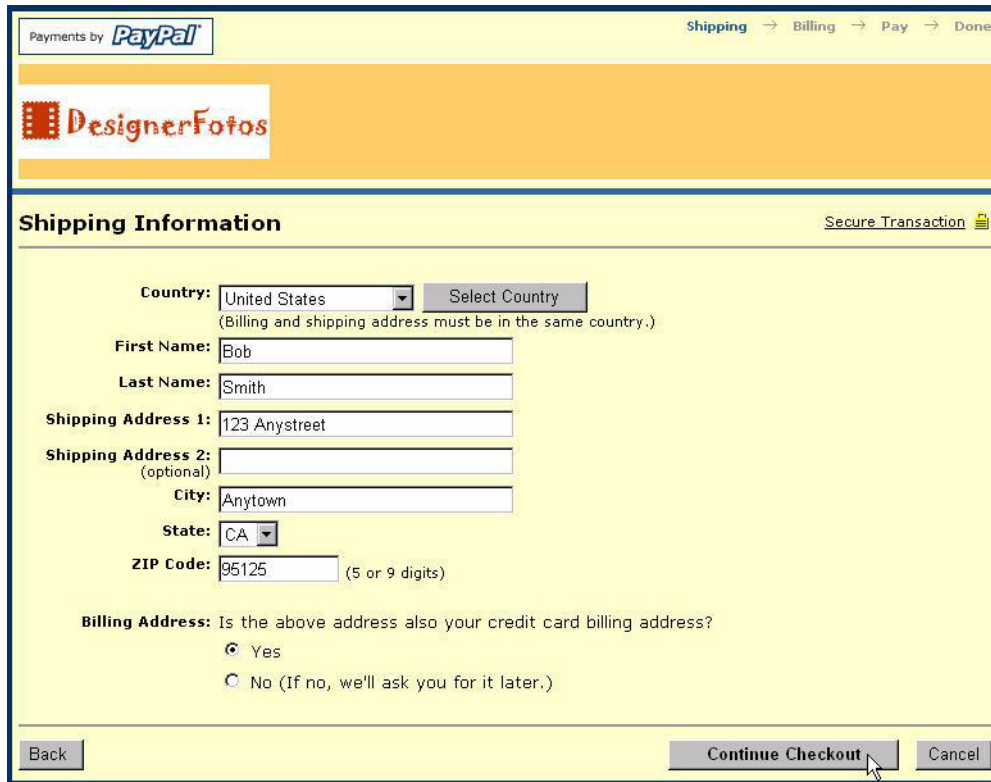
Have a PayPal Account?
Login now to pay with your credit card, bank account, or PayPal balance.

Email Address:
PayPal Password:

[Forgot your password?](#)
[Forgot your email?](#)

Log In

Step 3: Bob is prompted to enter the shipping information for the purchase, and to indicate if his shipping address is the same as the billing address on his credit card.



The screenshot shows a web form for shipping information. At the top left, it says "Payments by PayPal". At the top right, there is a navigation bar with "Shipping" selected, followed by "Billing", "Pay", and "Done". Below this is the "DesignerFotos" logo. The main heading is "Shipping Information" with a "Secure Transaction" icon on the right. The form contains the following fields and options:


- Country:** A dropdown menu set to "United States" and a "Select Country" button. A note below reads: "(Billing and shipping address must be in the same country.)"
- First Name:** Text input field containing "Bob".
- Last Name:** Text input field containing "Smith".
- Shipping Address 1:** Text input field containing "123 Anystreet".
- Shipping Address 2:** Text input field, labeled "(optional)".
- City:** Text input field containing "Anytown".
- State:** A dropdown menu set to "CA".
- ZIP Code:** Text input field containing "95125" with a note "(5 or 9 digits)".
- Billing Address:** A question "Is the above address also your credit card billing address?" with two radio button options: "Yes" (selected) and "No (If no, we'll ask you for it later.)".


At the bottom of the form, there are three buttons: "Back", "Continue Checkout" (with a mouse cursor over it), and "Cancel".

Accepting the default selection of **Yes**, Bob clicks **Continue Checkout** and is taken to the page shown in Step 4.

NOTE: If Payment Receiving Preferences are set to accept payments from customers only with confirmed addresses, the customer skips this shipping information page and goes directly to billing information in **Step 4**.

Step 4: Bob is prompted to enter billing information for the credit card for the purchase.


Payments by  Shipping → Billing → Pay → Done




Billing Information [See](#)

Your financial information will be kept secure. [How does PayPal keep my information safe?](#)

Card Type:

Credit Card Number: 

Expiration Date:

Card Verification Number:  (On the back of your card, locate the final 3 digit number) [Help finding Card Verification Number](#)

First Name: (as it appears on card)

Last Name: (as it appears on card)

Billing Address 1:

Billing Address 2: (optional)

City:

State:


ZIP Code: (5 or 9 digits)

Country: United States

Email Address: (PayPal will use your email address to send you a receipt)

Home Telephone: (Your phone number will not be shared. [Click the privacy link for de](#))

Security Measure: Type characters as shown in the box. [Help](#)



Step 5: Bob is taken to a review page. He clicks **Pay** to complete his purchase.

Payments by 

Shipping → Billing → **Pay** → Done



Make Your Payment Secure Transaction

Please review the following details to make sure they are correct. Click **Pay** to complete your payment. This credit card transaction will appear on your bill as "PAYPAL *SELLER".

Pay To: seller@designerfotos.com

Payment For: Orchid (32" x 32")

Quantity: 1

Amount: \$250.00 USD

Shipping & Handling: \$0.00 USD

Total Amount: \$250.00 USD

My Shipping Info

Shipping Address: 123 Anystreet
Anytown, CA 95125
United States

My Billing Info

Credit Card: XXXX-XXXX-XXXX-1721

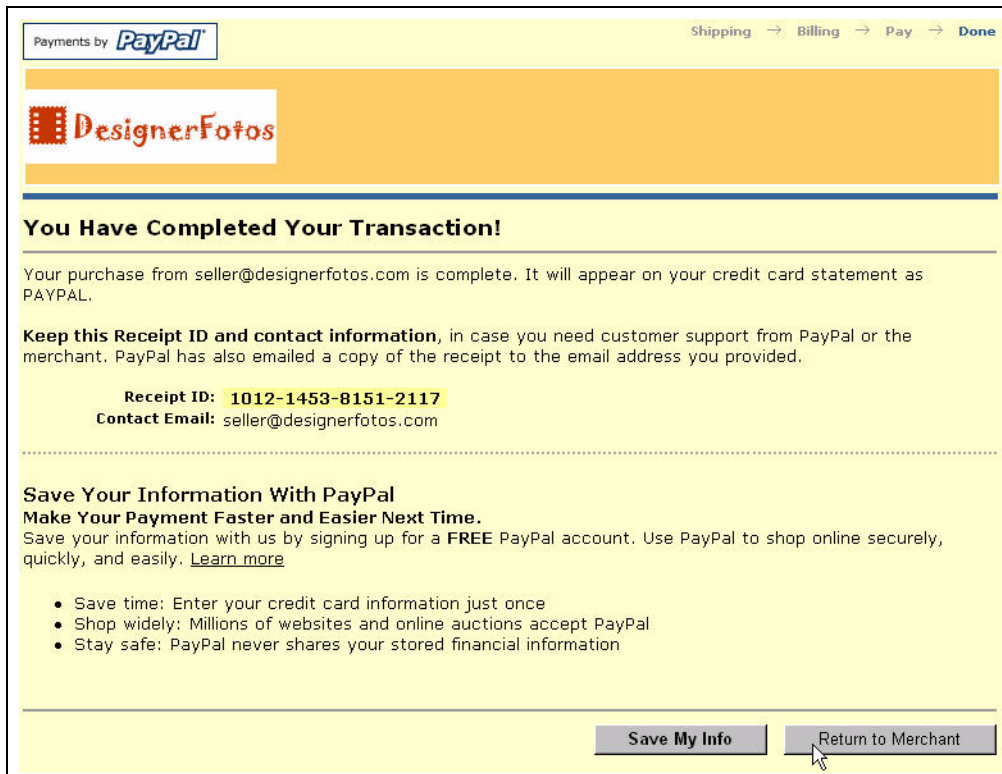
First Name: Bob

Last Name: Smith

Billing Address: 123 Anystreet
Anytown, CA 95125
United States

By clicking **Pay**, you authorize PayPal to charge the above credit card to pay for this purchase from seller@designerfotos.com.

Step 6: Bob is taken to a payment completion page where he sees the Receipt ID for this transaction and DesignerFoto’s customer service contact information.



If Bob clicks **Save My Info**, he is taken to a page where he can enter the rest of the information needed to create a PayPal account (see **Step 7**). The information Bob entered to complete the transaction is carried forward.

If he clicks **Return to Merchant**, he is redirected to back to the merchant’s website.

Step 7: If Bob clicked **Save My Info**, he is taken to a page where he can complete signing up for a PayPal account. Once he has filled in the fields, he clicks **Save Information** to create the account.

Payments by

Save Your Information With PayPal

Save the address and payment information you've already entered into a PayPal account, and you can shop more quickly and easily all across the Web. [Learn more](#) about PayPal.

Email Address and Create a Password - You must have access to this email address in order to complete registration. Your email address will be kept confidential and will not be shared. The password you choose must be at least 8 characters long.

Email Address:

Create a PayPal Password: (Minimum 8 characters)

Retype Password:

Security Questions - If you forget your password, we will use the answers you provide to the security questions to verify your identity. Please select 2 different questions.

Security Question 1:

Answer 1:

Security Question 2:

Answer 2:

By clicking **Save Information**, I acknowledge that I have read and agree to PayPal's [User Agreement](#).

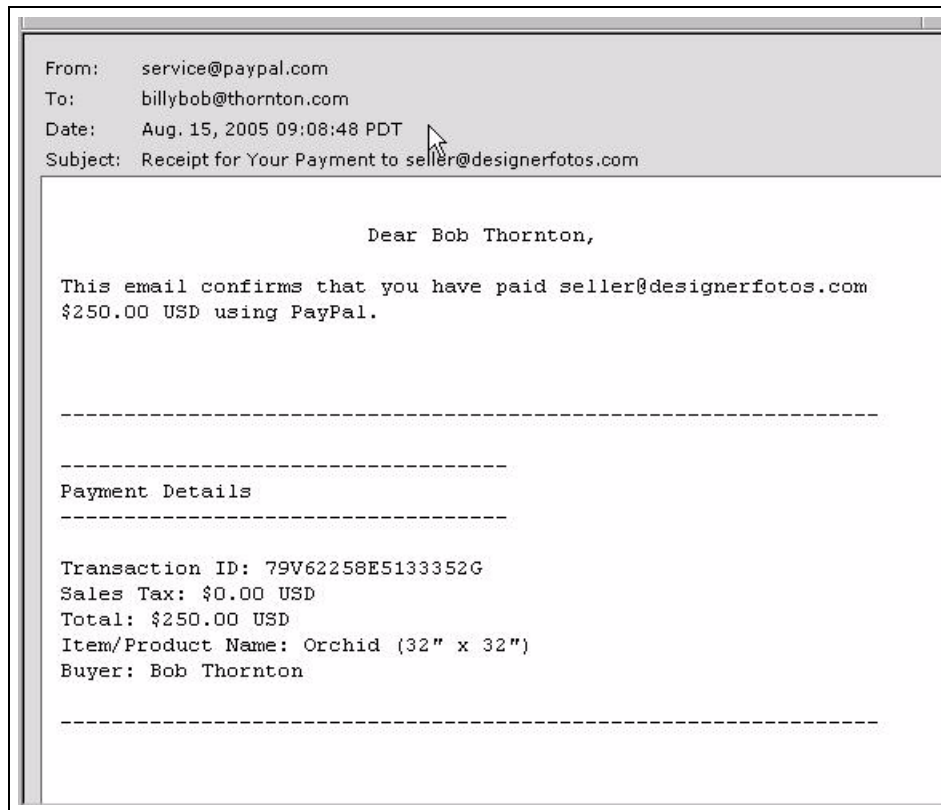
Step 8: Bob sees a page that confirms the creation of his account.

Payments by

Your New PayPal Account

Congratulations! You have securely saved your payment information with PayPal. You can use your new account to pay for auctions and other online purchases from PayPal merchants. Check your email for more information about your new PayPal account.

Step 9: Bob receives an email receipt that confirms his payment and includes a copy of the payment details for this transaction.



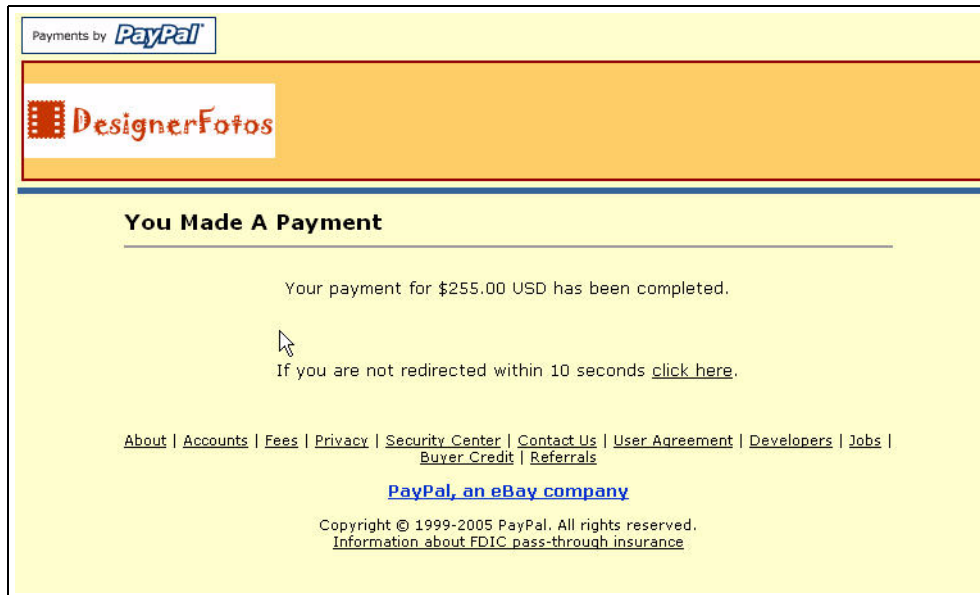
Auto Return

With Auto Return for Website Payments, you can avoid making your customers click an extra button before returning to your website after completing a payment. Auto Return applies to all Website Payments, including Buy Now, Donations, Shopping Cart, and Subscriptions.

What Your Customer Sees with Auto Return On

With Auto Return on, instead of having to click a button on the **You Made a Payment** page (which is annotated as a circled 3 in [Figure 1.1](#) and shown in [Figure 1.5](#)), the customer sees a payment confirmation page for a few seconds before the browser is returned to your website, as shown in [Figure 2.7](#), “Momentary “You Made a Payment Page” with Auto Return On.”

FIGURE 2.7 Momentary “You Made a Payment Page” with Auto Return On



Turning On Auto Return

To turn Auto Return on:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the **Profile** subtab.
3. Under the **Selling Preferences** column, click **Website Payment Preferences**. See [Figure 2.5, “Website Payment Preferences on the Profile Summary Page”](#) on page 34.
4. Under **Auto Return for Website Payments**, click the **On** radio button to enable Auto Return.

Website Payment Preferences [Back to Profile Summary](#)

Auto Return for Website Payments
 Auto Return for Website Payments brings your buyers back to your website immediately after payment completion. Auto Return applies to PayPal Website Payments, including Buy Now, Donations, Subscriptions, and Shopping Cart. [Learn More](#)

Auto Return: On Off

Return URL: Enter the URL that will be used to redirect your customers upon payment completion. This URL must meet the guidelines detailed below. [Learn More](#)

Return URL:

5. In the **Return URL** field, enter the URL to which you want your buyers redirected after payment completion.

NOTE: If the Return URL you supply is not valid, PayPal displays the standard **You Made a Payment** page when payment is complete.

6. Click **Save**.

Setting Return URL on Individual Transactions

With Auto Return turned on in your Profile, you can set the value of the return URL on each individual transaction, overriding the value you have stored on PayPal. For example, you might want to return the customer's browser to a URL on your site that is specific to that customer, perhaps with a session-id or other transaction-related data included in the URL.

To set the return URL for a transaction, include the `return` variable in the HTML FORM:

```
<INPUT TYPE="hidden" NAME="return" value="URLspecificToThisTransaction">
```

Subscriptions Password Management and Auto Return

If you use or plan to use Subscriptions Password Management, you must make sure that Auto Return is turned off in order to display the PayPal-generated username and password to the buyer.

NOTE: You can use Auto Return with Subscriptions, which is a separate feature from Subscription Password Management. For more information about Subscriptions, see the *Subscriptions and Recurring Payments Guide*, which is available on the PayPal website.

Automatic Calculation of Shipping and Handling Cost and Tax

You can set up your PayPal account to automatically calculate and charge shipping and sales tax (also called value added tax or VAT).

You can set up your PayPal account to automatically calculate and charge shipping.

To view or modify your sales tax and shipping charges:

1. Log in to your PayPal account at <https://www.paypal.com>.
1. Log in to your PayPal account at <https://www.paypal.com/cn>.
2. Click the **Profile** subtab of the **My Account** tab.
3. In the **Selling Preferences** column, click **Sales Tax** or **Shipping Calculation**.

Sales or Value Added Tax Collection

You can charge your customers tax by choosing a country or state from the **Country** and **U.S. State** drop-down menus, and entering your tax rate for that state. All customers who reside in the country or state you select are automatically charged the tax rate you choose. You can specify a different tax rate for each U.S. state and any of the listed countries.

IMPORTANT: *If you are entering the rate for a U.S. state, ensure that the **Country** drop-down menu is set to **United States**.*

With the radio buttons, you can apply tax either to the item itself or to an item and any shipping and handling costs.

Click **Save** to save your changes.

Overriding Tax Setting on Individual Transactions

Regardless of a customer's location, you can set a flat tax amount on an individual transaction or items in the transaction. For more information, see [“Setting the Tax for the Entire Cart” on page 83](#).

Shipping Calculation

Determine if you want to charge shipping as a flat amount or a percentage of the total purchase amount.

Flat Amount. A flat amount is based on the subtotal of a purchase. Choose the **Flat Amount** radio button (indicated by \$), and enter a flat amount for each currency amount increment. Click **Save** to save your changes.

EXAMPLE 2.1 Flat Amount Shipping Calculation

Assume your flat amount settings are as follows:

\$0.00 through \$49.99 = \$3.00

\$50.00+ = \$6.00

If the subtotal is \$36.50, your customer is charged \$3.00 for shipping, and the total purchase \$39.50.

If the subtotal is \$66.50, your customer is charged \$6.00 for shipping, and the total purchase \$72.50.

Percentage. A percentage is based on the subtotal of a purchase. Choose the **Percentage** radio button (indicated by %), and enter a percentage for each currency amount increment. Click **Save** to save your changes.

EXAMPLE 2.2 Percentage Shipping Calculation

Assume your percentage settings are as follows:

\$0.00 through \$49.99 = 5%

\$50.00+ = 4%

If the subtotal is \$36.50, your customer is charged $5\% \times \$36.50 = \1.83 for shipping, and the total purchase \$38.33.

If the subtotal is \$66.50, your customer is charged $4\% \times \$66.50 = \2.66 for shipping, and the total purchase \$69.16.

Overriding Shipping Calculation on Individual Transactions

You might want to set a special shipping rate for an item; for example, if the item is especially heavy and costs more to ship or if it is a service which does not require shipping charges. To

charge a different shipping amount for an item, include the shipping cost in the `shipping` and `handling_cart` variables in the HTML FORM for the button.

You must set your Profile to allow individual transactions to override the Profile shipping calculation settings:

1. Go to the **Shipping Calculations** page in your Profile.
2. Click the checkbox labeled **Click here to allow transaction-based shipping values to override the profile shipping settings listed above (if profile settings are enabled)**.
3. Click **Save**.

Blocking Certain Kinds of Payment

Payment Receiving Preferences let you block the types of payments you receive.

FIGURE 2.8 *Payment Receiving Preferences*



Blocking Payments From U.S. Users Without a Confirmed Address

You can better manage your risk by blocking payments where the buyer chooses not to share his Confirmed Address with you. PayPal provides Confirmed Addresses to help you make informed decisions when shipping goods. To be eligible for PayPal's Seller Protection Policy (SPP), and to help reduce your risk of dealing with fraudulent buyers, ship to a buyer's Confirmed Address.

There are three choices for this preference:

- **Yes:** All payments from U.S. buyers without a Confirmed Address are blocked. All U.S. buyers must provide a Confirmed Address in order to pay you.
- **No:** All payments are accepted. To maximize your sales, select **No**.
- **Ask Me:** You can choose whether to accept or deny payment without a Confirmed Address on a case-by-case basis. This option allows you the flexibility to decide whether you want

to take on the risk of not having the buyer's Confirmed Address for each transaction. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment is notified that the payment has been denied and is credited with the payment amount. PayPal does not charge fees for denied payments.

Blocking Payments in a Currency You Do Not Hold

When you receive a payment in a currency you do not hold, PayPal prompts you to open a balance for that currency, convert it to your primary balance, or deny the payment. Payments in currencies for which you hold a balance are applied to the appropriate balance. You see a summary of each currency balance in your Account Overview page. For more information about managing your currency balances, see [“PayPal-Supported Currencies” on page 56.](#)”

There are three choices for this preference:

- **Yes:** Accept the payment regardless of the currency in which the payment is made.
- **No, accept them and convert them to U.S. Dollars:** Accept the payment but automatically converts to U.S. Dollars.
- **Ask Me:** Transaction-by-transaction, you can choose to accept or deny a payment in a currency you do not currently hold. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment is notified that the payment has been denied and is credited with the payment amount. PayPal does not charge fees for denied payments.

Blocking Payments From Users With Non-U.S. PayPal Accounts

Because many international addresses cannot be confirmed, you may choose to block payments from users with non-U.S. PayPal accounts in order to qualify for the Seller Protection Policy.

Blocking Payments From the Pay Anyone Subtab

You can choose whether or not to receive payments initiated via the **Pay Anyone** subtab of the **Send Money** tab on the PayPal website. Selecting this option might help you manage your account, because the payments you receive will be associated with a specific item or transaction that you defined.

If you block these payments, you accept only payments initiated from Buy Now buttons, Donations, Shopping Cart, Subscriptions and Recurring Payments, Winning Buyer Notification, Mass Payments, Money Requests, Smart Logos, or eBay Checkout Payments.

Blocking Payments Funded By Credit Cards When Sender Has a Bank Account

You can force customers to pay you with a bank account or PayPal funds if they are able to do so. However, if they cannot pay you using a bank account or PayPal funds, they still have the option to pay with a credit card.

This preference can also help to reduce your risk of chargebacks. Verified users are users who have confirmed their bank accounts with PayPal or have been otherwise verified by PayPal. Because most Verified members have the option of paying with their bank accounts (via eCheck or Instant Transfer), this preference does not prevent users from sending you money. When they pay with PayPal's Instant Transfer, you receive the payment instantly, just as when

they pay with a credit card. Users who have not confirmed their bank accounts with PayPal can still send you money funded by credit cards.

Blocking Payments Funded By eChecks

You can block eCheck payments. Because eCheck payments take three to four business days to clear, you might want to block them for your Instant Purchase and Buy Now buttons.

If you choose to block these payments, users who attempt to pay via eCheck are prompted to add a credit card to their account before completing the transaction.

If you choose not to block these payments, you can receive eCheck payments through PayPal Website Payments or Auction Logos. eCheck payments are listed as Pending and are not credited to your PayPal account for three to four business days.

Adding Your Credit Card Statement Name

On the Payment Receiving Preferences page, you can specify the name that appears on your customers' credit card statements.

FIGURE 2.9 Adding a Credit Card Statement Name

.....

The Credit Card Statement Name is the name that will appear on your customers' credit card statements.

The name can be 11 alpha-numeric characters in length, including spaces.

For some payments, the name can be extended to 19 alpha-numeric characters in length, including spaces. [Learn More](#)

Credit Card Statement Name: (11 Character Maximum)

Extended Credit Card Statement Name: (19 Character Maximum)

.....

When a buyer pays you by credit card, your credit card statement name appears with the word PAYPAL* next to the charge on the statement (for example, PAYPAL*MYCCNAME). The Credit Card Statement Name can be up to 11 characters long, including spaces, but must not contain special characters (such as &, #, or _). The name is converted to all capital letters and might be truncated by some credit card processors.

The Credit Card Statement Name should accurately reflect your business or legal name.

Getting Customer Contact Telephone Numbers

“Customer Contact Information Telephone” is an option that gives you a contact telephone number for your customer. When you activate this option, customers are prompted to include a contact telephone number with their payment information.

IMPORTANT: *In accordance with PayPal’s User Agreement, you may use this Contact Telephone Number only to communicate with the buyer about the related purchase. You may **not** use this number for unsolicited commercial messages.*

You can make the contact telephone number optional or required, or you can turn it off. “Off” is the recommended default option because customers value their privacy and prefer to minimize unsolicited communications.

When you require the buyer’s contact telephone number, your buyer sees the prompt during purchase.

FIGURE 2.10 Prompt for Customer Contact Telephone Number

Contact Telephone Number

When you activate this option, your customers will be asked to include a Contact Telephone Number with their payment information. [Learn more](#)

Note: Selecting **On (Required Field)** could have a negative effect on buyer conversion.

Contact Telephone On (Optional Field)
 On (Required Field)
 Off (PayPal recommends this option)

Activating Customer Contact Telephone

Follow these steps to activate the Customer Contact Information Telephone option:

1. Log in to your PayPal account at <https://www.paypal.com>.
1. Log in to your PayPal account at <https://www.paypal.com/cn>.
2. Click the **My Account** tab.
3. Click the **Profile** link.
4. Click the **Website Payment Preferences** link.
5. Select the option you prefer: **On (Optional Field)**, **On (Required Field)**, or **Off (Recommended)**.
6. Complete the rest of the selections on the page.
7. Click **Save**.

Language Encoding Your Data

Websites that use PayPal in different parts of the world work with different languages. Human languages are represented in computing by the terms “character set” and “character encoding”.

A character set is a computer representation of all the individual possible letterforms or word symbols of a language. For instance, ASCII (or American Standard Code for Information Interchange) is a common character set that has been used for decades to represent the

letterforms, numbers, punctuation, and symbols of American English. Another example of a character set is Big 5, which is one of the most widely implemented Chinese character sets. Character encoding, on the other hand, refers to how a particular character set is represented internally in data processing; that is, how the individual characters are actually stored and operated on. There many different kinds of character encodings. For example, an encoding might allow 7, 8, or 16 computer bits for a single character.

PayPal refers to these two terms together as language encoding.

Changing Your Language Encoding

With your **Language Encoding** preferences, you can precisely control the encoding of the data that PayPal should expect from your website's use of any PayPal Website Payment button, and the encoding of the data that your website expects to receive back from PayPal

When you sign up for a new business account with PayPal, the PayPal system determines your character set and its encoding based on your country of origin, as specified by you during signup. For example, if your postal address indicates France, by default your **Selling Preferences** language encoding is set to a Western language character set.

Navigating Your Profile: Language Encoding

To set the default language encoding for your PayPal Business account, log in to your account and click the **Profile** tab. In the Selling Preferences column, click **Language Encoding**.

FIGURE 2.11 Profile Selling Preferences for Language Encoding



Changing Your Website Language

The **Language Encoding** page displays the setting for your website's language, as shown in the following illustration. With the **Your website's language** drop-down menu, you change the setting.

FIGURE 2.12 Language Encoding Settings: Basic Choices

PayPal[®] [Log Out](#) | [Help](#)

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

Overview | Add Funds | Withdraw | History | Resolution Center | **Profile**

Language Encoding

Use the following drop-down menu to select the language you use on your website. The language on your website determines the encoding method that is used for the data sent to PayPal from the website payment buttons.

Your website's language:

[Mobile](#) | [Mass Pay](#) | [Money Market](#) | [ATM/Debit Card](#) | [BillPay](#) | [Referrals](#) | [About Us](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Buyer Credit](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#) | [Shops](#) | [Gift Certificates/Points](#)

PayPal, an eBay company

Copyright © 1999-2004 PayPal. All rights reserved.
[Information about FDIC pass-through insurance](#)

To change the language of data PayPal should expect from your website, click the **Your website's language** drop-down menu and select a different language, as shown in [Figure 2.13](#), “Website Language Preference.”

FIGURE 2.13 Website Language Preference

PayPal® [Log Out](#) | [Help](#)

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

Overview | Add Funds | Withdraw | History | Resolution Center | **Profile**

Language Encoding

Use the following drop-down menu to select the language you use on your website. The language on your website determines the encoding method that is used for the data sent to PayPal from the website payment buttons.

Your website's language:

- Western European Languages (including English)
- Chinese (Traditional)
- Chinese (Simplified)
- Japanese
- Korean
- Russian

[Mobile](#) | [Mass Pay](#) | [Money Market](#) | [ATM/Debit Card](#) | [BillPay](#) | [Referrals](#) | [About Us](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Buyer Credit](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#) | [Shops](#) | [Gift Certificates/Points](#)

PayPal, an eBay company

Copyright © 1999-2004 PayPal. All rights reserved.
[Information about FDIC pass-through insurance](#)

Click **Save** to save your selection or **Cancel** to leave the setting unchanged.

More Encoding Options

If you want to specify the exact standard name of your website's character encoding, click **More Options** on the **Language Encoding** page to open the More Encoding Options page shown in [Figure 2.14, "More Language Encoding Options."](#)

The **More Encoding Options** page allows you to specify the character encoding PayPal should expect from your website and the encoding of data PayPal sends to your website.

FIGURE 2.14 More Language Encoding Options

PayPal® [Log Out](#) | [Help](#)

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

Overview | Add Funds | Withdraw | History | Resolution Center | Profile

More Encoding Options

Use the following drop-down menu to select the encoding used on your website.

Encoding:

Do you want to use the same encoding for data sent from PayPal to you (e.g., IPN, downloadable logs, emails)?

Yes

No, use:

For more information on adding multiple languages to your website payment buttons or IPN, please refer to the [Integration Guide](#).

The encoding selection in the **Encoding** drop-down menu is based on the country of origin you specified at signup.

To change the encoding selection, click the **Encoding** drop-down menu and select one of the available encodings. For a complete list of supported encodings, see “[Table 7.2, “Character Sets and Encodings Supported by PayPal”](#) on page 93.

For data that PayPal sends to you, you have the option to specify the same or a different encoding. To use the same encoding as your website, click the **Yes** radio button. To use a different encoding, click the **No, use** radio button and select the desired encoding from the associated drop-down menu.

Setting Language Encoding On Individual Transactions

You can set the language encoding on each individual transaction with the `charset` variable. See “[Setting the Character Set: charset](#)” on page 93.

Multi-User Access to Your PayPal Account

With Multi-User Access, you can set up multiple logins with different permissions for business functions in your PayPal account, so employees have access only to the parts of your account they need to do their work. For example, you can give your customer service representatives their own login with limited permissions, so that they have the ability only to view balances and make refunds but not the ability to edit profiles, send money, or withdraw funds.

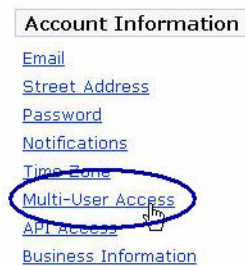
You can add up to seven separate logins to your account. You might want to establish a separate username and password for each employee, and grant each user the minimum access necessary. If an employee forgets or loses a password, you can log in and reset it.

NOTE: Remember to revoke the privileges of any employee that leaves your company.

To set up Multi-User Access:

1. Log in to your PayPal Business account.
2. Go to your Profile
3. Click **Multi-User Access**.

FIGURE 2.15 Multi-User Access Link in Account Profile Summary



4. Specify your Administrative Contact email address, which is the email address that receives notifications about your account activity.

NOTE: You must confirm this email address before you can proceed.

5. For each login, specify a User ID, password, and which account privileges the user has permission to use.

FIGURE 2.16 Multi-User Access: Adding a User

Add Users [See Demo](#)

Give a user permission to access this account by creating a User ID below. Begin by providing the user's full name (first and last), a user name and a password.

You currently have 0 users added to your account and may add more.

User's Name:
(First and Last)

The User ID must be at between 10 and 16 characters long, can only contain English and German letters and numbers (no special characters), and is NOT case sensitive.

User ID:

Re-enter User ID:

Password:

Re-enter Password:

Multi-User Access

Check the box next to each of the privileges for which this user has permission:

- Send Money
- Request Money
- Add Funds
- Refunds
- Withdraw Funds
- Cancel Payments
- View Balance
- View Profile
- Edit Profile
- Settlement File & Scheduled Downloads
- API Activation & Authorization
- Authorization & Settlements

PayPal-Supported Currencies

The following currencies are supported by PayPal.

TABLE 2.2 *PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts*

Code	Currency	Maximum Transaction Amount
AUD	Australian Dollar	12,500 AUD
CAD	Canadian Dollar	12,500 CAD
EUR	Euro	8,000 EUR

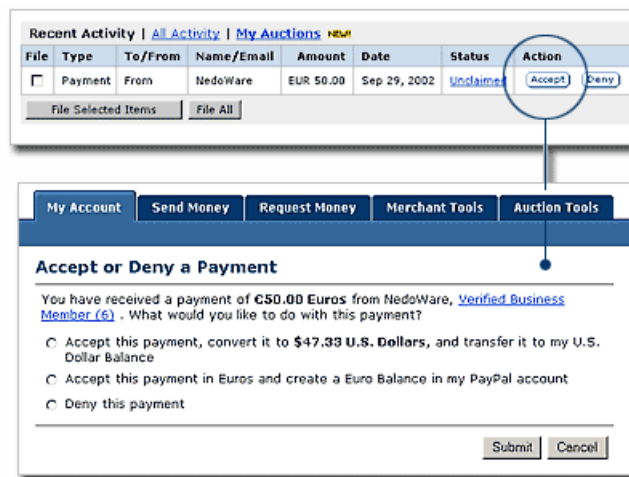
TABLE 2.2 PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts

Code	Currency	Maximum Transaction Amount
GBP	Pound Sterling	5,500 GBP
JPY	Japanese Yen	1,000,000 JPY
USD	U.S. Dollar	10,000 USD

Accepting or Denying Cross-Currency Payments

You choose which currencies you accept and how you would like to accept them. You can set your **Payment Receiving Preferences** to handle cross-currency payments. See “[Blocking Certain Kinds of Payment](#)” on page 47.

When a customer sends a payment in a currency you hold, the funds appear in your account in the balance of that currency. When a customer sends a payment in a currency you do not hold, you can accept or deny the payment.

FIGURE 2.17 Accepting or Denying a Cross-Currency Payment

Receiving fees are assessed in the currency in which the funds were sent. Payments converted to your primary currency are converted at a competitive exchange rate.

Managing Currency Balances

Use the **Currency Balances** section of your Profile to manage your currency balances:

- Select your primary currency
- Open or close a currency balance
- Transfer funds between currency balances. Funds transferred from one currency balance to another are exchanged at a competitive rate.

Issuing Refunds

When you issue a refund, the gross amount of the refund is sent to your customer. The gross amount equals the net amount of the original transaction plus the refunded fee from PayPal.

Gross Amount = Net Amount + Refunded Fee

Refunding Within 60 Days of Payment

You can refund the entire amount of a transaction or portions of it. If you issue a refund within 60 days, the original transaction fee for receiving the payment is credited to your account. For partial refunds, you are credited a percentage of the original transaction fee based on the refunded amount.

To issue a refund within 60 days:

1. Log in to your PayPal account.
2. Click the **History** subtab.
3. Find the payment transaction you want to refund.
4. Click the **Details** link for the transaction.
5. Click the **Refund Payment** link on the **Transaction Details** page.
6. Enter the refund amount and click **Submit**.
7. Confirm the refund amount and click **Process Refund**.

If you refund a pending eCheck payment, no fees are charged because the pending payment is effectively canceled.

Refunding After 60 Days

When you issue a refund after 60 days, your original transaction fee for receiving the payment is not credited to your account.

To issue a refund after 60 days:

1. Log in to your PayPal account.
2. Click the **Send Money** tab.
3. Enter the required information.
4. Click **Continue**.

5. Review the information on the confirmation page, and click **Send Money** to complete the refund.

3

Single-Item Payment: Buy Now and Donations

Buy Now or Donations buttons are suitable for single-item payments or purchases. A single Buy Now button can sell one or more copies of the same item. However, to sell different items you must create separate Buy Now Buttons for each or use PayPal's Shopping Cart. You can use to a Donations button to collect a pre-determined amount, or you can allow your donors to choose the amounts of their donations. “[Example of the Basic Page Sequence](#)” on page 16 shows how Buy Now or Donations work.

You can create a Buy Now or Donation button in two ways:

1. Use PayPal's online Buy Now or Donation button factory to create an HTML FORM you copy to your website or to an email message.
2. Using the webpage tools of your own choice, construct your own HTML FORM based on the example in “[Sample Buy Now Button HTML and Hyperlink](#)” on page 65 and the descriptions of variables in [Appendix A, “Website Payments Standard HTML Variables.”](#)”

Using Buy Now or Donations Button Factory

The button factories for Buy Now and Donations work in exactly the same way, except they prompt for slightly different information. These differences are noted in the following steps.

To create HTML with the Buy Now or Donations button factory:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the **Merchant Tools** tab.
3. Click **Buy Now Buttons** or **Donations**.
4. Enter the details of your item. All fields are optional.

Buy Now Button Fields

- **Item Name/Service:** Enter the name of the item or service you wish to sell. If you do not enter anything in this field, your customers can complete it at time of purchase. PayPal recommends entering an item name to make it easier for you to ship the order.
- **Item ID/Number:** If you have an ID or tracking number for your item, enter it here. This field is not be displayed to your customers at the time of payment, but they see it in their transaction details on the PayPal website.
- **Item Price:** Enter the price of the item you wish to sell. If you do not enter anything in this field, your customers can complete it. PayPal recommends entering an Item Price to make it easier for you to collect the correct amount.

Donations Button Fields

- **Donation Name/Service:** Enter the reason for payment or the name of your organization/charity here. If you do not enter anything in this field, your donors can complete this field.
- **Donation ID/Number:** You can use this field to differentiate payments (e.g. to enter a campaign name). This field is not displayed to your donors at the time of payment, but they see it in their transaction details on the PayPal website.
- **Donation Amount:** If you would like to collect a pre-determined amount, you can enter it in the Donation Amount field. If you would like your donors to choose their donation amounts, do not enter a price in this field. Users are prompted to enter a donation amount when they make payment.

Common Fields

- **Currency:** Choose the currency in which you would like this payment to be denominated. This field defaults to the currency of your primary balance.
- **Buyer's Country:** To display the PayPal login or sign-up page in a certain language, select a country where that language is spoken from the pull-down menu.

5. Choose a image for your button.

If you are going to receive payments or donations from your website, choose the image for the button you would like your customers to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

NOTE: PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's web browser displays a message that the payment page contains insecure items.

If you are creating an email link, go to [“Adding More Details to the Button” on page 63](#).

6. Security Settings

PayPal offers the option to encrypt your button's HTML code. Encryption ensures that an item's price and other details cannot be altered by a third party, thus increasing the security of your transactions. Select **Yes** to encrypt your code, or **No** to leave it editable.

PayPal highly recommends encrypting your button code. However, there are three limitations:

- Encrypted button HTML is not editable. If you want to modify your button code manually, select **No** for this option.
- You cannot encrypt your button if it has dynamically-generated code from the **Add More Options** page, such as drop-down Options fields (see step 5). If you need Option fields for your products, select **No** to turn encryption off.
- If you choose to encrypt your button, you cannot create an email link.

Adding More Details to the Button

If you do not have additional details to add to your button (such as sales tax, shipping, or your logo), click **Create Button Now** and go to [“Copy and Paste the HTML Code” on page 64](#). Otherwise, click **Add More Options**.

If you have additional details for your button, follow these steps:

1. For Buy Now buttons, Add Shipping and Sales Tax

- **Shipping Cost Calculation:** If you have specified shipping rates in your Profile, they are listed here.
- **Sales or Value Added Tax Calculation:** If you have specified your tax rate in your Profile, it is listed here. For more information, see [“Automatic Calculation of Shipping and Handling Cost and Tax” on page 45.](#)”

2. For Buy Now buttons, add Option fields to your button

Creating an option field allows your customers to specify information about their purchases. You can use Option fields to specify options like color, size, or gift-wrapping. These options must not change the price of an item but let you collect additional information from your customer without extra email communication. Each Buy Now Button can have up to two option fields, and you can use a drop-down menu or text box to collect the information.

Unfortunately, Option fields and button encryption cannot be used if you are creating an email hyperlink. If you would still like to include Buy Now links in email messages, you can try either sending HTML emails, providing a link to the Buy Now Button (with Option fields) on your website, or asking your user to include the optional information in the **Note** field.

- **Option Field Type:** Choose the type of option field: drop-down menu or text box. If you choose drop-down menu, you must enter the menu choices. If you choose text box, your customers enter their choice.
- **Option Name:** Enter the name of your option. The Option Name field has a 60-character limit.
- **Drop-Down Menu Choices:** If you are using a drop-down menu, you must enter your menu choices. There is a 30-character limit per choice, with a maximum of 10 choices. Use a carriage return (press **ENTER**) to separate each choice.

3. Customize your payment pages

- **Custom Payment Page Style:** Give your customers a seamless payment experience by customizing PayPal’s payment pages to match your website’s style. If you already added Custom Payment Page Styles in your Profile, they are listed here. Choose the page style you would like to appear when your customer clicks your Buy Now button. To learn more about creating page styles, see [“Branding PayPal’s Payment Pages” on page 29.](#)”

4. Customize your customer’s experience

- **Successful Payment URL:** Enter the URL for the page you want your customers redirected to after they have completed their payments. Unless you have enabled Auto Return, your customers see a payment completion page where they click **Continue** and

return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, customers clicking this link are taken to a PayPal webpage.

- **Cancel Payment URL:** Enter the URL where you want to send your customers if they cancel their payments at any point in the Buy Now payment flow. If you do not enter a Cancel Payment URL, customers who click this link are taken to a PayPal webpage.

5. Miscellaneous Options

- **Quantity:** If you want your customers to purchase more than one item or service, choose **Yes** to prompt them to enter the quantity they want. If you choose **No**, the quantity is set to 1, and your customers can purchase only one item per payment.
- **Shipping Address:** If you want to prompt customers for a shipping address, choose **Yes**. If you choose **No**, your customers are not asked to provide a shipping address.

6. Collect additional information from your customers

- **Note:** Select **Yes** if you want your customers to be able to include a note to you with their payment. If you select **No**, your customers cannot include a note.
- **Note Title:** If you allow your customers to include a note with their payments, you can specify a title for the note field. By specifying a title, you can prompt your buyers to enter specific information, such as a User ID or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, your customers see **Special Instructions (optional)** as the note field title.

7. Choose an email address to receive payment

If you have more than one confirmed email address, you can specify the address where you want to receive your email payment notifications when your customers pay you.

Copy and Paste the HTML Code

When you completed the Buy Now Button Factory form, click **Create Button Now**.

If your customers pay on your website:

1. Copy the code from the **HTML for Websites** text box by highlighting all the text and pressing Ctrl+C, or by highlighting all the text, right-clicking your mouse, and selecting **Copy**.
2. Open the webpage where you want to collect payment.
3. Paste the code you just copied into your webpage file wherever you would like the image to appear, typically next to the description of the item or service, either by pressing Ctrl+V or by right-clicking your mouse and selecting **Paste**.

If your customers pay by email:

NOTE: If you use Encrypted Website Payments (EWP), you cannot create an email link.

1. Copy the code from the **Link for Emails** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking your mouse, and choosing **Copy**.
2. Open the email you want to send.
3. Paste the code you just copied into your email either by pressing Ctrl+V or by right-clicking on your mouse and selecting the **Paste** option.
4. When your customers receive the email, the code appears as a link. Clicking the link takes them to your PayPal payments page.

HTML Tip: Ensure that the HTML code on your webpage exactly matches the code you copy from PayPal. Some HTML editors might change some characters in the code. In addition, be sure you paste the code into a field that accepts HTML. If you paste the code into a standard text field, the code is treated as displayable text.

Sample Buy Now Button HTML and Hyperlink

The HTML for a Buy Now Button looks similar to the following. Several optional fields are shown.

EXAMPLE 3.1 HTML for Buy Now Button

IMPORTANT: You can change the values for any of the variables, with the exception of the first two lines.

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
method="post">
<!-- a Buy Now button is specified by the command _xclick -->
<input type="hidden" name="cmd" value="_xclick">
<input type="hidden" name="business" value="seller@designerfotos.com">
<!-- Allow customer to enter desired quantity -->
<input type="hidden" name="undefined_quantity" value="1">
<input type="hidden" name="item_name" value="Baseball Hat">
<input type="hidden" name="item_number" value="123">
<!-- No currency_code variable has been specified,
so monetary amount is assumed to be USD -->
<input type="hidden" name="amount" value="5.95">
<!-- Passthrough variables for order tracking or other purpose -->
<input type="hidden" name="custom" value="merchant_custom_value">
<input type="hidden" name="invoice" value="merchant_invoice_12345">
<input type="hidden" name="charset" value="utf-8">
<input type="hidden" name="no_shipping" value="1">
<input type="hidden" name="image_url" value="https://www.designerfotos.com/logo.gif">
<input type="hidden" name="return" value="http://www.designerfotos.com/thankyou.htm">
<input type="hidden" name="cancel_return"
value="http://www.designerfotos.com/cancel.htm">
<!-- Do not prompt customer to include a note with the purchase -->
```

Single-Item Payment: Buy Now and Donations

Sample Buy Now Button HTML and Hyperlink

```
<input type="hidden" name="no_note" value="2">
<table>
  <tr>
    <td>
      <!-- Allow customer to choose product options -->
      <input type="hidden" name="on0" value="Color?">Color?
      <select name="os0">
        <option value="Red">Red
        <option value="Green">Green
        <option value="Blue">Blue</select>
      </td>
    </tr>
  </table>
  <input type="image" src="http://images.paypal.com/images/x-click-but01.gif"
  name="submit" alt="Make payments with PayPal - it's fast, free and secure!">
</form>
```

The HTML shown above generates the following hyperlink. This example includes several optional fields, and the text is URL-encoded.

```
https://www.paypal.com/xclick/business=seller@designerfotos.com&undefined_quantity=1&
item_name=Baseball+Hat&item_number=123&amount=5.95&no_shipping=1&return=http%3A//www.
designerfotos.com/thankyou.htm&cancel_return=http%3A//www.designerfotos.com/cancel.ht
m&currency_code=USD
```

4

Multiple-Item Payment: Shopping Cart

With PayPal's Shopping Cart, your customers can buy multiple items with a single payment, browse your entire selection, and view a consolidated list of all their items before purchasing.

The shopping cart comes in two basic forms:

1. A shopping cart hosted on the PayPal website, <https://www.paypal.com/>.
2. HTML input variables for use in third-party shopping carts.

The key distinction between the PayPal-hosted shopping cart and a third-party shopping cart is in the following HTML variables:

- `add` or `display`: these variables indicate the PayPal-hosted shopping cart.
- `upload`: this variable indicates that a third-party shopping cart is in use.

How the PayPal-Hosted Shopping Cart Works

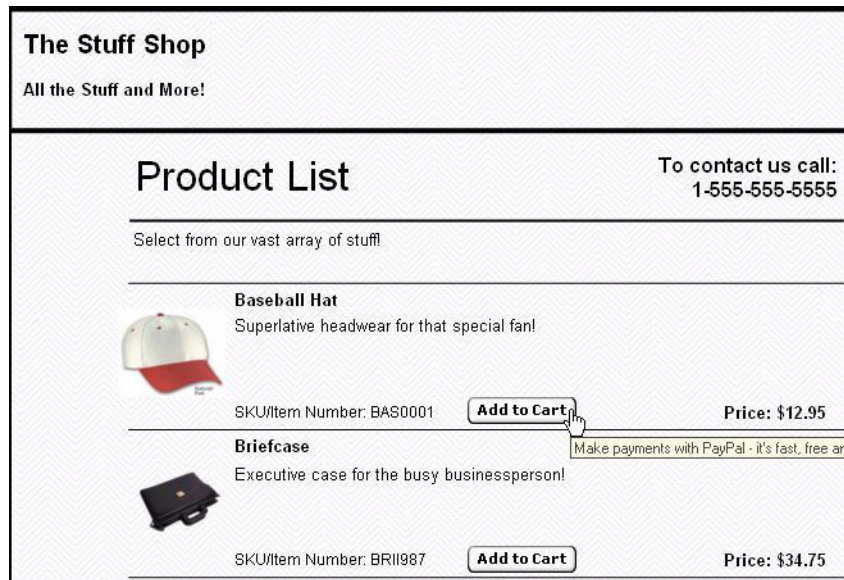
This example shows how the shopping cart hosted by PayPal can work with the following features:

- Account Optional is turned off. In this example, to pay with PayPal, the customer must already have a PayPal account. For more information, see "[Account Optional or Website Payments Express](#)" on page 35."
- Auto Return is turned on. At the end of the transaction, the customer's browser is automatically redirected back to your website. For more information, see "[Auto Return](#)" on page 43."

What The Customer Sees

Bob, who has a PayPal account, is buying from The Stuff Shop. He selects a baseball hat by clicking **Add to Cart**.

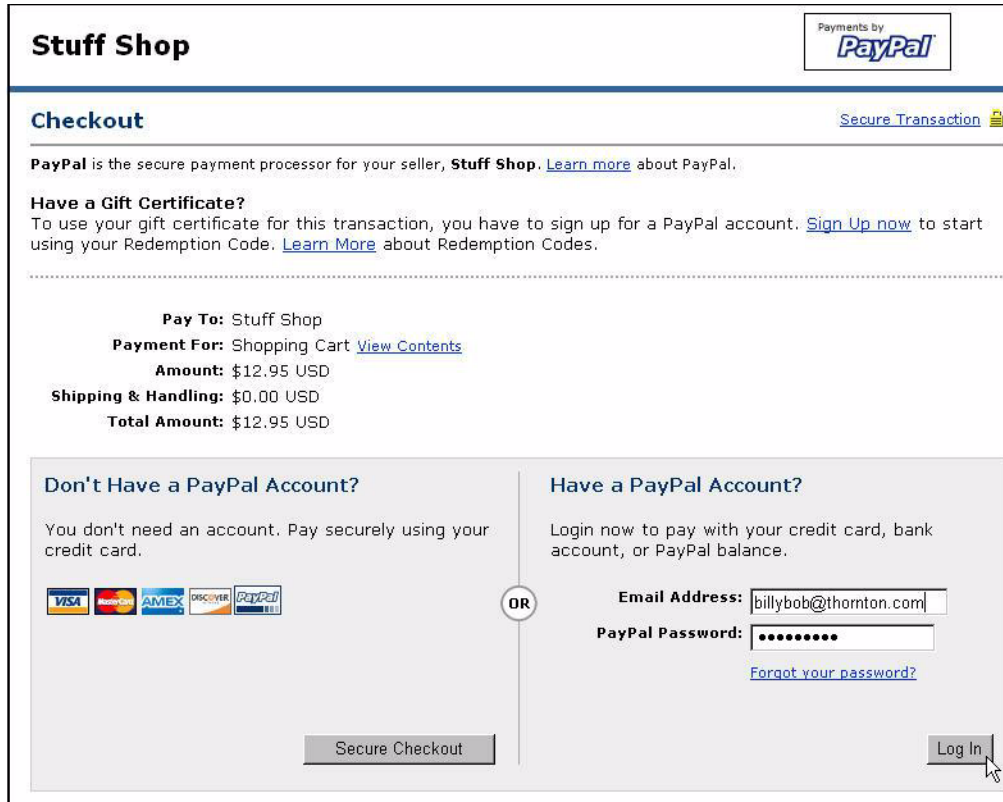
FIGURE 4.1 PayPal-Hosted Shopping Cart Example: Add to Cart



The Stuff Shop is using a generic Add to Cart button created with the PayPal shopping cart button factory described in [“Button Factory for PayPal-Hosted Shopping Cart”](#) on page 72. The HTML code for this button is detailed in [“Sample HTML for PayPal-Hosted Shopping Cart”](#) on page 75.

Bob's browser is redirected to the PayPal website enters his PayPal username and password, and clicks **Log In**.


FIGURE 4.2 PayPal-Hosted Shopping Cart Example: Logging In to PayPal during Checkout




Bob is taken to a confirmation page showing the details of his payment.

FIGURE 4.3 PayPal-Hosted Shopping Cart Example: Confirmation Page

Stuff Shop

Payments by


Make Your Payment
[Secure Transaction](#) 

Review the payment details below and click **Pay** to complete your secure payment.

Pay To: Stuff Shop
User Status: [Verified Business Member \(new\)](#)
Payment For: Shopping Cart
Amount: \$12.95 USD
Shipping & Handling: \$0.00 USD
Total Amount: \$12.95 USD

PayPal Shopping Cart Contents

Qty	Item	Options	Price
1	Baseball Hat		\$12.95 USD
Amount			\$12.95 USD

Source of Funds

Instant Transfer: \$12.95 USD from Wells Fargo XXXXXX7200
Back Up Funding Source: Visa XXXX-XXXX-XXXX-6689
[More Funding Options](#)

Shipping Information

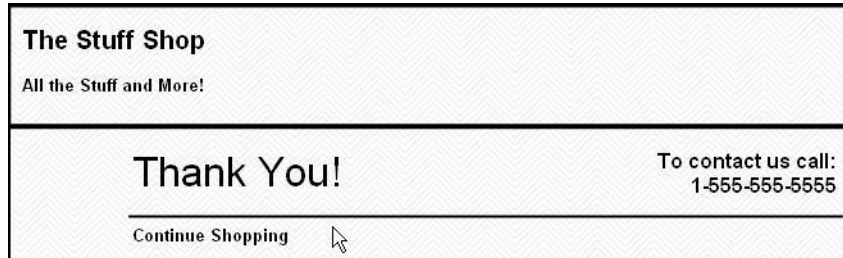
Ship to: 4321 Anystreet, Anytown, AR 94085, United States [Add Address](#)
 No shipping address required

Because The Stuff Shop has not activated Profile-based shipping preferences, no shipping costs are added to the order. For information about automatic shipping calculation, see [“Automatic Calculation of Shipping and Handling Cost and Tax”](#) on page 45.

Bob clicks **Pay** to complete the payment.

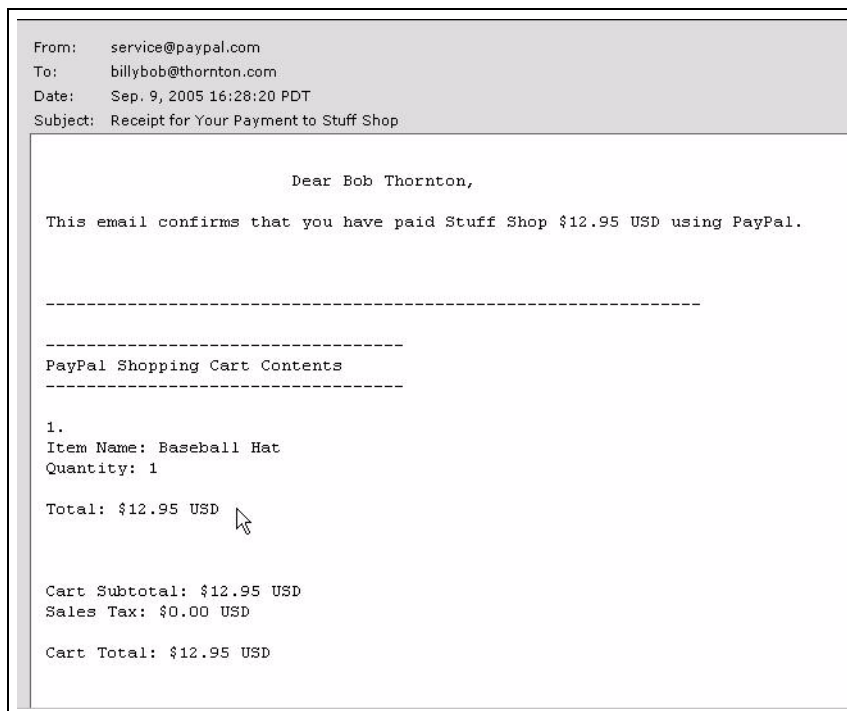
Bob's browser is returned to The Stuff Shop website, which displays a "Thank you" page.

FIGURE 4.4 PayPal-Hosted Shopping Cart Example: Thank You Page After Payment



Bob receives an email receipt for this transaction that confirms the payment and payment details.

FIGURE 4.5 PayPal-Hosted Shopping Cart Example: Email Transaction Receipt



Button Factory for PayPal-Hosted Shopping Cart

With the PayPal-hosted shopping cart, customers can make a single payment for multiple items. With our shopping cart button factory, you can create a separate **Add to Cart** button for each item and put the automatically generated HTML code for that button on your website next to the item.

Use the following steps to create a shopping cart button, or if you are familiar HTML, you can use the variables in [Appendix A](#) to code your own buttons.

1. Log in to your PayPal account at <https://www.paypal.com>.

2. Enter the following URL:

https://www.paypal.com/us/cgi-bin/webscr?cmd=_cart-factory

3. Enter the details for the item.

- **Item Name/Service** (required): Enter the name of the item or service you wish to sell
- **Item ID/Number**: If you have an ID or tracking number for your item, enter it here. This field will be displayed to your customers at the time of payment, and will be shown in both the buyer's and seller's transaction details on the PayPal website
- **Item Price** (required): Enter the price of the item you wish to sell
- **Currency** (required): Choose the currency in which you would like this payment to be denominated. This field defaults to the currency of your primary balance.
- **Buyer's Country**: If you want the PayPal login or sign-up page to be displayed in a certain language, select a country from the pull-down menu where that language is spoken.

4. Choose an image for your button.

If you are going to be receiving payments from your website, choose the image for the button you would like your customers to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

NOTE: All items added to a PayPal shopping cart must be denominated in a single currency, which is determined by the currency specified for the first item added to the Cart or by the `currency_code` variable. Once a buyer adds one item to a cart, the buyer is not allowed to add any items listed in other currencies to that cart. To change the currency, customers must purchase the items in the first currency or remove all items from the cart and add the items of the second currency. The best option is to list all of your items in the same currency.

Adding More Details to the Button

If you do not have additional details to add to your button (such as sales tax, shipping, or your logo), click **Create Button Now** and go to [“Copy and Paste the Shopping Cart HTML”](#) on [page 74](#). Otherwise, click **Add More Options**.

1. Calculate shipping and tax.

If you have specified shipping rates or tax calculations in your Profile, they are listed under **Shipping Cost Calculation** and **Sales Tax Calculation**. For more information, see [“Automatic Calculation of Shipping and Handling Cost and Tax” on page 45.](#)”

2. Add option fields to your button.

Creating an option field lets your customers specify information about their purchases. Option fields can specify information such as color, size, or gift wrapping. Options must *not* change the price of an item. A shopping cart button can have up to two option fields, and you can use a drop-down menu or a text box to collect the information.

- **Option Field Type:** Choose the type of option field: drop-down menu or text box. If you choose drop-down menu, you will enter the different choices. If you choose text box, your customer will enter his choice.
- **Option Name:** Enter the name of your option. There is a 60-character limit on option names.
- **Drop-Down Menu Choices:** If you are using a drop-down menu, enter your menu choices. There is a 30-character limit per choice, with a maximum of 10 choices. Use a carriage return (press **Enter**) to separate each choice.

3. Select a **View Cart** button.

Choose the button image you would like your customers to click when they check out and complete their purchases. To display your own image, enter the URL of the image’s location in the URL field.

4. Customize your payment pages.

- **Custom Payment Page Style:** Give your customers a seamless payment experience by customizing PayPal’s payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your customer clicks your Shopping Cart button. For more information about adding, selecting, or changing custom page styles, see [“Branding PayPal’s Payment Pages” on page 29.](#)”

5. Customize your customer’s experience.

- **Successful Payment URL:** Enter the URL where you would like to send your customers after they have completed payment. Once customer has completes the payment, he sees a payment confirmation page. From this page, he will click **Continue** and return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, customers who click this link will be taken to a PayPal web page.
- **Cancel Payment URL:** Enter the URL where you would like to send your customers if they cancel their payment at any point in the PayPal Shopping Cart payment flow. If you do not enter a Cancel Payment URL, customers who click this link will be taken to a PayPal web page.

6. Select other options.

- **Shipping Address:** If you would like your customers to be prompted to provide a shipping address, choose **Yes**. If you choose **No**, your customers will not be asked to provide a shipping address.
7. Collect additional information from your customers.
 - **Note:** Select **Yes** if you would like your customers to be able to include a note to you with their payments. If you select **No**, your customers will not be given the opportunity to include a note.
 - **Note Title:** You can choose a title for the note field. By including a title, you can prompt your buyers to enter specific information (like a User ID) or special instructions. If you do not enter a title, your customers will see the note field title **Optional Instructions**.
 8. Choose the email address at which you want to receive payment.

If you have more than one confirmed email address attached to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your customers pay you.

Copy and Paste the Shopping Cart HTML

When you have finished filling out the PayPal Shopping Cart Button Factory form, click **Continue**.

- Copy the code from the **HTML for Websites** text box by highlighting all of the text and pressing **Ctrl+C**, or by highlighting all of the text, right-clicking your mouse, and choosing **Copy**.
- Open the web page file into which you'd like to add your Shopping Cart Button.
- Paste the code you just copied into your web page file wherever you would like the button to appear (typically, next to the description of the item or service) by either pressing **Ctrl+V** or by right-clicking on your mouse and selecting **Paste**.

HTML Tip: Ensure that the HTML code on your web page exactly matches the code you copy from PayPal. Some HTML editors might change some characters in the code. In addition, be sure that you paste the code into a field that accepts HTML. If you paste the code into a standard text field, the code is treated as displayable text.

Create Add to Cart buttons for all items.

Click **Create Another Button** to create more Add to Cart buttons the previous steps.

Copy the View Cart button HTML code.

Now that you have placed your Add to Cart buttons on your website, you need to include the “View Cart” buttons so your customers can quickly proceed to checkout when they are ready.

- Copy the code from the **Copy ‘View Cart’ button HTML** box by highlighting all of the text and pressing **Ctrl+C**, or by highlighting all of the text, right-clicking on your mouse, and choosing **Copy**.
- Open each web page from which you would like your customers to be able to get to their PayPal Shopping Carts.

- Paste the code you just copied into your web page file where you would like your “View Cart” button to appear, by either pressing **Ctrl+V** or by right-clicking your mouse and choosing **Paste**.

Sample HTML for PayPal-Hosted Shopping Cart

The following HTML is of a generic **Add to Cart** button created with the PayPal Shopping Cart button factory. Several optional fields are shown.

EXAMPLE 4.1 HTML for PayPal-Hosted Shopping Cart “Add to Cart” Button

IMPORTANT: *You can change the values for any of the variables, with the exception of the first two lines.*

```
<form target="paypal" action="https://www.paypal.com/cgi-bin/webscr"
method="post">
<!-- The PayPal-hosted shopping cart is specified with the command _cart -->
<input type="hidden" name="cmd" value="_cart">
<input type="hidden" name="business" value="seller@designerfotos.com">
<!-- add the item to the PayPal-hosted shopping cart -->
<input type="hidden" name="add" value="1">
<input type="hidden" name="item_name" value="Baseball Hat">
<input type="hidden" name="item_number" value="12345">
<!-- No currency_code variable specified, so monetary amount is assumed to be USD -->
<input type="hidden" name="amount" value="12.95">
<table>
  <tr>
  <td>
  <!-- allow customer to selection product option -->
  <input type="hidden" name="on0" value="Color?">Color?
  <select name="os0">
    <option value="Red">Red
    <option value="Green">Green
    <option value="Blue">Blue
  </select>
  </td>
  </tr>
</table>
<input type="image" src="https://www.paypal.com/images/x-click-but22.gif" border="0"
name="submit" alt="Make payments with PayPal - it's fast, free and secure!">
</form>
```

Rather than creating a separate button for every single item you want to sell with the PayPal-hosted shopping cart, you can edit the HTML to create different **Add to Cart** buttons.

How A Third-Party Shopping Cart Works

This example shows how PayPal can work with a third-party shopping cart and with the following features:

- Account Optional is turned off. In this example, to pay with PayPal, the customer must already have a PayPal account. For more information, see “[Account Optional or Website Payments Express](#)” on page 35.”
- Auto Return is enabled. At the end of the transaction, the customer’s browser is automatically redirected back to the merchant website. For more information, see “[Auto Return](#)” on page 43.

What The Customer Sees

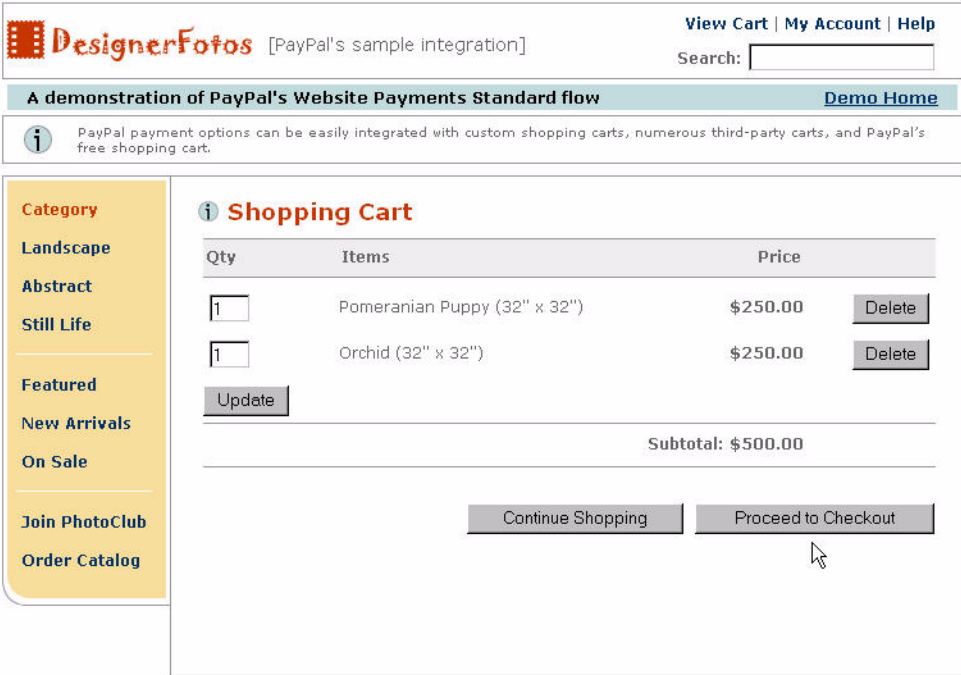
Bob, who has a PayPal account, is buying photos from DesignerFotos. He selects several photos by clicking **Add to Cart**.

FIGURE 4.6 Third-party Shopping Cart Example: Add to Cart

The screenshot shows the DesignerFotos website interface. At the top, there is a logo for DesignerFotos with the text "[PayPal's sample integration]". To the right of the logo are links for "View Cart | My Account | Help" and a search bar. Below the logo is a banner that reads "A demonstration of PayPal's Website Payments Standard flow" with a "Demo Home" link. A central information box contains two paragraphs: "The **Add to Cart** button demonstrates how PayPal can easily and quickly aggregate multiple purchases into existing third party shopping carts." and "The PayPal **Buy Now** button is perfect for single-item purchases if you don't have a shopping cart on your website." Below this is a category menu on the left with options: "Category", "Landscape", "Abstract", "Still Life", "Featured", "New Arrivals", "On Sale", "Join PhotoClub", and "Order Catalog". The main content area is titled "Still Life" and displays three items: "Cactus Flower" (32" x 32", \$250.00), "Orchid" (32" x 32", \$250.00), and "Pomeranian Puppy" (32" x 32", \$250.00). Each item has an "Add to Cart" button and a "PayPal BUY NOW" button. A mouse cursor is hovering over the "Add to Cart" button for the Orchid.

In this example integration, the contents of the shopping cart are displayed each time an item is added to the cart.

FIGURE 4.7 Third-Party Shopping Cart Example: Proceed to Checkout



After selecting all the items he wants, Bob clicks **Proceed to Checkout**.

Bob's browser is redirected to the PayPal website, where he enters his PayPal username and password and clicks **Continue** to login.

FIGURE 4.8 Third-Party Shopping Cart Example: Logging In to PayPal during Checkout

Payments by

Checkout Secure Transaction

PayPal is the secure payment processor for your seller, **seller@designerfotos.com**. To continue, please enter the required information below. [Learn more](#) about PayPal.

Pay To: seller@designerfotos.com
Payment For: Shopping Cart [View Contents](#)
Currency: U.S. Dollars [?](#)
Amount: \$750.00 USD
Shipping & Handling: \$5.00 USD
Total Amount: \$755.00 USD

.....

If you do not currently have a PayPal account [Click Here](#)

.....

PayPal Login
Already have a PayPal account? Please log in below

Email Address: [Forgot your email?](#)
PayPal Password: [Forgot your password?](#)

[Continue](#)

Bob is taken to a confirmation page showing the details of his payment.

FIGURE 4.9 Third-Party Shopping Cart Example: Confirmation Page

Payments by **PayPal**

DesignerFotos

Make Your Payment Secure Transaction

Review the payment details below and click **Pay** to complete your secure payment.

Pay To: seller@designerfotos.com
User Status: Verified Premier Member (new)
Payment For: Shopping Cart
Amount: \$500.00 USD
Shipping & Handling: \$5.00 USD
Total Amount: \$505.00 USD

PayPal Shopping Cart Contents

Qty	Item	Options	Price
1	Orchid (32" x 32")		\$250.00 USD
1	Pomeranian Puppy (32" x 32")		\$250.00 USD
Amount			\$500.00 USD

Source of Funds
Instant Transfer: \$505.00 USD from Wells Fargo XXXXXX7200
Back Up Funding Source: Visa XXXX-XXXX-XXXX-6689
[More Funding Options](#)

Shipping Information
Ship to: 4321 Anystreet, Anytown, AR 94085, United States [Add Address](#)

Message to Seller (Optional)

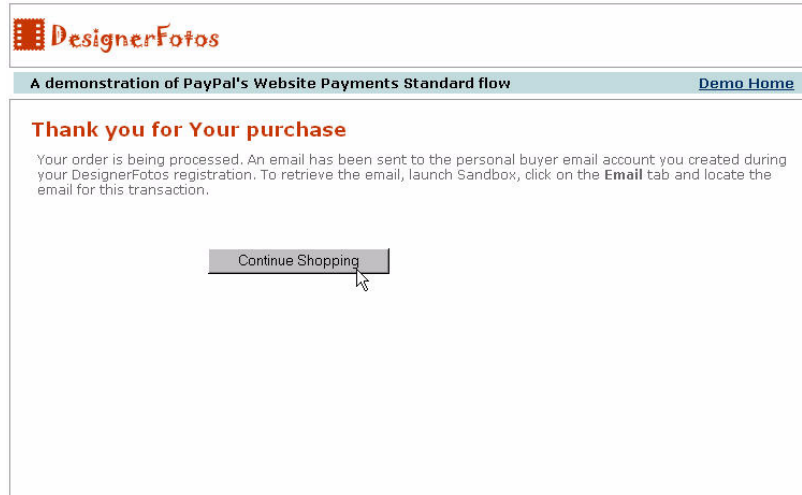
Pay **Cancel**

Because DesignerFotos has activated Profile-based shipping preferences, the shipping costs are automatically added to the order. For information about automatic shipping calculation, see “Automatic Calculation of Shipping and Handling Cost and Tax” on page 45.

Bob clicks **Pay** to complete the payment.

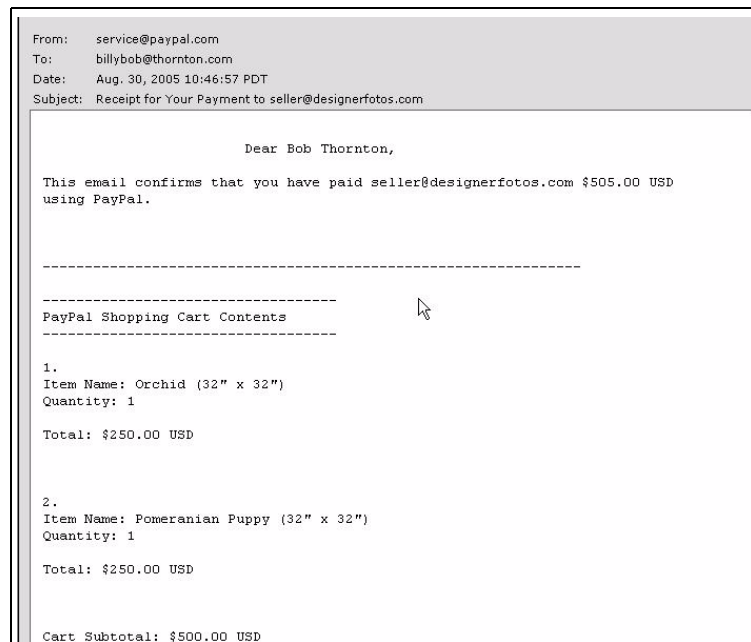
Bob's browser is returned to the merchant's website, which displays a "Thank you" page.

FIGURE 4.10 Shopping Cart Example: Thank You Page After Payment



Bob receives an email receipt for this transaction that confirms the payment and includes a copy of the payment details.

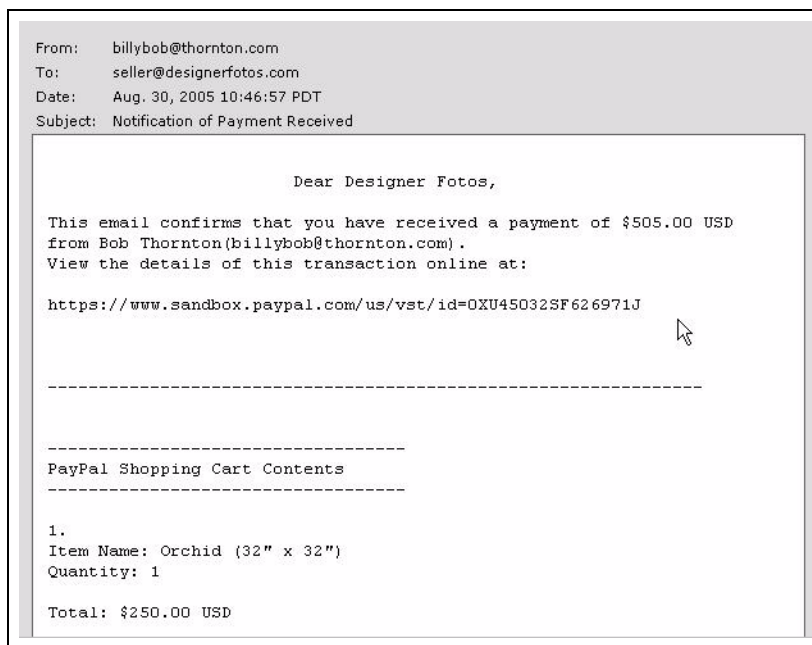
FIGURE 4.11 Example: Email Transaction Receipt



What You See

DesignerFotos receives an receives an email notification of Bob's payment.

FIGURE 4.12 Example: Seller's Email Receipt



DesignerFotos (the user seller@designerfotos.com) can also see the payment in the PayPal account history.

Adding PayPal to Your Third-party Shopping Cart

Instead of relying on the PayPal-hosted Shopping Cart, some web developers want to integrate PayPal payment processing with their own third-party shopping cart. The details in this section allow your buyers to pay with PayPal when they are ready to check out after adding all of their items to your third-party shopping cart.

Required Third-Party Shopping Cart Variables

Your FORM requires at least the following hidden variables. For complete list of variables, see [Appendix A, “Website Payments Standard HTML Variables.”](#)

TABLE 4.1 Required Third-Party Shopping Cart Variables

Name	Description
amount	Price of a single item or the total price of all items in the shopping cart
business	Email address of your PayPal account
item_name	Name of the item or a name for the entire shopping cart
upload	Indicates the use of third-party shopping cart

There are two ways to integrate your third-party shopping cart with the PayPal payment flow:

1. Pass the details of the individual items.
2. Pass the aggregate amount of the total cart payment, rather than the individual item details.

Passing Individual Item Details to PayPal

If you can configure your third-party shopping cart to pass individual items to PayPal, the information about the items is included in the buyer’s and seller’s history transactions and notifications.

1. Set the `cmd` variable to `_cart`.
2. Include the `upload` variable:

```
<input type="hidden" name="upload" value="1">
```

3. Define item details for each item in the cart.

Specify the required variables and any optional variables listed in [Table A.6, “HTML Variables: Individual Items in Third-Party Shopping Carts”](#) on page 102. Append `_x` to the variable name, where `x` is the item number, starting with 1 and increasing by one for each item added to the cart. The first item in the cart must be defined with variables ending in `_1`, like `item_name_1`, `amount_1`, and `quantity_1`; the second item with variables like

item_name_2, amount_2, and quantity_2; the third item with variables like item_name_3, amount_3, and quantity_3; and so on.

IMPORTANT: *The `_x` values must increment by one continuously in order to be recognized. If you skip from item #1 to item #3 without defining an item #2, the third item will be ignored.*

The minimum required HTML for your post to PayPal looks similar to the following.

EXAMPLE 4.1 HTML for Passing Individual Item Detail to PayPal

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="post">
  <input type="hidden" name="cmd" value="_cart">
  <input type="hidden" name="upload" value="1">
  <input type="hidden" name="business" value="seller@designerfotos.com">
  <input type="hidden" name="item_name_1" value="Item Name 1">
  <input type="hidden" name="amount_1" value="1.00">
  <input type="hidden" name="item_name_2" value="Item Name 2">
  <input type="hidden" name="amount_2" value="2.00">
  <input type="submit" value="PayPal">
</form>
```

Setting Currency in the Cart

All monetary variables (`amount_x`, `shipping_x`, `shipping2_x`, `handling_x`, `tax_x`, and `tax_cart`) are interpreted in the currency designated by the `currency_code` variable posted with the payment. Because `currency_code` is not item-specific, there is no need to append `_x` to the `currency_code` variable name. If no `currency_code` variable is posted, all monetary values default to U.S. Dollars.

Setting Tax on Individual Items

Use the `tax_x` variable to specify the tax for a particular item in the cart. For example, the following line specifies that the tax on item 2 in the cart is 15 cents:

```
<INPUT TYPE="hidden" name="tax_2" value=".15">
```

Setting the Tax for the Entire Cart

Use the `tax_cart` variable to specify a tax amount that applies to the entire purchase, rather than to individual items. The `tax_cart` variable overrides any per-item tax amount specified with `tax_x`.

Passing the Aggregate Shopping Cart Amount to PayPal

You can aggregate your entire shopping cart and pass the total amount to PayPal. You must post a single `item_name` for the entire cart and the total price of the cart's contents as though it were a purchase of a single item.

NOTE: One drawback of this method is that your buyers will not see the individual items in their carts. In addition, you cannot change our variable names, nor can you add your own variable names.

The following HTML is identical to “[HTML for Passing Individual Item Detail to PayPal](#)” on [page 83](#) except the individual items’ amounts and item names have been aggregated into a single item and amount.

EXAMPLE 4.2 HTML for Aggregate Cart Detail to PayPal

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="post">
  <input type="hidden" name="cmd" value="_cart">
  <input type="hidden" name="upload" value="1">
  <input type="hidden" name="business" value="seller@designerfotos.com">
  <input type="hidden" name="item_name" value="Aggregated items">
  <input type="hidden" name="amount" value="3.00">
  <input type="submit" value="PayPal">
</form>
```

5

Encrypted Website Payments

To add security to online payments, you can create Encrypted Website Payment (EWP) button code that relies on standard public key encryption. With public and private keys, you can dynamically encrypt payment information before sending it to PayPal.

Encrypted Website Payments works in the following way.

TABLE 5.1 *How Encrypted Website Payments Work*

Merchant	Customer	PayPal
Creates HTML name/value pairs that represent the parameters of the HTML FORM to post to PayPal when a customer clicks a button on his website		
Encrypts the button parameters with PayPal's public key		
Signs the encrypted data with his own private key		
Publishes the signed, encrypted FORM to his website with a "Pay" button	Clicks "Pay" button, which posts the signed, encrypted FORM data to PayPal's URL	Checks the authenticity of the data by using the merchant's uploaded public key
		Decrypts the data with PayPal's private key
		Directs the buyer's browser to the PayPal payment flow specified in the button parameters

Prerequisites to Using EWP

This section describes how to create your private and public keys for EWP, upload your public key to PayPal, and download a copy of PayPal's public key:

- Generate a private key
- Generate a public certificate
- Upload your public certificate to the PayPal website at https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert
- Download PayPal's public certificate from https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert

Public Key Encryption Background

Public key encryption (asymmetric encryption) improves security and convenience by allowing senders and receivers to have separate public and private encryption keys:

- **The public key:** The public key is the portion of an asymmetric cryptographic key that receivers give senders who want to send them encrypted information. I
- **The private key:** The private key is the portion of an asymmetric cryptographic key receivers keep secret and do not send to anyone. **The public certificate:** The public certificate consists of the public key and identity information, such as a person's name, which could be signed by a certificate authority (CA). The CA guarantees that the public key belongs to the named entity.
- **The encryption process:** Sender use both their private key and the receivers' public key to encrypt the information. Receiver use their private key and the senders' public key to decrypt the information that was encrypted. This encryption process is also used with digital signatures to verify the origin of the information.

Creating Your Public Certificate

For EWP, PayPal requires that you upload your public certificate to its website so that the authenticity of the encrypted code can be verified.

PayPal accepts only X.509 public certificates, not public keys. The difference between a key and a certificate is that a certificate includes the public key along with information about the key, such as when the key expires and who the key belongs to. PayPal accepts public certificates in OpenSSL PEM format from any established certificate authority, such as VeriSign.

You can also create your own private key and public certificate using open source software such as OpenSSL (<http://www.openssl.org>), which is detailed in the following section.

Creating Your Private Key Using OpenSSL

Using the `openssl` program, enter the following command to create your private key. The command generates a 1024-bit RSA private key that is stored in the file `my-prvkey.pem`:

```
openssl genrsa -out my-prvkey.pem 1024
```

Creating Your Public Certificate Using OpenSSL

The public certificate must be in PEM format. To create your certificate, enter the following `openssl` command, which generates a public certificate in the file `my-pubcert.pem`:

```
openssl req -new -key my-prvkey.pem -x509 -days 365 -out my-pubcert.pem
```

Uploading Your Public Certificate

To upload your public certificates to the PayPal website:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. In the Seller Preferences column, click **Encrypted Payment Settings**.
4. Click **Add**.
5. Click **Browse**, and select the public certificate you want to upload.

When your public certificate is successfully uploaded, it appears on the next screen under **Your Public Certificates**.

FIGURE 5.1 Upload Public Certificate for EWP

Your Public Certificates

PayPal will use your public certificate to decipher the encrypted content of your website buttons. You may add up to 6 different certificates.

Cert ID	Certifying Authority	Expiration Date
 PUFXE42P9XNNG	/C=US/ST=CA/L=China/O=DesignerFotos/OU=Legal Dept./CN=D. Williams/emailAddress=seller@designerfotos.com	Aug. 17, 2006 00:40:02 PDT

After you successfully upload your certificate, PayPal assigns a corresponding certificate ID. Store the certificate ID in a safe place; you need it to make Encrypted Website Payments.

Downloading PayPal's Public Certificate

To download PayPal's public certificate:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. In the Seller Preferences column, click **Encrypted Payment Settings**.
4. Under the **PayPal Public Certificate** section, click **Download**.

FIGURE 5.2 Download PayPal's Public Certificate for EWP**PayPal Public Certificate**

PayPal requires that you use the PayPal Public Certificate with your code to encrypt buttons so that only PayPal can decipher the encrypted contents. Click the **Download** button below to download the PayPal Public Certificate.



Removing Your Public Certificate

NOTE: If you remove your public certificate, it's associated certificate ID is no longer valid for encrypting buttons, and any buttons generated by your website with that certificate ID will not function correctly.

To remove one or more of your public certificates:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. In the Seller Preferences column, click **Encrypted Payment Settings**.
4. Select one of the listed certificates, and click **Remove**.
5. On the next screen, click **Remove** again to remove the selected public certificate.

Blocking Unencrypted Website Payments

To prevent someone from creating a “spoof” version of your Website Payment buttons, you can block unencrypted website payments.

To allow only Encrypted Website Payments:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. Click the **Website Payment Preferences** link in the right-hand menu.
4. Select **On** next to **Block Non-encrypted Website Payments**.

6

Testing in the PayPal Sandbox

The PayPal Sandbox can be used to test the following functionality.

IMPORTANT: *The Sandbox does not process real money.*

- **Buy Now and Donations:** Test single-item payments. For more information, see [Chapter 3, “Single-Item Payment: Buy Now and Donations.”](#)
- **Shopping Carts:** Test the purchase of multiple items in a single transaction and making a single payment. For more information, see [Chapter 4, “Multiple-Item Payment: Shopping Cart.”](#)
- **Subscriptions:** Create and publish test/prototype webpages and other content to which only paying members will have access. For more information, see the [Subscriptions and Recurring Payments Guide](#).
- **Refunds:** Test providing a refund of money paid by a PayPal user in a transaction.
- **Simulated transactions:** Test scenarios such as successful and failed eChecks.

To test in the Sandbox, you must first create a Developer Central account. With this account, you can create multiple PayPal accounts, such as seller and buyer accounts, to simulate different scenarios.

For complete details about using Developer Central and the Sandbox, see the [Sandbox User Guide](#).

7

Website Payments Standard HTML FORM Basics

This chapter describes the basic functionality of Website Payments Standard HTML FORMS in technical terms.

Your customers interface with Website Payments Standard through hidden HTML FORM input variables on your website. These FORMS submit variables and their values to PayPal. You set these variables to produce the desired effect. Depending on the values of the variables, you can invoke PayPal's shopping cart, Buy Now, or Donations and activate or invoke various PayPal features.

There is a wide variety of HTML creation tools for you to choose from. This guide does not describe all the possibilities. PayPal offers "button factories" that walk you through the process of creating HTML for Buy Now or Donations buttons and Shopping Cart buttons. For more information about these button factories, see [Chapter 3](#) and [Chapter 4](#).

FORM Attributes: ACTION and METHOD

The FORM tag includes two required attributes, ACTION and METHOD, and always looks like this:

```
<FORM ACTION="https://www.paypal.com/cgi-bin/webscr" METHOD=POST>
```

IMPORTANT: *Do not change these values. These attributes are required for any PayPal Shopping Cart, Buy Now, or Donations button.*

Hidden Input Variables

HTML input variables in a PayPal Website Payments Standard FORM are always hidden from the customer's view. They have the following general format:

```
<INPUT TYPE="hidden" name="variableName" value="allowedValue">
```

The *variableName* is any of the variables described in [Appendix A, "Website Payments Standard HTML Variables,"](#) and the *allowedValue* is any of the values detailed for those variables.

Specifying the Website Payments Standard Product: cmd

The `cmd` variable is always required in a FORM. Its value determines which Website Payments Standard product you are using to obtain payment from the customer:

TABLE 7.1 Allowed Values for `cmd` Variable

Value of <code>cmd</code>	Description
<code>_xclick</code>	A Buy Now or Donations button
<code>_cart</code>	A shopping cart

The input tag looks like one of the following:

- Buy Now or Donations: `<INPUT TYPE="hidden" name="cmd" value="_xclick">`
- Shopping Cart: `<INPUT TYPE="hidden" name="cmd" value="_cart">`

IMPORTANT: *These INPUT tags are required exactly as shown above. Do not alter them.*

Variations on Basic Variables

This section highlights some useful miscellaneous ideas about Website Payments Standard FORM variables.

The HTML variables interact in various ways. Sometimes their effect is cumulative, sometimes they can cancel each other out, sometimes a variable requires that you also set another variable. These interactions are detailed in the descriptions of the variables in [Appendix A, “Website Payments Standard HTML Variables.”](#)

Prompting for Quantity in Buy Now or Donations: `undefined_quantity`

With Buy Now and Donations, you can require the customer to specify the desired number of copies of the single item by using the `undefined_quantity` variable:

```
<INPUT TYPE="hidden" name="undefined_quantity" value="1">
```

Recordkeeping with Passthrough Variables

Some variables are exclusively for your own use (such as for tracking orders) and are not recorded or used by PayPal. The values you send to PayPal are returned to you in an Instant Payment Notification (IPN) exactly as you set them. For this reason, they are called passthrough variables.

The following are passthrough variables:

- `custom`

- `item_number` or `item_number_x`
- `invoice`

Setting the Character Set: charset

You can use the `charset` FORM variable to specify the character set or character encoding of the data you collect in your website forms and send to PayPal. PayPal sends data to you in the same character set or encoding you specify with the `charset` variable. For example, the following INPUT tag sets the encoding to UTF-8:

```
<INPUT TYPE="hidden" name="charset" value="utf-8">
```

TABLE 7.2 Character Sets and Encodings Supported by PayPal

Big5 (Traditional Chinese in Taiwan)	ISO-2022-JP	ISO-8859-8	UTF-16BE	US-ASCII	windows-1258
EUC-JP	ISO-2022-KR	ISO-8859-9	UTF-16LE	windows-1250	windows-874 (Thai)
EUC-KR	ISO-8859-1	ISO-8859-13	UTF16_Platform	windows-1251	windows-949
EUC-TW	(Western European Languages)	ISO-8859-15	Endian	windows-1252	(Korean)
gb2312 (Simplified Chinese)	ISO-8859-2	KOI8-R	UTF16_Opposit	windows-1253	x-mac-greek
gbk	ISO-8859-3	(Cyrillic)	eEndian	windows-1254	x-mac-turkish
HZ-GB-2312 (Traditional Chinese in Hong Kong)	ISO-8859-4	Shift_JIS	UTF-32	windows-1255	x-mac-centraleurroman
ibm-862 (Hebrew with European characters)	ISO-8859-5	UTF-7	UTF-32BE	windows-1256	x-mac-cyrillic
ISO-2022-CN	ISO-8859-6	UTF-8	UTF-32LE	windows-1257	ibm-1047
	ISO-8859-7	UTF-16	UTF32_Platform		
			Endian		
			UTF32_Opposit		
			eEndian		

Setting Return URL on Individual Transactions

With Auto Return turned on in your Profile, you can set the value of the return URL on each individual transaction, overriding the value you have stored on PayPal. For example, you might want to return the customer's browser to a URL on your site that is specific to that customer, perhaps with a session ID or other transaction-related data included in the URL.

To set the return URL for a transaction, include the `return` variable in the HTML FORM:

```
<INPUT TYPE="hidden" NAME="return" value="URLspecificToThisTransaction">
```

Desired Currency on Individual Transactions

Use the `currency_code` variable on individual transactions to specify the currency of the payment:

```
<INPUT TYPE="hidden" NAME="currency_code" value="PayPalSupportedCurrencyCode">
```

The value of `currency_code` must be a code from [Table 2.2, “PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts”](#) on page 56.

NOTE: If `currency_code` is not included, the default currency is USD.

URL-Encoding Variable Values

Variables such as `return`, `cancel_return`, `image_url` require a URL as their values. You must ensure that these values are URL-encoded before you pass them to PayPal. URL-encoding is the substitution of characters required in URLs with characters that will not be misinterpreted by web servers. For example, a colon character is replaced with the characters %3A.

Prepopulating FORMs

Account Optional (also called Website Payments Express) allows you to accept payments from customers without a PayPal account. However, checking out with PayPal is often faster than forcing the customer to reenter information that is already stored on PayPal. For repeat purchases, it is to your advantage to get your customers to create a PayPal account.

During a payment transaction, you can prepopulate a FORM by including HTML input variables specifically for this purpose. A complete description of these variables is in [Table A.7, “HTML Variables: Prepopulating PayPal FORMs or Address Overriding”](#) on page 103.

IMPORTANT: *The value of the `cmd` variable must be `_ext-enter`, and you must include the `redirect_cmd` variable, the value of which must be `_xclick`.*

Sample HTML for FORM Prepopulation

The following sample HTML shows the optional prepopulation fields with the required variables in payment buttons. The field entries must be dynamically generated by your website and included in the URL to which your customers are sent when they make a PayPal payment.

EXAMPLE 7.1 HTML for FORM Prepopulation

```
<form action="https://www.paypal.com/cgi-bin/webscr" method="POST">
  <input type="hidden" name="cmd" value="_ext-enter">
  <input type="hidden" name="redirect_cmd" value="_xclick">
  <input type="hidden" name="business" value="seller@designerfotos.com">
  <input type="hidden" name="item_name" value="hat">
  <input type="hidden" name="item_number" value="123">
  <input type="hidden" name="amount" value="15.00">
  <input type="hidden" name="first_name" value="John">
  <input type="hidden" name="last_name" value="Doe">
  <input type="hidden" name="address1" value="9 Elm Street">
```

```

<input type="hidden" name="address2" value="Apt 5">
<input type="hidden" name="city" value="Berwyn">
<input type="hidden" name="state" value="PA">
<input type="hidden" name="zip" value="19312">
<input type="hidden" name="night_phone_a" value="610">
<input type="hidden" name="night_phone_b" value="555">
<input type="hidden" name="night_phone_c" value="1234">
<input type="image" SRC="http://images.paypal.com/images/x-click-but01.gif"
border="0" name="submit" alt="Make payments with PayPal - it's fast, free and
secure!">
</form>

```

Overriding PayPal-Stored Addresses

For customers who already have PayPal accounts and whom you already prompted for a shipping address before they choose to pay with PayPal, you can use the entered address instead of the address the customer has on file with PayPal. Set the `address_override` variable to 1, as in the following example:

```
<INPUT TYPE="hidden" name="address_override" value="1">
```

You must also include FORM variables that contain the customer's address information, as detailed in [Table A.7, "HTML Variables: Prepopulating PayPal FORMs or Address Overriding"](#) on page 103.

The customer is shown the passed-in address but cannot edit it. No address is shown if the address is not valid, such as missing required fields, including country, or if the address is not included at all.

Sample HTML for Overriding PayPal-Stored Shipping Addresses

The following HTML shows the `address_override` variable in conjunction with the prepopulation variables for overriding a customer's PayPal-stored shipping address.

EXAMPLE 7.2 HTML for Overriding PayPal-Stored Address

```

<form action="https://www.paypal.com/cgi-bin/webscr" method="post">
  <input type="hidden" name="cmd" value="_xclick">
  <input type="hidden" name="business" value="seller@designerfotos.com">
  <input type="hidden" name="item_name" value="Memorex 256MB Memory Stick">
  <input type="hidden" name="item_number" value="MEM32507725">
  <input type="hidden" name="amount" value="3">
  <input type="hidden" name="tax" value="1">
  <input type="hidden" name="quantity" value="1">
  <input type="hidden" name="no_note" value="1">
  <input type="hidden" name="currency_code" value="USD">
  <!--
  Override the customer's stored PayPal address
  -->

```

```

<input type="hidden" name="address_override" value="1">
<!-- Set the prepopulation variables that override the stored address -->
<input type="hidden" name="first_name" value="John">
<input type="hidden" name="last_name" value="Doe">
<input type="hidden" name="address1" value="345 Lark Ave">
<input type="hidden" name="city" value="San Jose">
<input type="hidden" name="state" value="CA">
<input type="hidden" name="zip" value="95121">
<input type="hidden" name="country" value="US">
<input type="image" src="https://www.paypal.com/en_US/i/btn/x-click-
but01.gif" border="0" name="submit" alt="Make payments with PayPal - it's
fast, free and secure!">
</form>

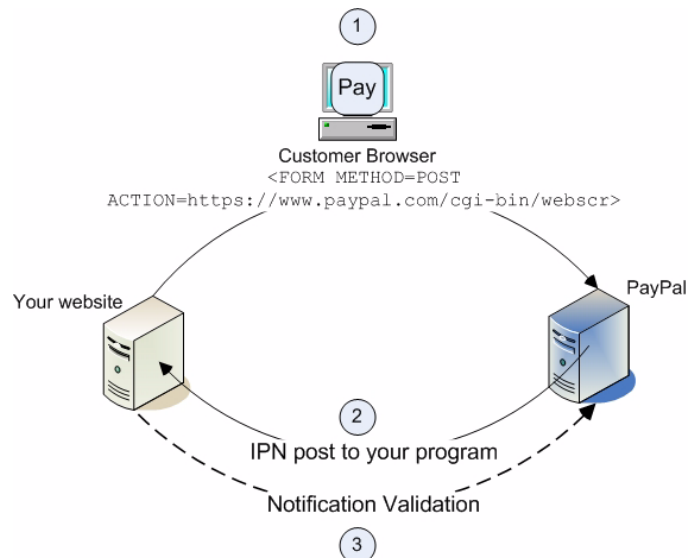
```

Instant Payment Notification: `notify_url`

Instant Payment Notification consists of three parts:

1. A customer pays you.
2. PayPal POSTs FORM variables to a URL you specify that runs a program to process the variables.
3. You validate the notification.

FIGURE 7.1 How IPN Works: Three General Steps



1. A customer payment or a refund triggers IPN. This payment can be via Website Payments Standard FORMS or via the PayPal Web Services APIs for Express Checkout, MassPay, or

RefundTransaction. If the payment has a “Pending” status, you receive another IPN when the payment clears, fails, or is denied.

2. PayPal posts HTML FORM variables to a program at a URL you specify. You can specify this URL either in your Profile or with the `notify_url` variable on each transaction. This post is the heart of IPN. Included in the notification is the customer’s payment information (such as customer name, payment amount). All possible variables in IPN posts are detailed in the *Order Management Integration Guide*. When your server receives a notification, it must process the incoming data.
3. Your server must then validate the notification to ensure that it is legitimate. For details, see the *Order Management Integration Guide*.



Website Payments Standard HTML Variables

This appendix details all variables for Buy Now, Donations, Add to Cart buttons and shopping carts.

TABLE A.1 *Allowed Values for cmd Variable*

Value of cmd	Description
_xclick	A Buy Now or Donations button
_cart	A shopping cart
_ext-enter	For prepopulating PayPal account signup. Requires redirect_cmd.

TABLE A.2 *HTML Variables: IPN Control notify_url*

Name	Description	Required or Optional	Character Length
notify_url	The URL to which PayPal posts information about the transaction. Must be URL-encoded.	Optional	255

TABLE A.3 *HTML Variables: Item Information*

Name	Description	Required or Optional	Character Length
amount	The price or amount of the purchase, not including shipping, handling, or tax. If omitted in Buy Now or Donations, customers can enter an amount at time of purchase. <ul style="list-style-type: none">• Optional for Buy Now or Donations• Required for Shopping Cart	See description.	
item_name	Description of item. If omitted in Buy Now or Donations, customers can enter an item name at time of purchase. <ul style="list-style-type: none">• Optional for Buy Now or Donations• Required for Shopping Cart	See description.	127
item_number	Passthrough variable for you to track purchases or donations, passed back to you at payment completion. If omitted in Buy Now or Donations, no variable is passed back to you.	Optional	127

TABLE A.3 HTML Variables: Item Information

Name	Description	Required or Optional	Character Length
quantity	Number of items. The amount, shipping and tax are multiplied by the quantity to derive the total payment amount. If this is a shopping cart transaction, PayPal appends the number of the item (e.g. quantity1, quantity2). NOTE: The value for quantity must be a positive integer. Null, zero, or negative numbers are not allowed.	Optional	
undefined_quantity	1: allows buyer to specify the quantity. NOTE: This variable is allowed only in Buy Now or Donations, and not allowed in shopping carts.	Optional	1
on0	First option field name. If omitted, no variable is passed back to you.	Optional	64
on1	Second option field name. If omitted, no variable is passed back to you.	Optional	64
os0	First set of option values. If this option is selected through a text box or radio button, each value should be no more than 64 characters. If this value is entered by the customer in a text field, there is a 200-character limit. If omitted, no variable is passed back to you. NOTE: on0 must also be defined set.	Optional	64 or 200 See description.
os1	Second set of option values. NOTE: on1 must also be set. If this option is selected through a text box or radio button, each value should be no more than 64 characters. If this value is entered by the customer in a text field, there is a 200-character limit. If omitted, no variable is passed back to you.	Optional	64 or 200 See description.

TABLE A.4 HTML Variables: Display Information

Name	Description	Required or Optional	Character Length
add	Add an item to the PayPal-hosted shopping cart. This variable must be set as follows: add=1 The alternative is the display=1 variable, which allows the user to view the contents of the PayPal-hosted shopping cart. If both add and display are specified, display takes precedence.	Required	1

TABLE A.4 HTML Variables: Display Information

Name	Description	Required or Optional	Character Length
cancel_return	A URL to which the customer's browser is returned if payment is cancelled; for example, a URL on your website that displays a "Payment Canceled" page. Default: Browser is directed to the PayPal website.	Optional	
cbt	Sets the text for the Continue button on the PayPal Payment Complete page. NOTE: The return variable must also be set.	Optional	60
cn	Label above the note field. This value is not saved and does not appear in any of your notifications. If omitted, no variable is passed back to you.	Optional	40
cpp_header_image	Sets the image at the top left of the payment page. The image's maximum size is 750 pixels wide by 90 pixels high must be URL-encoded. PayPal recommends that you provide an image that is stored only on a secure (https) server. For more information, see " Branding PayPal's Payment Pages " on page 29 .	Optional	No limit
cpp_headerback_color	Sets the background color for the header of the payment page. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII.	Optional	
cpp_headerborder_color	Sets the border color around the header of the payment page. The border is a 2-pixel perimeter around the header space, which has a maximum size of 750 pixels wide by 90 pixels high. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII.	Optional	
cpp_payflow_color	Sets the background color for the payment page below the header. Valid value is case-insensitive six-character HTML hexadecimal color code in ASCII. NOTE: Background colors that conflict with PayPal's error messages are not allowed; in these cases, the default color is white.	Optional	
cs	Sets the background color of your payment pages. Default or 0 = background color is white. 1 = background color is black.	Optional	
display	Display the contents of the PayPal-hosted shopping cart to the customer. This variable must be set as follows: display=1 The alternative is the add=1 variable, which adds an item to the PayPal-hosted shopping cart. If both add and display are specified, display takes precedence.	Required See description.	1

TABLE A.4 HTML Variables: Display Information

Name	Description	Required or Optional	Character Length
image_url	The URL of the 150x50-pixel image displayed as your logo in the upper left corner of PayPal's pages. Must be URL-encoded. Default: your business name (if you have a Business account) or your email address (if you have Premier account).	Optional	
no_note	Prompt customer to include a note with payment. Default or 0: customer is prompted to include a note. 1: customer is not prompted to include a note.	Optional	1
no_shipping	Prompt customer for shipping address. Default or 0: customer is prompted to include a shipping address 1: customer is not asked for a shipping address. 2: customer must provide a shipping address.	Optional	1
page_style	Sets the Custom Payment Page Style for payment pages associated with this button/link. <i>somePageStyleName</i> : The name of a page style you have defined. <i>primary</i> : always use the page style set as primary. <i>paypal</i> : use the PayPal default style. Alphanumeric ASCII lower 7-bit characters only, plus underscore. No spaces.	Optional	30
return	The URL to which the customer's browser is returned after completing the payment; for example, a URL on your site that displays a "Thank you for your payment" page. Default: customer is taken to the PayPal website.	Optional	
rm	Return method GET or POST: the FORM METHOD used to send data to the URL specified by the <i>return</i> variable after payment completion. NOTE: The <i>rm</i> variable takes effect only if the <i>return</i> variable is also set. Default or 0: GET method is used for all Shopping Cart transactions. 1: GET. The customer's browser is redirected to the return URL by the GET method, and no transaction variables are sent. 2: POST. The customer's browser is redirected to the return URL by the POST method, and all transaction variables are also posted.	Optional	

TABLE A.5 HTML Variables: Transaction Information

Name	Description	Required or Optional	Character Length
address_override	1: The address specified in prepopulation variables overrides the user's stored address. See Table A.8, "HTML Variables: Prepopulating PayPal FORMs or Address Overriding" . The customer is shown the passed-in address but cannot edit it. If the address is not valid such as missing any required fields, including country) or not included, no address is shown.	Optional	1
currency_code	The currency of the payment. Defines the currency in which the monetary variables (amount, shipping, shipping2, handling, tax) are denoted. Default: all monetary fields are interpreted as U.S. Dollars.	Optional	
custom	Passthrough variable never presented to your customer. Default: no variable is passed back to you.	Optional	256
handling	Handling charges. This is not quantity-specific. The same handling cost is charged regardless of the number of items purchased. Default: no handling charges are included.	Optional	
invoice	Passthrough variable you can use to identify your invoice number for this purchase. Default: no variable is passed back to you.	Optional	256
redirect_cmd	Used only in conjunction with cmd="_ext-enter" for prepopulating a PayPal FORM during payment. The only valid value for redirect_cmd is _xclick.	Optional	
shipping	The cost of shipping this item if you have enabled item-specific shipping costs. If shipping is used and shipping2 is not defined, this flat amount is charged regardless of the quantity of items purchased. NOTE: The shipping variable takes effect only if the override checkbox is checked in your Profile. See "Overriding Shipping Calculation on Individual Transactions" on page 46. Default: if Profile-based shipping is enabled, customer is charged the amount or percentage defined in your Profile.	Optional	
shipping2	The cost of shipping each additional item. If omitted, and Profile-based shipping is enabled, your customer is charged the amount or percentage defined in your Profile.	Optional	

TABLE A.5 HTML Variables: Transaction Information

Name	Description	Required or Optional	Character Length
tax	Transaction-based tax override variable. Set this to a flat tax amount to apply to the transaction regardless of the buyer's location. This value overrides any tax settings set in your Profile. Default: Profile tax settings (if any) apply.	Optional	
tax_cart	Cart-wide tax, overriding any individual item tax_x value	Optional	

TABLE A.6 HTML Variables Specific to Shopping Carts

Name	Required or Optional	Description	Allowable Values
amount	Required	Price of the item or the total price of all items in the shopping cart.	Any valid currency amount
business	Required	Email address for your PayPal account. NOTE: The value of this variable is normalized to lowercase characters.	Your email address
handling_cart	Optional	Single handling fee to be charged cart-wide. If handling_cart is used in multiple Add to Cart buttons, the handling_cart value of the first item is used.	Any valid currency amount
item_name	Required	Name of the item or a name for the entire Shopping Cart	
paymentaction	Optional	Indicates whether transaction is an authorization to be captured later with PayPal Authorization & Capture on https://www.paypal.com/ . For more information, see the <i>PayPal Authorization & Capture Integration Guide</i> .	authorization
upload	Required	Indicates the use of third-party shopping cart	1

TABLE A.7 HTML Variables: Individual Items in Third-Party Shopping Carts

Name	Required or Optional	Description	Character Length
amount_x	Required	Price of item #x.	

TABLE A.7 HTML Variables: Individual Items in Third-Party Shopping Carts

Name	Required or Optional	Description	Character Length
handling_x	Optional	The cost of handling for item #x.	
item_name_x	Required	Name of item #x in the cart. Must be alphanumeric.	127
item_number_x	Optional	Passthrough variable for you to track order or other purchase. Default: no variable is passed back to you.	127
on0_x	Optional	First option field name for item #x	64
on1_x	Optional	Second option field name for item #x.	64
os0_x	Optional	First set of option value(s) for item #x. Requires that on0_x also be set.	200
os1_x	Optional	Second set of option value(s) for item #x. Requires that on1_x also be set.	200
quantity_x	Optional	Quantity of the item #x. NOTE: The value of quantity_x must be a positive integer. Null, zero, or negative numbers are not allowed.	
shipping_x	Optional	The cost of shipping the first piece (quantity of 1) of item #x.	
shipping2_x	Optional	The cost of shipping each additional piece (quantity of 2 or more) of item #x.	
tax_x	Optional	The tax amount for item #x.	

TABLE A.8 HTML Variables: Prepopulating PayPal FORMs or Address Overriding

Variable	Description	Requirements	Character Limit
address1	Street (1 of 2 fields)	Alphanumeric	100
address2	Street (2 of 2 fields)	Alphanumeric	100
city	City	Alphanumeric	40
country	Sets shipping and billing country. See Appendix C for allowable country codes.	Alphabetic	2
email	Customer's email address	Alphanumeric	127
first_name	First name	Alphabetic	32

TABLE A.8 HTML Variables: Prepopulating PayPal FORMs or Address Overriding

Variable	Description	Requirements	Character Limit
last_name	Last name	Alphabetic	64
lc	Defines the buyer's checkout flow language.	Alphabetic	2
night_phone_a	The area code for U.S. phone numbers, or the country code for phone numbers outside the U.S. This will prepopulate the buyer's home phone number.	Numeric	3
night_phone_b	The 3-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code. This will prepopulate the buyer's home phone number.	Numeric	3
night_phone_c	The 4-digit phone number for U.S. phone numbers. This will prepopulate the buyer's home phone number.	Numeric	3
state	State	Must be two-character official US abbreviation.	2
zip	Postal code	Numeric	32

TABLE A.9 HTML Variables: Prepopulating Business Account Sign-up

Variable	Value	Requirements	Character Limit
business_address1	Business street address	Alphanumeric	128
business_address2	Business street address	Alphanumeric	128
business_city	Business city	Alphanumeric	128
business_state	Business state	Alphanumeric	2
business_zip	Business postal code	Numeric	5
business_country	Business country	Alphabetic	2

TABLE A.9 HTML Variables: Prepopulating Business Account Sign-up

Variable	Value	Requirements	Character Limit
business_cs_email	Business's customer service email address	Alphanumeric	128
business_cs_phone_a	Business's customer service phone number area code for U.S. phone numbers, or the country code for phone numbers outside the U.S.	Numeric	3
business_cs_phone_b	Business's customer service 3-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code.	Numeric	3
business_cs_phone_c	Business's customer service 4-digit phone number for U.S. phone numbers.	Numeric	4
business_url	URL of the business's website	Alphanumeric. Must be URL-encoded.	128
business_night_phone_a	Business's area code for U.S. phone numbers, or the country code for phone numbers outside the U.S. This prepopulates the customer's home phone number.	Numeric	3
business_night_phone_b	Business's 3-digit prefix for U.S. phone numbers, or the entire phone number for phone numbers outside the U.S., excluding country code. This prepopulates the customer's home phone number.	Numeric	3
business_night_phone_c	Business's 4-digit phone number for U.S. phone numbers. This prepopulates the customer's home phone number.	Numeric	4



Country Codes

ISO 3166 Standard Country Codes

PayPal relies on two-character country codes defined by International Standards Organization (ISO) 3166.

TABLE B.1 *ISO 3166 Two-Character Country Codes*

Country	Code
Anguilla	AI
Argentina	AR
Australia	AU
Austria	AT
Belgium	BE
Brazil	BR
Canada	CA
Chile	CL
China	CN
Costa Rica	CR
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Dominican Republic	DO
Ecuador	EC
Estonia	EE
Finland	FI
France	FR
Germany	DE
Greece	GR
Hong Kong	HK

TABLE B.1 ISO 3166 Two-Character Country Codes

Country	Code
Hungary	HU
Iceland	IS
India	IN
Ireland	IE
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Latvia	LV
Lithuania	LT
Luxembourg	LU
Malaysia	MY
Malta	MT
Mexico	MX
Netherlands	NL
New Zealand	NZ
Norway	NO
Poland	PL
Portugal	PT
Singapore	SG
Slovakia	SK
Slovenia	SI
South Africa	ZA
South Korea	KR
Spain	ES
Sweden	SE
Switzerland	CH
Taiwan	TW

TABLE B.1 ISO 3166 Two-Character Country Codes

Country	Code
Thailand	TH
Turkey	TR
United Kingdom	GB
United States	US
Uruguay	UY
Venezuela	VE

Index

Symbols

.NET SDK Guide 26
 _cart 75, 82, 83, 84, 92, 99
 _ext-enter 94, 99, 103
 _xclick 65, 92, 94, 95, 99, 103

A

Account Information 28
 Account Optional 35, 94
 customer experience 36
 account profile summary
 see "Profile".
 ACTION 91
 add 67, 75, 100
 adding a credit card statement name 49
 address_override 95, 96, 103
 address1 94, 96, 105
 address2 95, 105
 administrative contact email address 55
 amount 65, 82, 94, 99, 104
 amount_x 83, 104
 API 24
 Authorization & Capture 24
 Authorization & Capture Integration Guide 25
 Auto Return 43
 customer experience 43
 enabling 44

B

block unencrypted website payments 88
 blocking kinds of payments 47
 business 65, 75, 82, 83, 84, 94, 104, 106
 business_address1 106
 business_address2 106
 business_city 106
 business_country 106
 business_cs_email 107
 business_cs_phone_a 107
 business_cs_phone_b 107
 business_cs_phone_c 107

business_night_phone_a 107
 business_night_phone_b 107
 business_night_phone_c 107
 business_state 106
 business_url 107
 business_zip 106
 button factory
 Buy Now or Donations 61
 shopping cart 72
 Buy Now 23
 customer experience 61
 customer experience with Account optional 36
 example of page sequence 16

C

cancel_return 65, 94, 101
 cbt 101
 character set 50
 chargebacks 48
 charset 54, 65, 93
 city 95, 96, 105
 Classic ASP Guide 26
 cmd 75, 83, 84, 92, 94, 103
 cn 101
 confirmed addresses 38, 47
 contact telephone number 49
 country 105
 country codes 109
 cpp_header_image 101
 cpp_headerback_color 101
 cpp_headerborder_color 101
 cpp_payflow_color 101
 credit card statement name 49
 cs 101
 Currency Balances 57
 currency codes 56
 currency_code 83, 93, 94, 103
 custom 65, 92, 103
 custom page style variables 101

D

DesignerFotos 16
 Developer Central 89
 Direct Payment API 24
 display 67, 101
 Donations 23
 Downloadable History Log 22

E

eChecks 49
 email 105
 email notification 21
 disabling 21
 Encrypted Website Payments 62, 64, 85
 EWP. See "Encrypted Website Payments."
 example
 HTML for Add to Cart button 75
 HTML for BUY Now 65
 HTML for individual items in shopping cart 83
 HTML for overriding PayPal-stored shipping
 address 95
 shopping cart with aggregated item information 84
 Express Checkout 24
 Express Checkout Integration Guide 25

F

Financial Information 28
 first_name 94, 96, 105
 FORM ACTION and METHOD definitions 91
 funding sources 18

G

GET 102
 gif 32

H

handling 103
 handling_cart 47, 104
 handling_x 83, 105
 history 22
 HTML
 Add to Cart button 75

 for aggregated shopping cart 84
 for Buy Now button 65
 shopping cart with individual items 83
 https 62

I

image_url 94, 102
 INPUT tag 92
 Instant Payment Notification 21, 22, 24
 invoice 65, 93, 103
 IPN 24
 IPN. See "Instant Payment Notification."
 item_name 65, 82, 83, 94, 99, 104
 item_name_x 105
 item_number 65, 93, 94, 99
 item_number_x 93, 105

J

Java SDK Guide 26
 jpg 32

L

language encoding 51
 last_name 94, 96, 106
 lc 106

M

METHOD 91, 102
 Multi-User Access 55

N

night_phone_a 95, 106
 night_phone_b 95, 106
 night_phone_c 95, 106
 no_note 66, 102
 no_shipping 65, 102
 notify_url 99

O

on0 75, 100

on0_x 105
 on1 100
 on1_x 105
 OpenSSL 86
 Order Management Integration Guide 22, 24, 25
 os0 75, 100
 os0_x 105
 os1 100
 os1_x 105
 overriding

- page styles 33
- PayPal-stored shipping address 95, 103
- return URL on individual transactions 45, 93
- shipping calculations on individual transactions 47, 103
- tax calculations on individual transactions 46

P

page_style 32, 33, 102
 partial refund 58
 passthrough variables, defined 92
 Pay Anyone 48
 Payment Data Transfer 24
 Payment Receiving Preferences 38, 47, 49
 paymentaction 104
 PayPal-hosted shopping cart 67
 PayPal-supported currencies 56
 PDT. See "Payment Data Transfer."
 PEM 86
 PHP SDK Guide 26
 png 32
 POST 102
 prepopulating PayPal FORMs 94, 99, 103
 private key 86
 Profile 27

- Account Information 28
- Account Optional 35, 36
- Auto Return 44
- Automatic shipping, handling, and tax calculation 45
- Custom Payment Pages 31
- Financial Information 28
- overriding shipping calculation on individual transactions 47, 103

 public certificate 86

Q

quantity 100

- allowing customers to specify with Buy Now 64, 100

 quantity_x 105

R

redirect_cmd 94, 99, 103
 refund 58
 required variables for third-party shopping cart 82
 return 45, 65, 93, 94, 101, 102
 rm 102

S

sales tax

- automatic calculation 45
- overriding on individual transactions 83
- setting for entire shopping cart 83

 sample integration 16
 Sandbox 89
 Sandbox User Guide 26, 89
 Seller Protection Policy 47, 48
 Send Money 58
 shipping 47, 103

- automatic calculation 46
- overriding on individual transactions 47, 103

 shipping preferences 70, 79
 shipping_x 83, 105
 shipping2 103
 shipping2_x 83, 105
 shopping cart 23

- PayPal-hosted 67, 72
- third-party 67, 82

 Software Development Kits 26
 SPP. See "Seller Protection Policy."
 state 95, 96, 106
 statement name, credit card 49
 subscriptions 24
 Subscriptions and Recurring Payments Guide 26, 45, 89

T

tax 104
 tax. See "sales tax."

tax_cart 83, 104
tax_x 83, 104, 105
third-party shopping cart 67
Transaction Details 58
transaction history 22

U

undefined_quantity 65, 92, 100
upload 67, 82, 104
 example of aggregate cart 84
 example of individual item detail 83
URL-encoding 66, 94, 99, 101, 102, 107
UTF-8 93

V

variables
 display information 100
 for shopping carts 104
 general format of 91
 hidden 91
 individual items in shopping carts 104
 item information 99
 prepopulating PayPal FORMs 105
 transaction information 103
VAT 45
verified users, defined 48
Virtual Terminal User Guide 26

W

Web Services API Reference 26
Web Services Application Programming Interface 24
webscr 75, 83, 84, 91, 94, 95
Website Payments Express. See "Account Optional."
Website Payments Pro 24
Website Payments Pro Integration Guide 24, 25
Website Payments Standard Integration Guide 25

X

X.509 86

Y

You Made a Payment page 19, 43

Z

zip 95, 106