

# PayPal for the Palm™ organizer - Readme file

## Introduction

PayPal™ lets you Beam Money with your Palm organizer.

PayPal combines the convenience of credit cards with the flexibility of cash. Using state-of-the-art encryption, PayPal enables direct, secure payments to friends, family, and co-workers anytime, anywhere. With PayPal.com, users can also Beam Money online to anyone with an email address. Coupled with a powerful back-end server, PayPal makes person-to-person payments and record keeping easier than ever. Best of all, PayPal is completely free.

This version of PayPal is for devices that use the Palm™ operating system.

## Getting Started

### 1. Installing the software

Now that you have downloaded the PayPal software, simply locate and double click on the installer and follow the directions. If you are reinstalling the PayPal software, we strongly encourage you to download the latest version of PayPal from our web site at [www.PayPal.com](http://www.PayPal.com).

- To complete installation, you must place your Palm™ organizer in its HotSync® cradle and press the HotSync button.
  - A. If the PayPal software is not currently on your handheld device, the software will be installed during the sync process. You must then sync a second time in order to authenticate your device to the PayPal server. The HotSync Manager will then ask you to enter your email address and password and select a PIN for your handheld device.
  - B. If you have already received software by beaming, the HotSync Manager will ask you to enter your email address and password and select a PIN for your handheld device. Any transactions you have received up to that point will be processed before the newly downloaded software replaces the earlier PayPal software on your handheld device.

NOTE: This process requires a connection to the Internet, so please make sure your computer has an Internet connection before you begin.

### 2. Registering your account

If you have not already registered, please go to [www.PayPal.com](http://www.PayPal.com) and follow the link to Sign Up. After you have registered, sync your handheld device to complete installation.

## Using Your Account

### 1. How do I make payments?

PayPal allows you to make and receive payments easily:

- Handheld device to handheld device

To make a payment to someone who is also carrying a handheld device:

1. Open your PayPal software and enter your PIN.
2. Be sure your friend has logged into the PayPal software on his or her Palm organizer.
3. Enter the amount you wish to pay.
4. Place your device 6 to 18 inches away from the recipient's device.



5. Press the "Beam Money Now" icon and follow the instructions your device displays.

(NOTE: If your friend does not yet have the PayPal software, you can beam the software to your friend's device by



placing your devices 6 to 18 inches apart, pressing the "Beam PayPal Software" icon and following the instructions your device displays. Be sure that your friend's Palm organizer is on and that it is a Palm III™ or above.)

- Handheld device to anyone

To make a payment to someone who is not carrying a handheld device:

1. Open your PayPal software and enter your PIN.
2. Enter the amount you wish to pay.



3. Press the "Beam Money at Next Sync" icon.
4. Enter the recipient's email address. (If you have made a previous transaction with the recipient, you can select his/her name or email address from the dropdown list instead.)
5. Press "OK" and follow the instructions displayed on your device.

- Online to anyone

To make a payment online:

1. Go to [www.PayPal.com](http://www.PayPal.com) and log in using your password.
2. Go to "Beam Money."
3. Enter the amount you want to beam.
4. Enter the recipient's email address.

## 2. How much can I spend?

The total amount you may spend using the PayPal system is the sum of your Account Balance and your Charge Limit, which may be up to \$5,000 in any 180-day period.

- Your PayPal Account Balance is the sum of funds you have received from other people and funds you have added to your account, minus any funds you have withdrawn.
- Your PayPal Charge Limit is the amount that you can charge to your credit card(s) using the PayPal system. When you first register a credit card number with your online account, we initially limit your credit to \$100. When you receive your Street Address Confirmation Number via U.S. mail, please log into your account and enter the confirmation number. We will then raise your \$100 limit and allow you to charge any amount that does not exceed \$5,000 in any 180-day period (with a maximum of \$2,000 in any one transaction). NOTE: You are responsible for ensuring that you do not exceed the credit limit of your credit card. (If you have already registered, you can add a credit card online from your Personal Info page.)
- When a transaction exceeds your PayPal balance, your credit card will be automatically charged. You are responsible for ensuring that your credit card has sufficient credit to cover any transactions you make. **If you have insufficient credit available, your transaction will be rejected by the credit card processing network and by the PayPal server.** If you wish to spend more than your card's credit limit will allow, or if you do not wish to use a credit card, you may add funds to your account by sending us a check (electronic or physical) or making an electronic transfer from your bank account. Further instructions are available when you log into your account at [www.PayPal.com](http://www.PayPal.com) and go to the Add Funds page.

To withdraw money from your account, log into your account at [www.PayPal.com](http://www.PayPal.com) and go to the Withdraw Funds page, where you may request to electronically transfer funds to a personal bank account or have a check mailed to your street address. NOTE: For security purposes, you must enter your Street Address Confirmation Number (received via U.S. mail) before you can withdraw money.

## 3. Keeping track of your payments

PayPal makes it easy to track your payments. Your transaction log is available on your handheld device. You may also view your transaction log in its entirety online when you log into your account at [www.PayPal.com](http://www.PayPal.com) and go to the View Transaction Log page.

#### 4. Changing your account information

Your PayPal account information is accessible online 24 hours a day. When you log into your account at [www.PayPal.com](http://www.PayPal.com), go to the My Account page and click on the Personal Info link. You can view and edit the following account information:

- Email address – you may register up to 8 email addresses with your PayPal account
- Street address – you may register up to 12 street addresses with your PayPal account
- Phone numbers – edit your day and night phone numbers
- Credit card information – you may register up to 8 credit cards with your PayPal account
- Bank account information – you may register up to 8 bank accounts with your PayPal account
- Password – this is used to log in at [www.PayPal.com](http://www.PayPal.com)
- PIN – this is used to log in to PayPal on your Palm organizer
- Preferences – you can modify your PayPal account preferences

#### 5. Using the calculator

PayPal contains a calculator that helps you conveniently determine how much each person owes. To use the calculator:



1. Press the “PayPal Calculator” icon.
2. Calculate the amount you owe.
3. Press the arrow button to return to the main payment screen.
4. Pay your friend. The amount you calculated will remain in the payment window, so you won’t have to retype anything.

Note: DO NOT PRESS THE ICON LABELED “CALCULATOR” BELOW THE MAIN SCREEN OF YOUR PALM ORGANIZER. If you press that icon, you will be using the standard Palm calculator, and you will have to enter your PIN again to return to PayPal.

### Troubleshooting

#### 1. Forgot your PIN

If you forget your PIN, log into your account at [www.PayPal.com](http://www.PayPal.com), go to the My Account page and click the Personal Info link. Then, click the View Pin link and follow the directions.

#### 2. Forgot your password

If you forget your password, go to [www.PayPal.com](http://www.PayPal.com), click Log In and then click the “Forgot your password?” link for assistance.

#### 3. Cannot connect to server during HotSync

If you repeatedly get Error 2004, “Cannot connect to server,” you are most likely trying to connect to the Internet behind a corporate firewall. If this is the case, you will need to enter your proxy information into the PayPal conduit. Here are the directions:

- Ask your System Administrator for the IP addresses and port numbers for your HTTP Proxy and Secure Proxy.
- Click on the HotSync Manager icon and select Custom.
- Double-click PayPal and then click the Firewall Proxy Setup button.
- Check the Web Proxy box and enter your proxy information.
- Click OK until you have exited from the HotSync manager to store your proxy settings.
- Attempt to sync your device again. If you continue getting this error, please notify PayPal Customer Service. To do so, log in to your account at [www.PayPal.com](http://www.PayPal.com), click on Help and fill out the Contact Us box at the bottom of the page, or you can call 1-800-836-1859.

#### 4. Reinstalling PayPal

Open the Start menu on the desktop taskbar, go to Programs, select PayPal and then select Reinstall PayPal onto Palm. Click “Done” on the Install Tool dialog box and then sync your device. Once you reinstall the software and sync, your transaction log will be restored. If you made any “Beam Money at Next Sync” transactions after

your previous sync, you will have to make them again. If you are unsure, you may check your transaction log on the device or online to see what transactions have been processed.

**5. Memory has been erased**

You will need to reinstall PayPal on your Palm organizer. Follow the Reinstalling PayPal directions in #4 above.

**6. Performed a Hard Reset and PayPal was deleted**

You will need to reinstall PayPal on your Palm organizer. Follow the Reinstalling PayPal directions in #4 above.

**7. Lost handheld device**

In the event that your device is lost or stolen, please report the loss to PayPal Customer Service immediately to ensure that your account is protected. To contact Customer Service, log into your account at

[www.PayPal.com](http://www.PayPal.com) and click on "Help."

If you decide to get a new device, you can follow the Reinstalling PayPal directions in #4 above. Please note that this will invalidate the PayPal data on your lost or stolen device.

**8. Infrared Beaming does not work**

- Make sure that any Palm organizers used are Palm III™ or above.
- Make sure that both devices are on.
- Make sure that the infrared beaming windows are facing each other, with 6 to 18 inches of separation between the two devices.
- If you are trying to pay someone, make sure that the recipient has logged into the PayPal software on his or her device.

**Changes from Version 1.0.1**

- Edits to the Readme file
- Added Firewall Proxy Setup

**Getting help**

We have tried to provide the necessary help pages and information windows to answer your questions about the PayPal system. If you have any additional questions, you may contact PayPal Customer Service by logging in to your account at [www.PayPal.com](http://www.PayPal.com), clicking on Help and filling out the Contact Us box at the bottom of the page. Or you can email us at [service@PayPal.com](mailto:service@PayPal.com) or call us at 1-800-836-1859.

Copyright © 1999-2000 Confinity, Inc. All rights reserved. PayPal™ is a trademark of Confinity, Inc. Graffiti® and HotSync® are registered trademarks, and Palm™, Palm III™, Palm IIIx™, Palm V™, Palm VII™ and Palm OST™ are trademarks of Palm Computing, Inc., 3Com Corporation or its subsidiaries. Other product and brand names may be trademarks or registered trademarks of their respective owners.