SOFTWARE & TECH

How To Pay With Paypal

PUBLISHED
November 25, 2026

REFERENCE
#1795583899914290

How To Pay With PayPal: A Complete Guide for Secure Online Transactions

In today's digital marketplace, few payment methods offer the convenience, security, and global reach of PayPal. Whether you are shopping for everyday essentials, booking a flight, paying for freelance services, or sending money to a friend across the world, PayPal has become a trusted intermediary that protects your financial details. But if you are new to the platform or simply want to refine your skills, you might be wondering: **How to pay with PayPal**effectively and safely? This comprehensive guide walks you through every step, from setting up your account to completing transactions in stores and online. By the end, you will have a clear, practical understanding of the entire PayPal payment process.

1. Setting Up Your PayPal Account Before You Pay

Before you can use PayPal as a payment method, you need an active account. Setting one up is straightforward and free. Visit the PayPal website or download the mobile app, then click "Sign Up." You will be asked to choose between a Personal account (for shopping and sending money) and a Business account (for merchants). For most individuals looking to learn how to pay with PayPal, a Personal account is sufficient.

During registration, you must provide your email address, create a password, and enter basic personal information such as your name, address, and phone number. PayPal will then ask you to link a funding source — typically a credit card, debit card, or bank account. This step is essential because PayPal is an intermediary: it does not hold your money unless you maintain a PayPal balance. Instead, it facilitates payments using your linked accounts.

Once your account is verified (often by confirming your email and linking a bank account or card), you are ready to start paying. Keep in mind that having a confirmed bank account may lift certain spending limits and allow you to use PayPal more freely.

2. Adding Funding Sources to Your PayPal Wallet

To understand fully how to pay with PayPal, you must know how to manage your funding sources. Your PayPal wallet can include multiple cards and bank accounts. Here is how to add them:

- Credit or Debit Card: Go to your wallet section, click "Link a card," and enter the card number, expiration date, and security code. PayPal may charge a small temporary authorization to verify the card, which is later refunded.
- Bank Account: Link a checking or savings account by providing your routing and account numbers. PayPal will make two small deposits (usually under $1) into your bank account; you confirm the amounts to complete verification.
- PayPal Balance: If you receive money from others or transfer funds from your bank, you can keep a

balance in your PayPal account. When paying, you can choose to use this balance first.

You can also set a preferred payment method in your account settings. For example, if you want all transactions to draw from your credit card instead of your bank account, you can adjust this preference. This flexibility is one reason why millions prefer PayPal for online payments.

3. How To Pay With PayPal on Websites and Online Stores

The most common scenario for using PayPal is during checkout on an e-commerce website. Here is a step-by-step breakdown of how to pay with PayPal online:

3.1 The Standard Checkout Process

1. Add items to your cart and proceed to the checkout page.
2. Select PayPal as your payment method. Most online stores display a PayPal button (often blue and white) alongside other options like credit card or Apple Pay.
3. Click the PayPal button. This action opens a new window or redirects you to a secure PayPal login page.
4. Log into your PayPal account using your email and password. If you have two-factor authentication enabled, you may receive a verification code.
5. Review the payment details. You will see the merchant name, the amount, and the shipping address (if applicable). Double-check that everything is correct.
6. Choose your funding source. PayPal will show your available balance, credit cards, and bank accounts. Select which card or account you want to pay with. You can also change the funding source later, but it is easiest to decide here.
7. Click “Pay Now” or “Continue.” The payment is processed instantly, and you are returned to the merchant’s site with a confirmation.

One of the biggest advantages is that the merchant never sees your card or bank details — they only receive your PayPal email and shipping information. This layer of privacy is a core reason to learn how to pay with PayPal.

3.2 Using PayPal Checkout with One Touch

If you frequently shop online, you can enable **PayPal One Touch** in your account settings. This feature keeps you logged in across devices, so future payments only require a single tap or click. No re-entering passwords or logging in repeatedly. To activate One Touch, go to your settings, select “Security,” and toggle the One Touch option. Always be cautious about using One Touch on shared or public devices, as it reduces friction for unauthorized users.

3.3 PayPal Invoicing and Payment Requests

Another way to pay with PayPal is through an invoice or a payment request sent by another person or business. You will receive an email containing a “Pay Now” button. Clicking that button opens a PayPal payment page where you can log in, review the request, and pay using your preferred funding source. This method is common for freelancers, landlords, and service providers.

4. How To Pay With PayPal in Physical Stores (In-Store Payments)

PayPal is not limited to online transactions. You can also use it at brick-and-mortar retailers, but the process differs slightly depending on your location and the store’s technology.

4.1 Paying via the PayPal QR Code

Many stores now accept PayPal via QR code. To pay this way:

1. Open the PayPal app on your smartphone.

2. Tap the “Scan/Pay” button (often represented by a QR code icon).
3. Allow the app to access your camera and scan the merchant’s QR code displayed at the checkout counter.
4. Enter the payment amount or confirm the amount shown.
5. Choose your funding source and tap “Pay.”

This method is quick, contactless, and ideal for situations where you do not have cash or a physical card. Some merchants also generate a dynamic QR code that automatically includes the purchase total.

4.2 Using the PayPal Debit Card or Credit Card

PayPal offers a physical debit card (linked to your PayPal balance) and a credit card (the PayPal Extras Mastercard or similar). If you have one of these cards, you can swipe or tap it at any terminal that accepts Mastercard. The transaction automatically deducts from your PayPal balance or charges to your PayPal credit account. Using a PayPal card is essentially the same as using any regular bank card, but it integrates seamlessly with your PayPal spending history and rewards.

4.3 Contactless Payments with NFC

If you have an Android device, you may be able to use PayPal with Google Pay or Samsung Pay by adding your PayPal card to those wallets. On iOS, PayPal does not directly support Apple Pay, but you can use the PayPal app to generate a one-time use virtual card for contactless payment at some terminals. However, the most reliable in-store method remains the QR code approach above.

5. How To Send Money to Friends and Family Using PayPal

Beyond shopping, one of the most frequent uses of PayPal is person-to-person payments. Learning how to pay with PayPal for send money to friends or family is simple and often free.

5.1 Sending Money via Email or Phone Number

1. Log into your PayPal account (website or app).
2. Click “Send & Request” in the main menu.
3. Enter the recipient’s email address or phone number (if they have a PayPal account linked to that number).
4. Enter the amount and select the currency (if applicable).
5. Choose the payment type: “Sending to a friend” (usually no fee if funded by bank or balance) or “Paying for goods or services” (includes buyer protection but charges a fee to the sender or recipient depending on settings).
6. Add an optional note (e.g., “Happy Birthday” or “dinner split”).
7. Select your funding source and click “Send.”

Money sent to a friend typically arrives instantly if both parties have PayPal accounts in good standing. The recipient can then keep the funds in their PayPal balance, transfer them to a bank account, or use them to pay elsewhere.

5.2 Using PayPal.Me Links

PayPal also offers personal payment links called PayPal.Me. You can share your unique link (e.g., paypal.me/yourname) with anyone. When they click the link, they see a PayPal payment page pre-filled with your name and an amount they enter. This is an excellent way to collect money for small debts, gifts, or services without exchanging email addresses.

6. Security Tips When Using PayPal

Knowing how to pay with PayPal also means understanding how to protect your finances. PayPal employs

robust encryption and fraud monitoring, but users should take additional steps:

- Enable two-factor authentication (2FA) in your account settings. This adds an extra code sent to your phone each time you log in from an unrecognized device.
- Use a strong, unique password and change it periodically. Never reuse your PayPal password on other sites.
- Monitor your transaction history regularly. Check for unauthorized charges — PayPal often alerts you of suspicious activity but you can catch errors sooner.
- Only pay through official PayPal checkout pages. Be wary of phishing emails that ask you to click a link to "verify your account" or "confirm a payment." Always go directly to the PayPal website or app.
- Review merchant return policies before paying. While PayPal's Buyer Protection can help resolve disputes, it does not cover everything.

7. Troubleshooting Common PayPal Payment Issues

Even when you know exactly how to pay with PayPal, you may occasionally run into problems. Here are typical issues and solutions:

7.1 Payment Declined or Insufficient Funds

If your payment fails, check that your linked funding source has sufficient funds or available credit. Also, ensure your card has not expired, and that your billing address matches the one on file with your bank. Sometimes PayPal limits new accounts; verifying your identity or linking a bank account can raise limits.

7.2 Currency Conversion Problems

When paying in a foreign currency, PayPal automatically converts using its exchange rate, which includes a markup. If you prefer your card issuer's rate, you may be able to select the option to "Sell in my card's currency" during checkout. Be aware that some merchants require payment in their local currency.

7.3 Merchant Does Not Accept PayPal

Not all online stores support PayPal. Look for the PayPal logo on the checkout page or in the footer. If you do not see it, consider using a PayPal debit card or linking your PayPal balance to a different payment service like Venmo (for US users) as an alternative.

7.4 Payment Sent to Wrong Person

Always double-check the recipient's email or phone number before sending. If you accidentally send money to the wrong person, contact the recipient directly via PayPal's resolution center. PayPal generally cannot reverse a payment unless the recipient agrees or if there is clear fraud.

8. PayPal for International Payments

If you are based in one country and need to pay someone in another, PayPal simplifies cross-border transactions. You can send money in over 25

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