

## **NAMGAR - PAYING WITH PAYPAL**

Below are some frequently asked questions regarding the use of PayPal.

### **Why do we use PayPal to accept credit card payments?**

The PayPal payment process is 100% secure and all of your private payment information is retained with PayPal to further ensure your security. PayPal does not exchange your financial information with us. PayPal also provides several additional benefits including lower transaction fees so that we may pass our savings on to you.

### **Do I need to be a PayPal member?**

No, you can still make payments with your credit card without being required to register.

### **Is my payment refundable?**

As with most credit card transactions, under certain circumstances your payment can be cancelled and refunded. For more information please review our Membership Dues Refund Policy or Regalia Refund Policy.

### **PayPal will not accept my credit card or my transaction is being declined, what should I do?**

When PayPal verifies your credit card details and authorizes your transaction, PayPal verifies not only your credit card information, but also your billing address and phone number. If PayPal has declined your credit card, ensure that the billing address you have entered matches the address that appears on your credit card statement exactly. If you continue to experience problems, contact your issuing bank for more information regarding any recently declined transactions.

### **Helpful PayPal Information**

If you try to use a credit card that was previously associated with or added to a PayPal account, PayPal will force the person to login as a PayPal member as a security precaution. In this scenario, the person may have signed up for a PayPal account sometime ago and attached their credit card to their PayPal account. To protect the member, PayPal will not let the credit card be processed as a non-member and requires them to login. To avoid this, you could try a different credit card that is not previously attached to a PayPal account or login to your PayPal account and remove the card from your PayPal profile.

- If you are using an email address that is associated with a PayPal account, PayPal may force you to login as a PayPal member. This does not always happen - it depends on a number of factors.
- If the computer you are using has logged into a PayPal account in the past, PayPal assumes that you are a PayPal member and displays a login page rather than a standard credit card payment form. If this happens, the PayPal login page has an heading that says "Don't have a PayPal account?", you click a "Continue" link that takes you to the standard credit card form.
- Another important aspect of PayPal is that they have a very strict set of security algorithms in place – a good thing for merchants these days. The billing address, name, and phone number that the person enters along with their credit card information must match 100% with the information that their financial institution has on file for their credit card account. Also, if you are trying to process a credit card while you are outside of your home country, for example you are using a US credit card while in Canada, PayPal may prevent the card from being authorized.

### **PayPal Password and Account Recovery**

If you need assistance with recovering your PayPal password or have forgotten the email address associated with your PayPal account, include the entire URL below in your email to them:

<https://www.paypal.com/ca/cgi-bin/webscr?cmd=account-recovery&from=PayPal>

### **Alternate Payment Method to PayPal**

Currently, there is no official alternate or "offline" payment method supported in the NAMGAR store. However, if you are experiencing issues with PayPal, or you do not wish to use PayPal, simply mail or email payment details to the Treasurer.