

MCS GUIDANCE DOCUMENT

.....

PayPal Manual for MCS Contractors

Introduction

- The latest version of the MID (MCS Installation Database) has moved away from the purchase of MCS credits, towards a more flexible payment gateway.
- MCS contractors are now directed to a PayPal portal at the certificate payment stage, where they have the option to use a debit/credit card to purchase the MCS certificate and any other MID products (e.g., IWA Insurance Backed Guarantees). However, if it suits a contractor more to pay for certificates using a PayPal account, they have the alternative option to use PayPal wallet, in which funds can be drawn from a PayPal 'top up' balance.
- This document provides guidance for MCS contractors, on how to set up a PayPal business account and how to utilise the PayPal wallet to purchase MID products on the latest version of the MID.

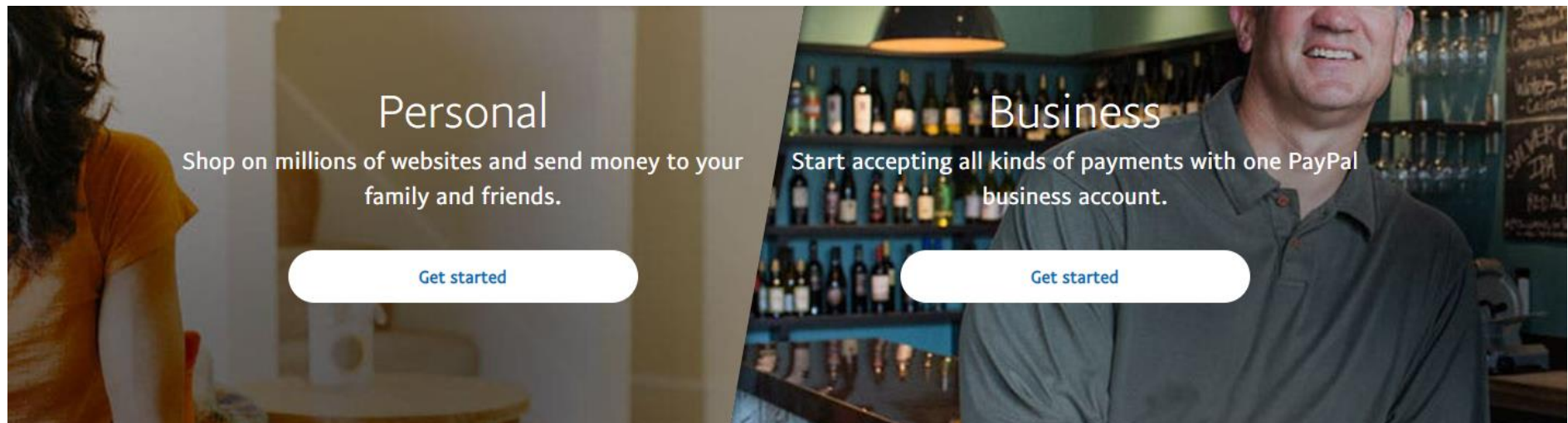
Contents Page

How to set up a PayPal Business account.....	4
How to set up and manage users on a PayPal Business account.....	7
How to link a bank account to a PayPal account.....	9
How to top up the 'balance' on a PayPal account.....	10
Using PayPal Wallet to purchase MID products.....	12
Further MID/PayPal guidance	15

1) How to set up a PayPal Business account

If MCS contractors do not have a PayPal account already set up, they can get started and sign up by visiting the following page on the PayPal website: <https://www.paypal.com/uk/webapps/mpp/account-selection>.

There are two types of PayPal accounts, Personal or Business:



Both PayPal account types allow payments to be sent and received, however there are some differences:

- **Personal:** recommended for individuals who shop and pay online or wish to send or receive personal payments.
- **Business:** recommended for merchants who operate under a company/group name (which will suit MCS contractors the best). It offers additional features also, such as allowing up to 200 employees limited access to the account.

Further details regarding the PayPal account types can be found on the following page on the PayPal website:

<https://www.paypal.com/us/smarthelp/article/what-is-the-difference-between-personal,-premier,-and-business-accounts-faq2258>


If an MCS contractor is interested in setting up a PayPal business account, they will only need a few pieces of information handy, to begin:

- Business name and address
- Date of birth and home address (of the individual setting up the account)


MCS Contractors can begin the process on the following PayPal webpage: <https://www.paypal.com/bizsignup/>, in which they are initially required to provide an email address, followed by entering personal log in details. The user must then provide details about the business e.g., business name and category, country, credit card statement name etc.

Make sure your account is ready to accept payments


Follow these setup steps to get seller ready.



Confirm your email
If you haven't already, confirm your email address to start accepting payments.



Provide your business name
Confirm your business name to appear on your customers' credit card or bank statement.



Access your funds
Link your bank account to your PayPal Business account to transfer funds.

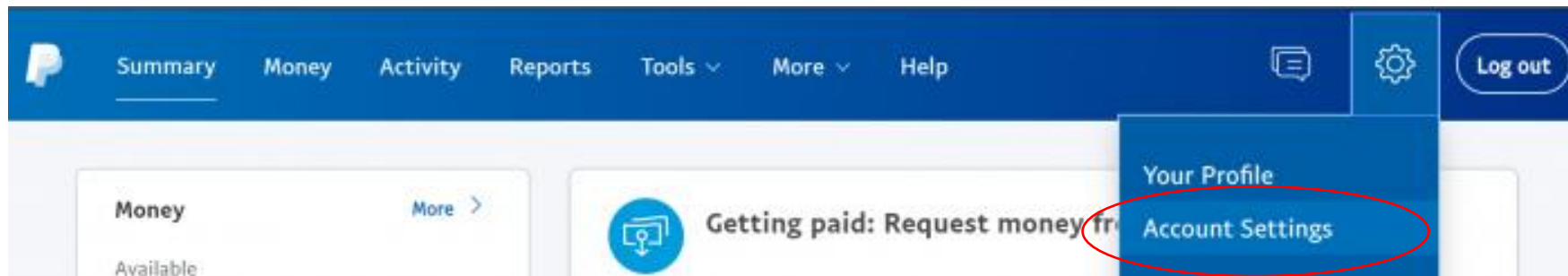
The individual setting up the account will then need to provide personal details e.g., D.O.B., home address, to finalise the account set up. After verifying the information, the PayPal business account is ready to use.

- The following PayPal webpages, provide further detail on how to get started with the PayPal business platform:
<https://www.paypal.com/uk/business/getting-started> and <https://www.paypal.com/uk/brc/article/how-to-open-a-paypal-business-account>. MCS contractors can also contact the PayPal set up helpline on **020 794 93272**, if they require any further guidance on how to set up a business account on PayPal.
- **Please note**, it is free to sign up to PayPal and to purchase any goods via PayPal, provided that the payment does not involve a currency conversion (this will not apply to MID purchases). There are also no PayPal fees, if an account holder chooses to use their PayPal balance, bank account or debit card to spend money in GBP. There may be fees for other transactions, however.
- For any further information on PayPal consumer fees, please visit the following page on the PayPal website:
<https://www.paypal.com/us/webapps/mpp/paypal-fees>.

2) How to set up and manage users on PayPal Business Account

On PayPal business accounts, account holders can set up individual PayPal accounts for different users within the company. The account holder can provide PayPal account access to up to 200 employees, each with a unique login ID and level of authority.

To add users to a PayPal account, the account manager must enter the 'Account Settings' section on PayPal (see below).



The account holder must then select the 'Account Access' and go to 'Manage Users' and 'Update', followed by Add Users (see below):

The screenshot shows the PayPal Account Settings interface. At the top is a dark blue navigation bar with the PayPal logo, links for Summary, Balance, Activity, Reports, Tools, More, and Help, a settings gear icon, and a Log out button. Below the navigation bar is a light gray banner with the text: "We've updated your Profile and Settings experience. [Let us know what you think](#)".

The main content area is divided into two sections. On the left is the "Account Settings" sidebar, which includes a search bar and two categories of settings: "ACCOUNT & SECURITY" and "BUSINESS PROFILE". Under "ACCOUNT & SECURITY", the "Account access" option is highlighted with a blue bar. Other options in this category include "Account preferences" and "Payment preferences". Under "BUSINESS PROFILE", there are four options: "Business information", "Account owner information", "Money, banks and cards", and "Notifications".

The right section is titled "Account access" and contains a table with four rows:

Account access		
Log in with PayPal	Websites where you've logged in with PayPal.	Change
API access	Manage API credentials to integrate your PayPal account with your online store or shopping cart.	Update
Manage Users	Manage secondary users who can access your account.	Update
Limits	Limits on your account.	View

The "Update" link for the "Manage Users" row is circled in red.

There is also a selection of different privileges on PayPal that the account holder can assign to each of their users, including the ability to send money, add money, view PayPal account balance etc. Therefore, if an account holder only wants their admin users to have the ability to make payments e.g., to pay for MCS certificates using the PayPal balance, they can assign their admin users the 'send money' permission only. These permissions can be assigned to the users when the accounts are set up (outlined above) and can be amended later if necessary.

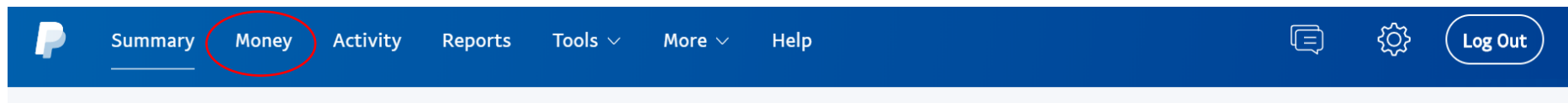
- Further detail on how to add and manage users is outlined on the following page on the PayPal website: <https://www.paypal.com/us/smarthelp/article/How-do-I-add-users-to-my-PayPal-account-FAQ1605>.
- **Note:** if a user is assigned the 'money movement' permission, this user will need to complete verification

3) How to link a bank account to a PayPal business account

Once a PayPal business account has been set up by an MCS contractor and is ready to use, the account holder can then link a personal/company bank account to the PayPal account, so that funds can be transferred between both accounts. To quickly link a bank account, the contractor will need the following items handy:

- PayPal Business account username and password
- Bank account sort code
- Bank account number

The account holder will need to log into the PayPal account and select 'money' at the top of the page, followed by 'add' a new bank account.

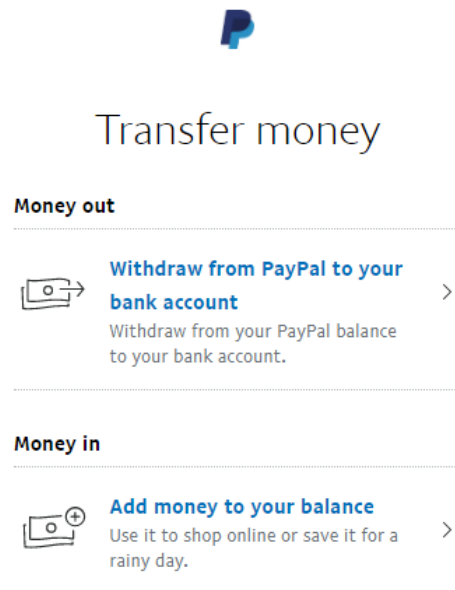


The sort code and account number will then need to be entered by the user, followed by 'agree and add'. PayPal will then ask for approval to deposit £0.01 into the nominated PayPal account, to allow this, the user will need to select 'submit' on pre-approved payment instruction. The contractor can then confirm the bank account, by entering a 4-digit confirmation code.

- For step by step instructions on how to link a bank account to a PayPal business account, please visit the following page on the PayPal website: <https://www.paypal.com/uk/brc/article/how-to-open-a-paypal-business-account>.

4) How to top up the 'balance' on a PayPal account

Once an MCS contractor has linked a bank account to the PayPal business account, it will now be possible to transfer funds between both accounts. This will either involve withdrawing any funds from PayPal balance into the nominated bank account, or adding money from the bank account to PayPal, so there is a topped-up balance in the PayPal wallet.



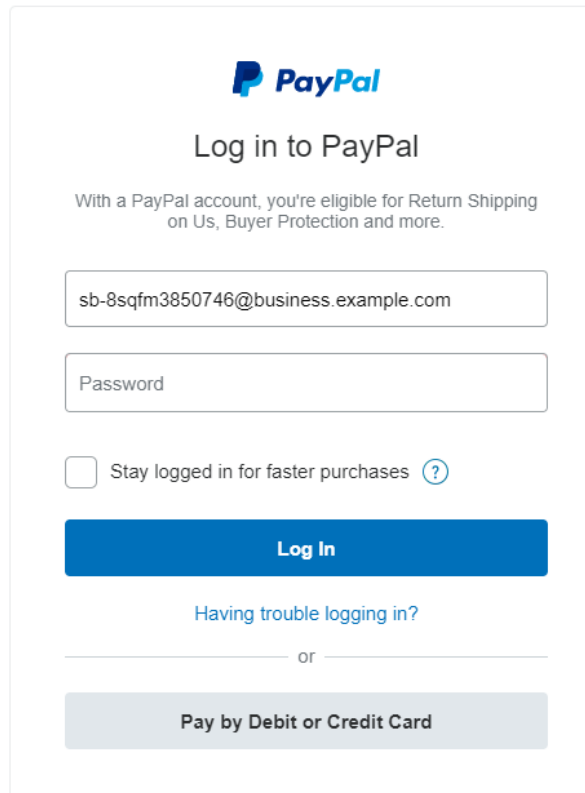
To add money to the balance in PayPal from a bank account, the user must firstly select 'Wallet' and select 'Transfer Money', followed by 'Add money to your balance'. The user must then follow the steps to transfer money from the bank account, into the PayPal balance.

- The following link on the PayPal website, provides additional details on how to top up money to a PayPal balance, from a bank account: <https://www.paypal.com/sg/smarthelp/article/how-do-i-top-up-add-money-to-my-paypal-account-from-my-bank-account-faq1348>.
- Also, to note, the maximum amount permitted per transfer (e.g., between bank account and PayPal) is £10,000.

5) Using PayPal Wallet to purchase MID products

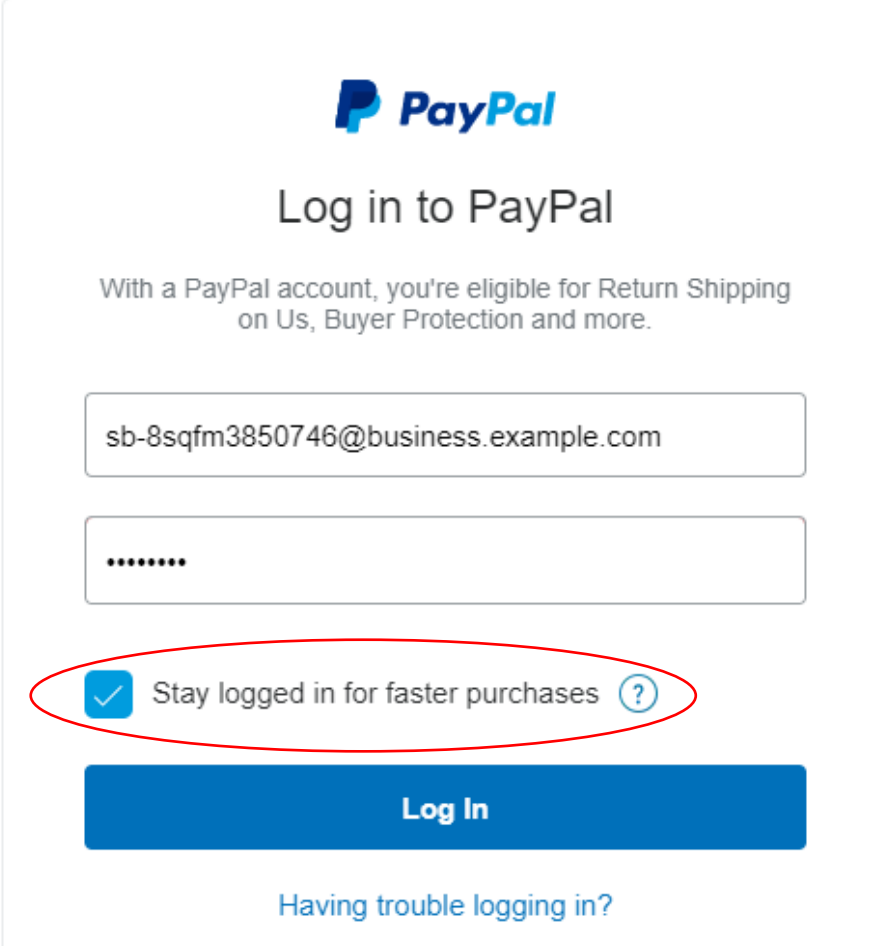
Linking a bank account to a PayPal account will allow payments to be made, more simply and quickly, especially for when MCS contractors are now purchasing MID products e.g., MCS Certificates, IBG's. When any admin staff are creating and purchasing certificates on the MID, they will only require their unique PayPal account log in credentials to process the payment and generate the MCS certificate.

When the contractor employee is creating an MCS certificate and reaches the payment stage and select 'Pay with PayPal', the user will be directed to the below page, where they will be required to input their log in details.




The image shows a PayPal login interface. At the top is the PayPal logo. Below it is the heading "Log in to PayPal". A subtext line reads: "With a PayPal account, you're eligible for Return Shipping on Us, Buyer Protection and more." There are two input fields: the first contains the email address "sb-8sqfm3850746@business.example.com" and the second is labeled "Password". Below the password field is a checkbox labeled "Stay logged in for faster purchases" with a help icon. A blue "Log In" button is positioned below the checkbox. Underneath the button is a link that says "Having trouble logging in?". A horizontal line with the word "or" in the center separates this from a grey button at the bottom labeled "Pay by Debit or Credit Card".

Once the log in details have been entered once, the user can select 'stay logged in for faster purchases' so the user will not have to enter the log in details every time they come to pay for MCS certificates in the future.




The image shows a PayPal login interface. At the top is the PayPal logo. Below it is the heading "Log in to PayPal". A subtext line reads: "With a PayPal account, you're eligible for Return Shipping on Us, Buyer Protection and more." There are two input fields: the first contains the email "sb-8sqfm3850746@business.example.com" and the second contains masked characters ".....". Below the password field is a checkbox that is checked, with the text "Stay logged in for faster purchases" and a help icon (a question mark in a circle). This checkbox area is circled in red. Below the checkbox is a blue "Log In" button. At the bottom is a link that says "Having trouble logging in?".



Log in to PayPal

With a PayPal account, you're eligible for Return Shipping on Us, Buyer Protection and more.

☒ Stay logged in for faster purchases 

Log In


[Having trouble logging in?](#)

Upon selecting 'log in', the user will be directed to the PayPal portal, in which there will be the choice of either paying with the PayPal balance or the debit card which is linked to the PayPal account. To pay for the certificates using the PayPal balance, the user will need to ensure they select 'PayPal balance'.

The PayPal balance can also be set up as the preferred payment option, by selecting the check box that states, 'make this my preferred way to pay', to ensure this is the default payment method of every transaction.

Pay with

☒




PayPal balance


£76.00
GBP

PREFERRED

☐



The Bank Card
Credit ****4006

 Add debit or credit card

Continue

6) Further MID/PayPal guidance

Please contact the MCS helpdesk on 0333 103 8130 or mcshelpdesk@mcscertified.com for any further assistance with the latest version of the MID, or PayPal for assistance with any PayPal related queries (<https://www.paypal.com/dm/smarthelp/contact-us>).

AMENDMENTS ISSUED SINCE PUBLICATION

Document Number	Approval	Amendment Details	Date
1.0	Approved by MCS Operations Team	First Issue	6/4/2021