

## How to Pay with Pay Pal or PayPal Credit

PayPal Credit is a valuable online service that allows you to order your Publishing Package today in full and pay for it over the next several months through your established Pay Pal account. Most approved Pay Pal Credit purchases are in the \$1000 - \$3000 range. Pay Pal Credit does examine your Credit Score to make their decision.

Before you can pay with PayPal you will need to have (or create) a Pay Pal Account. And before you can pay with PayPal Credit you will need to apply for a Pay Pal Credit Account.

This PDF document will assist you in doing both.

### 1. Creating a PayPal Account (if you already have a PayPal Account, skip to Page 3)

1. Go to the PayPal site here: <https://www.paypal.com/home>.
2. Click on the "Sign Up for Free" button; it is in the center of the page and looks like this:



3. PayPal will ask whether you want a Personal Account or a Business Account. Choose Personal .
4. Enter your email address and password to create your account. It's best if you use the same email address you are using to publish with Outskirts Press.

5. Enter your personal information; as shown here:

The screenshot shows a mobile interface for creating a PayPal account. At the top, there are four progress indicators, with the second one filled. Below them is the heading "Just a few more details to finish creating your account" and the sub-heading "Personal Account". The form consists of several input fields: "Legal first name", "Legal last name", "Street address", "City" (with a "State" dropdown menu), "Zip Code", and "Mobile" (with a dropdown menu) and "Phone Number". Below the form is a checkbox with a text block explaining the terms of service, including the User Agreement, Privacy Policy, and Electronic Communications Delivery Policy. At the bottom is a blue button labeled "Agree and Create Account".

6. Then "Agree and Create Account" to complete your account set-up. PayPal has an excellent self-help section found here if the Author has further questions: <https://www.paypal.com/selfhelp/home>.
7. You may either pay for your package via PayPal, or Apply for PayPal Credit (see Page 3)...

## 2. Applying for PayPal Credit

1. Once you have a PayPal Account, go to the PayPal Credit Application portal here: <https://creditapply.paypal.com/>.
2. Click on “Apply Now”. The button is in the middle of the webpage and looks like this:

**Get No Payments + No Interest if paid in full in 6 months on purchases of \$99 or more when you check out with PayPal and choose PayPal Credit.**

Subject to credit approval. See terms below.

Interest will be charged to your account from the posting date (which is usually within a few days of the purchase date) if the purchase balance is not paid in full within the promotional period.

**Apply Now**

3. Securely provide your social security number and confirm the information you provided when setting-up your Pay Pal Account.
4. Then click on “Agree & Continue” to submit your application. PayPal will notify you via email of their decision to loan you funds.
5. If approved, you can choose the PayPal/Credit choice from the Outskirts Press Shopping cart and use your available credit line to pay for your publishing package.

## 3. Checking out using PayPal or PayPal Credit

1. If you wish to use PayPal or PayPal Credit to pay for your publishing package, choose the PayPal/Credit payment option from the Outskirts Press shopping cart at checkout. There is an additional \$5 handling fee assessed for PayPal/Credit payments, which will be automatically added to your total.
2. Fill out the rest of the required information on the shopping cart screen and then press the SUBMIT button.
3. You will be redirected to PayPal to login to your PayPal Account, after which you can pay using PayPal or PayPay Credit (if previously approved).
4. Funds transfer from PayPal to Outskirts Press can take up to 1-2 business days, after which you may login to your Outskirts Press account to proceed.