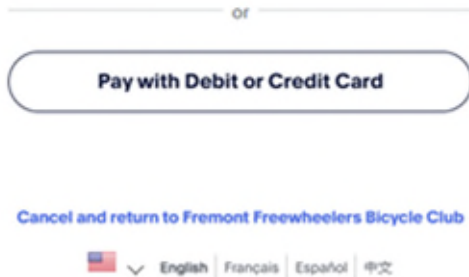


Potential Credit Card Payment issues with PayPal and their solutions

If you don't have a PayPal account or would prefer not to use one to make a payment, that should be possible with the FFBC payment system. Sometimes people have trouble accessing the Credit Card Entry on PayPal (called Guest Checkout by PayPal). This could be due to a number of different factors. The following information should be able to resolve most cases.

When you leave the FFBC website and go to PayPal payments, you should see the following selection option on the page:



If you do not see that "button", one of the following issues may be the cause. Typically the email address or the Cookies are the cause – those are highlighted.

Locale/IP address

- Guest checkout is not available for all locations, as some countries are required by PayPal to have a PayPal account before making a transaction. That means that if the IP address of the buyer is determined by the system to be in a location where "PayPal account optional" is not available, they will need to create a PayPal account. As far as we know, this does not apply to US based IP addresses.
- If the user is attempting to make a purchase from a location that is not their home country, they may be required to sign in to make a payment from a verified PayPal account.

Email Address

- **If the email address that the buyer is providing is linked to an existing PayPal account, the option to checkout as a guest will not be available** (since PayPal has already established that the buyer has an existing account).

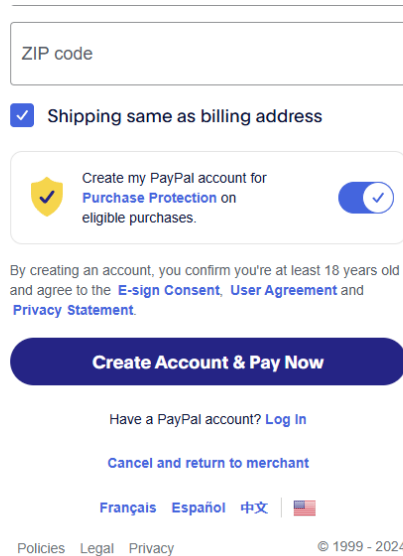
Cookies

- PayPal as a business does make an effort to create new accounts. **By using cookies on the user's browser, PayPal will check to see if the buyer has used the guest checkout multiple times. If so, they will remove the Guest Checkout option and require the buyer to create a PayPal account. Since this is tracked through cookies, clearing the cache within their browser should restore the guest checkout option for the buyer.**

Potential Credit Card Payment issues with PayPal and their solutions


Occasionally PayPal does not allow Guest Checkout because it perceives the user to be a security risk. FFBC can not help with this because we do not have any information about PayPal's security criteria.

There is one other point where it may seem the user is blocked from using the Guest Checkout. If the user has gotten all the way through to the credit card entry form and filled out the form, the default button they will see at the bottom of the page is:



ZIP code

Shipping same as billing address


 Create my PayPal account for **Purchase Protection** on eligible purchases.

By creating an account, you confirm you're at least 18 years old and agree to the [E-sign Consent](#), [User Agreement](#) and [Privacy Statement](#).

Create Account & Pay Now

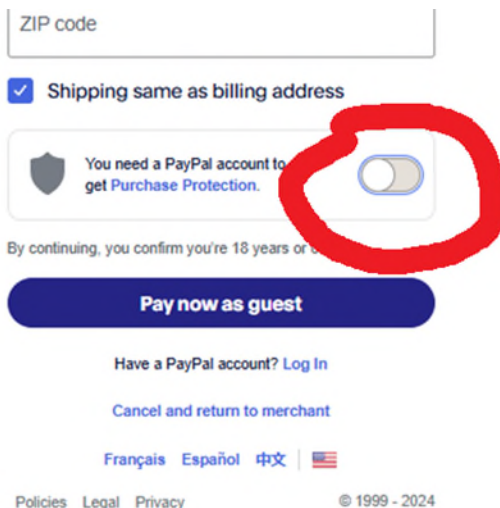
Have a PayPal account? [Log In](#)

[Cancel and return to merchant](#)

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The message says “Create Account and Pay Now”, so it seems to require the user to create a PayPal account. If instead, they move the “Blue Slider” switch to off, the screen will change to this picture:



ZIP code

Shipping same as billing address


 You need a PayPal account to get **Purchase Protection**.

By continuing, you confirm you're 18 years or older.

Pay now as guest

Have a PayPal account? [Log In](#)

[Cancel and return to merchant](#)

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They will now be able to go ahead and pay with their credit card as a guest (i.e. not have to setup a PayPal account).