BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

PayPal

Paying, sending money to family, and staying safe from scams — explained in plain English

A plain-English guide to paying with PayPal

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

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For the PayPal app & paypal.com in the U.S. · facts current November 2026

What's Inside

This is your PayPal manual. **PayPal** is a way to pay for things online, send money to family and get paid, without handing your card number to every website. This guide covers setting it up safely, paying and sending money, the one choice that decides whether you're protected, what to do when a purchase goes wrong, and the scams that borrow PayPal's name. Read it in any order; there's no test, and you can't break a thing by looking around.

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PART 1

Getting Started

What PayPal is, the handful of words you'll see on its screens, and when it's the right tool for the job.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe a grandchild asked you to "just PayPal me," maybe a website offered a yellow **PayPal** button at checkout, or maybe you've had an account for years and an email about an "invoice" made your stomach drop. Whatever brought you here, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted. If I use a word you don't know, I'll stop and explain it right there.

What you'll be able to do

- Set up PayPal safely, with your account locked down from day one.
- Pay at online stores without typing your card number into every website.
- Send money to family, and receive it, without fees when you do it the right way.
- Choose correctly between **Friends and Family** and **Goods and Services**. This one choice decides whether you're protected.
- Get your money back when an order never arrives or isn't what was promised.
- Recognize fake PayPal emails, invoices and phone numbers at a glance.

Looking around is safe

Opening the PayPal app, reading your activity, and checking your settings can't send money anywhere. Money only moves when you press a final **Send**, **Pay** or **Complete Purchase** button, and PayPal always shows you a summary first. Take your time on that summary screen; it's there for you.

WHAT THIS DOES FOR YOU

Why this matters

Used well, PayPal is one of the safer ways to pay online: the store never sees your card or bank number, and you have a route to get your money back if something goes wrong. Knowing the few rules in this guide is what turns it from "one more thing to worry about" into a real safety net.

And I'm a phone call away

If you get stuck, or something doesn't feel right, call me at **(330) 200-8042** before you press anything. There's no such thing as a silly question here.

— Bill

CHAPTER 2

What PayPal Is (and Isn't)

PayPal is a company that sits in the middle when you pay someone. You tell PayPal which bank account or card to use, once. After that, when you pay a store or a person, PayPal moves the money and the other side only sees that PayPal paid them. Your card and bank numbers stay with PayPal.

What you can do with it

- **Pay at online stores** that show a PayPal button at checkout.
- **Send money to people** using just their email address or mobile number.
- **Receive money** from family, or from a buyer if you sell something.
- **Pay in some stores** by scanning a code with the app.
- **Keep a balance** of money in PayPal, and move it to your bank whenever you like.

What it isn't

- **It isn't a bank.** A PayPal balance isn't the same as money in a checking account, so it's wise to move larger amounts to your bank rather than leave them sitting in PayPal.
- **It isn't a way to pay strangers safely in every case.** Protection depends on *how* you pay (Chapter 12, *Friends and Family vs. Goods and Services*).
- **It isn't a phone company.** PayPal doesn't call you out of the blue, and it doesn't put phone numbers in invoices for you to call (Chapter 25, *Fake Phone Numbers & "Support" Calls*).

GOOD TO KNOW

It's free to have an account

Opening a personal PayPal account costs nothing, and paying for purchases at checkout is free for the buyer. Fees come up in a few specific cases, like sending money with a credit card or moving money to your bank instantly. Chapter 15, *Fees in Plain English* lays them out.

CHAPTER 3

The Words You'll See

PayPal's screens use a handful of terms. Come back to this page whenever one puzzles you.

Word	What it means
Wallet	The list of bank accounts and cards you've linked to PayPal, plus your PayPal balance.
PayPal balance	Money that's sitting in your PayPal account, for example after someone sends you money.
Send	Paying a person. You'll choose a payment type.
Request	Asking someone to pay you. Others can send *you* requests too, and you can decline them.
Friends and Family	A personal payment to someone you know. No Purchase Protection.
Goods and Services	A payment for something you're buying. Comes with Purchase Protection; the seller pays a fee.
Invoice	A bill a business sends through PayPal. Real ones exist, but scammers send fake ones too.
Purchase Protection	PayPal's promise to refund eligible purchases that never arrive or are significantly different from what was described.
Dispute	A complaint you open about a payment, first worked out with the seller.
Claim	A dispute you've asked PayPal itself to decide.
Resolution Center	The part of PayPal's website where disputes and claims live.
Activity	Your list of every payment in and out. The place to check what's really happening.
Pay Later	PayPal's ways of splitting a purchase into installments, such as Pay in 4.

CHAPTER 4

When to Use PayPal, and When Not To

PayPal is a fine tool for some jobs and the wrong one for others. A quick guide:

Situation	Is PayPal a good choice?
Buying from an online store with a PayPal button	**Yes.** Free for you, and Purchase Protection applies to eligible items.
Sending birthday money to a grandchild you know	**Yes.** Use Friends and Family, from your bank or balance: no fee.
Splitting a dinner bill with friends	**Yes**, Friends and Family.
Buying from a stranger online (Marketplace, a forum)	**Only with Goods and Services**, never Friends and Family.
Someone you've never met asks you to send money	**No.** That's a classic scam, whatever the story.
Paying for a car, a house deposit or a rental	**Be careful.** Vehicles and real estate aren't covered by Purchase Protection.
Buying gift cards to pay a "bill"	**Never.** No real company asks to be paid in gift cards.

FROM BILL

The one rule I'd tape to the fridge

PayPal is for paying people and stores *you* chose to pay. If anyone contacts *you* asking for a PayPal payment, a refund, a "verification" or a call to a number, slow down and check before you do anything.

PART 2

Setting Up Safely

Getting the real app, linking your bank or card, and locking your account so nobody else can get in.

CHAPTER 5

Getting the Real App and Signing Up

You can use PayPal on its website, **paypal.com**, or in the free PayPal app. Most people find the app easier for sending money, and the website easier for disputes and settings.

Getting the app

1. On an iPhone, open the **App Store**. On Android, open **Google Play**.
2. Search for **PayPal**.
3. Pick the app named **PayPal - Pay, Send, Save** (or similar) whose maker is listed as **PayPal, Inc.**, with a very large number of reviews.
4. Tap **Get** or **Install**, then **Open**.

HEADS UP

Check the maker's name

Look-alike apps exist. The real one is published by **PayPal, Inc.** Never install a "PayPal" app from a link in a text, email or pop-up.

Signing up

1. Open the app and tap **Sign Up** (on the website, click **Sign Up** at the top).
2. Choose a **personal** account. Business accounts are for people selling as a business.
3. Enter your mobile number and confirm it with the code PayPal texts you. Never share that code with anyone.
4. Enter your name, email address and home address, and create a password.
5. Follow the prompts to add a bank account or card (Chapter 6, *Adding a Bank Account or Card*). You can also skip this and do it later.

TIP

Use a strong, unique password

Make your PayPal password one you don't use anywhere else, ideally three or four random words with a number. If you use a password manager, let it create and remember one. Then set up the extra lock in Chapter 7, *Locking Your Account: 2-Step Verification & Passkeys*.

CHAPTER 6

Adding a Bank Account or Card

To pay or send money, PayPal needs to know where the money comes from. You can link a **bank account** (checking or savings), a **debit card** or a **credit card**. You can link more than one and choose each time you pay.

Which should I use?

Source	Good to know
Bank account	No fee for sending to family. Needed to move money out of PayPal to your bank.
Debit card	Quick to link. Sending to family with a card carries a fee.
Credit card	Adds your card company's own protections on purchases. Sending to family with a credit card carries a fee, and some card companies treat it as a cash advance.
PayPal balance	Money already in PayPal is used first unless you choose otherwise.

Linking one

1. In the app, tap **Wallet** (or **Pay**, then **Wallet**, depending on your version). On the website, click **Wallet** at the top.
2. Tap **+** or **Link a card or bank**.
3. Choose card or bank. For a bank, PayPal may let you sign in to your bank to confirm it instantly, or it may send two tiny deposits to your bank that you confirm in a few days.
4. Follow the prompts, then check that the new account appears in your Wallet.

GOOD TO KNOW

Removing an old card

Got a new card, or closed an account? Open **Wallet**, tap the old card or bank, and choose **Remove**. Keeping only the accounts you use makes your Wallet easier to read.

STAY SAFE

Your bank sign-in stays private

If PayPal offers to confirm your bank by signing in, do it only inside the PayPal app or on paypal.com that *you* opened. Nobody from PayPal or your bank will ever phone you and ask for your bank password.

CHAPTER 7

Locking Your Account: 2-Step Verification & Passkeys

A password alone can be stolen. **2-step verification** adds a second check: after your password, PayPal wants a code from your phone. A thief with your password still can't get in. It's the most important setting in this guide.

Turning on 2-step verification

PayPal's help pages say this is set up on the **website**, not inside the app.

1. On a computer or tablet, go to **paypal.com** and log in.
2. Click the **Settings** gear near **Log Out** at the top.
3. Click **Security**.
4. Next to **2-step verification**, click **Set Up**.
5. Choose how you'll get your code: **Use an authenticator app** (most secure) or a text message to your phone.
6. Click **Set it Up** and follow the steps on the screen.

Checked against PayPal Help Center on November 13, 2026.

HEADS UP

Before you change your mind

PayPal's help notes that if you turn off text-message codes, you may not be able to turn text codes back on later, and would need an authenticator app instead. If you're unsure which to choose, call me and we'll set it up together.

Passkeys: logging in with your face or fingerprint

PayPal also supports **passkeys**. A passkey lets you log in with your phone's Face ID, fingerprint or screen lock instead of typing a password, and it can't be tricked out of you by a fake website. The PayPal app usually offers to create one after you log in; you can also look for **Passkeys** in the Security settings. Your phone keeps it; PayPal never sees your face or fingerprint.

Checked against PayPal's security center on November 13, 2026.

STAY SAFE

The code is only for you

PayPal will never call, text or email asking you to read a verification code back to them. Anyone who asks for that code is trying to break into your account. Hang up, and don't share it.

CHAPTER 8

Checking Your Activity & Notifications

Your **Activity** list is the truth about your account. Every payment in and out appears there. When an email or text claims something happened in your PayPal, this is where you check.

Seeing your activity

1. Open the PayPal app yourself (don't use a link from an email).
2. Tap **Activity** (on some versions, tap your profile or **Me** first, then **Activity**). On the website, click **Activity** at the top.
3. Tap any payment to see who, how much, when, and which account paid for it.

> **TIP**
>
> **If an email says you were charged, but Activity shows nothing**
>
> Then nothing happened. The email is fake. This one check defeats most PayPal scams (Chapter 23, *Fake PayPal Emails & Texts*).

Turn on notifications

In the app's settings, look for **Notifications** and allow alerts for payments sent and received. Then you'll hear about any payment the moment it happens, from the app itself rather than from an email that could be fake.

PART 3

Paying & Sending Money

Paying online and in stores, sending money to family, the Friends and Family choice, getting money into your bank, and what it all costs.

CHAPTER 9

Paying at an Online Checkout

Many online stores show a yellow **PayPal** button at checkout. Choosing it means the store never sees your card number. For the buyer, paying this way is free.

1. Fill your cart on the store's website as usual and go to checkout.
2. Choose **PayPal** as your payment method.
3. A PayPal window opens. Check that its address starts with **https://www.paypal.com**, then log in (or approve on your phone, if it offers that).
4. Review the amount, the shipping address and which card or bank will pay. Tap **Change** to pick a different one.
5. Click **Continue** or **Complete Purchase**. You'll return to the store to finish.
6. Look for the PayPal receipt in your Activity a moment later.

GOOD TO KNOW

Purchases like this are protected

When you pay a store through PayPal checkout, the payment is a purchase, so eligible items get PayPal's Purchase Protection automatically (Chapter 17, *Purchase Protection: What It Covers*).

HEADS UP

A checkout that skips PayPal

If a website shows a PayPal logo but then asks you to type your PayPal password into its *own* page, or to send money to an email address instead, stop. Real PayPal checkout always opens PayPal's own window or app.

CHAPTER 10

Paying in Stores

Some stores and many small businesses (farm stands, food trucks, craft fairs) accept PayPal in person. Usually you'll do it with a **QR code**: a checkerboard square that a phone camera can read.

Scanning the store's code

1. Ask the cashier if they take PayPal, and look for a PayPal QR code at the register.
2. Open the PayPal app yourself and look for **Scan** or **Pay in store** (the name varies by app version).
3. Point your camera at the store's code. Check that the business name on your screen matches the store you're standing in.
4. Enter the amount if asked, check it, and tap **Pay**.
5. Show the cashier the confirmation on your screen.

GOOD TO KNOW

Other ways to pay in person

Some stores scan a code from *your* phone instead. And if you have a PayPal debit card, or have added PayPal to your phone's wallet where that's supported, you can tap or swipe like any other card. The companion manual **Apple Pay & Apple Wallet** covers tapping your phone at the register.

STAY SAFE

Don't scan codes stuck on top of other codes

Scammers sometimes paste their own QR sticker over a business's real one. If a code looks like a sticker on top of another, or the name that appears isn't the business, don't pay. Ask the staff.

CHAPTER 11

Sending Money to Family

Sending a gift to a grandchild or paying back a friend is quick. You only need their **email address** or **mobile number**, the one they use for PayPal.

In the app

1. Open the PayPal app and tap **Send**.
2. Type the person's name, @username, email address or mobile number, and pick them from the list.
3. Enter the amount.
4. If PayPal asks what it's for, choose **Friends and Family** for a gift or a payback to someone you know. (Chapter 12, *Friends and Family vs. Goods and Services* explains this choice.)
5. Check which account is paying. For no fee, choose your **bank account** or **PayPal balance**, not a card.
6. Add a note if you like ("Happy birthday!"), check the name and amount once more, and tap **Send**.

Checked against PayPal Help Center on November 13, 2026.

HEADS UP

Check the name, then check it again

A payment to the wrong person can be very hard to get back, especially as Friends and Family. Before you tap **Send**, make sure the name and photo are the right person. If you're sending to someone for the first time, send a small amount like $1.00 and ask them to confirm they got it.

TIP

They don't have PayPal?

You can still send to their email or mobile number. They'll get a message explaining how to claim the money by signing up. If they don't, it comes back to you.

CHAPTER 12

Friends and Family vs. Goods and Services

When you send money to a person, PayPal may ask you to choose a type. It looks like a small choice, but **it decides whether you can get your money back** if something goes wrong.

	Friends and Family	Goods and Services
Use it for	Gifts, splitting a bill, paying back someone you know	Buying an item or a service from anyone
Purchase Protection	**No.** Not eligible.	**Yes**, for eligible purchases
Who pays a fee	No fee from a bank or balance; a fee if paid by card	Free for you; the seller pays a fee
If something goes wrong	Your only option is asking the person to refund you	You can open a dispute

Checked against PayPal Help Center on November 13, 2026.

SCAM ALERT

"Just send it as Friends and Family"

PayPal's own help pages warn about this. If a seller encourages you to pay as Friends and Family when you're buying something, refuse. They may know that the payment won't be covered by Purchase Protection, which is exactly why scammers ask for it. A real seller will accept Goods and Services.

GOOD TO KNOW

Don't mark a purchase as a gift to save the seller a fee

Some honest sellers ask for Friends and Family to dodge PayPal's fee. It's still a bad deal for you: you give up all your protection to save them a few dollars. Offer to cover the fee instead, or pay another way.

CHAPTER 13

Requesting & Receiving Money

When someone sends you money, it lands in your **PayPal balance** and you'll get a notice in the app. You don't have to do anything to accept a normal payment from family.

Asking someone to pay you

1. Open the PayPal app and tap **Request**.
2. Choose the person by name, email or mobile number.
3. Enter the amount, add a note saying what it's for, and tap **Request**.
4. They'll get a notice and can pay it. You'll see it in Activity when they do.

When a request comes to you

A request is only a *question*. Nothing is taken from your account unless you tap **Pay**. If you don't know the person, or don't recognize what it's for, just **decline** it, or ignore it.

SCAM ALERT

Requests that pretend to be refunds

Scammers send money requests with notes like "Refund for your overcharge, approve to receive $300." Approving a request *sends* money; it never brings money in. If a request ever asks you to pay so you can "receive" something, it's a scam. Decline it.

CHAPTER 14

Moving Money to Your Bank

Money in your PayPal balance can be spent with PayPal or moved to your bank. Moving it is called a **transfer** (or **withdraw**).

1. In the app, tap your **PayPal balance** (or **Wallet**, then the balance).
2. Tap **Transfer** or **Transfer Money**, then **Transfer to your bank**.
3. Enter the amount and pick your bank account.
4. Choose the speed: **Standard** (free, usually 1 to 3 business days) or **Instant** (in minutes, for a fee).
5. Review and tap **Transfer**.

Speed	Fee
Standard transfer to your bank	Free
Instant transfer to an eligible bank or debit card	1.75% of the amount, at least $0.25 and at most $25.00

Checked against PayPal's U.S. Consumer Fees page on November 13, 2026.

TIP

Patience saves money

Unless you need it today, choose Standard. On $200, an instant transfer costs $3.50; the standard one costs nothing and arrives in a day or so.

CHAPTER 15

Fees in Plain English

For most everyday use, PayPal is free. Here's where fees come in for personal accounts in the U.S. Fees change from time to time; PayPal lists the current ones on its **Fees** page, linked at the bottom of paypal.com.

What you're doing	Fee for you
Paying a store at online checkout	Free
Sending to family in the U.S. from your bank or PayPal balance	Free
Sending to family in the U.S. with a debit or credit card	2.90% of the amount plus a fixed $0.30
Receiving money from family	Free
Standard transfer to your bank	Free
Instant transfer	1.75%, minimum $0.25, maximum $25.00
Sending to someone in another country	Extra international fee (5% of the amount, minimum $0.99, maximum $4.99), plus a currency conversion charge if currencies differ
Selling something as Goods and Services	The seller pays a fee on what they receive

Checked against PayPal's U.S. Consumer Fees page on November 13, 2026.

GOOD TO KNOW

PayPal always shows the fee first

If a payment carries a fee, the review screen shows it before you press Send. If you see a fee you didn't expect, tap the payment method and switch to your bank or balance.

HEADS UP

Credit cards and cash advances

Sending money to a person with a credit card may count as a **cash advance** with your card company, which can mean extra charges and interest starting right away. Use a bank account for personal payments.

CHAPTER 16

Pay Later: Splitting a Purchase

At some checkouts, PayPal offers **Pay Later** options. The best known is **Pay in 4**, which splits an eligible purchase into four payments: the first at checkout and the rest every two weeks.

- Pay in 4 charges no interest, and it's widely reported to charge no late fees in the U.S. Missed payments can still limit your use of Pay Later, so read the terms on your screen before you agree.
- PayPal may run a soft credit check, which doesn't affect your credit score.
- Payments come out of your linked bank or card automatically. If the money isn't there, your *bank* may charge an overdraft fee.
- Longer plans called **Pay Monthly** may charge interest. Read the rate before you agree.

FROM BILL

Easy to say yes to, easy to stack up

Splitting one big purchase can be handy. The trouble starts when several small plans overlap and the payments surprise you. If you use Pay Later, write each plan's dates on your calendar.

PART 4

Protection & Problems

What Purchase Protection covers and what it doesn't, how to get your money back, automatic payments, and how Venmo fits in.

CHAPTER 17

Purchase Protection: What It Covers

PayPal Purchase Protection (PayPal's legal terms call it Buyer Protection) is PayPal's promise that if you pay for an eligible item and something goes wrong, PayPal can refund you. It covers two main problems:

Problem	What it means
Item Not Received	You paid, and the item never arrived. You must open a dispute within 180 days of the payment.
Significantly Not as Described	It arrived, but it's very different from what was promised: the wrong item, broken, missing parts, or a fake. You must open a dispute within 30 days of delivery or 180 days of payment, whichever comes first.

Checked against PayPal's U.S. Buyer Protection terms on November 13, 2026.

When it applies

- You paid with PayPal as a **purchase**: at an online checkout, by paying an invoice from a real business, or by choosing **Goods and Services**.
- You open the dispute through PayPal, within the time limits above.
- The item is one PayPal covers (Chapter 18, *What Purchase Protection Doesn't Cover* lists what isn't).

GOOD TO KNOW

"Significantly" matters

A shirt that's a slightly different blue is usually not "significantly" different. A shirt that never arrived, or that arrived as a dish towel, is. PayPal makes the final decision.

CHAPTER 18

What Purchase Protection Doesn't Cover

Just as important is knowing when you're on your own. Purchase Protection does **not** cover:

- **Friends and Family payments**, of any amount, for any reason.
- **Real estate**, including rent and deposits on rental property.
- **Vehicles** such as cars, motorcycles, boats and campers.
- **Gift cards** and other items PayPal lists as ineligible, such as some custom-made goods and items you pick up in person in certain cases.
- **Buyer's remorse**: an item that's as described, but you changed your mind. That's the store's return policy, not Purchase Protection.
- Disputes opened **after the deadline**.

Checked against PayPal's U.S. Buyer Protection terms and PayPal Help Center on November 13, 2026.

TIP

Your credit card may help when PayPal can't

If you paid through PayPal using a **credit card**, your card company may have its own dispute rights. Open your case with PayPal first; if that doesn't work out, call the number on the back of your card.

CHAPTER 19

Getting Your Money Back: Opening a Dispute

If an order goes wrong, start with the seller. Many problems clear up with a polite message. If they don't, open a **dispute** in PayPal. It's free, and it keeps a record.

First, contact the seller

Use the seller's contact details from the store website, or the contact information on the payment in your PayPal Activity. Explain the problem and give them a few days. Keep any messages.

Opening the dispute in the app

1. Open the PayPal app and tap **Activity** (on some versions, tap **Me** first).
2. Tap the payment you have a problem with.
3. Scroll to the bottom and tap **Report a Problem**.
4. Choose the kind of problem (for example, item not received), add the details, and tap **Submit**.

Checked against PayPal Help Center on November 13, 2026.

Opening it on the website

1. Log in at paypal.com and go to the **Resolution Center** (click **Help**, or search "Resolution Center").
2. Click **Report a Problem**.
3. Select the payment, click **Continue**, and follow the steps.

Checked against PayPal Help Center on November 13, 2026.

HEADS UP

Mind the clock

PayPal's help says an open dispute closes automatically after **20 days** unless you escalate it to a claim. Once a case closes, it can't be reopened. Put the date on your calendar.

Checked against PayPal Help Center on November 13, 2026.

CHAPTER 20

Asking PayPal to Decide: Escalating to a Claim

If you and the seller can't agree, you can **escalate** the dispute to a **claim**. Then PayPal reviews the case and decides.

1. Log in at paypal.com and open the **Resolution Center**.
2. Click the dispute you want to escalate.
3. Look for an option such as **Escalate** or **Need help? / Review my case**.
4. Add any helpful information: tracking numbers, photos of what arrived, the item listing, and messages with the seller.
5. Submit, then check the Resolution Center and your email for PayPal's questions.

- PayPal often requires at least **7 days** since the payment before you can escalate.
- Decisions usually come within about **14 days**, though some take longer.
- For a "not as described" claim, PayPal may ask you to ship the item back, sometimes with tracking.

Checked against PayPal Help Center on November 13, 2026.

TIP

Photos and paperwork win cases

Take photos of the box and the item as soon as it arrives, especially if something's wrong. Save the listing (a screenshot is fine) and keep every message. Clear evidence makes PayPal's decision easier.

CHAPTER 21

Automatic Payments & Subscriptions

When you pay for a subscription (a streaming service, a newspaper, an app) with PayPal, you may have given that company permission to charge you automatically each month. PayPal keeps a list of these.

1. Log in at paypal.com and click the **Settings** gear.
2. Click **Payments**.
3. Click **Manage automatic payments**.
4. Pick a company from the list to see what it charges, and choose **Cancel** (or **Stop paying**) if you no longer want it.

HEADS UP

Cancel the subscription itself too

Turning off the PayPal permission stops PayPal from paying, but the company may still consider you a member and keep billing another way, or end your service early. Cancel with the company as well. The companion manual **Subscriptions: Finding, Canceling & Not Overpaying** walks through it.

CHAPTER 22

Venmo and PayPal

Venmo is a separate app owned by PayPal. It's popular with younger family members for splitting bills and paying each other back, and it shows a social-style feed of payments.

- Venmo and PayPal are **separate accounts** with separate apps and sign-ins.
- Venmo payments between friends work like PayPal's Friends and Family: meant for people you know, with no purchase protection.
- The same scam rules apply: never pay a stranger, never "approve" a request to receive money, and never call a number from a message.
- If the grandkids use Venmo and you'd rather use PayPal, PayPal works just as well for sending them money.

STAY SAFE

Make your Venmo payments private

Venmo can show your payments to others. If you use it, look in its **Privacy** settings and choose **Private** so only you and the other person see each payment.

PART 5

Scams That Use PayPal's Name

Fake emails and texts, fake invoices and money requests, fake support numbers, tricks aimed at sellers, and what to do if you've been caught.

CHAPTER 23

Fake PayPal Emails & Texts

PayPal is one of the most copied names in scam emails, because so many people have an account. The fakes can look very convincing. Luckily, PayPal publishes the signs that give them away.

Signs it's fake

- **A generic greeting.** PayPal says it addresses you by your first and last name (or business name), never "Dear user" or "Hello PayPal member."
- **Panic.** "Your account has been limited," "unusual activity," "respond within 24 hours."
- **An attachment.** PayPal says its real emails never include attachments or software to install.
- **A look-alike address.** Anyone can register a name like **paypal-secure-help.com**. Only **paypal.com** is PayPal.
- **A request for your password, code or card number.** PayPal won't ask for these by email or text.

Checked against PayPal Help Center (spotting fake PayPal emails) on November 13, 2026.

What to do with one

1. Don't click anything in it, and don't reply.
2. Open the PayPal app yourself, or type **paypal.com** into your browser, and check your **Activity** and messages. If something real needs your attention, it'll be there.
3. Forward the suspicious email to **phishing@paypal.com**. Forward it, rather than copying and pasting, so PayPal's team can see where it came from.
4. Delete it.

Checked against PayPal Help Center (spotting fake PayPal emails) on November 13, 2026.

SCAM ALERT

"Your account is limited"

This is one of the most common fakes. It links to a copy of PayPal's sign-in page that steals your password, then asks for your card details to "restore access." If you're worried, open the app yourself. A real limitation shows up inside your account, with instructions.

CHAPTER 24

Fake Invoices & Money Requests

This scam is especially sneaky because the email really *does* come from PayPal. Scammers open PayPal accounts and use PayPal's own invoice or money-request feature to send you a bill for something you never bought: an antivirus renewal, a computer repair plan, a cryptocurrency purchase, often for several hundred dollars.

How it works

- The invoice arrives from PayPal's real address, so it gets past spam filters.
- In the notes, it says something like "If you didn't authorize this charge, call our billing department" and gives a phone number.
- That number reaches the scammer, not PayPal. They'll offer to "cancel" the charge, then ask you to install a remote-access app, log in to your bank, or pay a "refund" back to them.

SCAM ALERT

The phone number is the trap

You haven't been charged anything. An invoice or a request is only a bill; no money leaves your account unless you pay it. The danger is calling the number. PayPal doesn't put customer service numbers in invoice notes for you to call.

What to do

1. Don't call the number, and don't pay the invoice.
2. Open the PayPal app yourself and look at **Activity**. You'll see the invoice or request, and that no payment was made.
3. Decline or cancel the invoice or request in the app.
4. Forward the email to **phishing@paypal.com**, then delete it.

TIP

Check the amount against reality

Did you buy anything from that company? Do you even have that antivirus? If the answer is no, you already know it's a scam. Real companies don't bill you through a PayPal invoice for something you never ordered.

CHAPTER 25

Fake Phone Numbers & "Support" Calls

When people search the web for "PayPal phone number," scam numbers sometimes appear in ads and on fake help pages. And some scammers call you first, pretending to be PayPal's fraud department.

Finding the real way to contact PayPal

1. Open the PayPal app or log in at **paypal.com** yourself.
2. Go to **Help** and choose **Contact Us** (on the website it's at the bottom of the page, or at paypal.com/contactus).
3. Pick your topic. PayPal offers messaging and, for many topics, a **Call Us** option that shows the real number and sometimes an access code to enter.

SCAM ALERT

Signs the caller isn't PayPal

They called *you*. They want your password, a verification code, or your card number. They ask you to install an app like AnyDesk or TeamViewer so they can "help." They tell you to move money to a "safe" account, or to pay with gift cards or cryptocurrency. Any one of these means hang up.

STAY SAFE

Hang up and call back yourself

If a call worries you, hang up. Then open the PayPal app yourself and check your Activity, or contact PayPal through the app's Help section. If the problem was real, PayPal will still be there.

CHAPTER 26

Selling Online: Fake Payments & Overpayments

If you sell something on Facebook Marketplace, Craigslist or a forum, a buyer may want to pay with PayPal. That can be fine, but sellers are targets too.

- **Fake "payment received" emails.** The buyer sends an email that looks like PayPal saying you've been paid, or that the money is "on hold until you send a tracking number." Check your PayPal app. If the money isn't in your balance there, you haven't been paid.
- **Overpayment.** The buyer "accidentally" pays too much and asks you to send the difference back. The original payment later disappears, and so does the money you sent.
- **"Upgrade to a business account" or "pay a fee to release funds."** PayPal doesn't make you pay to receive a payment.
- **Shipping somewhere strange.** A buyer who can't meet locally and wants you to ship to an address overseas, or use their "own shipping agent," is a warning sign.

TIP

For local sales, cash or meet-in-person works fine

For a local sale, meeting in a busy public place, many police stations offer a spot for this, and taking cash or a payment you can see arrive in your own app, keeps things simple.

CHAPTER 27

If You've Been Scammed

It can happen to anyone, and acting quickly makes a real difference. Don't be embarrassed; scammers are professionals. Here's the order to work in.

1. **Stop contact** with the scammer. Don't send more money to "fix" it.
2. **If you let someone onto your computer**, disconnect it from the internet (turn off Wi-Fi or unplug it) and don't use it for banking until it's been checked.
3. **Change your PayPal password** from a device the scammer never touched, and turn on 2-step verification (Chapter 7, *Locking Your Account: 2-Step Verification & Passkeys*).
4. **Report it to PayPal** through the app: open the payment in Activity and tap **Report a Problem**, or use **Help** and **Contact Us**. Tell them if it was unauthorized.
5. **Call your bank or card company** using the number on your card or statement if a bank account or card was used or shared.
6. **Change passwords** for your email and any account where you used the same password.
7. **Report it** to the Federal Trade Commission at **ReportFraud.ftc.gov**.

GOOD TO KNOW

Unauthorized vs. tricked

If someone got into your account and sent money without your permission, tell PayPal right away; that's treated differently from a payment you made yourself because of a lie. Either way, report it. The sooner PayPal and your bank know, the more they can do.

FROM BILL

Call me before you call anyone back

If you've been scammed, or think you might have been, call me at (330) 200-8042. I'll help you work through this list calmly, check the computer if someone had access, and lock things down.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every everyday move on a single page.

CHAPTER 28

When to Call Bill

This guide will carry you through nearly everything PayPal asks of you. But part of being helpful is being honest about when a hand saves you worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like help **setting up PayPal** and turning on **2-step verification** or a passkey.
- An email, invoice, text or caller about PayPal gives you that **"this doesn't feel right"** feeling.
- You **called a number** from a message, or let someone onto your computer.
- You need help **opening a dispute** or escalating it before the deadline.
- You want to tidy up **automatic payments** and old cards in your Wallet.
- You're setting PayPal up for a parent and want it done safely.

Things you can handle yourself

Paying at checkout, sending money to family as Friends and Family from your bank, choosing Goods and Services for purchases, checking your Activity, declining strange requests and forwarding fake emails. These are all yours now.

FROM BILL

How I like to help

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, I don't talk down to anyone, and there's no such thing as a silly question. We can work over the phone or a screen share, or I can come to your home: $49 remote · $99 in your home. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to learn this. Paying online safely is a real skill, and you've got it now.

— Bill

CHAPTER 29

Your PayPal Cheat-Sheet

Keep this handy. The everyday moves, all in one place.

The everyday moves

To do this	Do this
Pay at an online store	Choose **PayPal** at checkout, check the window is paypal.com, review, Complete Purchase.
Send money to family	App: **Send** > pick the person > amount > **Friends and Family** > pay from bank or balance > Send.
Pay a person for an item	Choose **Goods and Services**. Never Friends and Family.
Ask to be paid	App: **Request** > person > amount > Request.
Move money to your bank	Tap your balance > **Transfer** > Standard (free).
Check what really happened	Open the app yourself > **Activity**.
Open a dispute	Activity > the payment > **Report a Problem**.
Turn on 2-step verification	paypal.com > Settings gear > **Security** > 2-step verification > Set Up.
Report a fake email	Forward it to **phishing@paypal.com**, then delete it.

The safety rules

- Buying something? **Goods and Services.** A seller who insists on Friends and Family is a warning sign.
- An invoice or request is only a bill. **Never call a phone number** written in one.
- Approving a request **sends** money. It never brings money in.
- PayPal won't ask for your password, code or card number by email, text or phone.
- Check **Activity** in the app, not the email.
- Open disputes within the time limits: 180 days for not received; 30 days after delivery for not as described.
- When something feels off, stop and ask.

Keep these handy

My PayPal details	
Email I use for PayPal	_____
2-step verification method	_____
Bank linked to PayPal	_____
Report fake emails	phishing@paypal.com
Report fraud	ReportFraud.ftc.gov
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

Safer shopping, easier giving

You can pay stores without handing out your card number, send gifts to the grandkids in seconds, get your money back when an order goes wrong, and see through the scams that borrow PayPal's name. Keep this guide close, and enjoy it.

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