



SESSION 1 1: PAYMENTS METHODS

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Content

- Definition
- Security Measures in Online Payments
- PayPal
- Payooner
- Exercises and Cases
- Exam



Payment

Payment: *The transfer of money from one individual or legal entity to another*

- Cash
- Personal Cheques
- Money orders (Bank note)
- Credit cards
- Debit cards



Fraud

- A major problem for online payments
- The merchant has no legal proof of purchase unless the buyer uses authentication certificate
- Companies such as Visa, PayPal and CyberCash (now VeriSign) are working to limit fraud:
 - Visa has established high risk business models and best practices info for merchants
 - Nochargeback.com has lists of fraudulent cards, e-mail addresses and postal addresses
 - VeriSign/CyberCash has employed AI to catch frauders



Phishing

Basic Structure:

- Attacker sends e-mail messages to a large number of recipients
- Message states that an account has been compromised and the matter should be corrected
- Message includes a link
- User enters a login name and password, which the perpetrator captures
- Once inside a victim's account, the perpetrator can access personal information

Countermeasures

- Most important step that companies can take today is to educate Web site users
- Many companies contract consulting firms that specialize in anti-phishing work
- Anti-phishing technique is to monitor online chat rooms used by criminals



1. PayPal

- It's a digital payment system
- Digital cash via email
- Acts as a trusted third party (e.g. auction purchase)

To send money:

- Sender sets up an account and requests to send payment
- Sender places payment into the receivers account by credit-card
- Receiver is notified of payment via email
- Receiver can transfer funds to bank account or request a cheque



PayPal Cont...

- Charges a nominal fee for every transaction, and they have very strict policies, so it's a good idea to avoid any fraudulent or suspicious transactions.
- It enables people to buy and sell over the internet instantly using protected systems
- Transaction conducted between banks are secured



How to sign up

- Go to the website www.Paypal.com and Click signup.
- Choose the type of account you need to open from the option <Personal / business> and fill in the information required.
- In the option to link your card or do it later, click > Skip and log into your email account to confirm the email from Paypal on new account
- Confirm the Phone number you provided through text send from Paypal
- From the prompt “your account is ready, login into Paypal.com” click > Go to your account



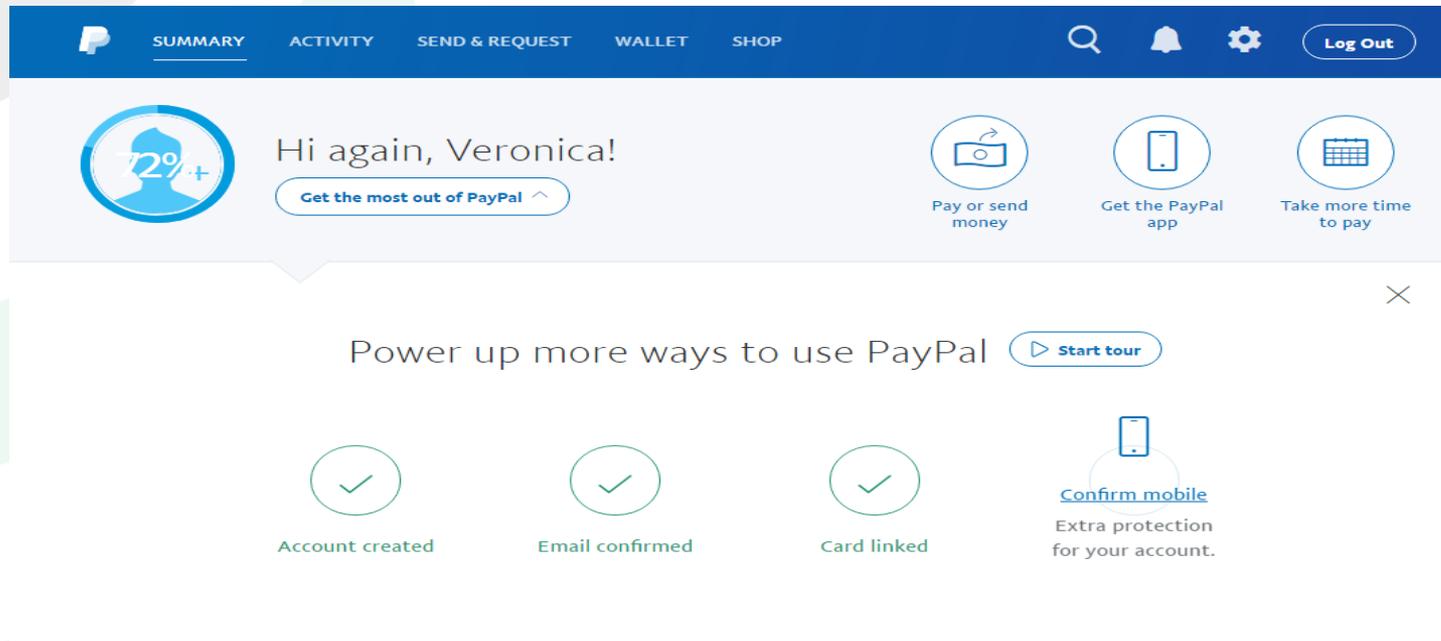
How to sign up cont..

- A welcome window appears and you are connected to the PayPal site.
- PayPal sends to your confirmation email.
- You may need your bank statement or online statement Proof of account by confirmation the transaction from PayPal
- Your account creation process is complete and you can start using it



Billing-PayPal

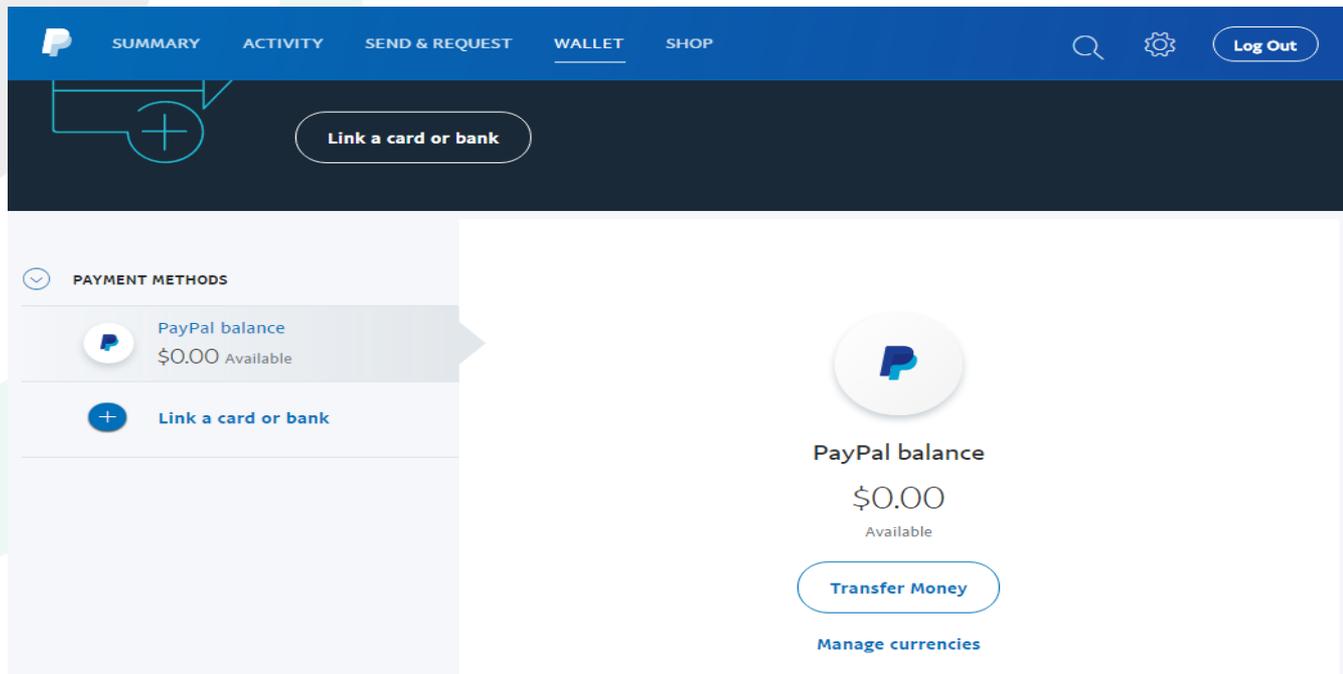
Step 1: A freelancer needs to log into their PayPal account





Billing Process – PayPal

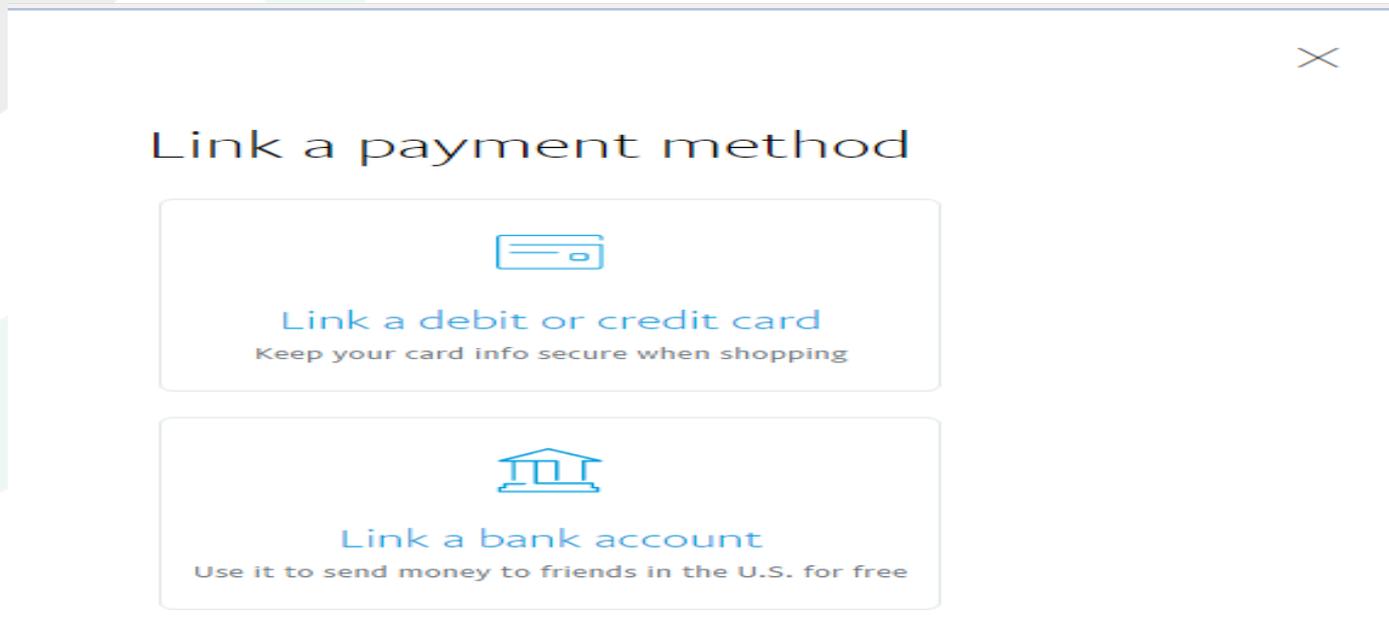
- Step 2: Click on the WALLET tab to link PayPal to your card/bank





Billing Process–PayPal

- Step 3: Click on the link to your card/bank option





Billing Process – PayPal

- ▶ Step 4: If a selection on the card details is selected, fill in the required details

Link a card

VISA | |

Debit or credit card number
Enter card number

Expiration date

Security code

Your billing address
Gitanga Rd, Nairobi, KY 00100

Link Card

Link a card

VISA | |

Debit or credit card number
XXXXXXXXXXXX123
Please check your card number

Expiration date
06/24

Security code
123

If your card has a CSC code, enter it here

Your billing address
Gitanga Rd, Nairobi, KY 00100

Link Card



Billing Process – PayPal

- ▶ Step 5: To link to a bank, select the I have a different bank where you have an account





Billing Process – PayPal

Step 6: Fill in the bank details as required

Link a bank account

_____ \$ _____

012301234 5210660424

Checking Savings

Routing Number

Account Number

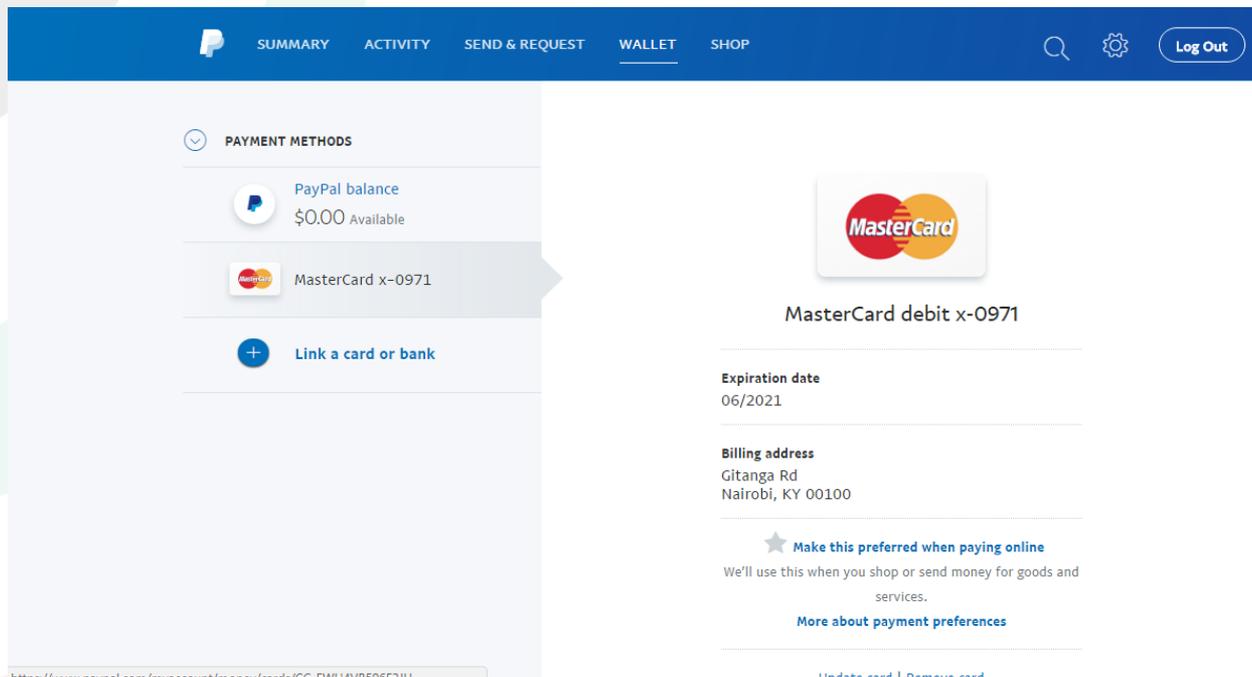
By continuing, you agree to let PayPal send 2 small deposit amounts (less than \$1.00) and retrieve them in 1 withdrawal.

Agree and Link



Billing Process – PayPal

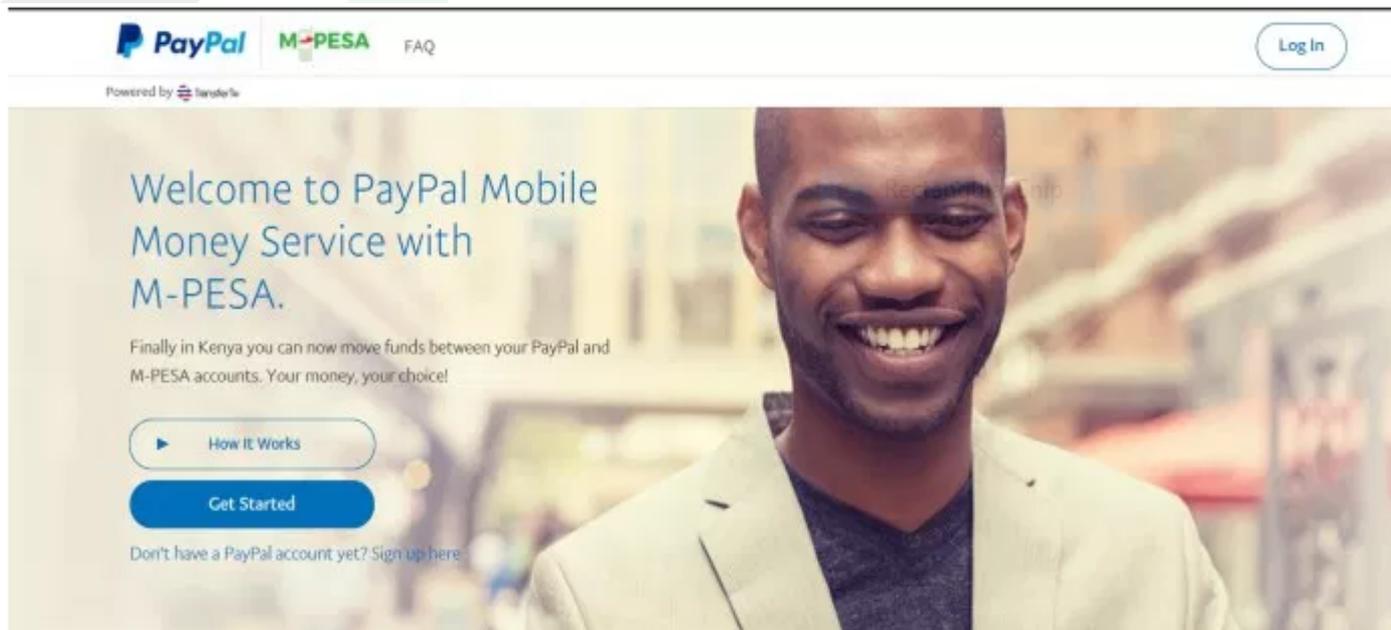
- Step 7: Your linked card will look as below





Link PayPal to M-Pesa

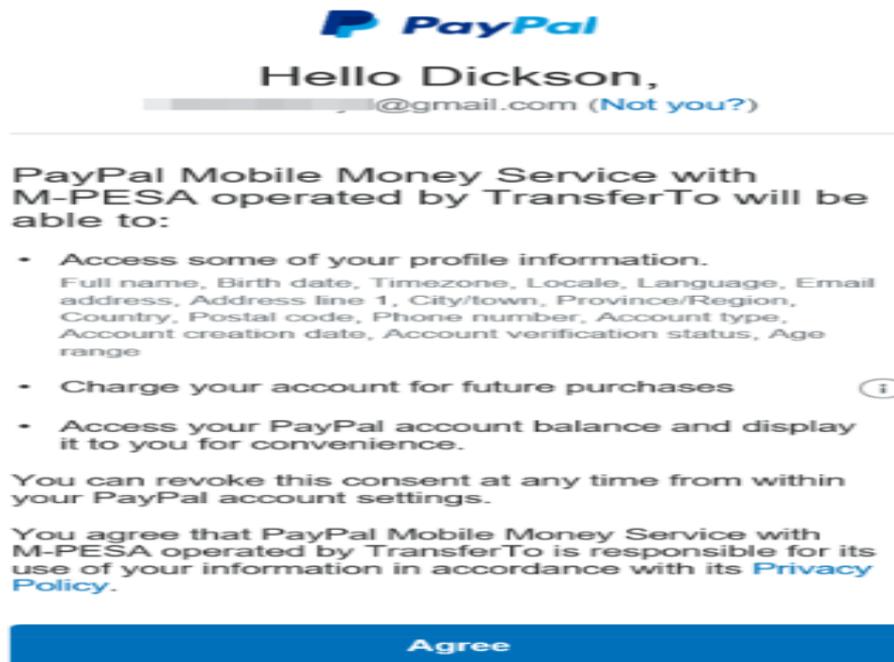
- ▶ Go to link: <https://www.paypal-mobilemoney.com/m-pesa/>
- ▶ Click Get Started





Link PayPal to M-Pesa

- ▶ Log in to your PayPal account with your Primary Email address
- ▶ Allow the service by Transfer To that links your M-Pesa to PayPal





Link PayPal to M-Pesa

- ▶ Enter your Mobile Phone number

Almost there...



Register to the service by entering your M-PESA mobile number:

Link your accounts



Link PayPal to M-Pesa

- ▶ Receive the 4 digit verification code that sent to your number and enter it to complete linking.
- ▶ Done



2. Payoneer

- ▶ A payment platform used by clients worldwide to make online transactions and payments
- ▶ Preferred because its offers multiple options for transaction invoicing, billing and making bulk payments.



Payoneer Cont'

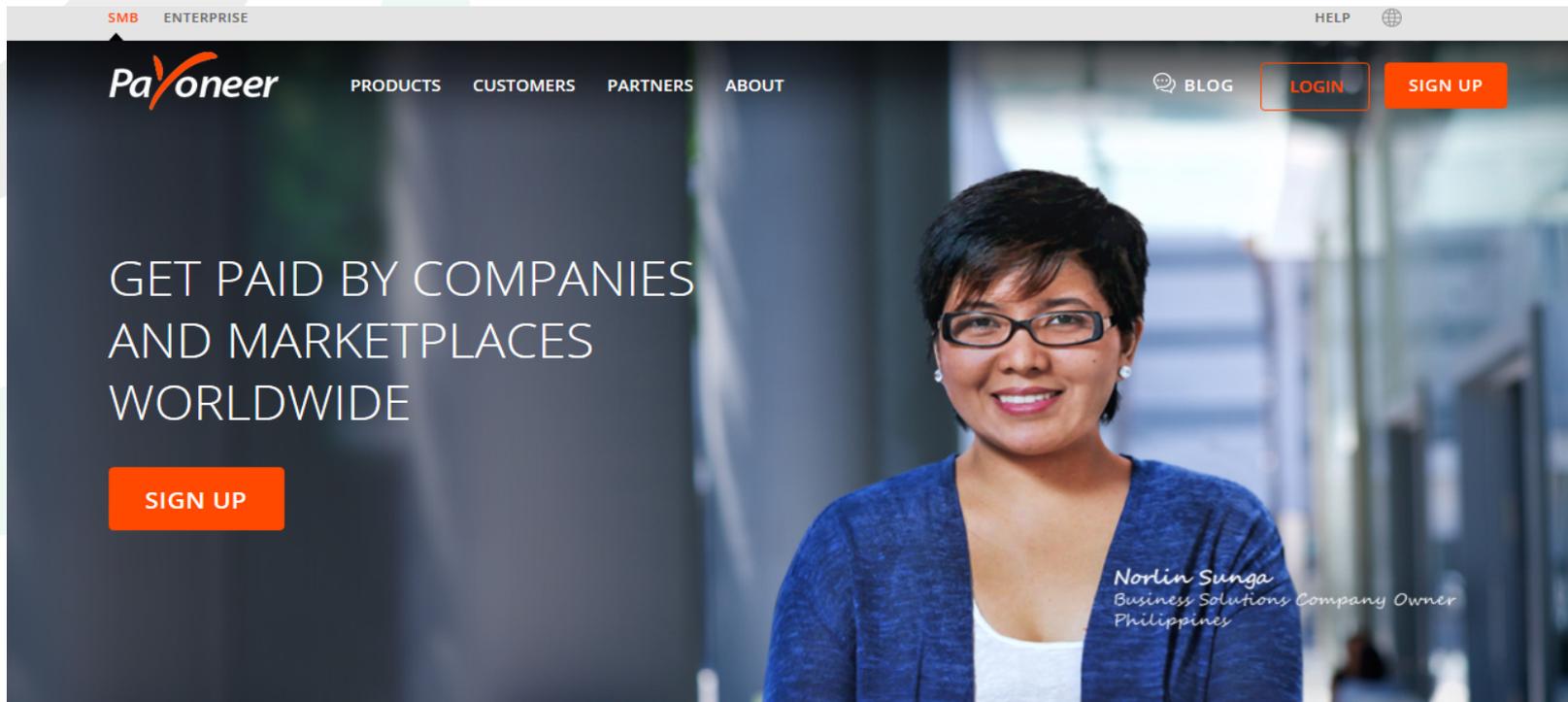
Why Payoneer

- ▶ It can transact easily from any point and within a short period.
- ▶ Transactions amongst Payoneer customers are not charged.
- ▶ However, receiving money via a credit and debit cards are charged a fee.



How to create Payoneer Account

- ▶ Please open Payoneer website and click on [Sign Up](#) to register yourself





How to create Payoneer account

Fill in your personal information, such as First Name, Last Name, Email Valid you and your Date of Birth (personal data shall be in accordance with the identity of your ID card). Then click the Next button to continue.



How to create Payoneer account

Payoneer Sign Up

Getting Started Contact Details Security Details Almost Done

Please fill in the fields in Latin characters only

Individual Company

?

?

?

?

By clicking "NEXT", you confirm that you have read and understood the Payoneer [Privacy & Cookie Policy](#), and agree to its terms.

NEXT



How to create Payoneer Account

- ▶ . Your address data content, No Mobile you correctly. This address customize to your KTP identity. When finished, click the Next button to continue

Payoneer Sign Up

Getting Started **Contact Details** Security Details Almost Done

Please fill in the fields in Latin characters only

Country	Kenya	?
Address Line 1		?
Address line 2 (Optional)		
City		
Postal / Zip code		
Phone Type	<input checked="" type="radio"/> Mobile <input type="radio"/> Landline	
+254	Phone Number	?

NEXT



How to create Payoneer account

- ▶ The next step is to fill in your password. This password is the password to access your Payoneer account later. This password is at least 7 characters, contains at least one letter and one number. Then fill the Security Question for the security of your information. Then click Next.

Payoneer Sign Up

Personal Details Contact Details **Security details** Almost Done

Please fill in the fields in Latin characters only

Username

Enter password

Re-enter password

Security question

Security answer

? Isi Password minimal 7 karakter, mengandung 1 huruf dan 1 angka

?

NEXT



How to create Payoneer account

- ▶ Here, you are allowed to choose the Type of Government ID, such as Driving License (SIM), National ID, or Passport. Please use the National ID

Payoneer Sign Up

Personal Details Contact Details Security details Almost Done

Type of government ID
National Id

Name as appears on National ID
Sugandi

National ID #
331

Country of Issue
Indonesia

Government ID, pilih National ID (KTP). Atau Anda dapat menggunakan Driving License (SIM) ataupun Passport Anda

Nomor KTP Anda

ID CARD
Name: Sugandi
ID #: 331
Country: Indonesia



Linking M-Pesa to Upwork

- ▶ To add M-Pesa:
- ▶ Go to the UPWORK Account menu
 - > Settings > Get Paid
- ▶ Click Add Method
- ▶ Click the Set Up button for your chosen method
- ▶ Enter the details for your M-Pesa account including name, country, & phone number



Linking MPesa to Upwork cont'

- ▶ Choose a payment schedule and click Next
- ▶ For security reasons, your new payment method will become active in three days
- ▶ Please ensure you have registered and activated your M-Pesa account before you add your M-Pesa information on Upwork



Exercise

- Discuss other types of Payment Methods used in online work



Ministry of ICT



Thank You