



بنك القاهرة عمّان
CairoAmmanBank



PayPaltm



FREQUENTLY ASKED
QUESTIONS

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Why use PayPal?

1. Buying is always convenient. No matter where you shop or how you choose to pay for your purchases, buying is easy and convenient. Your shopping experience has never been simpler.
2. Buying is safe. If an eligible purchase doesn't arrive or doesn't match the seller's description, PayPal's Purchase Protection will reimburse you for the full purchase price of the item plus shipping costs when applicable.

How do I sign up for a PayPal account?

You can create your PayPal account for free with CAB online banking.

What does PayPal have to do with CAB?

CAB and PayPal have partnered to provide CAB customers with a convenient and innovative way to shop online, top up their PayPal account from their CAB bank account and send money to anyone. CAB and PayPal are also offering online merchants and consumers with a PayPal balance and the ability to move their PayPal funds into their CAB bank account

Is PayPal secure?

PayPal uses the highest levels of data encryption available. PayPal also meets and exceeds PCI data protection standards set forth by major credit card associations. To learn more please visit:
www.paypal.com/jo

What should I do if there is an unclear PayPal transaction on my CAB account statement?

If you have any questions about PayPal transactions on your CAB account, call CAB customer service at 06-500-6699 or 0800-222-55.

How can I report suspicious activity or an unauthorized PayPal transaction?

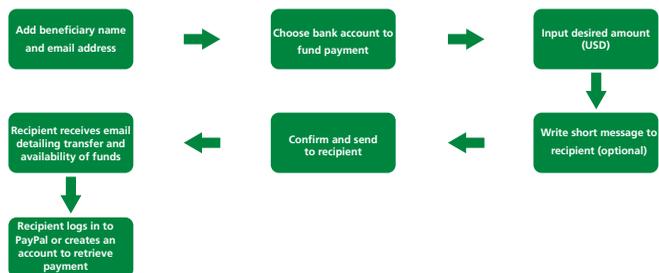
Contact PayPal at <https://www.paypal.com/help>.

What is the Send Money service?

With the fast and secure PayPal Send Money service, send money to recipients by using their email address.

- You can transfer up to USD 3,000 per transaction.
- There is no limit on the number of transactions.
- The money will be immediately withdrawn from your bank account.
- The money will be instantly available to any recipient with a PayPal account.

How does the Send Money service work?



How can the recipient access the payment?

After creating a PayPal account or logging into an existing PayPal account, the recipient can:

1. Spend money online at thousands of stores that accept PayPal
2. Send money to other people using PayPal (check for service availability by country at <https://www.paypal.com/worldwide>)
3. Transfer money to bank (check for service availability by country at <https://www.paypal.com/worldwide>)

Does the recipient have to have a PayPal account?

You can transfer funds even if the recipient doesn't have a PayPal account, but the recipient must set up a PayPal account within 30 days from the date of the Send Money transaction. This is a quick and easy way to claim funds instantly.

What if I send money to a recipient with a PayPal account, but I do not use his/her PayPal account email?

If the recipient has a PayPal account which is not linked to the email address you used for the Send Money transaction, the recipient will receive an email notification with a link to his/her PayPal email address.

What happens if the intended recipient does not receive the funds?

If the email address you entered for the recipient is registered and activated with a PayPal account, the funds will be transferred immediately. You are solely responsible for entering the correct email address of the person you are sending a payment to. If you type in an incorrect email address, the payment can be cancelled as long as the payment has not been claimed or completed on the PayPal system. Once the payment has been delivered or claimed, it cannot be cancelled or recalled. At that point, you would need to contact the person who claimed the payment to request that they issue a refund via PayPal.

Does the recipient need to be a CAB customer or reside in Jordan?

The recipient does not need to be a CAB customer or reside in Jordan.

How long does it take for the recipient to receive the funds in their PayPal account?

The funds appear in the recipient's PayPal account immediately. If he/she needs to set up a PayPal account, the funds will appear in the account as soon as it is created.

Can I cancel or recall a Send Money transaction?

You can only recall Send Money transactions if the recipient does not have a PayPal account. If a Send Money payment has not been claimed, then the status will be pending and you have the option to recall the transaction in Transaction History. If you successfully recall a transaction, the recipient will not receive the funds. If you Send Money to an existing PayPal account, the funds will be claimed automatically and immediately and you will not be able to cancel the payment.

FREQUENTLY ASKED QUESTIONS

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Can the recipient cancel or refund the transaction?

After the payment is delivered or claimed, the recipient can refund the payment within 60 days from the original payment date, using his/her PayPal account on the PayPal website. Payments can only be refunded in full.

What happens to unclaimed payments?

If the recipient's e-mail address is not associated with a PayPal account and the recipient does not link it to an existing PayPal account or create a new PayPal account within 30 days, PayPal will automatically return unclaimed payments to your CAB Bank account.

How can I track my Send Money transactions?

You can track all Send Money transactions in your Transaction History. If a transaction is not claimed by the recipient (i.e. if the recipient does not have a PayPal account), you can recall the transaction and the amount will be credited back to your Bank Account.

How much does it cost?

Each Send Money payment is subject to a 1% transaction fee, with a minimum of JOD 3.00 and a maximum of JOD 100.00 per transaction. Funds are also subject to currency exchange fees. The recipient will not pay any fee upon claiming the funds, but conversion fees may apply if the recipient decides to convert the money to another currency.

Why can I only Send Money in U.S. dollars?

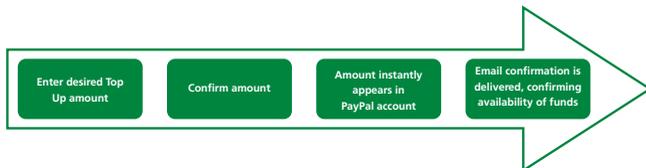
PayPal offers the ability to send funds and make payments in many currencies, but at this stage, the Jordanian Dinar (JOD) is not supported by PayPal.

What is Instant Top Up?

The Top Up service allows you to transfer funds instantly from your CAB-designated qualifying bank account into your PayPal account.

- There are no limits on the amounts per each Instant Top Up transaction.
- There are no limits on the number of transactions that can be done.
- The money will be immediately available in your PayPal account.

How does the Top Up service work?



Can I change the email address I use for Instant Top Up?

You can change the email address in your CAB online banking profile for one time.

How much does it cost?

Instant Top Up transactions are free of charge. Money is debited in Jordanian Dinar from your CAB account and credited in U.S. Dollars to your PayPal account. Conversion fees apply.

Why can I only Instant Top Up with U.S. dollars?

PayPal offers the ability to send funds and make payments in many currencies, but at this stage, the Jordanian Dinar (JOD) is not a supported currency by PayPal.

How do I figure out the balance on my PayPal account?

Your PayPal account balance and transaction history can be tracked by logging onto your PayPal account at www.paypal.com/jo.

How can I track my Instant Top Up transactions?

You can track all Instant Top Up transactions in the Transaction History made in the last 30 days.

What is Transaction History?

Your Transaction History allows tracking on all Send Money and Instant Top Up transactions. You can filter your Transaction History to view all transactions made in the last 30 days.

If a Send Money payment has not been claimed, you have the option to recall the transaction. If you successfully recall a transaction, the recipient will not receive the funds in their PayPal account.

How much does it cost to recall a transaction?

Each transaction recall is subject to a 1% recall fee, with a minimum of JOD 1.00 and a maximum of JOD 5.00, in addition to currency conversion fees.

What do the different transaction status mean?

- **Claimed:** This is the most common status. A transaction has been completed successfully, and the payment has been made to the recipient's PayPal account. No action is required on your part.
- **Pending:** This status appears when the recipient may not have a PayPal account, the email address used may not be linked to the recipient's PayPal account or the recipient has turned on the setting which requires a manual approval to accept payments.
- **Reversed:** This status occurs when a pending transaction has been recalled by you or sender, the transfer has remained unclaimed for more than 30 days or PayPal has initiated the return of the payment due to suspicious account activity on the recipient's account.
- **Refunded:** If the payment transfer has been completed but the recipient takes action to issue a refund, the money goes back to the originating account, and the status of the original payment becomes Refunded.

FREQUENTLY ASKED QUESTIONS

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What is Account Creation?

Account Creation allows you to sign up for an individual Verified PayPal account securely from your CAB online banking profile. Business accounts must be created through the PayPal website then re-linked to the account through the CAB online banking profile. PayPal will use the information provided by CAB, such as contact info, email address and credit and debit card details, to instantly create your Verified PayPal account.

Your credit and debit card information will be linked to your PayPal account and stored securely by PayPal. Opening your PayPal account is fast, secure, free and convenient. You can immediately start using it to shop at thousands of online stores.

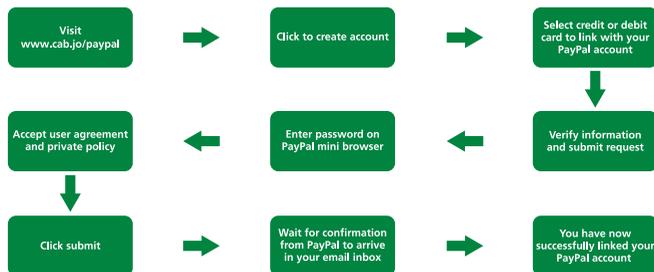
When you select a debit or credit card as a source for funding your PayPal account, CAB will instantly assign a monthly limit of JOD 500 to all online transactions conducted on the specified source card, which can be increased upon your written confirmation.

If you have previously authorised the bank with a specific limit for online transactions, then this limit will be applied.

The specified limit of JOD 500 which is automatically applied can be adjusted upon your written confirmation to the bank.

Upon account creation, you are required to verify the link that allows the bank to access your balance on PayPal account and move funds from your PayPal account to your designated CAB bank account.

How does it work?



Why should I open my PayPal account on CAB online banking instead of PayPal.com?

Opening your PayPal account on CAB not only makes it easier, faster and more convenient to start with PayPal, but also let you create a Verified PayPal account, which allows you to shop online with higher limits. Because you are operating from the secure CAB online banking environment, PayPal will trust your account and lift restrictions usually applied on new accounts. You can also choose to link different credit, debit or Prepaid cards and for each payment with PayPal, choose which credit or debit card you wish to use.

How can I change the details of my PayPal account?

You cannot change the information that CAB securely sends to PayPal to create the PayPal account.

What if I did not finalize the PayPal account creation process?

Once you have confirmed your credit, debit or Prepaid cards and personal information, the PayPal account is created. You need to click on 'Create Password and Agree to PayPal User Agreement' to finalize the process.

If you do not complete the last steps, your PayPal account will be created, but you will not be able to use it. In this case, PayPal will send you a reminder email explaining the steps to finalize the process on www.paypal.com. There's no need for you to be redirected back to CAB online banking to finalize the process.

Why can't I use 'Create Account' more than once?

If you have already created a PayPal account on CAB online banking, the 'Create Account' service will be shaded and you will not be able to use it anymore. You cannot create a second PayPal account with the same email address, so in order to create another PayPal account, you will need to update your CAB profile with a second email address.

Can I close my PayPal account?

To close your PayPal account, you need to log in to your PayPal account on www.paypal.com/jo and go to 'My settings' on the Profile page of your Account and select 'Close account'.

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What is PayPal Withdraw?

PayPal Withdraw allows you to transfer money from your PayPal account to your selected CAB account. In order to activate the Paypal Withdrawal service, you must verify the link that allows the bank to access your PayPal account and move funds from your PayPal account to your designated bank account. Only the available balance on your PayPal account can be withdrawn and would be credited to your account within 6 working days.

How much does it cost?

Each PayPal Withdraw transaction is subject to a 1% fee with a minimum of JOD 5.00 and a maximum of JOD 100.00 in addition to currency conversion fees.

Contact Details

For queries on Send Money, Instant Top Up and Create PayPal Account services on CAB Online Banking, call Cairo Amman Bank at +962 (6) 5006699 or 0800 222 55.

or visit www.cab.jo/paypal

For PayPal-specific queries, contact PayPal at www.paypal.com/help or call +1 402 935 2218 (English only).

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معاً نحو بيئة خضراء
Together we go green

