

Opening a PayPal account – Clubs, Leagues and Area Associations

1. Introduction

Once the COMET System goes live in June 2019, all Clubs, Leagues, Area Associations and Referees will need to start making their payments via COMET.

The FAW will use PayPal as its COMET Payment Gateway provider – if you already have a PayPal account, then there is no need for you to do anything. However, if you don't have a PayPal account, you will need to open one by no later than 31st May 2019.

Opening a PayPal account is straightforward and this document explains what you will need to do.

- If you are a referee, then you will need to set up a Personal PayPal account (see. 2b below).

- If you are a Club, League or Area Association you can either set up
 - o a Business PayPal account (if the PayPal account is linked to your Club, League or Area Association's bank account - see 2.a below) or
 - o a Personal PayPal account (if an individual in your Club, League or Area Association will use his/her own bank account to make the PayPal payments)

If a Club operates different sections (e.g. Seniors, Youth, Juniors and Women's) and each operates its own bank account, then each section will need to set up its own PayPal account and link it to their relevant bank account e.g.

- The Senior section of the Club would open their own PayPal account and link it directly to the Senior Section's bank account;

and

- The Junior section of the Club would open their own PayPal account and link directly to the Junior Section's bank account and so on.

2. Setting up a PayPal account

When opening a PayPal account, you need to select one of two different PayPal account options:

a. OPTION 1:

You link the PayPal account to your Club, League or Area Association's bank account (referred to as a PayPal "BUSINESS ACCOUNT")

b. OPTION 2:

You link the PayPal account to an individual's bank account (referred to as a PayPal "PERSONAL ACCOUNT")

3. BUSINESS ACCOUNT - OPTION 1:

When linking your PayPal account to a Club, League or Area Association bank account, you have two different options to choose from:

- a. You can link the PayPal account to an existing bank account; or
- b. You ask your bank to open a second and separate bank account for your Club, League or Area Association, which is then only used for PayPal purposes. You will then link your Club, League or Area Association's bank account to this new account.

Please note that if you open a new bank account, you need to make sure that ahead of making any payments via PayPal, you firstly transfer over sufficient monies from your main bank account to cover the value of the proposed PayPal payment (if you have insufficient funds in your bank account to cover the proposed PayPal transaction, then it won't be authorised).

We recommend that if you plan to open a second bank account, you also ensure that your Club, League or Area Association is set up with online banking – otherwise, each time you want to transfer money between your main bank account and your second bank account, you will need to visit your branch to action the transfer.

4. **PERSONAL ACCOUNT - OPTION 2** :

- a. You link the PayPal account to an individual's bank account and not to the Club, League or Area Association's bank account.
- b. The individual's bank account can either be an existing account or similar to 3b above, the PayPal account can be linked to a new and second bank account the individual creates to only make PayPal payments.
- c. If an individual bank account is being used to make payments via COMET, then the relevant Club, League or Area Association should then transfer over the appropriate monies from its bank account to the individual's bank account to cover the proposed PayPal payment value.
- d. The individual can then make the necessary payments out of his/her bank account using PayPal
- e. Since the PayPal account would be linked to an individual's bank account, the email address provided as part of the PayPal set up process should also be the individual's personal email address e.g. joebloggs@gmail.com.

If this individual then subsequently leaves the Club, League or Area Association, then the new PayPal contact at the Club, League or Area Association would need to set up a new personal PayPal account using their personal email address and link it to their own bank account as referred to above.

HOW TO OPEN A PAYPAL BUSINESS ACCOUNT

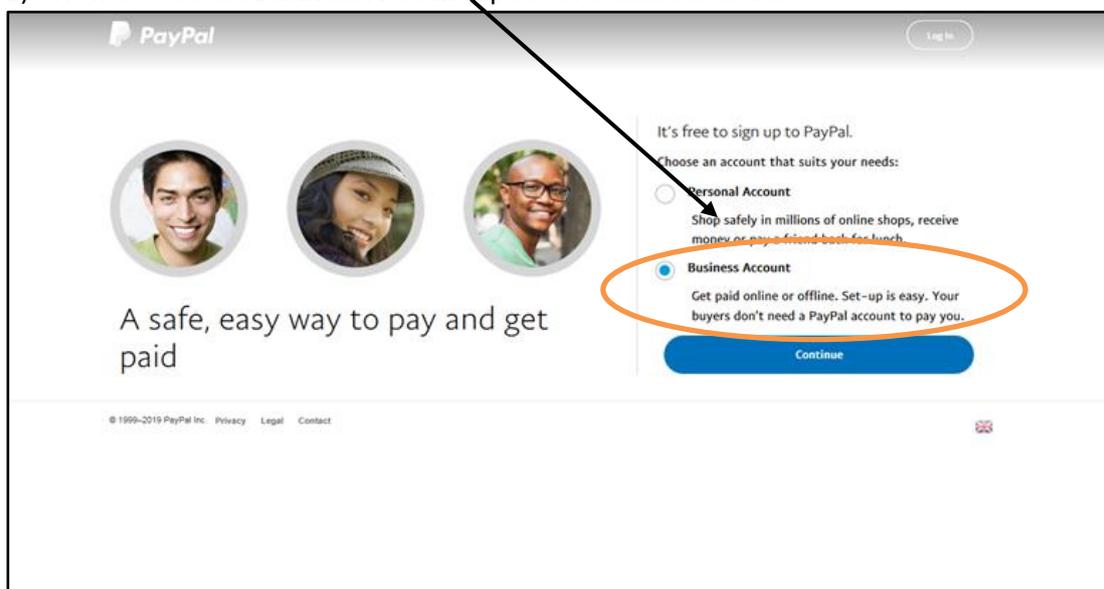
HOW TO OPEN A PAYPAL BUSINESS ACCOUNT

Go to www.paypal.co.uk

1) Click on the **Sign Up** button at the top right of the screen.



2) Now choose the **Business Account** option and click continue.



3) Enter your **Business email address** and click continue.

Note

This will be the email address your Club, League or Area Association wants to be directly linked to your PayPal account. Once the email address has been supplied and is set up with your PayPal account, the email address cannot be changed so please note the following:

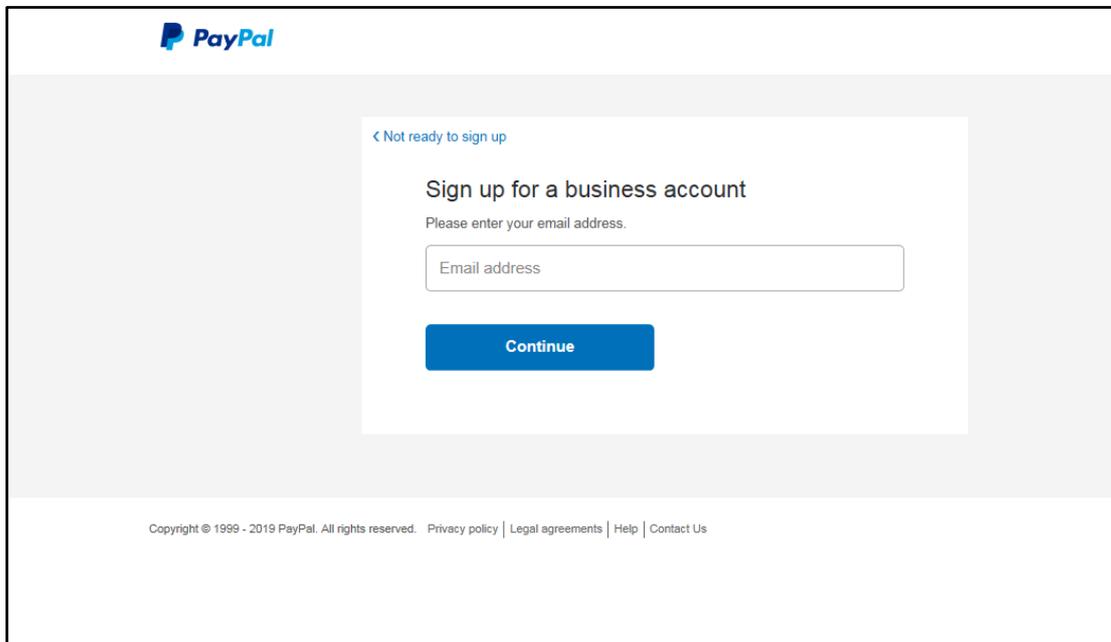
- If your Club, League, Area Association already has its own domain name e.g. xyzfc.co.uk, you should consider setting up a dedicated email address for your PayPal account e.g. paypal@xyzfc.co.uk.

This way, the email can then be accessed by different people as and when there are changes in your organisation's committee (you just then need to change the password on this generic email address whenever there is a change in the person who has control over it).

OR

- If your Club, League or Area Association doesn't have its own domain name, then you should create a bespoke email address such as: paypal-xyzfc@gmail.com.

By selecting a generic email, it can then be accessed by different people as and when there are changes in your organisation's committee (all you need to do is to then change the password to the email each time there is a change in the personnel at your club, league or Area Association).



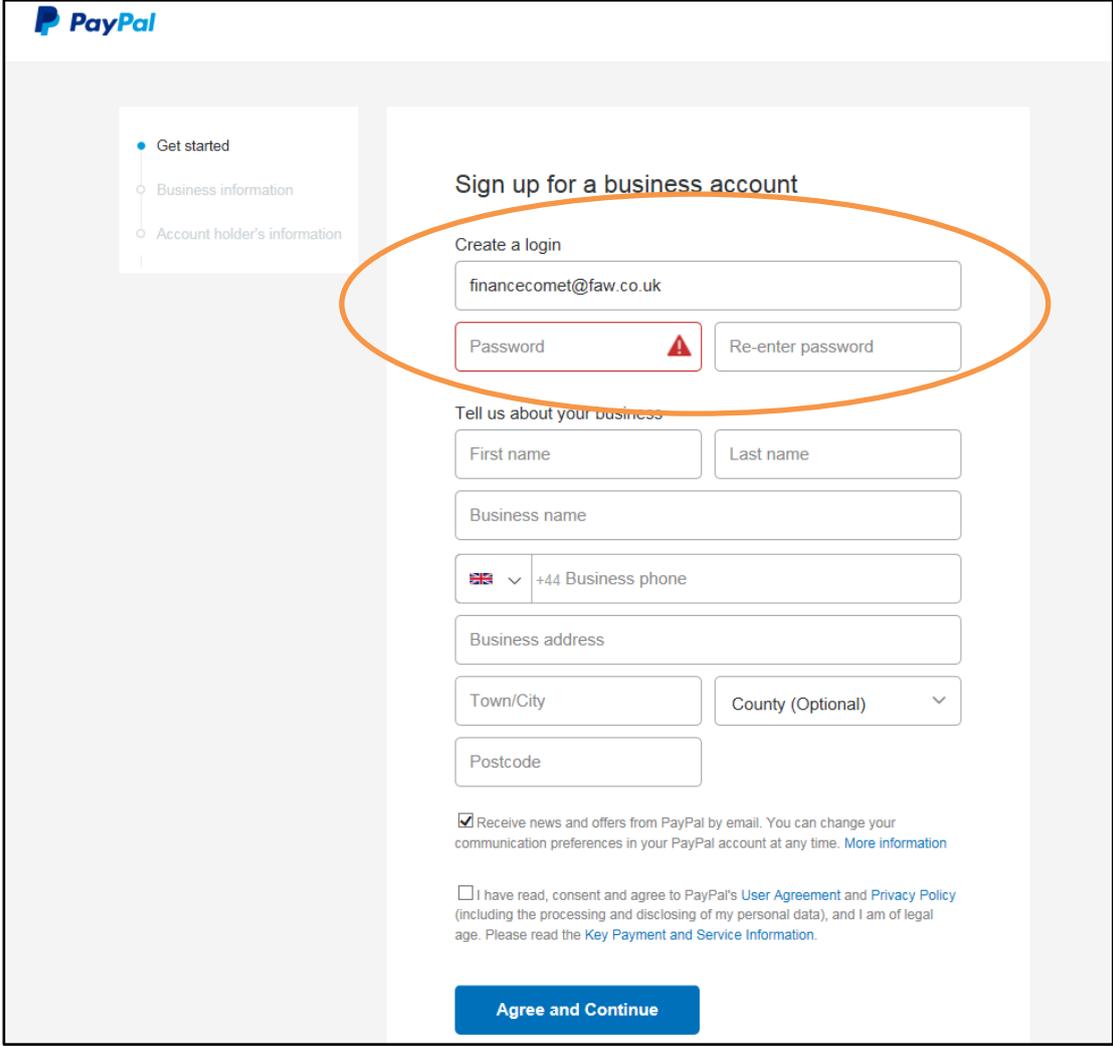
The screenshot shows the PayPal sign-up interface for a business account. At the top left is the PayPal logo. Below it, there is a link that says '< Not ready to sign up'. The main heading is 'Sign up for a business account'. Below the heading, it says 'Please enter your email address.' There is a text input field with the placeholder text 'Email address'. Below the input field is a blue button labeled 'Continue'. At the bottom of the page, there is a footer with the text 'Copyright © 1999 - 2019 PayPal. All rights reserved. Privacy policy | Legal agreements | Help | Contact Us'.

5. Sign up for a business account.

Your login will be the same as the email address you used on the previous screen.

In order for the password to be as secure as possible it is required to be **8 characters** using at **least 1 number and symbol**.

Please ensure that you keep a note of this password in case access to the PayPal account needs to be given to another authorised person.



PayPal

- Get started
- Business information
- Account holder's information

Sign up for a business account

Create a login

financecomet@faw.co.uk

Password  Re-enter password

Tell us about your business

First name Last name

Business name

 +44 Business phone

Business address

Town/City County (Optional) 

Postcode

Receive news and offers from PayPal by email. You can change your communication preferences in your PayPal account at any time. [More information](#)

I have read, consent and agree to PayPal's [User Agreement](#) and [Privacy Policy](#) (including the processing and disclosing of my personal data), and I am of legal age. Please read the [Key Payment and Service Information](#).

Agree and Continue

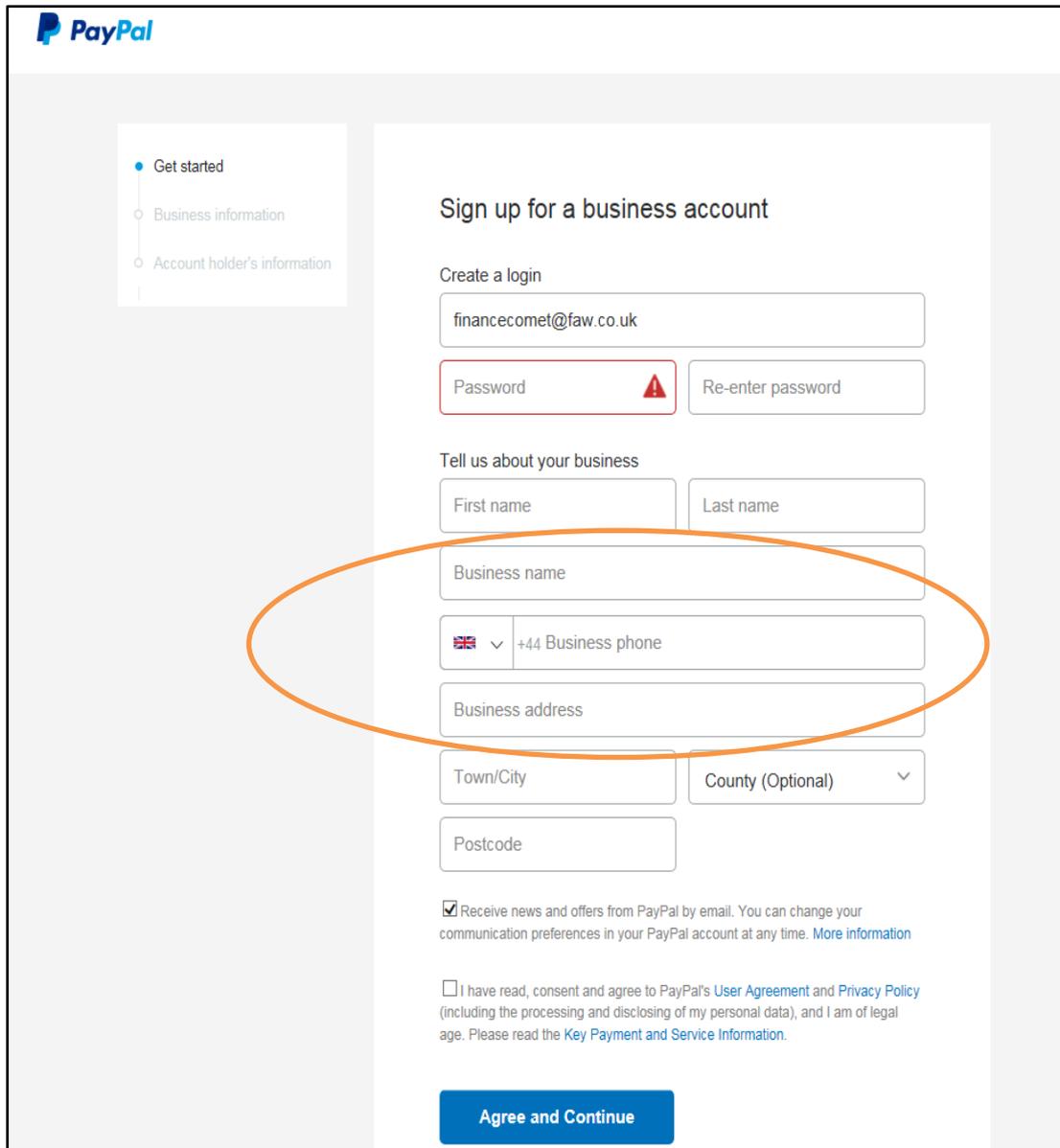
You should enter the first and last name of the Main Contact at your Club, League or Area Association e.g. Secretary.

It doesn't necessarily need to be the same person that will have access to the PayPal account.

The image shows a screenshot of the PayPal website's 'Sign up for a business account' form. The form is titled 'Sign up for a business account' and is divided into several sections. On the left, there is a progress indicator with three steps: 'Get started' (completed), 'Business information', and 'Account holder's information'. The main form area includes a 'Create a login' section with an email field containing 'financecomet@faw.co.uk' and two password fields: 'Password' (with a red warning triangle icon) and 'Re-enter password'. Below this is the 'Tell us about your business' section, which is circled in orange. This section contains fields for 'First name', 'Last name', 'Business name', '+44 Business phone' (with a UK flag icon), 'Business address', 'Town/City', 'County (Optional)' (with a dropdown arrow), and 'Postcode'. At the bottom of the form, there are two checkboxes: one checked for 'Receive news and offers from PayPal by email' and one unchecked for 'I have read, consent and agree to PayPal's User Agreement and Privacy Policy'. A blue 'Agree and Continue' button is located at the bottom right of the form.

Enter your club contact details and club/league/Area Association address where it says:

- Business name
- Business phone
- Business address



PayPal

Get started
Business information
Account holder's information

Sign up for a business account

Create a login

financecomet@faw.co.uk

Password  Re-enter password

Tell us about your business

First name Last name

Business name

 +44 Business phone

Business address

Town/City County (Optional)

Postcode

Receive news and offers from PayPal by email. You can change your communication preferences in your PayPal account at any time. [More information](#)

I have read, consent and agree to PayPal's [User Agreement](#) and [Privacy Policy](#) (including the processing and disclosing of my personal data), and I am of legal age. Please read the [Key Payment and Service Information](#).

Agree and Continue

Ensure you read the **PayPal's User Agreement and Privacy Policy**; you can read these by clicking the blue highlighted text. Check the tick box to confirm you have read.

Finally click the agree and continue button

PayPal

Get started
Business information
Account holder's information

Sign up for a business account

Create a login

financecomet@faw.co.uk

Password  Re-enter password

Tell us about your business

First name Last name

Business name

 +44 Business phone

Business address

Town/City County (Optional)

Postcode

Receive news and offers from PayPal by email. You can change your communication preferences in your PayPal account at any time. [More information](#)

I have read, consent and agree to PayPal's [User Agreement](#) and [Privacy Policy](#) (including the processing and disclosing of my personal data), and I am of legal age. Please read the [Key Payment and Service Information](#).

Agree and Continue

6. More about your business.

Click the drop-down menu and select the business type that best represents your club: -

The screenshot displays the PayPal business setup interface. On the left, a vertical progress bar shows three steps: 'Get started' (completed with a green checkmark), 'Business information' (active with a blue dot), and 'Account holder's information' (pending with a grey dot). The main content area is titled 'More about your business'. A dropdown menu is open, showing the question 'What is the business type?' and a list of options: 'Individual', 'Sole trader', 'Partnership', 'Public company', 'Private company', 'Not-for-profit organisation', and 'Government entity'. The 'Not-for-profit organisation' option is highlighted with an orange oval. The footer of the page reads: 'Copyright © 1999 - 2019 PayPal. All rights reserved. Privacy policy | Legal agreements | Help | Contact Us'.

Depending on the type of business you select, the next step may appear slightly different, for example if you're a Limited Company you may need to enter some additional information.

The majority of Clubs, Leagues and Area Associations will need to **select "Not-for-profit organisation"**

In the next box select your business category and if required a relevant sub category.

Type your club URL (website address) in the next space provided.

Finally (if applicable) select the country/region you formed or incorporated your business.

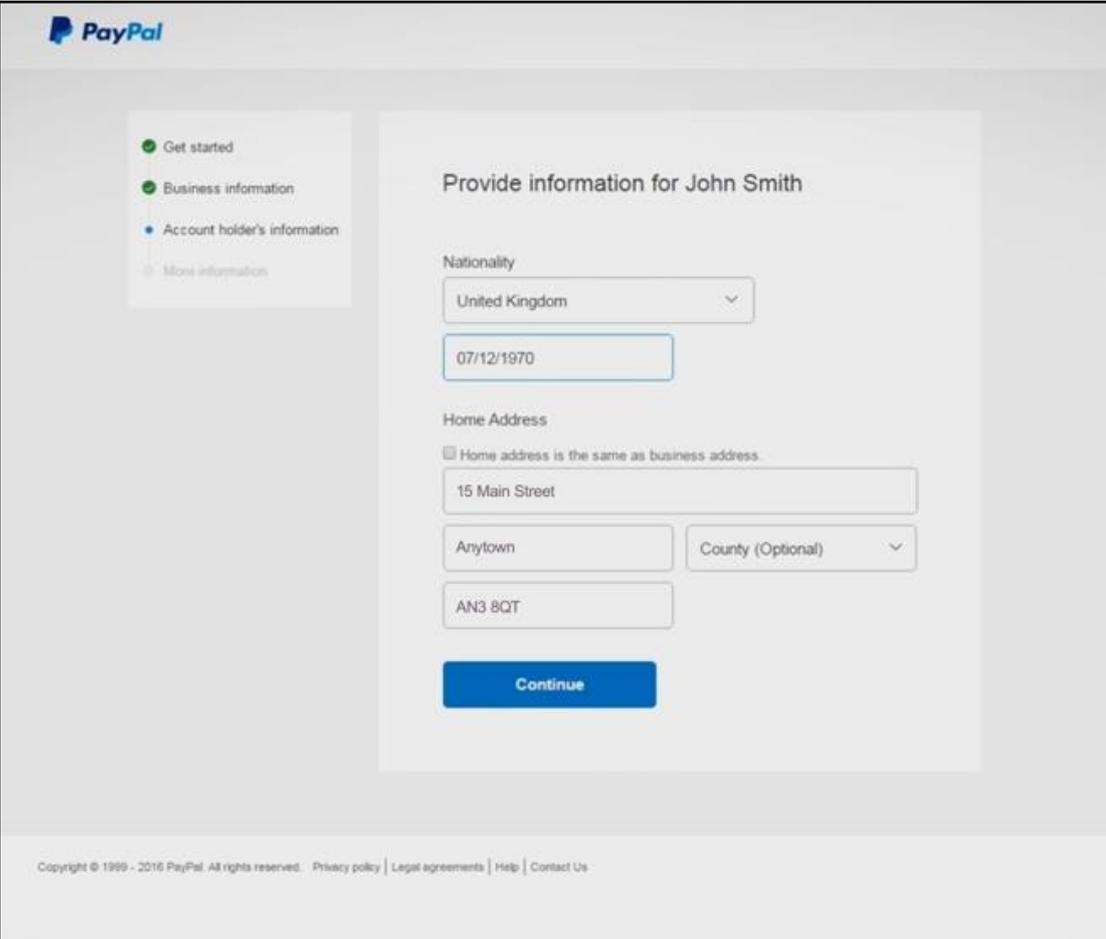
CLICK CONTINUE.

7. Provide Information for the main PayPal contact you have given for your Club, League or Area Association.

Select their nationality and enter their date of birth.

Follow this with their home address (if different from the address given in step 5).

Once complete click **CONTINUE**.

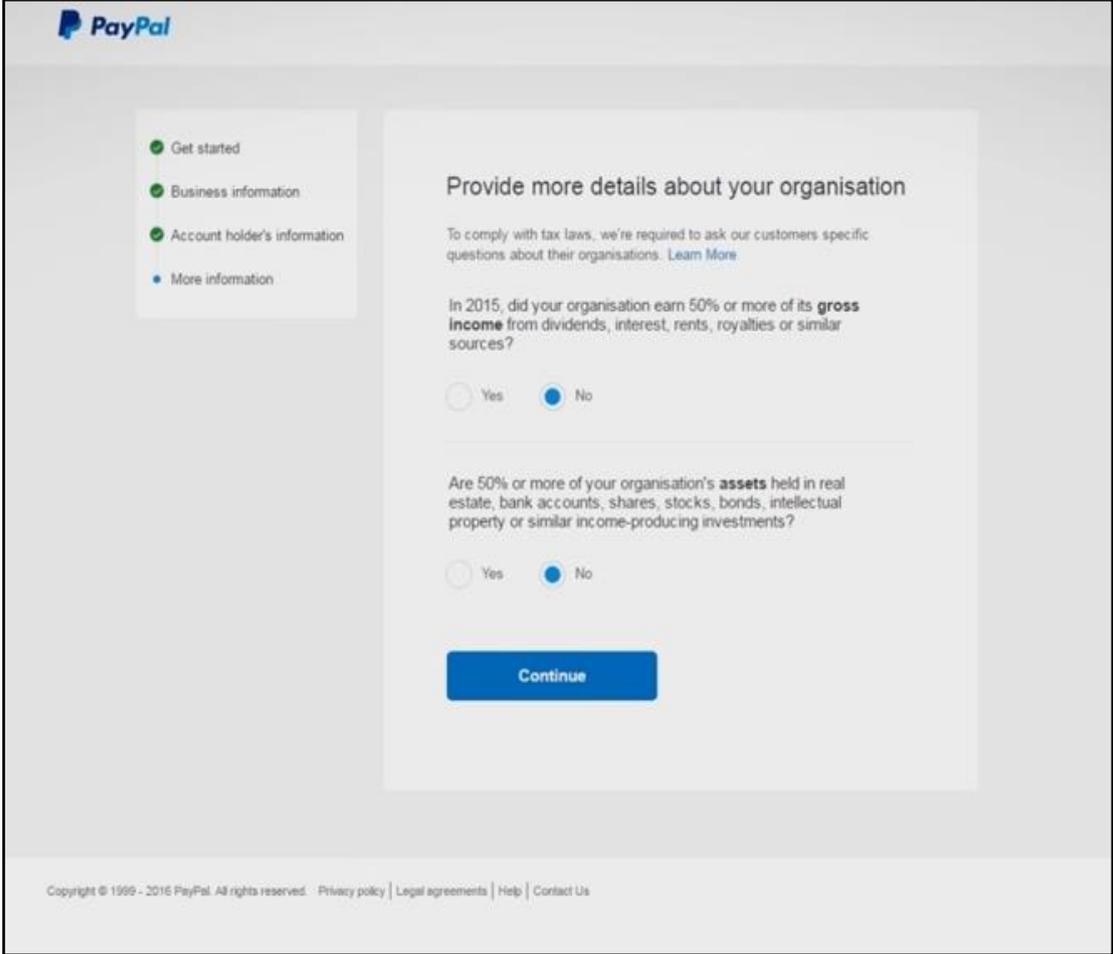


The screenshot shows the PayPal account setup interface. On the left, a progress sidebar lists four steps: 'Get started' (completed), 'Business information' (completed), 'Account holder's information' (current step), and 'More information'. The main content area is titled 'Provide information for John Smith'. It contains the following fields: a 'Nationality' dropdown menu set to 'United Kingdom', a date of birth input field with '07/12/1970', a 'Home Address' section with a checkbox for 'Home address is the same as business address' (unchecked), a street address input field with '15 Main Street', a town input field with 'Anytown', a 'County (Optional)' dropdown menu, and a postcode input field with 'AN3 8QT'. A blue 'Continue' button is positioned below the address fields. At the bottom of the page, a footer contains the text: 'Copyright © 1999 - 2016 PayPal. All rights reserved. | Privacy policy | Legal agreements | Help | Contact Us'.

8. Provide more details about your organisation.

Answer the questions regarding your club's gross income and assets by checking yes or no (for the majority of Clubs/Leagues/Area Associations, the answer will be "No").

Once answered click **CONTINUE**.



The screenshot shows the PayPal interface for providing more details about an organisation. On the left, there is a vertical navigation menu with four items: 'Get started', 'Business information', 'Account holder's information', and 'More information'. The 'Account holder's information' item is currently selected, indicated by a blue dot. The main content area is titled 'Provide more details about your organisation'. Below the title, there is a sub-header: 'To comply with tax laws, we're required to ask our customers specific questions about their organisations. [Learn More](#)'. The first question is: 'In 2015, did your organisation earn 50% or more of its **gross income** from dividends, interest, rents, royalties or similar sources?'. There are two radio button options: 'Yes' (unselected) and 'No' (selected). The second question is: 'Are 50% or more of your organisation's **assets** held in real estate, bank accounts, shares, stocks, bonds, intellectual property or similar income-producing investments?'. There are two radio button options: 'Yes' (unselected) and 'No' (selected). At the bottom of the form, there is a blue 'Continue' button. The footer of the page contains the text: 'Copyright © 1999 - 2016 PayPal. All rights reserved. [Privacy policy](#) | [Legal agreements](#) | [Help](#) | [Contact Us](#)'.

9. Certify and submit information.

Please read the statement carefully and ensure everything is correct.

When happy click the **CERTIFY AND SUBMIT BUTTON**.

Certify and submit information for Smith's Baby Clothing

PayPal is required to ask you to confirm your US tax status even if your organisation is located outside the US and has no direct connection with the US.

I, **John Smith** certify that the following information is true, and I acknowledge that providing false statements may lead to penalties under applicable law:

- Smith's Baby Clothing is not a US organisation.
- Smith's Baby Clothing is not subject to US income tax.
- The name and address provided for the account are the business name and address of the organisation.
- All answers provided for this account are true, correct and complete to the best of my knowledge.

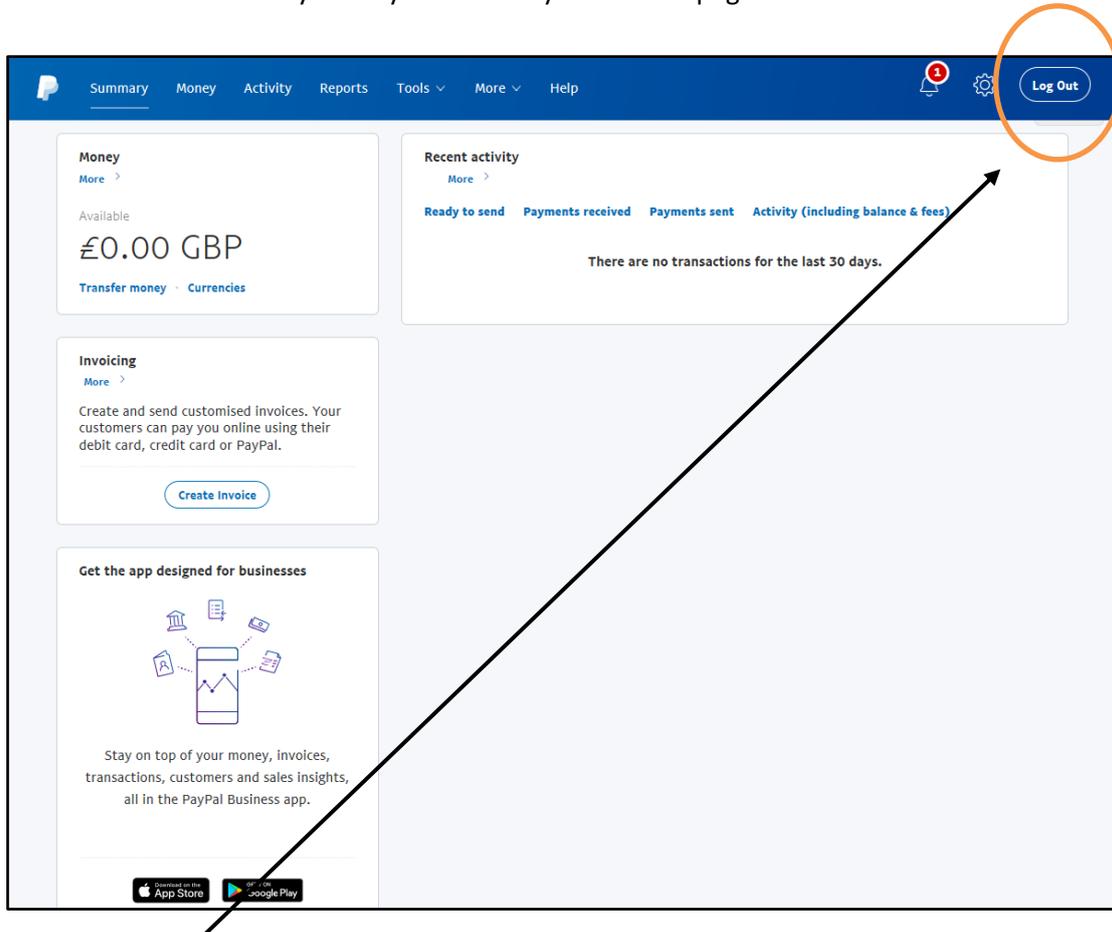
If the organisation becomes US-based or becomes subject to US income tax, the account owner will notify PayPal within 30 days of such change and re-certify its tax status.

I am authorised to certify this information on behalf of Smith's Baby Clothing.

Certify and Submit

10. Congratulations - you have just created a PayPal business account for your Club, League or Area Association.

You will be taken to your PayPal summary dashboard page as follows:



Please now **Log Out** using the button on the top right-hand corner. You can now close the website.

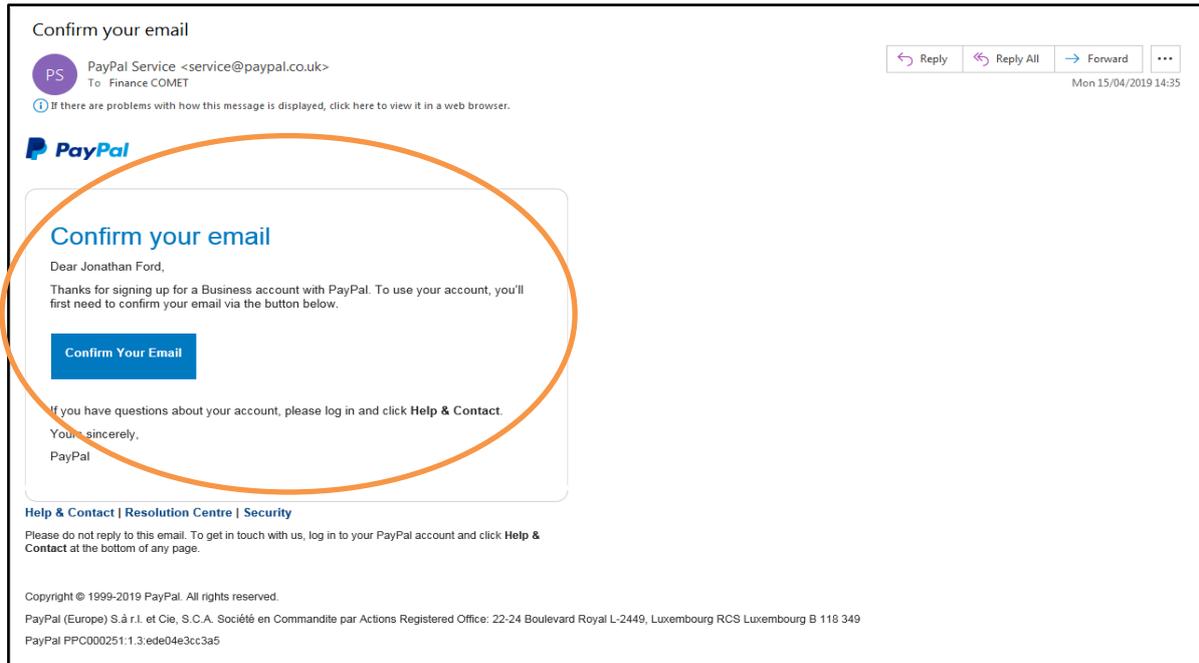
VERIFYING YOUR PAYPAL EMAIL ADDRESS

Go to the inbox of the email address you used to setup the PayPal account e.g. paypal@xyzfc.co.uk or paypal-xyzfc@gmail.com

You will have received an email from service@paypal.co.uk with the subject **Confirm your email**.

Open that email and click on the **CONFIRM YOUR EMAIL BLUE BUTTON**

Log Back into PayPal using your email address and password.



Confirm your email

PS PayPal Service <service@paypal.co.uk>
To: Finance COMET

[If there are problems with how this message is displayed, click here to view it in a web browser.](#)

Mon 15/04/2019 14:35

[Reply](#) [Reply All](#) [Forward](#) [...](#)



Confirm your email

Dear Jonathan Ford,

Thanks for signing up for a Business account with PayPal. To use your account, you'll first need to confirm your email via the button below.

[Confirm Your Email](#)

If you have questions about your account, please log in and click [Help & Contact](#).

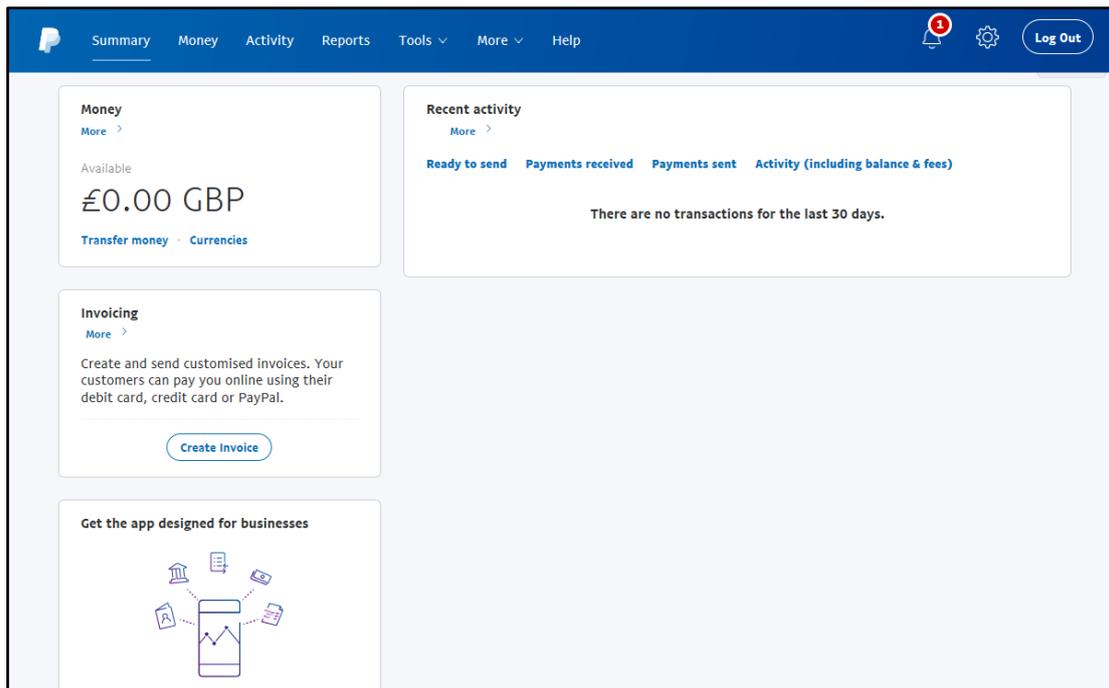
Yours sincerely,
PayPal

[Help & Contact](#) | [Resolution Centre](#) | [Security](#)

Please do not reply to this email. To get in touch with us, log in to your PayPal account and click [Help & Contact](#) at the bottom of any page.

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PayPal (Europe) S.à.r.l. et Cie, S.C.A. Société en Commandite par Actions Registered Office: 22-24 Boulevard Royal L-2449, Luxembourg RCS Luxembourg B 118 349
PayPal PPC000251:1.3:ede04e3cc3a5

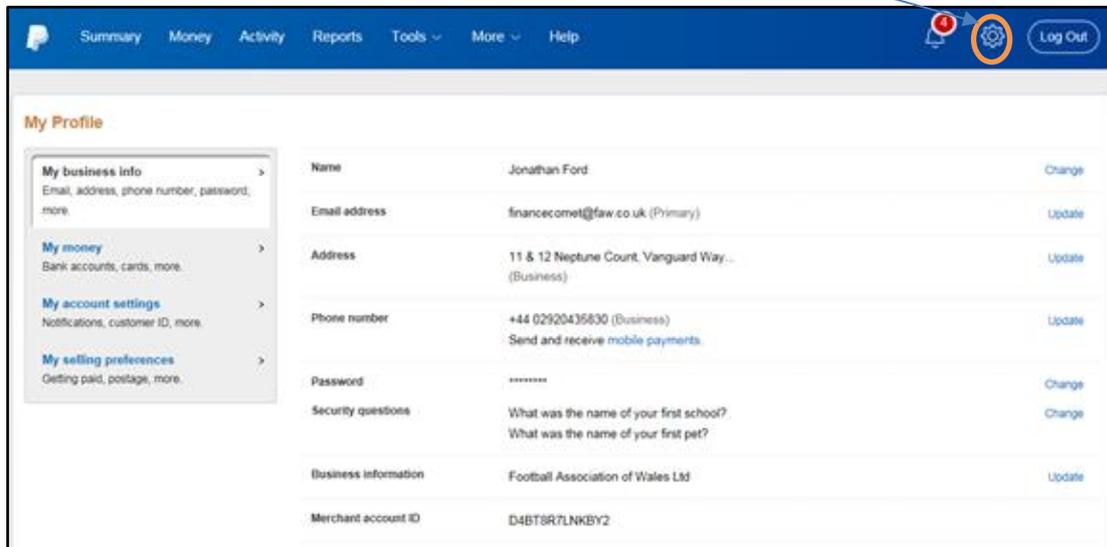
Your email address **has now been verified** and you will be on your PayPal summary dashboard page as follows: -



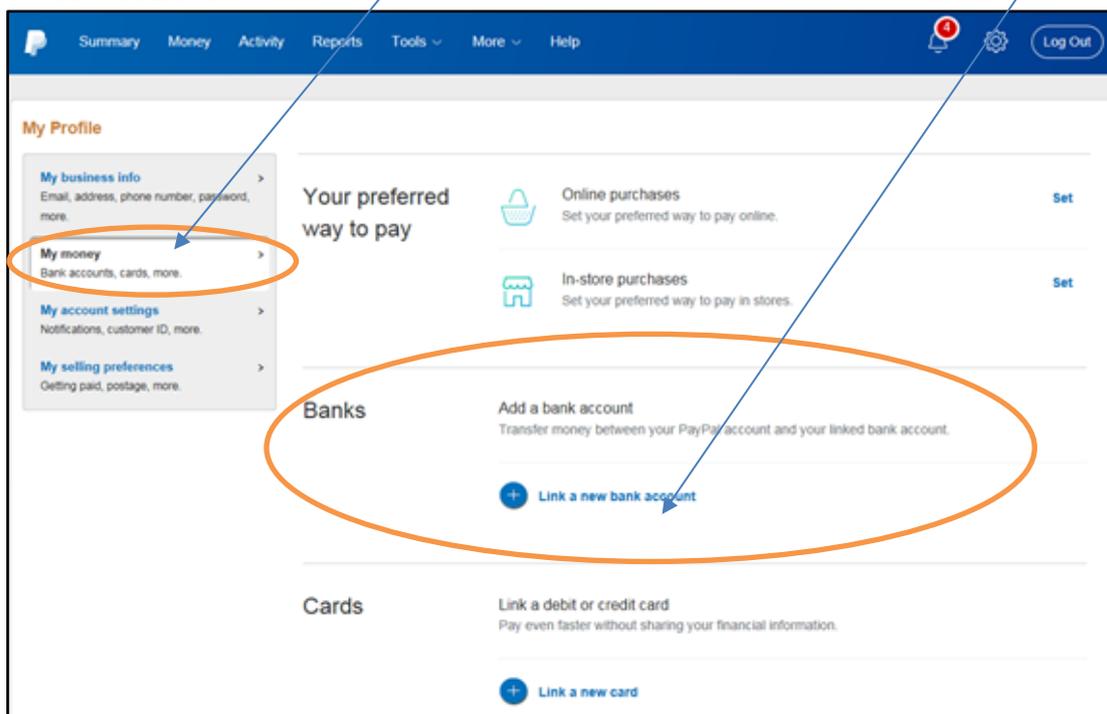
ADDING YOUR CLUB, LEAGUE OR AREA ASSOCIATION'S BANK ACCOUNT

Next, you can add your Club, League or Area Association bank account details – **when you then make a payment via COMET using PayPal, it will take the money out of this bank account.**

- 1) Click on the **Cog Button** at the top right of the screen (between the bell and log out button). It will take you to the following **My Profile Screen** -



- 2) On the left-hand side click **My Money**, and then under the **Banks** section select **Link a new bank account**.



3) Add a bank account

This will open the screen below.

Choose the **Business** button and then enter your club, league or Area Association bank account details - Only Sort Code and Account Number are required (this will be the bank account that PayPal will use to make payments via COMET).

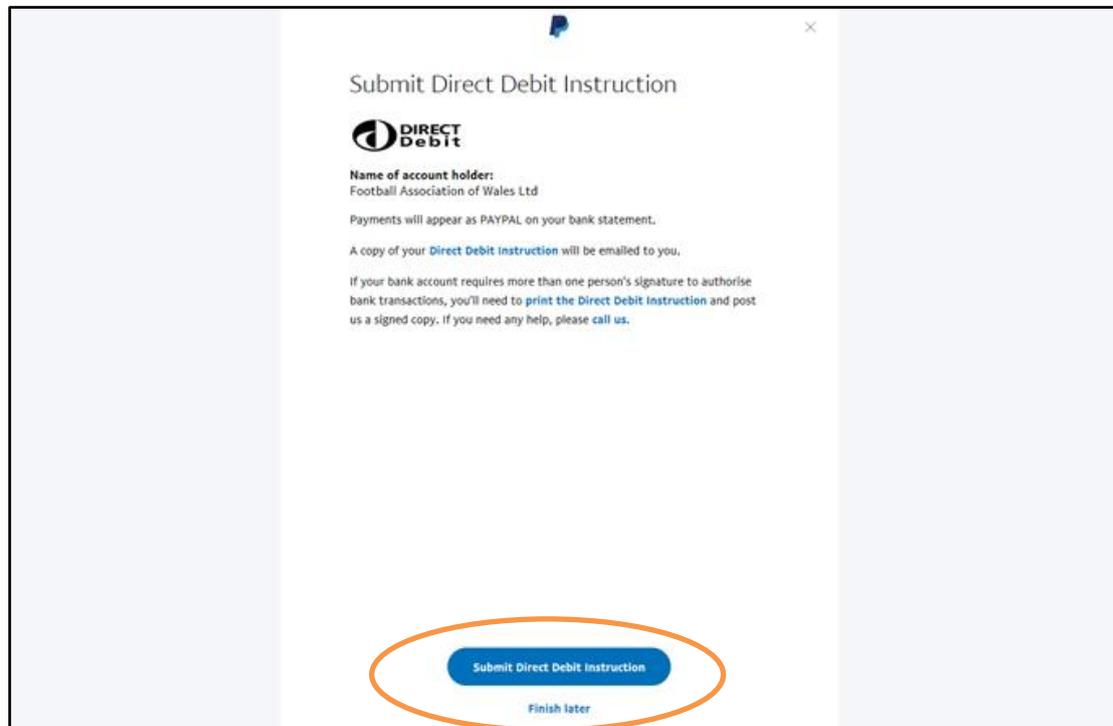
You can either use your existing club, league or area association bank account or if you prefer, ask your bank to set up a new account which is only used for making PayPal payments. You can then transfer money out of your main account into this new account each time you want to make a payment via PayPal.

CLICK AGREE AND ADD

The screenshot displays the 'Add a bank account' interface. At the top, there is a 'Debit Card' image with a blue background and white text showing a card number '1234 1234 1234 1234', the name 'JONATHAN FORD', and the expiry date '12-12-12 12-12-12'. Below the card, the 'Account name' section has two radio button options: 'Business: Football Association of Wales Ltd.' (which is selected) and 'Personal: Jonathan Ford'. Underneath are two text input fields: 'Bank account sort code' and 'Account number'. A blue button labeled 'Agree and Add' is at the bottom. Three orange ovals are drawn around the 'Business' selection, the input fields, and the 'Agree and Add' button.

4) Submit Direct Debit Instruction

You will be taken to the below screen. Simply click the blue **Submit Direct Debit Instruction** button. This action then allows PayPal to link the bank account details you provided to their system.

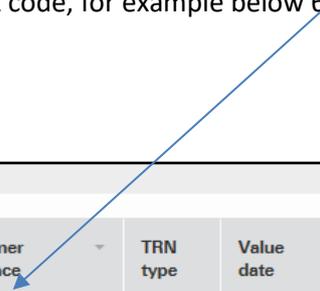


5) **Next we need to obtain PayPal's four digit verification code from the bank statement of the bank account details you provided.**

If you have online banking, then please log onto your online banking (if you don't have online banking, you should arrange to visit your bank and ask them to provide you with the information detailed below)

To test that the link between the bank account you supplied and PayPal is working correctly, PayPal will have deposited a small amount (1 pence) into your bank account.

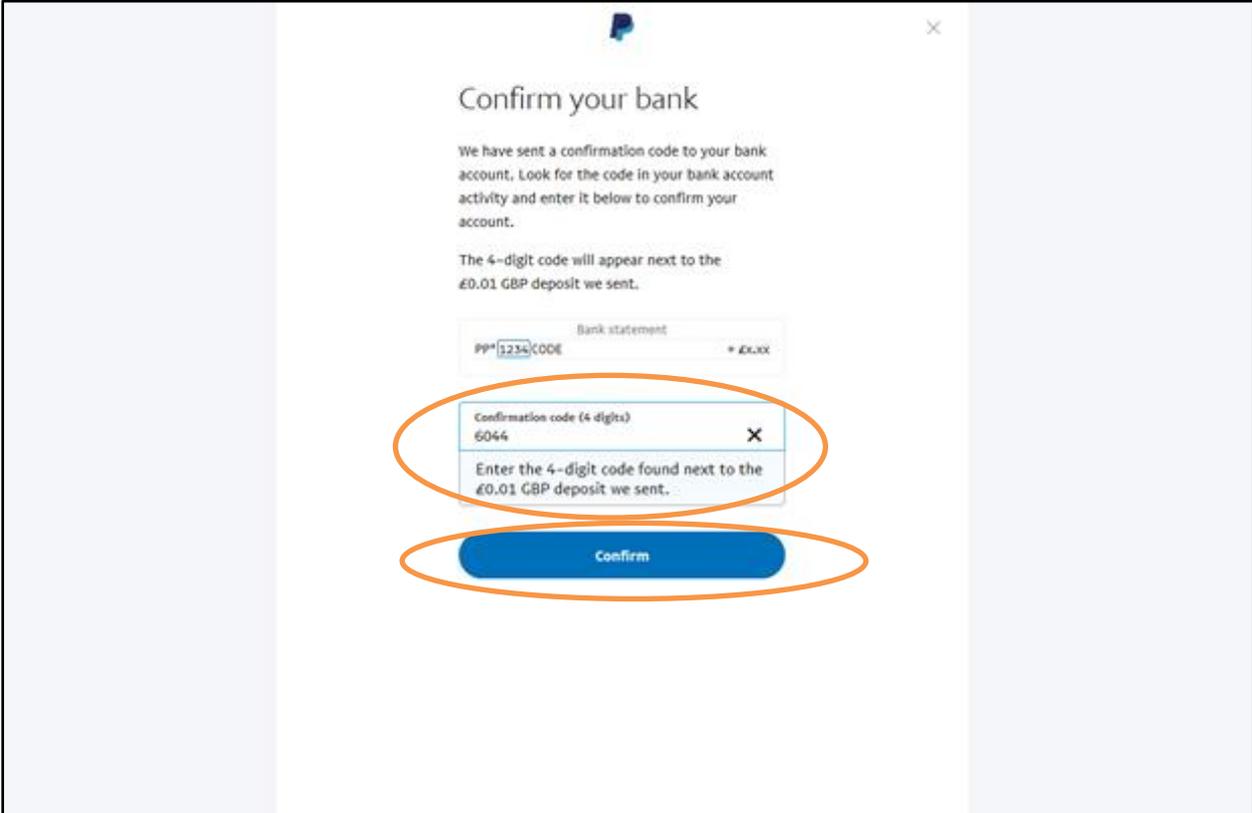
For this payment, there will be a PayPal 4-digit code, for example below 6044. Make a note of this code and log back into PayPal.



Bank reference	Narrative	Customer reference	TRN type	Value date	Credit amount
PPRD00000000B BX67S10201904 15826235262	PAYPAL CODE 6044 FP93ED4311807796 /EREF/PPRD00000000BBX67S /ROC/PAYPAL CODE 6044 /FPID/PPRD00000000BBX67S1020190 415826235262	PAYPAL CODE 6044	FBP	15 Apr 2019	<u>0.01</u>

6) Confirm your bank

Now enter this four digit code into PayPal and press confirm.



Confirm your bank

We have sent a confirmation code to your bank account. Look for the code in your bank account activity and enter it below to confirm your account.

The 4-digit code will appear next to the £0.01 GBP deposit we sent.

Bank statement
PP*1234CODE * £1.00

Confirmation code (4 digits)
6044

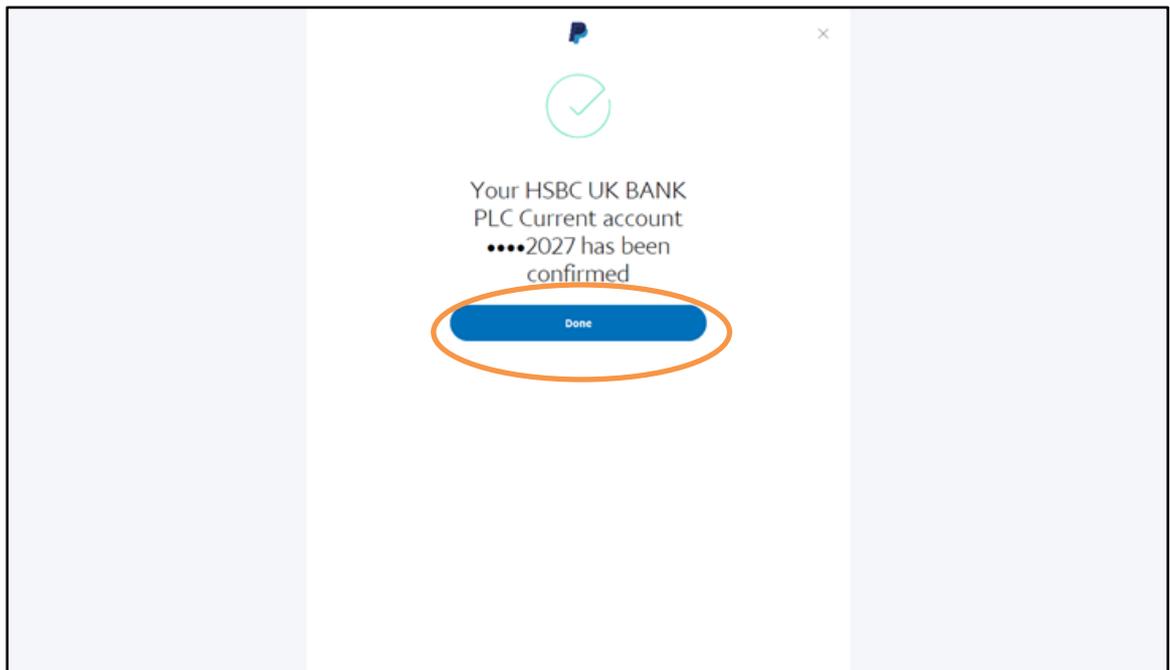
Enter the 4-digit code found next to the £0.01 GBP deposit we sent.

Confirm

- 7) Your bank account has now been confirmed as being linked to your PayPal account - see below.

CLICK DONE

You will now be back to your PayPal summary dashboard where you can Log Out.



- 8) Congratulations you have now created a PayPal business account, verified your email address and confirmed your bank account.

You are now set up to make payments out of your club, league or Area Association bank account via PayPal.

IF YOU STILL REQUIRE ASSISTANCE, PLEASE CLICK ONTO THE FOLLOWING LINK TO VIEW A TRAINING VIDEO - <https://www.youtube.com/watch?v=QNBwCnhJDKg>

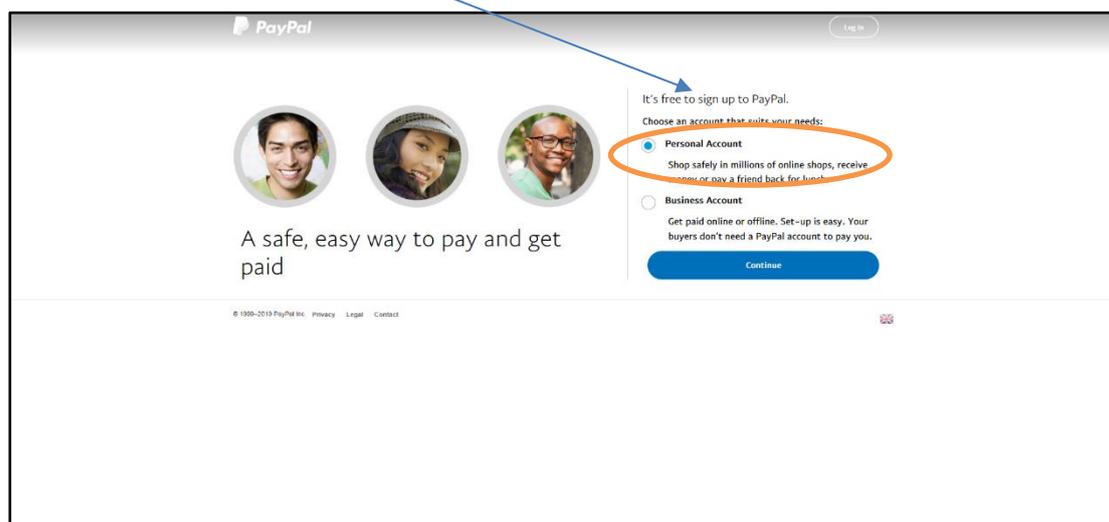
HOW TO OPEN A PAYPAL PERSONAL ACCOUNT

HOW TO OPEN A PAYPAL PERSONAL ACCOUNT

1. Go to www.paypal.co.uk (ensure .co.uk not .com)
2. Click on the **Sign Up** button at the top right of the screen.



3. Now choose the **Personal Account** option and click continue.



4. Enter your first name, last name, **personal email address** and create a password

In order for the password to be as secure as possible it is required to be **8 characters** or longer using at **least 1 number or symbol**.

Make sure that you enter a **valid email address** as you'll need to use it to verify your account later

Click Next.

PayPal

Log In

Join millions of people around the world who shop and send money with PayPal

United Kingdom

First name

Last name

Email address

Create your password [Show](#)

Next

©1999–2019 PayPal. All rights reserved. | [Privacy](#) [Legal](#) [Help](#) & [Contact](#)

5. Enter your home address

Enter your address, mobile telephone number and date of birth.

Ensure you read the **PayPal's User Agreement and Privacy Policy**; you can read these by clicking the blue highlighted text. Check the tick box to confirm you have read.

Finally click the agree and create account button.

PayPal

Log In

We'll help find your address

Please enter your postcode and flat/house number and your address should appear.

Postcode

Flat number (optional)

Address line 1

Town/City

Mobile phone Phone number

Date of birth

United Kingdom

Stay logged in for faster checkout

Receive offers and promotions from PayPal by email. You can change this setting whenever you want. [More information](#)

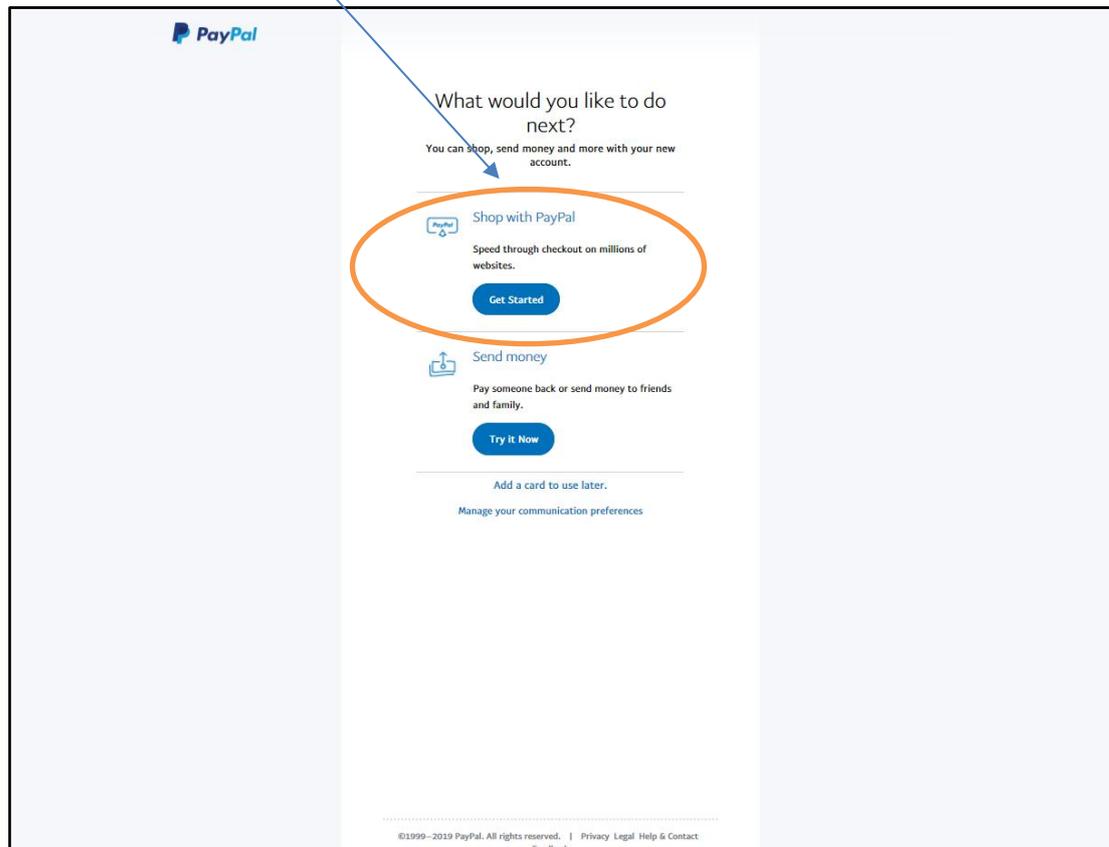
I confirm that I have read, consent and agree to PayPal's User Agreement and Privacy Statement and I am of legal age. I understand that I can change my communication preferences in my PayPal account at any time. For more information about PayPal, see our [Key Payment and Service Information](#).

Agree and Create Account

©1999–2019 PayPal. All rights reserved. | [Privacy](#) [Legal](#) [Help](#) & [Contact](#)
Feedback

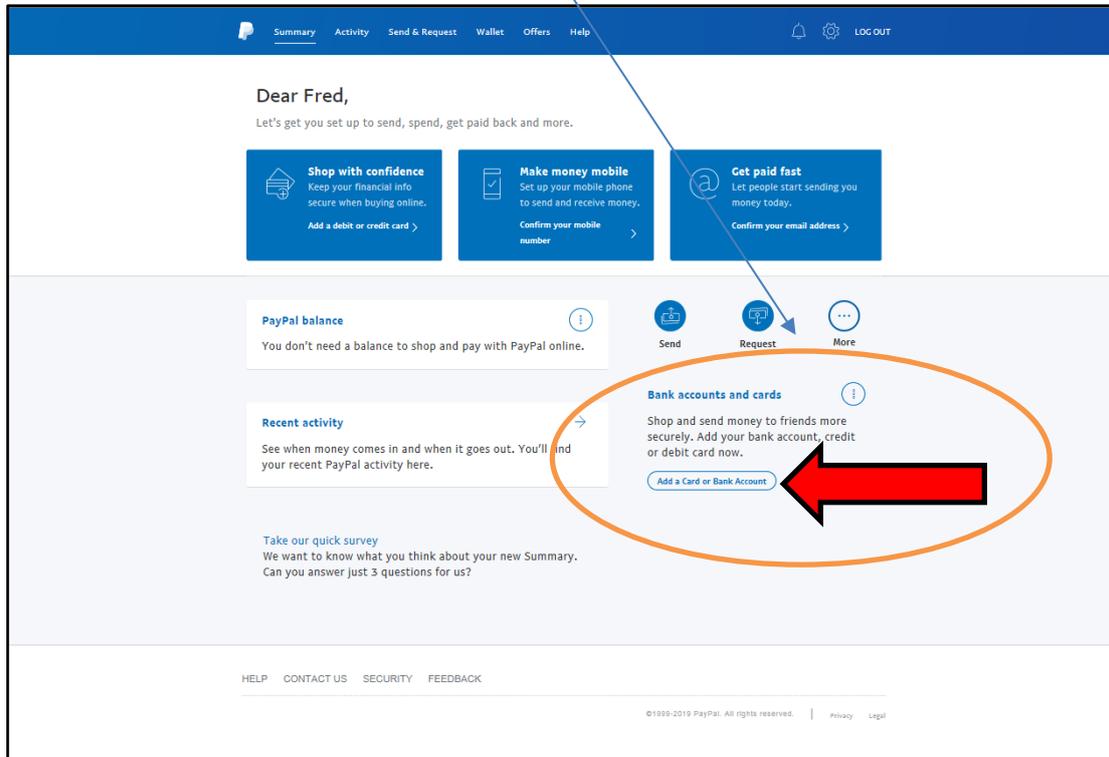
6. Add a debit/credit card or bank account

Click the shop with PayPal – Get started button



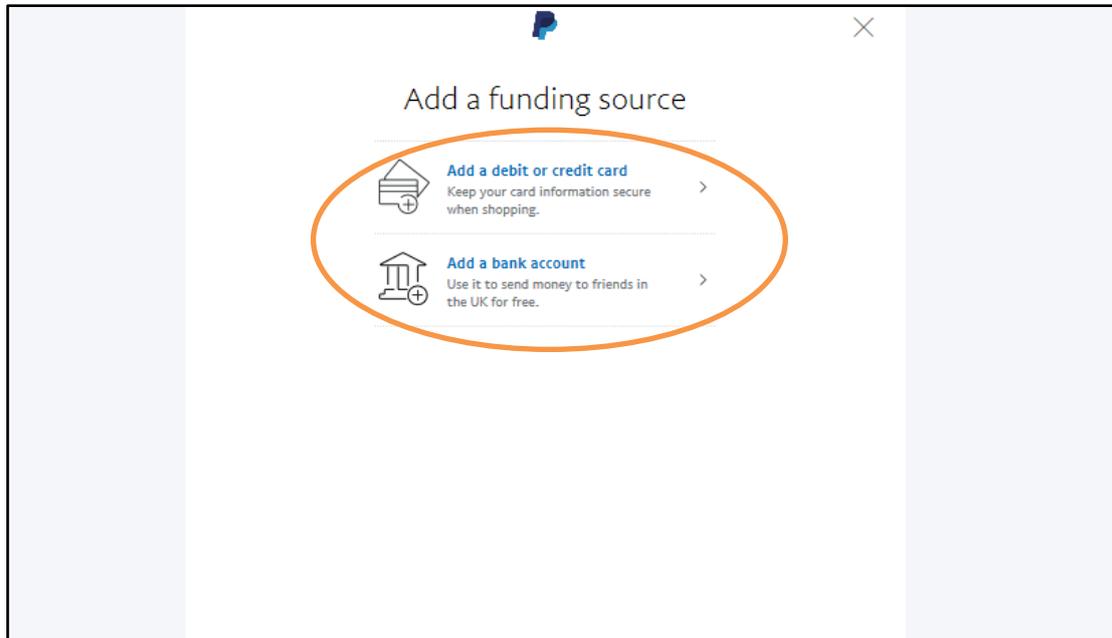
7. You have just created a PayPal Personal account; you will be taken to your PayPal summary dashboard page as below.

Click add a Card or Bank Account (middle right of screen)



8. Add a funding source

This will take you to the below screen. Select if you want to add a debit/credit card or bank account.



9. Add Bank Account

Enter you bank sort code and account number

Click Agree and Add

Debit Card

1234 1234 1234 1234

JOHN DOE

11-11-11 12345678

Bank account sort code

Account number

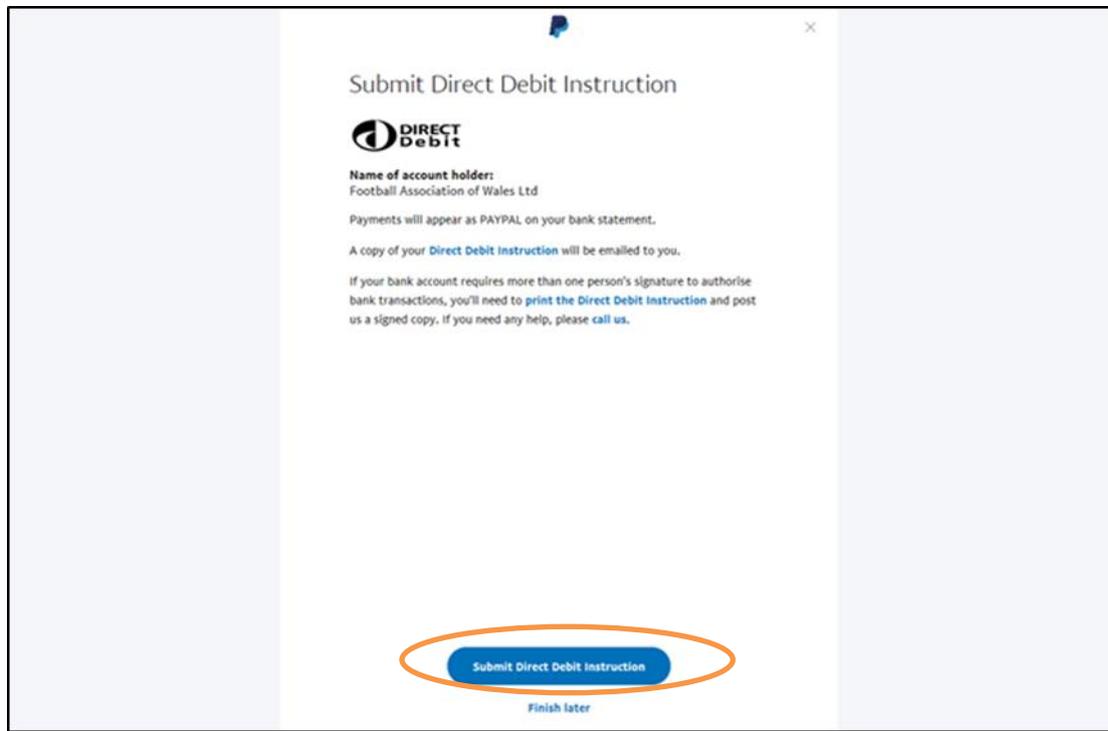
Please click the button below to finish setting up your bank account.

Agree and Add

** If you chose to Add a Debit/Credit Card the screen above will be slightly different i.e. it will ask for your card details instead of bank details.

10. Submit Direct Debit Instruction

You will be taken to the below screen. Simply click the blue **Submit Direct Debit Instruction** button.



11. Next we need to obtain PayPal's four digit code from your bank statement.

Log into online banking.

PayPal will have deposited a small amount into your bank account.

Under the reference of this deposit there will be a four-digit code, for example below 6044.

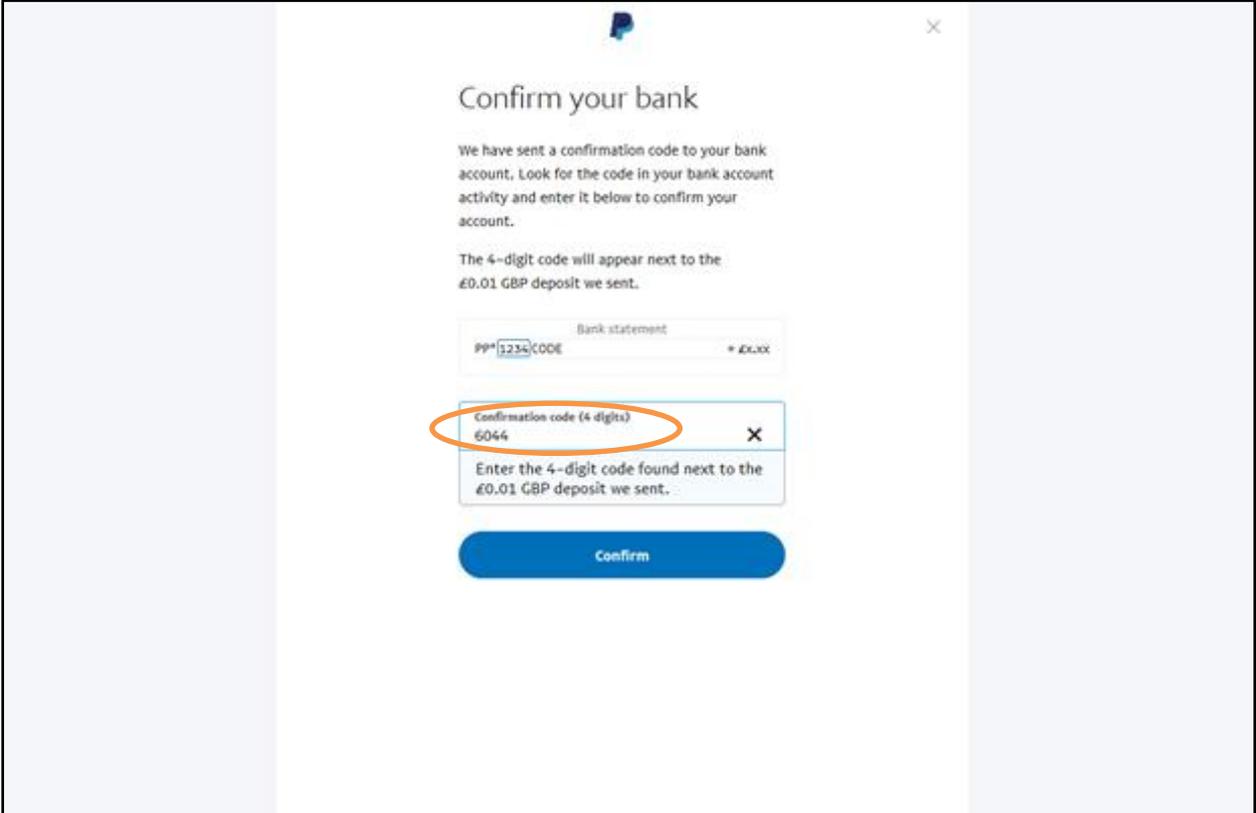
Make a note of this code and head back to PayPal.

Note – If you don't have online banking you will need to either telephone the bank, go to your nearest branch or obtain the code from your next bank statement.

Bank reference	Narrative	Customer reference	TRN type	Value date	Credit amount
PPRD00000000B BX67S10201904 15826235262	PAYPAL CODE 6044 FP93ED4311807796 /EREF/PPRD00000000BBX67S /ROC/PAYPAL CODE 6044 /FPID/PPRD00000000BBX67S1020190 415826235262	PAYPAL CODE 6044	FBP	15 Apr 2019	<u>0.01</u>

12. Confirm your bank

Enter the four digit code into PayPal and press confirm.



Confirm your bank

We have sent a confirmation code to your bank account. Look for the code in your bank account activity and enter it below to confirm your account.

The 4-digit code will appear next to the £0.01 GBP deposit we sent.

Bank statement
PP*1234CODE * £0.01

Confirmation code (4 digits)
6044

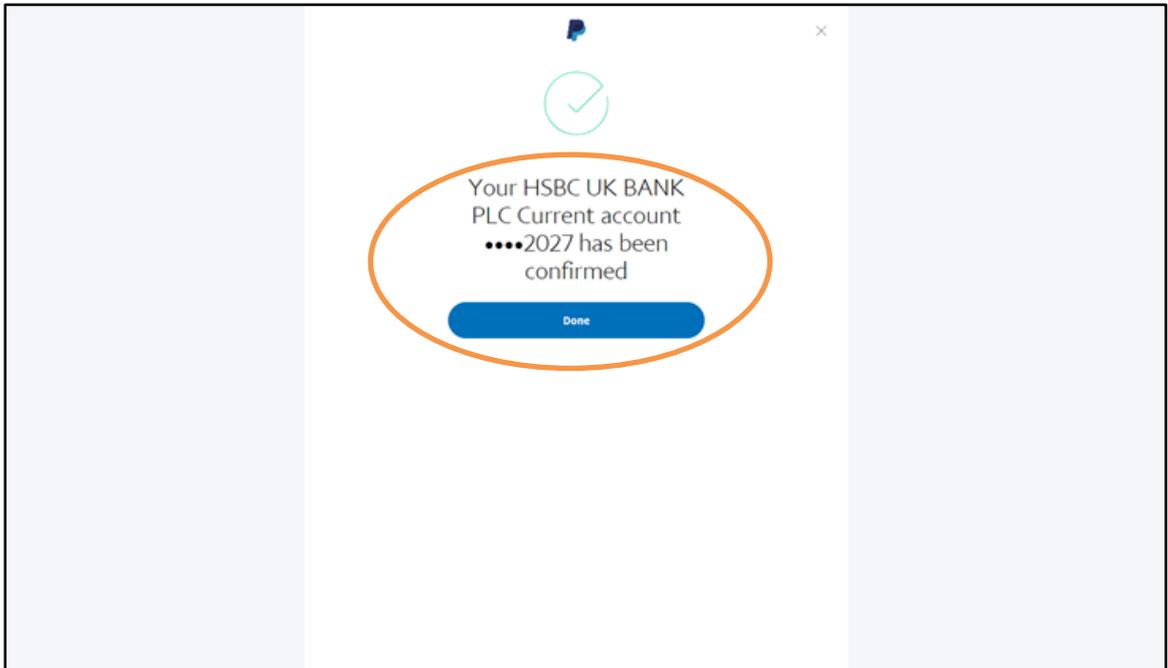
Enter the 4-digit code found next to the £0.01 GBP deposit we sent.

Confirm

13. Your bank account has now confirmed - see below.

Click Done

You will now be back to your PayPal summary dashboard.



14. Congratulations you have created a PayPal personal account and confirmed your bank account.

You can now log out of PayPal.

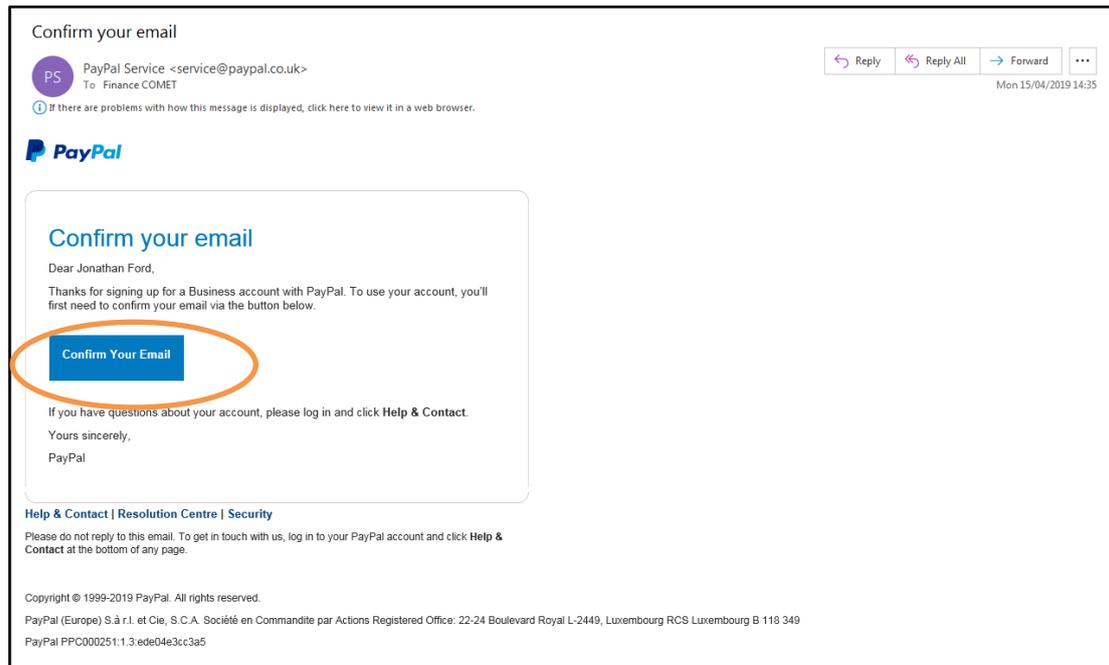
VERIFY EMAIL ADDRESS

Go to the inbox of the email address used to setup PayPal.

You will have received an email from service@paypal.co.uk with the subject **Confirm your email**.

Open that email and click on the **Confirm Your Email blue button**

Log Back into PayPal using your email address and password.



Your email address **has now been verified** and you will be on your PayPal summary dashboard page as follows: -

