

## PayPal Credit

PayPal offers a service called “Bill Me Later” which allows consumers to pay for goods and services **on purchases of \$99 or more** securely online **with no payments and no interest if paid in full in 6 months, subject to credit approval**. Interest **will be charged** from purchase date if the purchase balance is not paid in full within 6 months.

A full description of the “Bill Me Later” terms of service is at;

<https://www.securecheckout.billmelater.com/paycapture-content/fetch?hash=AU826TU8&content=/bmlweb/ppwpsiw.html>

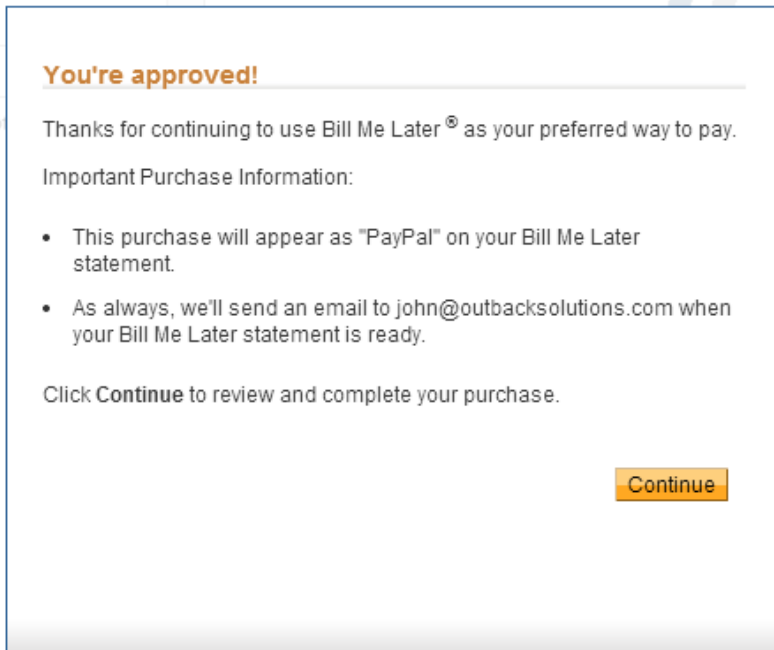
BNI Central Valley utilizes PayPal for online transactions and automatically offers the “Bill Me Later” option to prospective and renewing members.

### “Bill Me Later” Online Payment Sequence Guide:

1. Go to the BNI Olympic Peninsula “Pay Membership Online” page at;  
<http://www.bnipnw.com/paymembershiponline.php>
2. Select the appropriate option to go to the PayPal login page.



3. Select **The safer, easier way to pay** and then click the option “Pay with a debit or credit card, or PayPal Credit”.
4. Select “PayPal Credit Special Offer” tab. Complete the required information and select “Sign Up and Continue”.
5. At this point the buyer is required to provide **date of birth** and **SSN last four**. PayPal uses this information to complete a “soft credit check”. Enter the appropriate information and click “Agree and Continue”.
6. In less than 30 seconds, approval is granted or denied. A screen shot of the approval notice is below.



7. Click “Continue”.
8. Finally click “Pay Now” and the transaction is complete. The sequence takes less than two minutes and may be cancelled at any time before clicking the “Pay Now” button.

### NOTES:

1. Payment in full (less the normal transaction charge) is made to the BNI PayPal account at the time of the transaction.
2. There is no indication on the BNI regional PayPal account that the prospective or renewing member used the “PayPal Credit” option.