

Paying Kensington Society through PayPal is easy and safe

As Kensington Society relies on PayPal both for membership payments and payments for events, some members have expressed concern, as they have heard that PayPal somehow is dangerous to use. They also wonder what happens with the debit or credit card details.

PayPal is the world's largest online payment service. It has been operating since 1998 and is currently present in more than 200 countries. It has a worldwide market share of 43%. For Europe, PayPal has a Luxembourg banking license and all European PayPal transactions are handled by their bank in Luxembourg, which means that same stringent rules that apply for banks also apply for PayPal.

The basic principle is that PayPal (as well as for Stripe, Apple Pay, Google Pay, Sage Pay, WorldPay and other large online payment services) acts as intermediary between the payer and the payee, meaning that PayPal takes the payment from the payer's credit/debit card issuer or bank account and forwards it to the payee (after having deducted a small fee). Without intermediaries like PayPal, payees like Kensington Society would have to set up accounts with all the major card companies, record each transaction and then forward the details to the respective card company in order to get paid. Please note: You do not need a PayPal account in order to use this service.

This is what happens

When you pay us online via PayPal, the actual payment takes place in a secure window that opens up on our website. That window creates a direct link between you and the PayPal server, so we never see your card details (or your bank details, if you are a registered PayPal user and have given them your bank account details).

The actual transaction is very, very secure. It's almost impossible for someone to steal the information while in transit, as the link between your device (PC or mobile phone) and PayPal has "end-to-end encryption".

When that window opens, PayPal knows that the payment is for Kensington Society and sends us a receipt code for each transaction. PayPal then pulls the money from your card issuer or bank, deducts a small commission from the payment and puts the rest in Kensington Society's PayPal account, from where we then transfer the money into the Kensington Society bank account.

If you pay without having a PayPal account (see below), your card details are removed from PayPal's system as soon as the transaction is completed.

Two different ways of paying

Paying through PayPal can be done in two ways:

1) You create an account with PayPal, which is linked to your credit/debit card and/or to your bank account. This is very convenient if you regularly do purchases online, as most retailers have PayPal as a payment alternative to debit/credit cards. When you have an account you

just log in to PayPal with your account name and password when the PayPal window appears, and PayPal then links the payment to your account and deducts the payment from the card stored there. Very quick and safe. It's actually much safer for customers to use PayPal as go-between, instead of providing their card details to lots of different online retailers.

2) You pay through PayPal without a PayPal account. In such cases, you give PayPal your card details each time, and as soon as the transaction is finished, PayPal removes the card details from its system.

If you already have a PayPal account, but don't want to use it when paying Kensington Society (perhaps because the account is linked to a card that you don't want to use for a particular payment), it's still possible to pay via PayPal without using that account.

How to pay us without a PayPal account

If you already have a PayPal account, you're probably not too concerned when paying us, as you already know how it works. However, if you haven't used PayPal before and don't want to open an account with them, things may seem a bit more complicated and scary. So, here's a step-by-step instruction on how to pay through PayPal without having or creating a PayPal account. - as well as how to pay without using an existing PayPal account. It's three steps if you don't have an account already, and four steps if you do.

If booking and paying for a Kensington Society event or paying the Kensington Society membership fee, click on the PayPal payment link once you have filled in the necessary booking or membership details. A series of PayPal windows will then open up:

1) The first PayPal window will tell you to log in to PayPal by entering your email address. As you don't have an account or do not wish to use it, do not enter your email address here. Instead, select the button **"Pay by Debit or Credit Card"**.

2) A second window will now appear, asking you to enter your email address. Do so here and then click **"Continue to Payment"**.

3) If the email address matches one linked to an existing PayPal account, a third window will appear, saying *"It looks like you already have a PayPal account"*. Instead of then logging into the existing account, click on the button **"Continue as a guest"**.

4) If PayPal doesn't recognise the email address — or if you have chosen *"Continue as a guest"* in the previous window — a big final window opens up, where you fill in the necessary details for the card you want to use (PayPal can handle cards from seven different card companies): card number, expiry date, security code, first and last name, and your billing address. Fill in all fields that aren't optional. After the postcode field, there is a slide button that gives you the option to create a PayPal account based on those details. Do not use that button, unless you want to create a PayPal account while you're at it, instead select the button **"Pay now as guest"**.

On the next page you find a flowchart showing the four PayPal windows and what to do when each window appears. **Texts, frames and circles in red have been added by us for your convenience.**

Good luck!

The Kensington Society

PayPal window 1 £40.00 GBP

Log in to PayPal

Enter your email address to get started.

Email address or mobile number **X**

[Forgotten your email address?](#)

X

or

Pay by Debit or Credit Card

[Cancel and return to The Kensington Society](#)

PayPal window 2

Check out as a guest

Enjoy the ease and security of PayPal even if you don't have an account. Enter your email address to get started.

Enter email address

testor.testman@test.com

Continue to Payment

Already have an account? **X**

If email address doesn't match an existing PayPal account

If email address matches an existing PayPal account

PayPal window 3 X

Check out as a guest

It looks like you already have a PayPal account

testor.testman@test.com

X

Continue as a guest

PayPal window 4

Pay with debit or credit card

Your financial details won't be shared with the seller.

Country/region
United Kingdom

Email address
testor.testman@test.com

Phone type
Mobile

Phone number
+44

Card number

Expiry date

Security code

Billing address

First name

Last name

Address line 1

Address line 2 (optional)

Town/City

County (optional)

Postcode

Save information & create your PayPal account X

You acknowledge the [terms](#) of the service PayPal provides to the seller, and the [Privacy Statement](#). No PayPal account required.

We'll pre-authorise up to £40.00 GBP on your card, then send you back to the seller to complete your purchase. If you don't complete it or the purchase amount changes, any pending pre-authorisations usually drop off within 1 working day.

Pay now as guest

Already got a PayPal account? [Log In](#)

[Cancel and return to merchant](#)