

Popularan svetski servis elektronskog plaćanja PayPal nudi svojim registrovanim članovima primanje i slanje novca širom sveta. Korisnicima iz Srbije nudi se mogućnost registracije na portalu PayPal uz primenu MasterCard i VISA kartica.

Maestro kartice nisu prihvaćene na PayPalu, a povlačenje sredstava na MasterCard kartice nije moguće odlukom PayPala.

Povlačenje sredstava moguće je isključivo na kartice brand-a **VISA** odlukom PayPala.

## Kartice za fizička lica

Navedene MasterCard i Visa kartice za fizička lica mogu se koristiti na PayPal-u za plaćanje.

Odlukom PayPala povlačenje sredstava moguće je samo na **VISA** kartice.

Kartica	PayPal plaćanje	Povlačenje sredstava sa PayPal-a na karticu
 <b>VISA GOLD</b>		
 <b>VISA CLASSIC</b>		
 <b>VISA GIFT</b>		
 <b>MASTER GOLD</b>		
 <b>MASTER YOUTH</b>		
 <b>MASTER DEVIZNA</b>		

## Kartice za pravna lica

Kartice namenjene pravnim licima koje se mogu koristiti za plaćanje i podizanje sredstava na PayPalu servisu:

Kartica	PayPal plaćanje	Povlačenje sredstava sa PayPal-a na karticu.
 VISA CHARGE		

### 1. Registracija

Na početnoj stranici PayPala <https://www.paypal.com/rs> potrebno je odabrati **Sign up** kako bi se otvorio PayPal nalog za kupovinu proizvoda, usluga kao i prenos novca drugim osobama. Otvaranje PayPal računa omogućava primanje i slanje novaca u valuti koju korisnik sam odabere (PayPal nudi 24 valute).

Potrebno je slediti uputstva, ispravno uneti podatke, a svakako pročitati Uslove korišćenja. Prilikom registracije na PayPal korisnik unosi ispravnu adresu e-pošte koja služi kao korisničko ime za pristup stranici.

Sign up for PayPal, it's free.

**Personal Account**


Shop in your country and around the world from your computer or on your mobile - all without sharing your financial info with the sellers.

Serbia

Email address

Create your password

Confirm your password

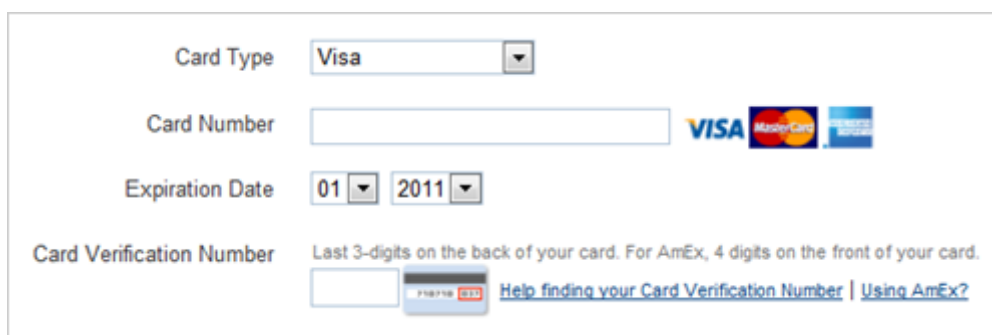


## 2. Dodavanje kartice na PayPal

PayPal prilikom dodavanja kartica proverava ispravnost kartice i inicira autorizaciju na iznos od **1,50 €**. Potrebno je osigurati dovoljno sredstava na kartici kako bi se provera uspešno završila.

Prilikom dodavanja kartice unose se sledeći podaci:

- vrsta kartice (MasterCard, Visa)
- broj kartice
- rok važnosti kartice
- CVV2/CVC2 - trocifreni broj na poleđini kartice



Card Type: Visa

Card Number: [input field]

Expiration Date: 01 / 2011

Card Verification Number: [input field]

Help finding your Card Verification Number | Using AmEx?

## 3. Verifikacija kartice

Nakon što su svi podaci unešeni, PayPal naplaćuje 1,50 € od korisnika kartice i šalje Banci četvorocifreni broj (Expanded Use Number) u opisu transakcije. Naplaćeni iznos PayPal vraća korisniku nakon što potvrdi unos ispravnog četvorocifrenog koda. Kod je moguće proveriti u opisu transakcije na NetBanking-u, Izvodu po računu, pozivom Servis centra ili u filijali Banke. Potrebno je dva do tri radna dana da kod bude dostupan klijentu o čemu PayPal obaveštava svoje korisnike na svojoj internet stranici.

Datum valute	Opis transakcije
23.04.2015.	512251XXXXXX2973, PP:6404CODE 402935773

Dobijeni četvorocifreni broj treba uneti u polje predviđeno za verifikaciju kartice (PayPal code). Korisnik ne sme unositi nasumične brojeve jer će PayPal blokirati račun, a iznos se neće stornirati. Nakon upisivanja koda na PayPalu, iznos od 1,50 € se vraća se na korisnikov PayPal račun.

## 4. Izbor valute plaćanja na PayPalu

U sklopu PayPal-a moguće je odabrati valutu. Budući da PayPal nudi konverziju valute prodajnog mesta ( \$ , € ... ) u dinare prema vlastitoj kursnoj listi, preporuka je da, pre završetka plaćanja, odaberete **OtherConversionOptions** i zatražite naplatu u valuti prodajnog mesta, kako bi izbegli dodatnu naknadu za konverziju, (Bill me in the currency listed on the seller's invoice). U suprotnom biće vam naplaćena naknada i za konverziju valute. (Trenutno 4 % )

### Conversion Options

PayPal offers two ways to convert currency when you purchase from a seller who uses a different currency than yours.

- The PayPal currency conversion process
- The MasterCard and Visa currency conversion process

Please select your option below:

- Use PayPal's conversion process to complete my transaction using my card's currency. Both the original transaction currency and the converted amount that I will be charged are disclosed for my convenience. I understand that MasterCard and Visa have a currency conversion process. I have chosen not to use the MasterCard and Visa currency conversion process, and I will have no recourse against MasterCard and Visa with respect to any matter related to this conversion.
- Bill me in the currency listed on the seller's invoice. I will not know which foreign exchange rate has been applied to this transaction until I receive my card statement from my card issuer. I acknowledge that by choosing this option, my card issuer will determine the foreign exchange rate to apply to this transaction, and that I will not be informed of the foreign exchange rate or any additional foreign exchange fees applied until I am billed by my card issuer.

Select an option above, then click **Submit** to complete the currency conversion process.

## 5. Isplata sa PayPal računa na VISA karticu

Naknade koje naplaćuje PayPal možete proveriti kada se prijavite na svoj PayPal račun i odaberete Fees na dnu stranice. ( Trenutno **4,00 €** ) Minimalni iznos za povlačenje sredstava na VISA karticu je 10 €. Registrovanje računa banke je moguće samo u Americi.

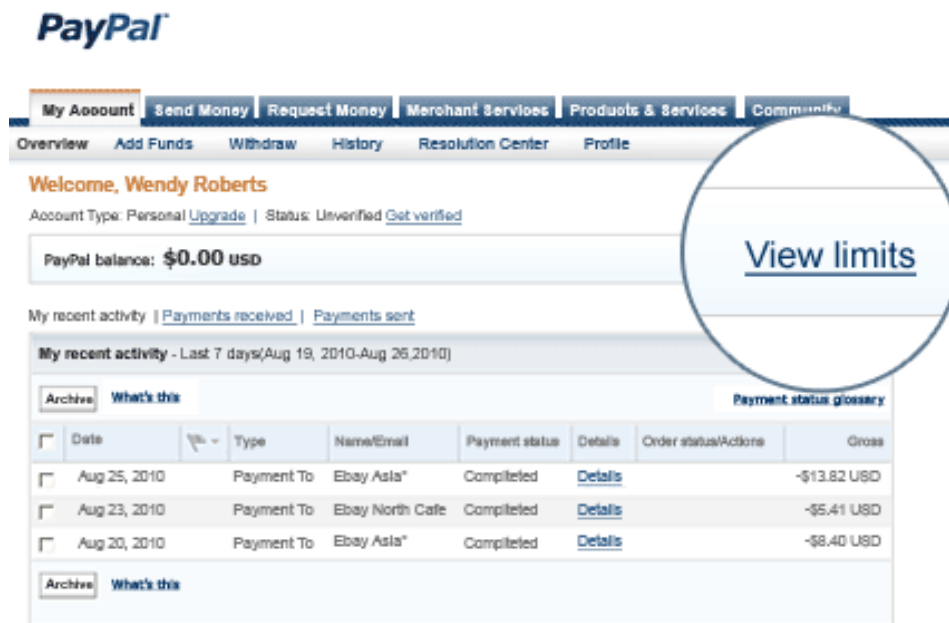
Nakon povlačenja sredstava s PayPal-a potrebno je nekoliko dana da iznos bude vidljiv na vašoj kartici, odnosno računu.



The screenshot shows the PayPal account interface. At the top, there are navigation tabs: My Account, Send Payment, Request Money, Merchant Services, and Products & Services. Below these are sub-tabs: Overview, Add Funds, Withdraw, History, Resolution Center, and Profile. The 'Withdraw' tab is selected. The main heading is 'Withdraw Funds' with a 'Secure Transaction' lock icon. Below the heading, it states: 'PayPal offers the following options for withdrawing funds from your PayPal account.' A table lists two options:

Options	Processing Time	Cost
<a href="#">Withdraw funds to your bank account</a>	Banks in the U.S. 3-4 Business Days ?	Free for banks in the U.S.
<a href="#">Withdraw funds to your card</a>	5-7 Business Days ?	€4.00 EUR

Limiti za slanje odnosno povlačenje sredstava nisu još definisani od strane PayPal-a jer trenutno ne postoji opcija u okviru My Account - Overview - **VIEW LIMITS**



PayPal

My Account Send Money Request Money Merchant Services Products & Services Community

Overview Add Funds Withdraw History Resolution Center Profile

Welcome, Wendy Roberts

Account Type: Personal Upgrade | Status: Unverified Get verified

PayPal balance: **\$0.00 USD**

My recent activity | Payments received | Payments sent

My recent activity - Last 7 days(Aug 19, 2010-Aug 26,2010)

Archive What's this Payment status glossary

<input type="checkbox"/>	Date	Type	Name/Email	Payment status	Details	Order status/Actions	Gross
<input type="checkbox"/>	Aug 25, 2010	Payment To	Ebay Asia*	Completed	Details		-\$13.82 USD
<input type="checkbox"/>	Aug 23, 2010	Payment To	Ebay North Cafe	Completed	Details		-\$5.41 USD
<input type="checkbox"/>	Aug 20, 2010	Payment To	Ebay Asia*	Completed	Details		-\$8.40 USD

Archive What's this

### Detaljnije informacije koje se tiču:

- Naknade za slanje novca u zemlji i inostranstvu (u zavisnosti od zemlje primaoca sredstava kao i od načina slanja (sa PayPal računa ili kartice) definisana je i provizija),
- Naknade za povlačenje sredstava sa PayPal računa na karticu,
- Naknade za kupovinu preko PayPal-a (u zavisnosti od zemlje u kojoj se roba kupuje različite su i provizije),
- Naknade za konverziju valute,

i uslove korišćenja PayPal servisa možete pronaći na na sledećoj stranici:

[https://cms.paypal.com/al/cgi-bin/?&cmd=\\_render-content&content\\_ID=ua/UserAgreement\\_full](https://cms.paypal.com/al/cgi-bin/?&cmd=_render-content&content_ID=ua/UserAgreement_full)

[https://www.paypal.com/rs/cgi-bin/webscr?cmd=\\_display-withdrawal-fees-outside](https://www.paypal.com/rs/cgi-bin/webscr?cmd=_display-withdrawal-fees-outside)

**NAPOMENA:** PayPal je najavio dopunu uslova korišćenja za korisnike iz Srbije.

Banka može da obavesti klijente koje kartice i u koje svrhe može da koristi na PayPal servisu ali nikako da informiše klijente o naknadama koje naplaćuje servis već da preusmeri na gore navedeni link. Konverzija slanja ili prijema sredstava se vrši po prodajnom kursu banke.



## 1. PRIKAZ REGISTROVANIH KARTICA

**? Obaveštenje da se samo na VISA karticu mogu prebaciti sredstva**

### Credit Cards

[Back to My Profile](#)

Add a card to your PayPal account to raise your sending limit, withdraw funds from your PayPal account, use as backup funding, or confirm your address.

Card Type	Last 4 digits on card	Expiration Date	Billing Address	Action
 Primary	2022	3/2017	zeleznicka 9 novi sad serbia 21000 Serbia	<a href="#">Edit</a>   <a href="#">Remove</a> <a href="#">Link and Confirm My Card</a>
	0799	1/2017	zeleznicka 9 novi sad serbia 21000 Serbia	<a href="#">Edit</a>   <a href="#">Remove</a> <a href="#">Make Primary</a> Accepts PayPal withdrawals <b>?</b>
	2973	7/2016	zeleznicka 9 novi sad serbia 21000 Serbia	<a href="#">Edit</a>   <a href="#">Remove</a> <a href="#">Make Primary</a>

[Add a Card](#)

## 2. POVRAT SREDSTAVA PRILIKOM AUTENTIFIKACIJE I PRIJEM SREDSTAVA NA PAYPAL RAČUN IZ INOSTRANSTVA

<a href="#">Archive</a>	<a href="#">What's this</a>	<a href="#">Payment status glossary</a>						
<input type="checkbox"/>	Date		Type	Name/Email	Payment status	Details	Order status/Actions	Gross
<input type="checkbox"/>	Apr 22, 2015		Refund From	PayPal	Completed	<a href="#">Details</a>		€1.50 EUR
<input type="checkbox"/>	Apr 22, 2015		Refund From	PayPal	Completed	<a href="#">Details</a>		€1.50 EUR
<input type="checkbox"/>	Apr 22, 2015		Payment From	Srdjan Belic	Completed	<a href="#">Details</a>		€20.00 EUR

[Archive](#) [What's this](#)

### 3. POVLAČENJE SREDSTAVA NA VISA KARTICU

#### a) Unos iznosa i izbor kartice

##### Withdraw Funds to your Card

Secure Transaction 

Withdrawals to your card must meet the [minimum withdrawal amount](#).

If you are withdrawing to a prepaid card, the amount that you can withdraw might be different from your PayPal account withdrawal limit. For more information, contact your card issuer.

From This Balance: €23.00 EUR

Amount:

To:

[Add Card](#) | [Currency Converter](#)

**Note:** PayPal charges a fee for withdrawals to your card. [Learn more about withdrawals to your card](#).

Continue

#### b) Prikaz transakcije sa naknadama

##### Review - Withdraw Funds to your Card

Secure Transaction 

For security reasons, we are reviewing your withdrawal request, which could take up to 24 hours. After our review is complete, PayPal will release your funds. It will take an additional 4 hours for those funds to be deposited into your credit card.

If the information in your withdrawal request is incomplete or incorrect, PayPal will return the withdrawal amount to your PayPal account and charge a return fee. To learn about return fees, see the [fees table](#).

From This Balance	Euro Balance
Amount	€23.00 EUR
Gross Amount	€23.00 EUR
Withdrawal Fee	-€4.00 EUR
Amount to Card	€19.00 EUR
Name on Card	Bojan Pokrajac
Card Type	Visa
Card Number	xxxx xxxx xxxx 0799
Expiration Date	1/2017

#### c) Potvrda transakcije



My Account

Send Payment

Request Money

Merchant Services

Products & Services

Overview

Add Funds

Withdraw

History

Resolution Center

Profile

##### Your Withdrawal Request Is in Process

Your withdrawal request will be under review for up to 24 hours. After our review is complete, PayPal will release your funds. It will take an additional 4 hours for those funds to be deposited into your credit card.

#### 4. SLANJE SREDSTAVA SA PAYPAL RAČUNA

##### a) Unos iznosa i e-pošte primaoca

**PayPal**

My Account | **Send Payment** | Request Money | Merchant Services

Send Payment Online | Pay for eBay Items | Make a Mass Payment

### Send Money

PayPal is the safer, easier way to pay. You can pay or send money from 203 countries and regions supported by PayPal.

To (Email)  
srdjan.belic@erstebank.at

Amount  
20 EUR — Euros

Sending money for purchases is free for you. The seller pays the fees.  
Purchasing goods? Your eligible transactions are covered with [Buyer Protection](#).

[Continue](#)

##### b) Izbor opcije plaćanja bez konverzije klikom na Conversion Options \*Bill me in the currency listed on the seller's invoice

###### Payment Method

Credit/Debit Card : Visa XXXX-XXXX-XXXX-0799:2,514.59 RSD  
PayPal's exchange rate as of Apr 23, 2015: 1 Serbian Dinar = 0.00795356 Euros  
[Conversion Options](#)  
This credit card transaction will appear on your bill as "SRDJANBELIC".  
[More funding options](#)

###### Shipping Address

No Shipping Required

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##### c) Potvrda da se radi o slanju novca bez konverzije ( U ovom slučaju € )

###### Payment Method

Credit/Debit Card : Visa XXXX-XXXX-XXXX-0799:€20.00 EUR  
[Conversion Options](#)  
This credit card transaction will appear on your bill as "SRDJANBELIC".  
[More funding options](#)



## d) Potvrda o uspešno izvršenom slanju sredstava



**My Account** | **Send Payment** | Request Money | Merchant Services | Products & Services

Send Payment Online | Pay for eBay Items | Make a Mass Payment

### The money has been sent!



Bojan, you have sent €20.00 EUR to Srdjan Belic.

We have sent a payment receipt to your email and a notification to Srdjan Belic at [srdjan.belic@erstebank.at](mailto:srdjan.belic@erstebank.at). [View transaction details](#)

Srdjan Belic is currently not in your Contact Book. You can send payment faster next time by adding it.

[Add to Contact Book](#)

## e) Pregled računa i status prijema, slanja i povlačenja sredstava

My recent activity | [Payments received](#) | [Payments sent](#)

[View all of my transactions](#)

My recent activity - Last 7 days (Apr 16, 2015-Apr 23, 2015)								
<input type="checkbox"/>	<a href="#">Archive</a>	<a href="#">What's this</a>						<a href="#">Payment status glossary</a>
<input type="checkbox"/>	Date	Type	Name/Email	Payment status	Details	Order status/Actions	Gross	
<input type="checkbox"/>	Apr 22, 2015	Payment To	Srdjan Belic	Completed	<a href="#">Details</a>		-€20.00 EUR	
<input type="checkbox"/>	Apr 22, 2015	Withdraw To	Credit Card	Completed	<a href="#">Details</a>		-€23.00 EUR	
<input type="checkbox"/>	Apr 22, 2015	Refund From	PayPal	Completed	<a href="#">Details</a>		€1.50 EUR	
<input type="checkbox"/>	Apr 22, 2015	Refund From	PayPal	Completed	<a href="#">Details</a>		€1.50 EUR	
<input type="checkbox"/>	Apr 22, 2015	Payment From	Srdjan Belic	Completed	<a href="#">Details</a>		€20.00 EUR	

[Archive](#) [What's this](#)