



PayPal Pay Later Merchant Enrollment Guide



Section1

Connect to an EXISTING PayPal Business Account



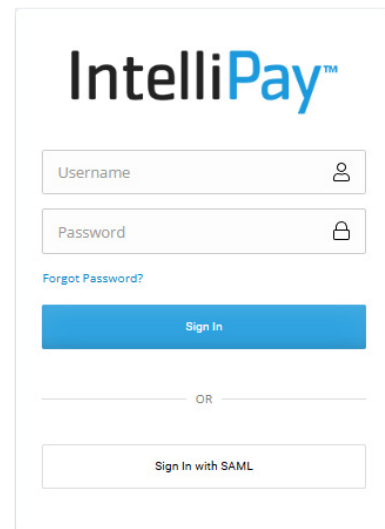
IMPORTANT NOTE:

To enable PayPal Pay Later (Pay in 4 and PayPal Monthly, you will need to connect your IntelliPay Account to PayPal. There are two options:

- 1) Connect to an EXISTING PayPal merchant account - Section 1
- 2) Sign up and CREATE a PayPal merchant account - Section 2

Follow these steps to connect an EXISTING PayPal Account.

1. Log into your IntelliPay Account.

The image shows the IntelliPay login interface. At the top is the IntelliPay logo. Below it are two input fields: 'Username' with a person icon and 'Password' with a lock icon. A link for 'Forgot Password?' is positioned between the password field and the 'Sign In' button. The 'Sign In' button is a solid blue rectangle. Below this is a horizontal line with the text 'OR' in the center. At the bottom is a button labeled 'Sign In with SAML'.

PAYPAL is a registered trademark of PayPal, Inc., with primary registrations for its word mark and logo covering computer software, electronic payment processing, and financial services. IntelliPay is a registered trademark of Convenient Payments, LLC.

2. "Once you are logged in, click the "PayPal Onboarding" terminal bar. Then click on the button "Create or Connect PayPal" - See **red rectangle** in the image below.

The screenshot shows the DJ's Service & Repairs dashboard. At the top, there's a header with the logo and navigation links like 'Edit User Profile' and 'Logout'. Below the header is a dark blue bar with icons for Super, Partners, Reseller, Invoices, and Help. A search bar is on the left. The main content area shows 'DJ'S SERVICE & REPAIRS (M7123)' and a breadcrumb trail '*Home / Terminal'. A row of icons includes Dashboard, 0/0Alerts, Research, Reports, Terminals, and Users. The 'Terminals' section is expanded, showing 'Online Payment Page', 'Lightbox Terminal', 'Lightbox EMV Terminal', and 'Paypal Onboarding'. The 'Paypal Onboarding' section displays 'PayPal Account Id:', 'Primary Email Confirmed: No', and 'Payment Receivable Confirmed: No', all with red arrows pointing to a red text box that says 'NOT CONNECTED TO INTELLIPAY'. Below this is a button labeled 'Create or Connect PayPal' which is highlighted with a red rectangle. At the bottom, there are links for 'Global Terminal Settings' and 'Global Email Settings'.

3. When the "Create or Connect PayPal" button is clicked, you will be taken to PayPal's website, and you will see a screen like that pictured on the right. Click "Next" (**red rectangle**)



Ready to take payments?

You're in the right place. We just need to finish learning about your business or organization.

Next

[Skip for now](#)

4. When you arrive at the “Create a business account” screen, scroll down to the bottom, and find “Already have an account?” and click on “Sign-in” **(red rectangle)**

Create a business account

You're one step closer to setting up PayPal for your Test Store site.

First name
Drake

scroll down the page, until you see this section

You've read and agree to [PayPal's User Agreement](#), [Privacy Statement](#) and [E-Sign Disclosure](#), and you consent to receive all communications electronically.

You've read and agree to our [Online Card Payment Services Agreement](#) and [PayPal Alternate Payments Agreement](#).

You give Test Store permission to perform some actions to make sure PayPal works on your site. These includes viewing account info and managing payments on your behalf. [View all actions](#) Test Store can perform. You can change Test Store permissions in your Settings anytime.

Agree and Create Account

Already have an account? [Sign in](#)

5. As a PayPal merchant, you enter your PayPal credentials and click login, **(red rectangle)**



Email or mobile number

Password

[Forgot password?](#)

Log In

or

Sign Up

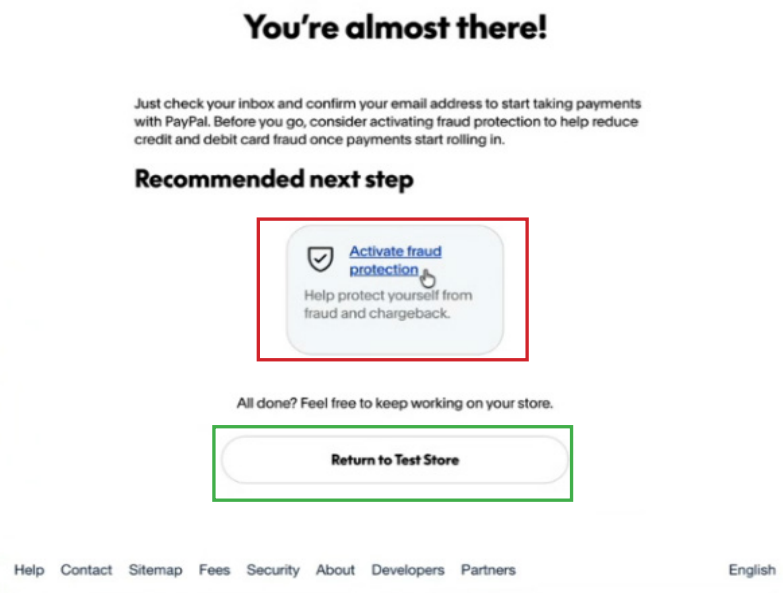
[English](#) | [Francais](#) | [Español](#) | [中文](#)

6. On the “You’re almost there” screen, decide whether to activate fraud protection. You have two options:

1) You can activate a Fraud Protection Service (info listed below).

We recommend using the free tool for best practices. To proceed with Fraud Protection, click “activate fraud protection” (red box).

2) If you do not want to activate fraud protection, simply click “Return to Store” (green rectangle) to continue without it.



A Note on PayPal Fraud Protection Options

The “Which tool works best for you?” is the screen you’ll see when you click on the “Activate fraud protection.” You’ll then have to choose between two self-managed options:

Fraud Protection Tool Recommended

This Tool is the free option. It uses PayPal’s built-in, premade filters to automatically screen credit and debit card payments. You can monitor approvals, declines, and transaction activity from one dashboard. This is a solid starting point for merchants who are new to PayPal or have lower transaction volume.

Fraud Protection Advanced Tool

This tool includes everything in the free tool, plus the ability to create custom fraud filters tailored to your business, review and investigate individual transactions, and manage block and allow lists. Additional fees apply. This option makes sense for merchants who want more control or are seeing higher dispute rates.

Feature	Fraud Protection Tool (Free)	Fraud Protection Advanced Tool (Additional Fees Apply)
Cost	Free	Additional fees apply
Fraud Filtering	PayPal premade filters (credit & debit cards)	All premade filters plus custom rules
Dashboard Monitoring	Yes – approvals, declines, activity	Yes – full dashboard
Custom Fraud Filters	No	Yes – tailored to your business
Transaction Review	No	Yes – review and investigate
Block/Allow Lists	No	Yes
Merchant Effort	Low	Medium – active management needed

7. The next screen to appear is
“Which tool works best for you?”

Choose an option.

In this example, the “Fraud Protection Tool” was selected, then click the
“Activate” button. **(red rectangle)**

Which tool works best for you?

For help choosing an option, see our [comparison chart](#) 

☒ Fraud Protection Tool

- Use PayPal's premade filters to screen all credit and debit card payments for fraud
- Monitor approvals, declines, and more on one dashboard

Free

☐ Fraud Protection Advanced Tool

All Fraud Protection Tool features included

Plus

- Create fraud filters that fit your exact needs
- Review and investigate transactions
- Manage block and allow lists

Additional fees applied

By selecting "Activate" below, you agree to the [PayPal Online Card Payment Services Agreement](#).

Activate

8. After clicking the “Activate Button” and returning to IntelliPay, navigate to your screen, choose the terminals tile, and click the “PayPal onboarding” tab in the terminals menu. When the tab opens, you should see a screen confirming you have connected your PayPal account.

Paypal Onboarding


PayPal Account Id: 33V5URVZWRYC ✓
Primary Email Confirmed: Yes ✓
Payment Receivable Confirmed: Yes ✓

CONNECTED TO
INTELLIPAY

Your PayPal account is connected.

Customer Payments

For in-person or online payments, you will need to send your customer a OneLink payment link to connect to PayPal Later.

Section 2

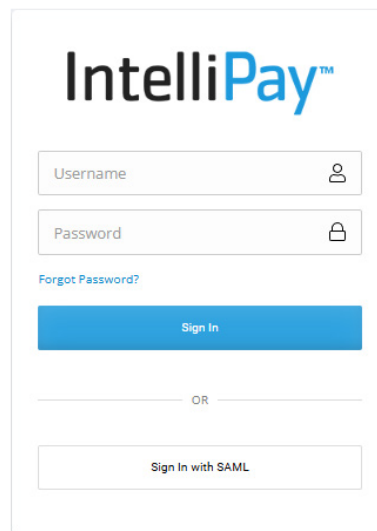
CREATE and CONNECT a New PayPal Business Account



Create & Connect a New PayPal Business Account

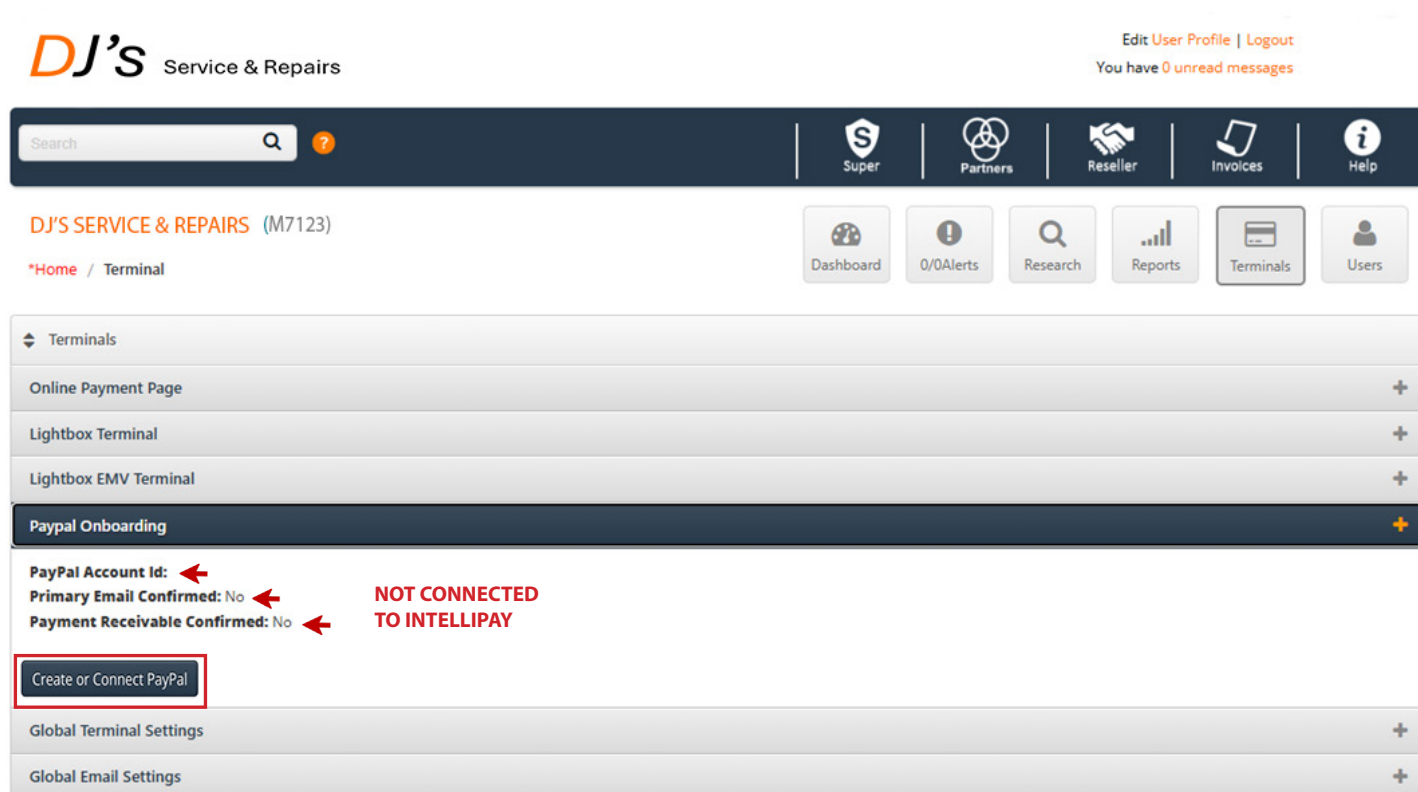
Follow these steps to CREATE a new PayPal Business Account and CONNECT to IntelliPay.

1. Log into your IntelliPay/CP Teller Account.



The image shows the IntelliPay login interface. At the top is the IntelliPay logo. Below it are two input fields: 'Username' with a person icon and 'Password' with a lock icon. A link 'Forgot Password?' is positioned below the password field. A blue 'Sign In' button is centered below the fields. Below the button is a horizontal line with 'OR' in the center. At the bottom is a button labeled 'Sign In with SAML'.

2. "Once you are logged in, click the "PayPal Onboarding" terminal bar. Then click on the button "Create or Connect PayPal" - See **red rectangle** in the image below.



The screenshot shows the IntelliPay dashboard for 'DJ's Service & Repairs'. The top navigation bar includes a search bar, a help icon, and links for 'Edit User Profile', 'Logout', and 'You have 0 unread messages'. Below the navigation bar is a row of icons for 'Super', 'Partners', 'Reseller', 'Invoices', and 'Help'. A secondary row of icons includes 'Dashboard', '0/0Alerts', 'Research', 'Reports', 'Terminals', and 'Users'. The main content area is titled 'DJ'S SERVICE & REPAIRS (M7123)' with a breadcrumb 'Home / Terminal'. A 'Terminals' section lists 'Online Payment Page', 'Lightbox Terminal', 'Lightbox EMV Terminal', and 'Paypal Onboarding' (highlighted with a dark bar and a plus icon). Below 'Paypal Onboarding', the status is shown: 'PayPal Account Id: [red arrow]', 'Primary Email Confirmed: No [red arrow]', and 'Payment Receivable Confirmed: No [red arrow]'. To the right of this status is the text 'NOT CONNECTED TO INTELLIPAY' in red. A button labeled 'Create or Connect PayPal' is highlighted with a red rectangle. Below this are links for 'Global Terminal Settings' and 'Global Email Settings'.

[Privacy Policy](#)

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05/04/2026 10:29:48 AM Mountain Time Zone



3. When the “Create or Connect PayPal” button is clicked, you will be taken to PayPal’s website, and the “Create a business account” screen.

Complete the required fields and at the bottom of the screen click next.

Create a business account

You're one step closer to setting up PayPal for your Test Store site.

First name

Last name

Enter the account owner's name. Make sure it matches a government ID.

Country

United States

▼

Choose the country or region where your business is legally established. If you're a sole trader, choose the country or region where you're a legal resident. This helps set up your account correctly and can't be changed later.

Email

drake.jones@test.co

Make business account creation easier by using an email not associated with your personal PayPal account.

Password

👁

☒ Enter between 8 to 20 characters

☒ Use upper and lowercase letters

☒ Enter at least 1 number or 1 symbol (such as !@#\$%^)

Code

 +1

▼

Phone number

4. When you have completed the “Create a business account” steps, you will see the “Ready to start using your business account?” screen.

Select one from the list: registered business, unregistered business, or non-profit. **(red rectangle)**

Depending on which option was selected, your options in the section below may change.

Choose the type most appropriate for your entity. **(green rectangle)** Click next.

Ready to start using your business account?

Verifying your business is the first step. Start by choosing your category. [Need help?](#)

 You have a registered business
LLC, corporation, partnership, or government

 You have an unregistered business
Sole proprietorships and individual sellers

 You have a nonprofit
Including registered charities

Choose your registered business type

LLC (Single owner)

LLC (Multi member)

Partnership

Private corporation

Public Company

Government entity

5. When you have completed the required fields on the “Ready to start using your business account?” The “Tell us more about your business” screen will appear next.

Complete all required fields and click next.

This is a long form, with dropdown menus, so only the top part of the form is shown here.

Tell us more about your business

A screenshot of the 'Tell us more about your business' form. It contains five dropdown menus: 'Business industry', 'Date established' (with a placeholder 'MM/DD/YYYY'), 'Country established' (with 'United States' selected), 'Primary currency' (with 'US Dollar' selected), and 'Total monthly sales'. Below these is a note: 'If you're not sure, choose your best guess.' followed by the question 'Do you sell on a business website?' with two radio button options: 'Yes' (selected) and 'No'.

6. Depending on your choices made earlier, you may need to add other “Beneficial Owners” (red rectangle)

Once you add any additional beneficial owners, click the “Agree and Submit” button (green rectangle)

Tell us more about your beneficial owners

The banks we work with require us to collect this info.

Make sure to include:

-  Everyone who owns at least 25% of the business
-  One person who makes high-level decisions

[More about these roles](#)

Drake Jones

Date of birth xxx-xx-15

Address 12884 South Frontrunner Boulevard, Draper, UT 84020-5486

 Add a beneficial owner

You confirm that you've included all beneficial owners and that their info is accurate to the best of your knowledge. You also confirm that you have the necessary permission to provide this info on behalf of the beneficial owners.

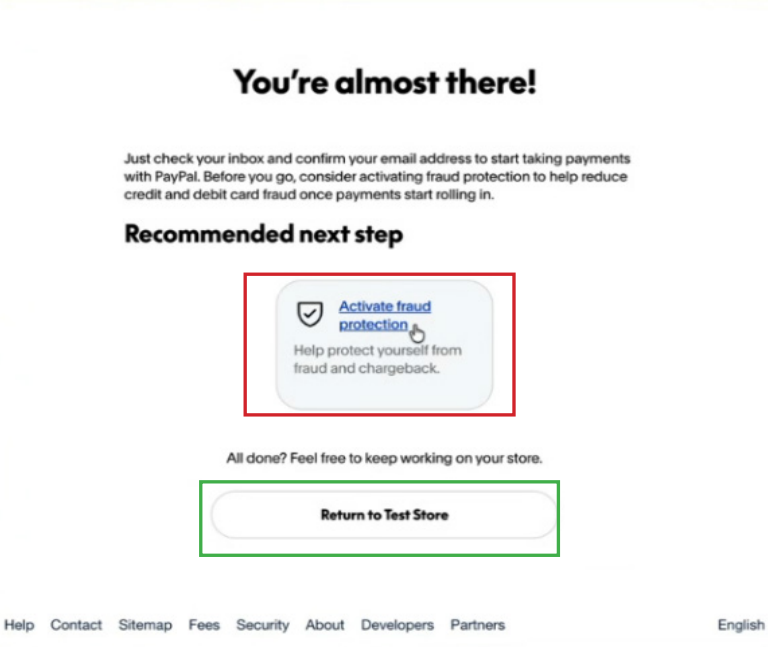
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Which tool works best for you?

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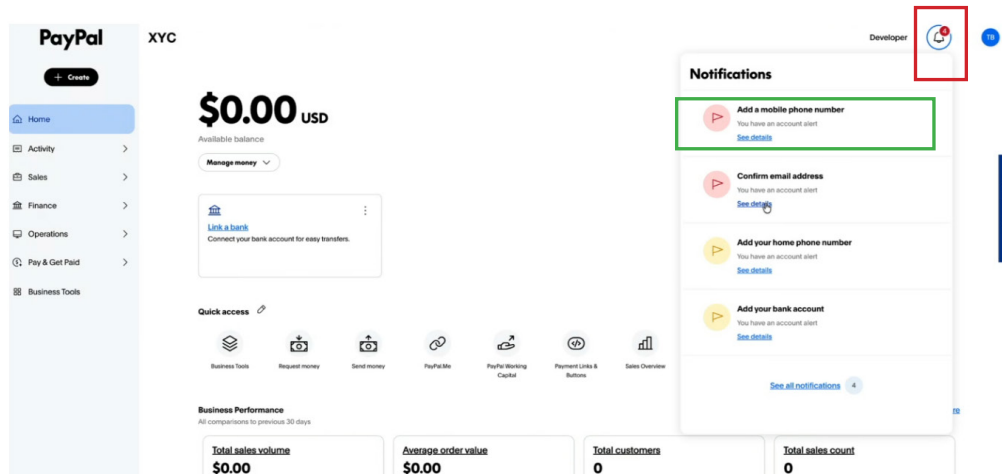
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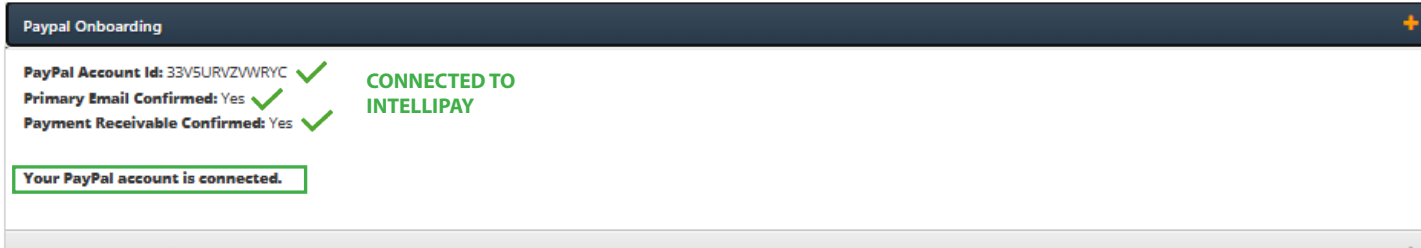
By selecting “Activate” below, you agree to the [PayPal Online Card Payment Services Agreement](#).

Activate

9. When you click the submit button on the previous screen, you will see your business account screen next. There is still one more vital step. You will need to click the bell icon in the upper right corner (red box) and when the drop-down opens, select confirm email address (green rectangle) to activate your PayPal business account.



10. Return to IntelliPay, navigate to your screen, choose the terminals tile, and click the “PayPal onboarding” tab in the terminals menu. When the tab opens, you should see a screen confirming you have connected your PayPal account.



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