

PayPal? An Incentive to Check Out?

Jeff Franklin



P PayPal

Why PayPal?

Technology

Rise in mobile device usage and the digitization of money



Immediate payment

PayPal payments within 24 hours vs check payments which take about 2 weeks



Name Recognition

Widely accepted form of payment



Cost effective

PayPal: 25¢ fee \$30 payment
Check: 53¢ postage and bank fee + labor charges/processing

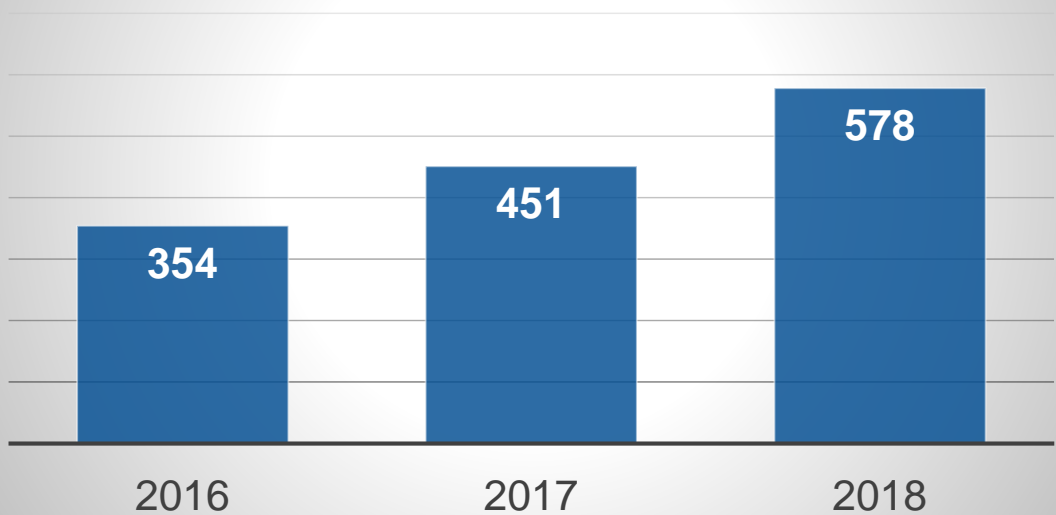


Registered PayPal Accounts

PayPal total active registered user accounts (in millions)



PayPal total payment volume (in billions)



PayPal's strong presence

- Popularity and name recognition
- Annual payment volume of \$578 billion
- 267 million registered users



- RTI has a Cloud Technology Advisory Committee (CTAC) in place to ensure adherence to data protection
- Cloud based service is evaluated by Legal, Procurement, Security, Compliance and Data Privacy experts
- Based on the review a recommendation is made to the client

First implemented on the 2015-16 National Postsecondary Student Aid Study (NPSAS:16)

Survey of students enrolled in all types of postsecondary education

Multimode data collection design (Web/CATI)—mobile optimized

\$30 incentive for participating

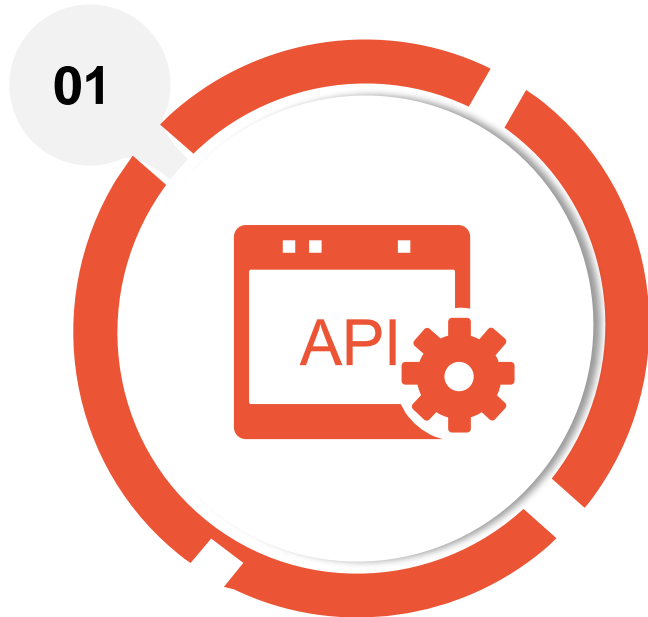
Continued to be used on other NCES longitudinal education studies

2016/17 Baccalaureate and Beyond Longitudinal Study (B&B:16/17)

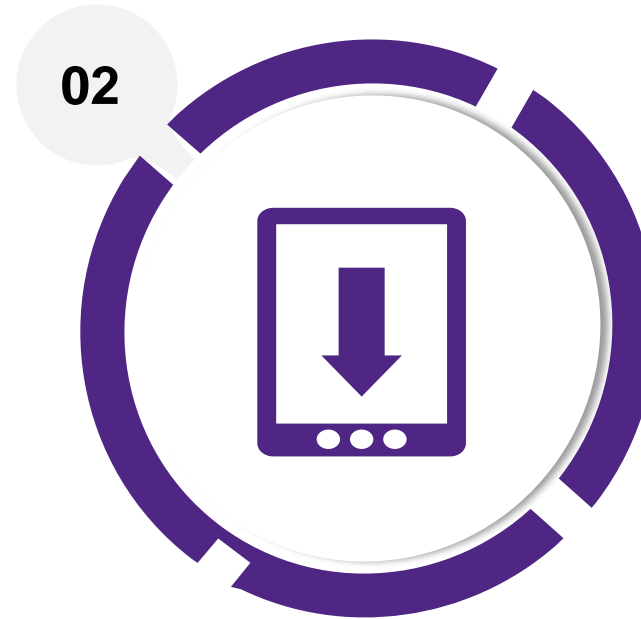
2012/17 Beginning Postsecondary Students Longitudinal Study (BPS:12/17)

2008/18 Baccalaureate and Beyond Longitudinal Study (B&B:08/18)

2 ways to process PayPal payments



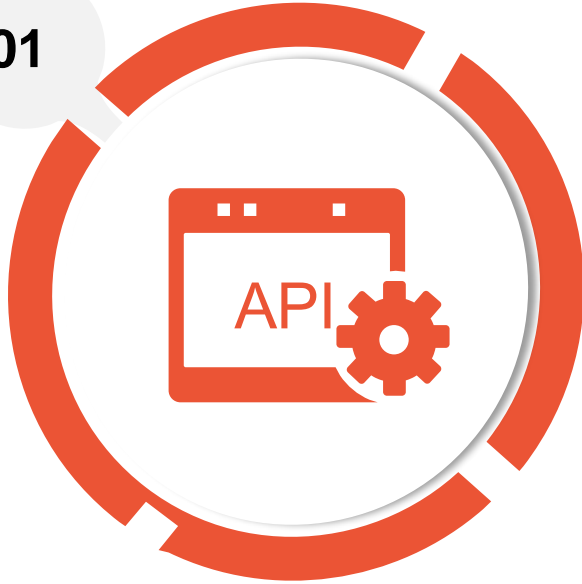
**Application
Programming
Interface (API)**



Mass Pay

Types of Payments: API

01



Majority of payments are processed through the API in real time (no manual work required)

Email address: myemail@email.com
Payment amount: \$30



mywebsite.com/sendpayment/?email=myemail@email.com&amount=30

API Payouts Flow

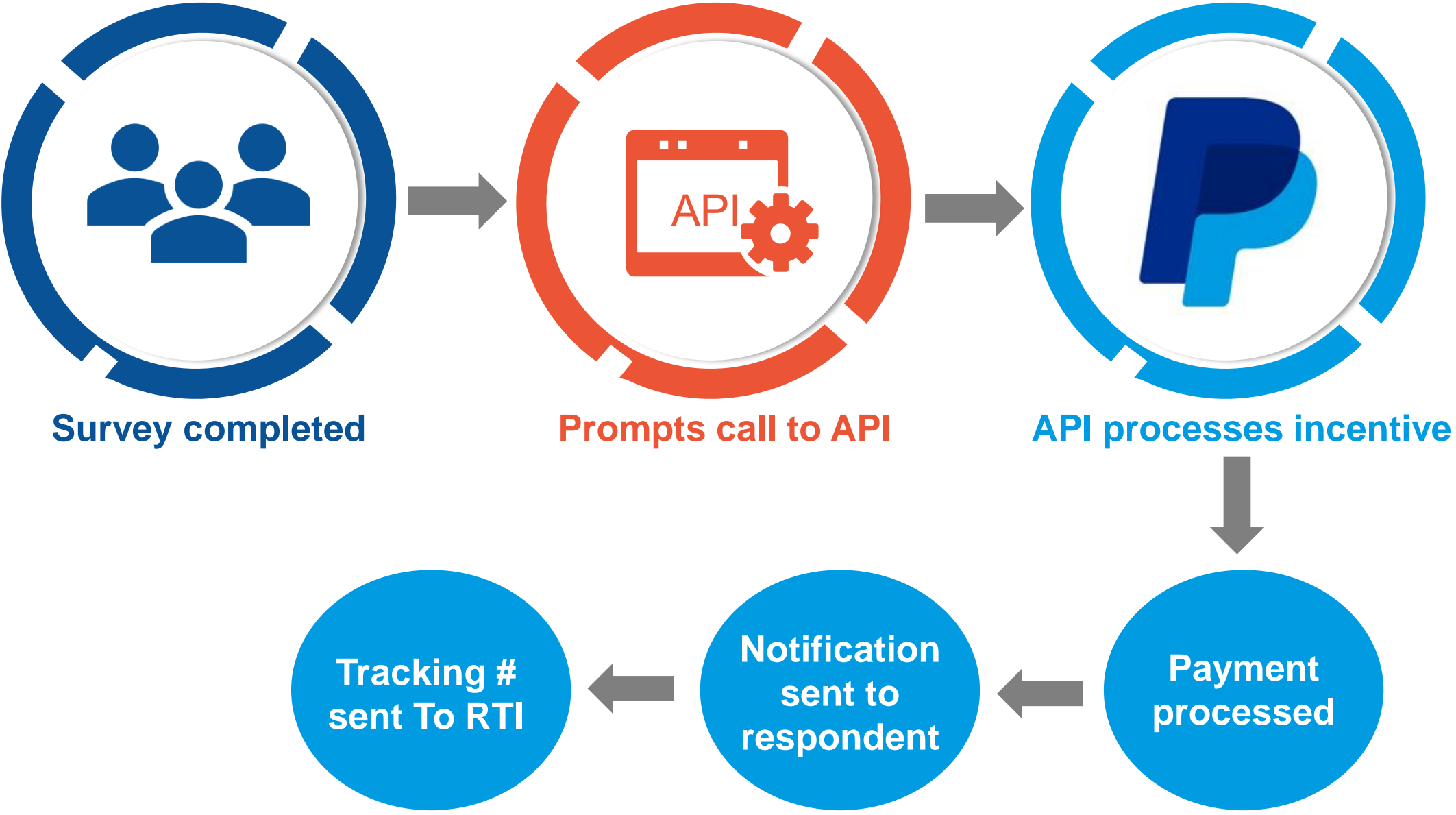


Prompts call to API

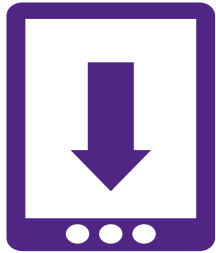


API processes incentive

API Payouts Flow



02



Alternate method of payment (for modifications to payments)

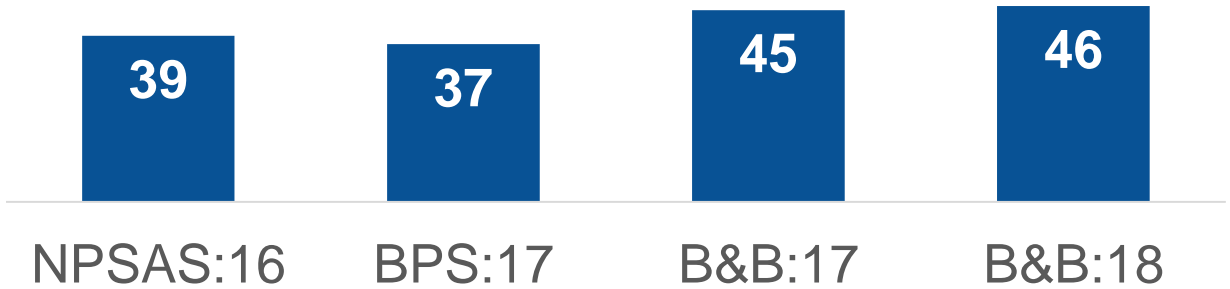
- Easier and cheaper to set up
- May be efficient for smaller studies or studies that don't need frequent payments

Manual process

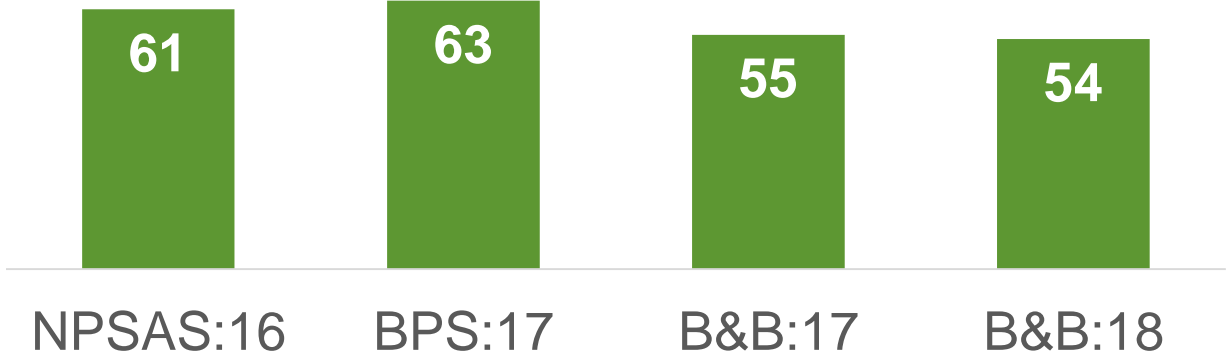
- Load a spreadsheet containing name, email, incentive amount
- Ability to include a message

PayPal Selection on Previous Studies

Incentive selection (percent)



Check



PayPal Selection on B&B:18 (Who Selects PayPal?)



47% Web non-mobile



46% Mobile web



34% Computer-assisted telephone interviews (CATI)



Thank you email from project team

Existing PayPal account holders

- Payment automatically deposited

Non-existing PayPal account holders

- PayPal will prompt non-existing users to create an account
- Have the option to send payment to email address associated with PayPal account

Payment Notification from Project Team

Dear Alyson,

On behalf of the National Center for Education Statistics (NCES) in the U.S. Department of Education's Institute of Education Sciences and the staff of the National Postsecondary Student Aid Study (NPSAS), we would like to thank you for participating in NPSAS. Your participation is very important in helping to ensure the success of the study.

Our records indicate that you chose to receive your token of appreciation via PayPal. Please note it can take up to a full business day to process your payment. Please look for an email from PayPal indicating that you have received funds from RTI International. (You may need to check your SPAM folder as well.) Please contact us with any concerns.

If you have questions, please do not hesitate to call the B&B Help Desk at 877-262-4440.

Thank you for helping make B&B a success!

Sincerely,

Ted Socha
Project Officer, B&B:08/18
National Center for Education Statistics
ted.socha@ed.gov | 202-245-7071

Melissa Cominole, Ph.D.
Project Director, B&B:08/18
RTI International
mcominole@rti.org | 800-723-8942

Payment Notification from PayPal

RESEARCH TRIANGLE INSTITUTE has sent you \$1.00 USD

NOTE FROM RESEARCH TRIANGLE INSTITUTE:

“ On behalf of the U.S. Department of Education, we thank you for your participation. ”

Transaction Details

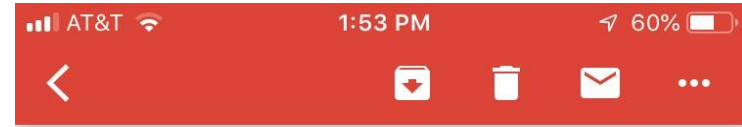
Transaction ID: 6YA03926M9549453C

March 19, 2019

Money received

\$1.00 USD

Please note it may take a little while for this payment to appear in the Activity section of your account.



Money received \$1.00 USD

Get your money in just a few easy steps. Claim it by April 18, 2019 or it will be returned to the sender.

[Claim Your Money](#)

With a PayPal account, you can:



Spend the money online at thousands of shops that accept PayPal.

[Learn more >](#)

Transfer the money to a



FINAL

no action needed

Success

PayPal PENDING

continue to monitor

Unclaimed

On hold

Pending

ACTION NEEDED

Returned

Failed

Lessons Learned

- ✔ **Setup process**
- ✔ **Office of Foreign Assets Control (OFAC) list**
- ✔ **Delays in funding the account**
- ✔ **Temporarily suspended account**
- ✔ **Tech Support (lack thereof)**



Questions

Jeff Franklin | jwf@rti.org



P PayPal