PayPal? An Incentive to Check Out?

Jeff Franklin
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’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.
PayPal Implementation

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)
Types of Payment

2 ways to process PayPal payments

01 Application Programming Interface (API)

02 Mass Pay
Types of Payments: API

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

1. Survey completed
2. Prompts call to API
3. API processes incentive
4. Payment processed
5. Notification sent to respondent
6. Tracking # sent to RTI

RTI INTERNATIONAL
Types of Payments: Mass Pay

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)

<table>
<thead>
<tr>
<th></th>
<th>NPSAS:16</th>
<th>BPS:17</th>
<th>B&amp;B:17</th>
<th>B&amp;B:18</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPal Selection</td>
<td>39</td>
<td>37</td>
<td>45</td>
<td>46</td>
</tr>
<tr>
<td>Check</td>
<td>61</td>
<td>63</td>
<td>55</td>
<td>54</td>
</tr>
</tbody>
</table>
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
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: 6YA03926M9548453C

March 19, 2019

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
Payment Tracking

Tracking number → Payment status
PayPal Payment States

**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

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