





# MunchALunch Payment Process

**Step 1:** On the MunchaLunch site (green screen) click 'Proceed to Pay' (at the bottom).


credit cards accepted

  OR 

  
Online Payment Notes:

- After clicking 'Proceed to Pay' (below), you will be taken to the Paypal website to process your online payment, then returned back to MunchaLunch to confirm your account is paid.
- **Note1:** If you already have a Paypal account, Paypal requires that you login to that account to pay. Please login to pay (instead of clicking 'pay by credit card'). If you have problems accessing your account, or wish to cancel your account, please contact the Paypal helpdesk at: [888-221-1161](tel:888-221-1161).
- **Note2:** If you do not have a Paypal account, no problem. You can just click 'pay by credit card'. You may pay using Visa or Mastercard.

\*\* Paypal processes all online payments whether you pay by credit card, or use a Paypal account.\*\*



In case of any issues on the Paypal website, click below for Tips.

[For PayPal Tips - click here](#)

**Proceed to Pay >>**

**Step 2:** On the PayPal site (white screen) you have 2 options:

- either Login to your PayPal account if you have one (enter email/password and click 'Login')
- **OR** click 'Pay with a credit card'

**MunchaLunch.com**

**Your payment summary**

Description	Amount
MunchaLunch.com	\$20.25 CAD
<b>Total:</b>	<b>\$20.25 CAD</b>

**Choose a way to pay**

**Log in to your PayPal account**

Email address

Password

**Log in**

[Problem with login?](#) **OR....**

**Pay with a credit or debit card**  
Or simply create a PayPal account.

[Cancel payment and return to MunchaLunch.com.](#)

Click 'Pay with a credit card' to hand-type your credit card details on-screen

**Step 3.**

- If you chose to login to your PayPal account, confirm the amount to be paid, and click 'Pay'.
- If you chose 'pay with a credit card' then you will need to hand-type your credit card details
  - complete the on-screen form
  - UN-check 'save this information'
  - click 'Review and Continue'
  - (if second page displays, click '*continue without logging in*' – on the right-hand side of the screen)
  - Click 'Pay' on the last page.

**Paypal will send an automated email to confirm the transaction.**

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**NOTE: Please watch for any error message that may display after entering your credit card details (at the very top of the page).**

Here are some examples of possible errors / solutions:

While most parents can successfully process their online payments, some may experience issues related to an 'existing' Paypal account or may have entered an 'incorrect address/phone number'.

If you were NOT able to pay online, please see the common Paypal error messages below, along with their solutions.

PAYPAL TIPS:

Paypal Error message #1:

**"This card cannot be used for this payment..."**



The card you entered cannot be used for this payment. Please enter a different credit or debit card number.

**Explanation:** This is not an issue with your credit card being declined, nor does it have anything to do with your credit rating. Instead, PayPal is simply detecting that you 'already' have a PayPal account, and therefore wants you to login to that account since you are already pre-verified. In their view, this increases the security on the transaction while protecting your credit card.

Note: if you are unaware of a PayPal account, it may have been created for you the last time you paid online (eg. if you did not uncheck the 'Save this info with a paypal account' during your last transaction).

**Solution:** In this case you can either:

1. Login to your PayPal account, and click 'Pay' (easy 15 seconds)
2. or Cancel your PayPal account (eg) if you don't need/use it/or have old data

**You can call the Paypal Help Desk at 888-221-1161** and ask them to either cancel your account or assist you in accessing your account. To quickly get to 'live support' **say the word 'agent' into the phone** after the first or second voice prompt. They are usually quick in solving your issue, and the whole call should take less than 5 minutes for a permanent solution.

Paypal Error message #2:

**"Your card has been declined...could not validate"**



Your credit or debit card has been declined for this transaction; PayPal could not validate the card. try a different credit or debit card.

**Explanation:** This has nothing to do with your credit rating, or having an 'invalid' card. This message means that the information you have entered on-screen does not EXACTLY match to what your credit card company has on record for you. So what happens is that **your Bank does not validate the address & phone number to Paypal**, and in turn, PayPal displays the "could not validate" message. This can happen if (eg) you have *moved* in the last year, have *more than one address*, are typing in the *wrong phone #*, or even if you have a new card that has *not been activated yet*.

**Solution:** The fastest/easiest solution is to **call your credit card company (their # is on the back of your card)** and ask them what address and phone number that they have on record for you. After that you can re-try your transaction using the confirmed information, and you should have no problem.

Paypal error message #3:

**"Temporary difficulties... please try back later."**

We are sorry, we are experiencing temporary difficulties. Please try again later. If this error occurred while making a payment, avoid duplicate payments by checking your Account Overview before resending a payment.

For some browsers, this problem can be resolved by clearing or deleting cookies.

Message 4001

**Explanation:** This is a misleading message from Paypal since there are no actual 'temporary difficulties' on their website. What this means is that you have exceeded the # of 'guest-transactions' that Paypal allows before needing a Paypal account. (A "guest-transaction" is where you hand-type your credit card information in each time instead of logging into a Paypal account, and Paypal has an internal limit of something like 15 guest-transactions.)

**Solution:** Please contact the Paypal help desk at **888-221-1161** and tell them about the error message you are receiving; ask them to 're-set the # to guest transactions to zero' as per the credit card # you were using. If you have any problems getting Paypal to do this, please contact your school's Coordinator and ask if you can pay by eg. cheque or cash.

(The other option is to create a free paypal account, and the paypal support person can assist you with this while you have them on the phone. This would be a permanent fix for you for all future payments.)