

# UPUTSTVO ZA ODABIR NAČINA VRŠENJA KONVERZIJE VALUTA PRILIKOM KORIŠTENJA SERVISA PAYPAL

## 1. Uvod

Prilikom vršenja kupovine koristeći servis PayPal, te plaćanja u stranoj valuti, klijenti mogu ostvariti uštedu na proviziji za konverziju novca. Naime, klijenti prilikom kupovine mogu izvršiti odabir načina vršenja konverzije valuta, odnosno da li žele da servis PayPal automatski izvrši konverziju, što je postavljeno kao zadani način, ili da konverziju izvrši Banka, izdavaoc kartice putem koje vršite plaćanje.

**Odabirom opcije da Banka vrši konverziju valuta, ostvarujete uštedu.**

## 2. Kako prepoznati zadani način konverzije?

- U slučaju da servis PayPal automatski vrši konverziju valuta, ukoliko je Vaša kartica izdata u Bosni i Hercegovini cijena će prilikom kupovine biti prikazana u valuti konvertibilna marka (KM).

**Use PayPal's conversion process to complete my transaction using my card's currency.**

Credit/Debit Card: Visa XXXX-XXXX-XXXX-7048

KM18.33 BAM

- U slučaju da Banka, izdavaoc Vaše kartice vrši konverziju valuta, prilikom kupovine cijena će biti prikazana u valuti koju je naveo trgovac, odnosno u stranoj valuti.

**Bill me in the currency listed on the seller's invoice.**

Credit/Debit Card: Visa XXXX-XXXX-XXXX-7048

\$10.14 USD

## 3. Kako izvršiti promjenu zadanog načina konverzije valuta?

Promjenu zadanog načina konverzije valuta, možete uraditi na sljedeći način:

- Nakon logovanja na PayPal, odaberite opciju "Profile" 



b.) Odaberite opciju "Payments"

A screenshot of the PayPal account dashboard. At the top, there is a navigation bar with links: Summary, Activity, Send & Request Payments, Wallet, and Shop. On the far right of the top bar are icons for notifications, settings, and log out. Below the top bar, there is a secondary navigation bar with tabs: Account, Security, Payments (which is highlighted with a red box), and Notifications. To the left of the main content area, there is a sidebar labeled "Profile" with an upward arrow pointing towards the Payments tab. To the right, there is a sidebar labeled "Address" with a plus sign icon.

c.) Odaberite opciju "Preapproved payments"

A screenshot of the "Manage upcoming payments" page. At the top, there is a navigation bar with links: Summary, Activity, Send & Request Payments, Wallet, and Shop. Below the top bar, there is a secondary navigation bar with tabs: Account, Security, Payments (which is highlighted with a blue box), and Notifications. In the main content area, the heading "Manage upcoming payments" is displayed. Below the heading, there is a "Log in with Paypal" button and a link labeled "Preapproved payments" which is highlighted with a red box. An upward arrow points from the "Preapproved payments" link towards the Payments tab in the navigation bar.

d.) Odaberite opciju "Set Available Funding Sources"

My preapproved payments

Use this page to manage your payments for:

- Subscriptions
- Automatically billed payments
- Installment plan payments

Can't find what you need? Try the [preapproved payment plans](#) or [login with PayPal](#) page.

Filter status by: [View All](#) [Go](#)

[Set Available Funding Sources](#)

Merchant	Description	Start	Expires	Last billed amount	Status	Details
There's no data available						

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e.) Odaberite opciju "Conversion Options"

Manage Funding Sources

Choose which funding sources should be used for authorized/recurring payments to merchants, and click Save.

Deselect any funding sources that you do not want used in the list below. PayPal will always use the PayPal balance in your account first.

Available Funding Sources	Funding Source
<input checked="" type="checkbox"/> MasterCard Credit Card XXXX-XXXX-XXXX-7812	Credit Card

[Save](#) [Cancel](#)

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- f.) Odaberite opciju "Bill me in the currency listed on the seller's invoice", te potom potvrđite Vaš izbor klikom na opciju "Submit"

The screenshot shows the PayPal 'Conversion Options' page. At the top, there are navigation links: Summary, Activity, Send & Request, Wallet, Shop, a gear icon for settings, and a Log Out button. Below the navigation, the title 'Conversion Options' is displayed in orange. A note states: 'PayPal offers two ways to convert currency when you purchase from a seller who uses a different currency than yours.' Two options are listed: 'The PayPal currency conversion process' and 'The MasterCard and Visa currency conversion process'. A red box highlights the second option, 'Bill me in the currency listed on the seller's invoice', which is described as follows: '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.' An arrow points to this highlighted section. Below the options, a note says: 'Select an option above, then click Submit to complete the currency conversion process.' At the bottom, there are 'Submit' and 'Cancel' buttons. The footer contains links for Help, Contact, Security, © 1999-2016 PayPal All rights reserved., Privacy, Legal, and Feedback.

Odabirom ovog načina konverzije valuta, prilikom Vaših narednih kupovina preko servisa PayPal, cijena će biti iskazana u originalnoj valuti koju je trgovac naveo, te ćete plaćati manju proviziju prilikom konverzije novca u KM valutu.

**Napomena:** U slučaju da prilikom kupovine, kod potvrđivanja vaše narudžbe (korak: **Confirm your order**) primijetite da je cijena izražena u KM, odnosno da je PayPal izvršio konverziju unatoč drugačije podešenim postavkama, originalnu valutu koje je trgovac naveo možete odabrati klikom na opciju "**Other Conversion Options**", te potom odabrati opciju "**Bill me in the currency listed on the seller's invoice**", nakon čega je potrebno Vaš odabir potvrditi klikom na opciju "**Submit**".