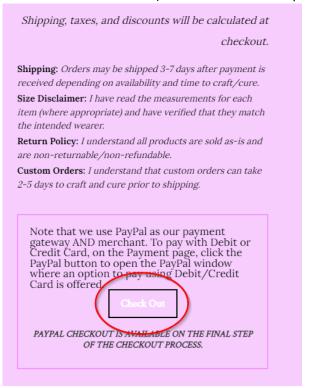
Paying with Credit Card without a PayPal Account

Due to the competitive fees and Seller Protection offered by PayPal, LKB uses PayPal as its primary payment provider. However, a PayPal account is not required to checkout. For those that opt to not use PayPal, paying by Credit Card is still an option by going through the Checkout process using PayPal as the payment method.

Below are the steps to check out paying with Credit Card without having to create a PayPal account or Login to PayPal.

From the Cart page, click the "Check Out" button (shown here on Desktop view. Mobile view will vary in

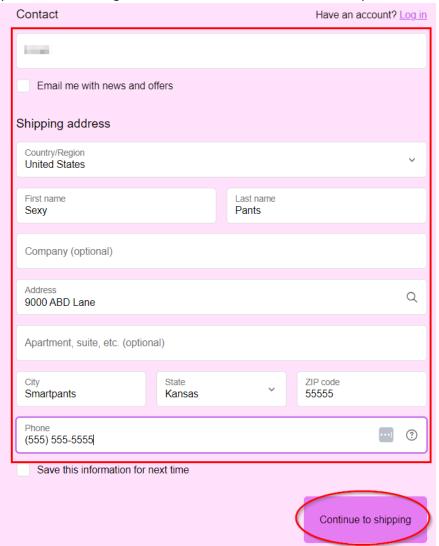


layout and appearance.

From Check Out Step 1, you can proceed one of two ways—filling in payment information first which will be automatically populated for the remaining steps during checkout or provide email address and shipping information on this step.

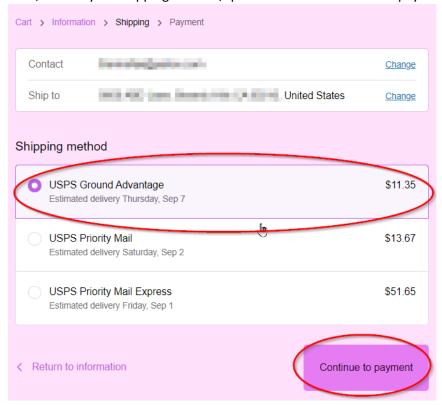
Completing Check Out by filling out Step 1

1. Fill out the form by providing your email address and shipping address. You may also "Log In" if you have an existing account to have these fields filled in for you.



2. At the bottom of the form, click the "Continue to shipping" button.

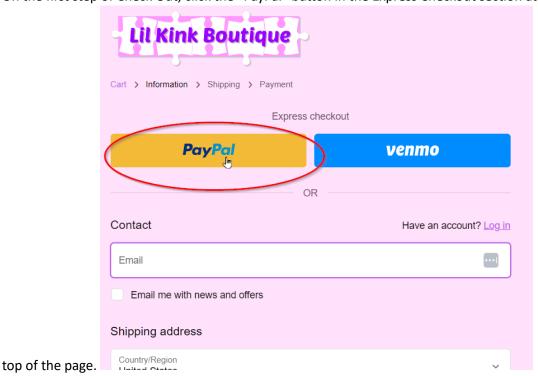
3. Next, choose your shipping method/speed and click "Continue to payment."



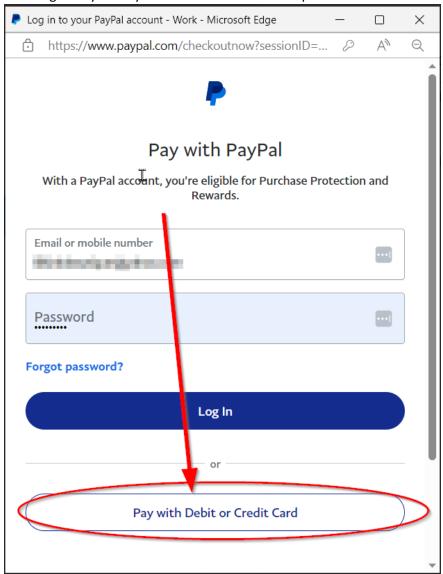
4. Proceed to Step 6 below.

Completing Check Out by providing payment information first

5. On the first step of Check Out, click the "PayPal" button in the Express Checkout section at the

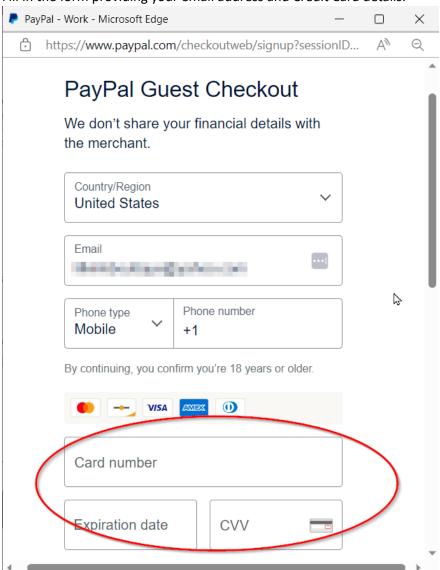


6. The "Log in to your PayPal account" window will open in a new browser window.



7. To pay using your Credit Card WITHOUT using a PayPal account, click the "Pay with Debit or Credit Card" button at the bottom of the PayPal window.

8. Fill in the form providing your email address and Credit Card details.



9. Complete the form providing your billing address and click the "Create Account & Continue"

Save your info and create a PayPal account

By creating an account, you confirm that you are at least 18 years old and agree to the following terms. You've read and agree to the **E-Sign Disclosure and Consent** to receive all communications electronically. You've also read and agree to the **User Agreement** and **Privacy Statement**.

Create Account & Continue

button.

While this process gives the impression of creating an account with PayPal, the account created is treated as a Guest account for the purpose of this transaction and is necessary to offer certain protections to buyers and sellers. Bottom line – your credit card information needs to be stored securely on PayPal's PCI-compliant servers where it can be used to handle the transfer of funds between your bank and ours but also leveraged in the event of a dispute, refund, or issue with the transfer of funds. Accepting terms and agreements and authorzing a legal transaction between two parties is standard practice where money is involved. For more information about PayPal Guest Checkout, this blog article (Folio3.com) provides additional insight.

10. Follow any additional instructions to complete your purchase.