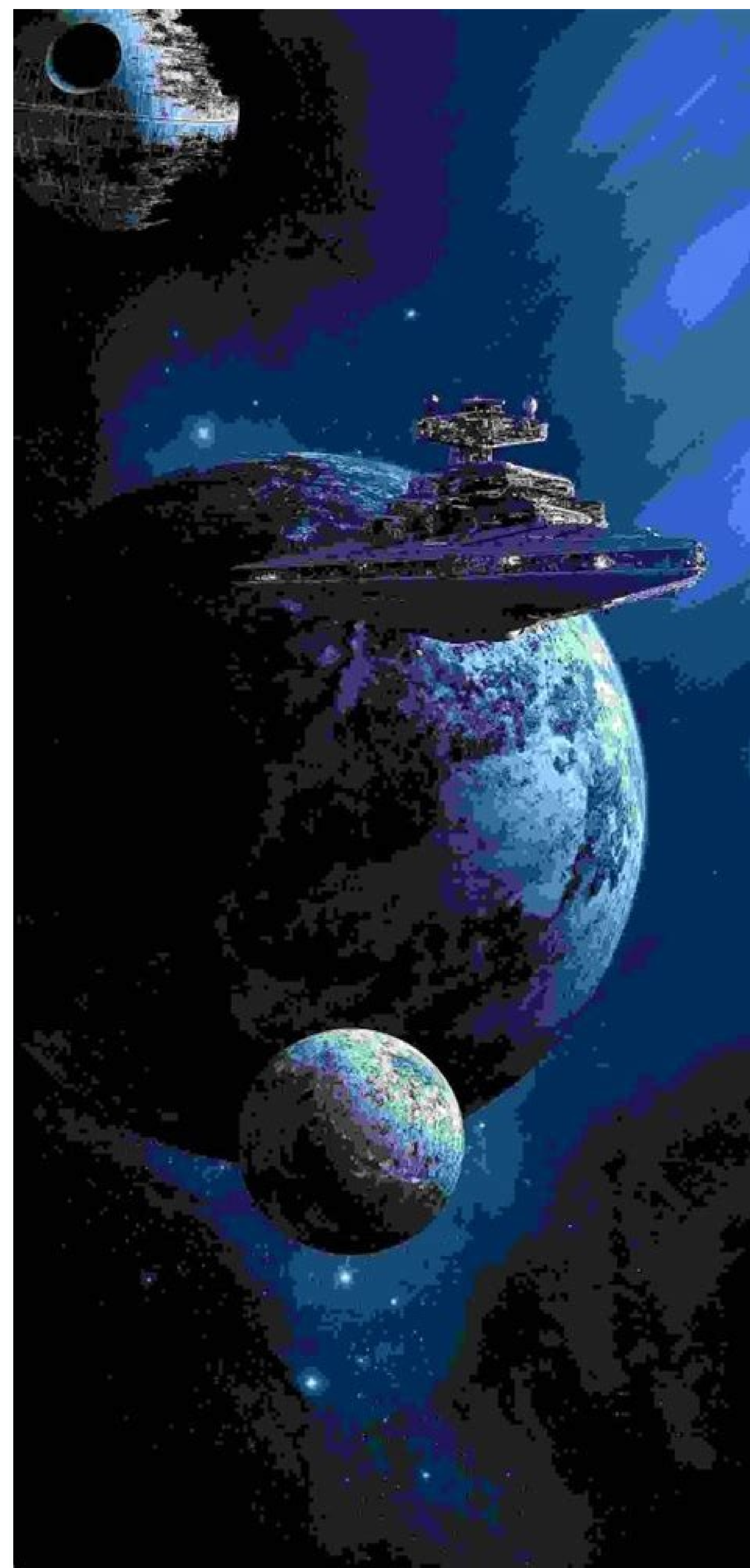


Opening zip on android

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App for opening zip files on android. Opening a zip file on android tablet.

Zip (previously Quadpay) is one of several buy-now-pay-later (BNPL) options available to consumers. These services have grown in popularity over the last couple of years. A May 2021 survey from the Mercator Advisory Group predicts the BNPL industry will jump from \$55 billion in 2021 to \$114 billion in 2024. Zip's concept is simple: Make a purchase today and split the payment into four equal interest-free installments. Shoppers can use Zip for both online and in-person shopping. Learn more about how it works and if it's right for you. Zip lets you split any purchase into four payments. Once you download the app and link your payment source (a credit or debit card), you can use Zip to pay for your purchases. Then, Zip bills your payment source four times—one on the date of purchase and three more times every two weeks afterward. Zip also offers the ability to use an app for in-store and online purchases anywhere Visa, Mastercard, American Express, and Discover are accepted. Zip doesn't set a specific minimum purchase amount. Instead, individual merchants can choose to have or adjust the minimum and maximum spending limit that they will accept via Zip. Yes, Zip determines what your spending limit is when your application for an account is approved. Depending on the plan, transactions will be denied if they take you over your limit. For certain purchases, you may be given the option to leave a down payment if the purchase price exceeds your approved limit. So, if the purchase is \$150 and you have a \$100 limit, Zip may give you the chance to pay \$60 upfront. This brings your balance (\$90) down below your limit of \$100. The remaining installments would be split into three \$30 payments. Once you complete your transaction, your items will ship the same way they would if you used a different payment method. Yes, if the entity accepts BPAY. However, BPAY is only available for customers with bank accounts in Australia. Zip gives each user an available balance they can use for any purchase. While there is no limit to the number of items you buy or places you shop, you are limited by how much your available balance is: Zip Pay: There's a maximum spending (credit) limit of \$350-\$1,000. You can request an increase of up to \$1,500 six months after your first purchase. Zip Money: You can be approved for a limit of \$1,000. Additionally, if you apply for a line of credit through a merchant, you might be approved for more than \$5,000. Zip allows you to pay your balance back early to replenish your available balance faster. Your credit score won't get dinged when you sign up for Zip, but late payments might hurt your credit if the company sends an unpaid bill to collections. Zip does not use a hard credit check during the approval process, which means your credit score will not be affected when you sign up. However, Zip states that it does use credit-related information in connection with your application and account use. Though some buy-now-pay-later services may help improve your credit, Zip does not report on-time or late payments to credit bureaus. However, your Zip account may be reported to credit bureaus if you don't make payments and your account goes to collections. Also, keep in mind that you can use a credit card to pay your Zip balance. Zip bills your credit card, so if you don't make your credit card payment on time, your credit card issuer may report your late or delinquent payments to the credit bureaus. On the other hand, your credit card issuer will also likely report on-time payments to the bureaus, which can help build your credit. Zip notes that accounts go to collections mainly because payment cards on file are expired and can't be used to make an installment payment. You can keep this from happening by adding a backup card to your Zip account. Zip does not list a minimum credit score requirement. Your credit information plays a part in Zip's application decision, but the company doesn't share the details of its decision process. This makes it hard to know how much of a role your credit plays in your approval. Zip Pay's installment plans are interest-free. If you choose Zip Money instead, there is a promotion for an interest-free three-month period, which changes to a 19.9% APR (annual percentage rate) after the period expires. Each time you use the Zip app for a purchase, you will incur a \$1 platform fee per installment payment. This means that if you make four payments, you'll pay \$4 in platform fees in addition to the price on the tag and taxes. If your payments are late, Zip charges fees of \$5, \$7, or \$10, depending on the state you live in. Zip Pay and Zip Money both have a monthly account keeping fee of \$6, only charged if you have an outstanding balance at the end of the month. Higher credit limits might incur additional fees on outstanding balances with a Zip Money account. If you use Tap & Zip overseas, the app feature for contactless payment, you'll be charged an additional 1% fee for an international transaction. When you sign up, Zip asks for your name, address, date of birth, a U.S. mobile number, and your payment method (either a debit or credit card). Then, when you use the app for a purchase, you get a virtual card number for one-time use. This is a secure way to complete an online transaction since the virtual number is not tied to your actual personal account information. As far as your finances go, your installment payments are set automatically so you don't have to remember to pay every two weeks. Just be sure you have the funds to cover your payments and that you have a backup card on file to ensure payments are made on time and your account avoids collections. Do not save your Zip virtual card as your preferred payment method on any website. Since it's a virtual card number unique to just one purchase, it won't work for future transactions. You can use Zip with over 22,000 merchants, including: Famous Footwear Fashion Nova Walmart Target Apple Best Buy GameStop Newegg To use Zip online, you need to access the stores through the app. Search the app to see if the retailer is listed. If you find the store you want, do your shopping as normal within the app, and then click the "Pay with Zip" button at checkout. Zip will generate a virtual card you'll use to pay for your purchase. Then, you'll receive the details of how much your payments will be and when they're due. Once you accept these terms, you'll enter your virtual card information and complete the payment. You can see your balance in the app, and the amount will adjust as you make new purchases and payments, just like with a credit card. To use Zip on Amazon, you'll need to access Amazon through the Zip app, just like any other retailer. You'll have to add a new payment method in the checkout screen and then select "Pay with Zip." Follow the steps, and the Zip virtual card number should autofill into the Amazon form. Click "Add your card," and then click through to confirm the payment method and purchase. You can use Zip for in-store purchases, too. In the app, choose the "In Store" tab (it's right above your balance). Then, complete the rest of the transaction by requesting enough funds to cover taxes and other fees. Once you agree to the estimated installment plan, you'll get a virtual card number that you can pay with. You can either provide that information to the merchant or add the card to Apple Pay or Google Pay and use your phone. Zip's Tap & Zip card is the virtual card on your phone. It is setup when you set up the app. Follow the prompts for adding the card to your digital wallet, and you're done. If you need to return merchandise, work with the retailer directly to get your refund. Once it's initiated, you'll be reimbursed the amount you've paid so far to Zip, and any future installments will be canceled. If you have a remaining balance on the account, Zip will apply the refunded amount toward it. Zip notes that Fashion Nova is one retailer that may give you a store credit for returns rather than a refund. In that case, you'll still be responsible for paying the Zip loan. The debit or credit card you give Zip will pay your installments. Zip does not accept pre-paid cards, PayPal, ACH bank transfers, or money orders as a payment source. If you fail to pay, Zip will send your account to collections. In this case, you will likely be reported to the credit bureaus. If you're using the Zip app, you can request a credit limit increase of up to \$5,000 by finding "Manage Zip Money" within your profile. Then, find "Credit Limit" and request your increase. If you want an increase of more than \$5,000, you'll need to reach out directly to customer service. Zip uses the Visa network, so anyone who accepts Visa payments can also accept Zip payments. Since there isn't a physical Zip card, the merchant will need an NFC tap payment system if you want to use Zip in-person. With all the things smartphones and tablets can do nowadays and their larger capacities, we tend to put all kinds of files onto them. Being able to compress files before transferring them on and off your device would make things easier. We previously showed you how to open zip files on an iPhone or iPad. Now, we'll show you two ways to work with zip files on an Android device. The first method is using a free file manager app called "ES File Explorer." Search for this app in the Play Store and install it. To open a zip file, use the tree on the left to navigate to the folder containing the zip file and touch the zip file. The "Select" dialog box displays allowing you to select an app to use to open the zip file. Touch "ES Zip Viewer." NOTE: If you want to use this app as the default viewer for zip files, select the "Set as the default app" check box. The "Compression Manager" window opens in "ES File Explorer" and displays the files in the zip file. Touch and hold on one of the files you want to add to extract from the zip file until it is checked. Touch the other files you want to extract. If you want to extract all the files, touch the check box button in the upper-right corner of the app window. To extract the selected files, touch "Extract" at the bottom of the screen. The "Extract selected files to" dialog box displays. Select the first option to create a folder named the same as the zip file in the same folder as the zip file. The extracted files will be placed in this folder. The "Current path" option extracts the files to the same folder as the original zip file. If you want to choose a different path, select the "Choose path" option. We discuss the second and third options below. Touch "OK" once you've made your selections. If you selected "Choose path", another field displays, showing a path. Touch the field containing the path. The "Current path" dialog box displays. Touch folders to navigate to the path where you want to extract the files. Then, touch "OK." NOTE: For this example, we chose to create a folder with the same name as the zip file into which the files will be extracted (the first option on the "Extract selected files to" dialog box). A message displays telling you the extraction process was successful and you are returned to the open zip file in the "Compression Manager." At the top of the window above the list of files, there are icons for the different windows that are open. The "Compression Manager" window is currently active. Touch the phone icon to go back to the folder on your phone containing the zip file and the extracted files. In our example, there is a new folder with the same name as the zip file. To access the extracted files, we touch this folder to open it. The extracted files are now accessible and you can open them on your device. What if you want to transfer files off of your device? You can compress them into one zip file for easier transferring. We'll show you how to use "ES File Explorer" to create a zip file from files on your device. Navigate to the folder containing the files you want to compress and select them the same way you selected files in the zip file to extract. Touch the "More" button in the bottom-right corner of the screen and touch "Compress" on the popup menu. The "ES Zip Viewer" dialog box displays and the keyboard activates so you can enter a name for the zip file in the top edit box. Touch the down arrow at the bottom of the screen to hide the keyboard so you can see the entire dialog box. Select whether you want to create a "zip" file or a "7z" file (a versatile compressed archive file format initially implemented by the 7-Zip archiver). Specify the "Compression level," and enter an optional "Password" to protect the zip file, if desired. A message displays telling you the compression process was successful and you are returned to the folder containing the files you added to the zip file. The newly created zip file is placed in the same folder as the files you zipped. If you have a Samsung Android device, such as a Galaxy S series phone, Galaxy Note series phone, or Galaxy Tab tablet, we'll show you how you can use the built-in "My Files" file manager to open and create zip files. Touch the "My Files" icon to open the app. Touch "Device storage" or "SD card," depending on where the desired zip file is located. For our example, we will open a zip file located on the "Device storage." Navigate to the folder containing the zip file and touch the file to open it. The "Extract" dialog box displays and the keyboard becomes active. By default, the files will be extracted to a folder with the same name as the zip file created in the same folder as the zip file. To change the name of that folder, type a name on the "Extract" dialog box. If you can't see the "Extract" button on the dialog box, it's blocked by the keyboard. Press the "Back" button on your device to hide the keyboard. The built-in "My Files" file manager app does not allow you to extract specific files. You must extract all the files in a zip file. We decided to accept the default folder name. Touch "Extract" to create the folder and extract the files from the zip file. The folder is created in the same directory as the original zip file. Touch the folder to open it. The files from the zip file are available in the folder. To compress files using the "My Files" file manager on a Samsung device, navigate to the folder containing the files you want to compress. Touch and hold on the first file you want to select until it is checked. Once you have selected one file, a check box button displays in the upper-left corner of the screen. To select all the files, touch this button. NOTE: You can also select specific files by touching each file after the first one is selected. Touch the menu button (three vertical dots) in the upper-right corner of the screen. On the popup menu, touch "Zip." The "Zip" dialog box displays and the keyboard becomes active. By default, the name of the folder containing the files is used as the name for the zip file. If you want to use a different name, type the new name on the dialog box. If you can't see the "Zip" button on the dialog box, it's blocked by the keyboard. Press the "Back" button on your device to hide the keyboard. Touch "Zip" to create the zip file. The newly created zip file is placed in the same folder as the files you added to the zip file. There are other apps available for Android devices, such as WinZip, RAR for Android, and ZArchiver, that provide additional features, such as encryption, editing archives, and partial archive decompression.

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