This is a tutorial for everyone like me who doesn't have an Android / iPhone, and so cannot use Paypal App to bypass security measure.

Requirements:
- Computer
- VPN Recommended (to mask android IP)
- Some common sense

Download Links:
- Java JDK (REQUIRED)
- Android SDK (REQUIRED)
- Paypal 2.2 APK (REQUIRED)

Once you download all of the above, follow these directions:
1. Install Java JDK. If it asks to install Yahoo Toolbar, say no.
2. Now install Android SDK. I installed to C:\Android\
Android. This can take up to 30 min to download. When it asks which to install, just say "all"
6. On the right, click "New"
7. Type a name (I named mine "one"), for Target choose Android 2.2 - Api Level 8.
8. Under SD Card, choose Size: 10 MB.
9. For Skin, choose Built In - WQVGA400.
10. Click Create AVD
11. Now select your virtual device you just created, and click Start. This will start your emulator.
folder, and navigate to: \android-sdk-windows\platform-tools\
13. Once there, move your paypal22.apk file to that folder.
14. Now go to Start -> Run -> CMD.exe and hit enter to open command prompt
15. Type in the following:
Code:
cd C:\android\android-sdk-windows\platform-tools\ [ENTER]
adb install paypal22.apk [ENTER]

Of course if your directory is different, change directory. It should install the Paypal app on your Android emulator. If it gives an error, try again. If it says "Device Not Ready", it means you didn't wait for the phone to boot up.

connect through your computer's internet connection. If you are wirelessly connected, you need to disable your LAN Card or the emulator will not connect.
17. Now on your android emulator, open browser and check [Only admins are allowed to see this link] to make sure VPN is working. If it works, good job!
18. Open up Paypal App, and start transferring funds!