

PayPal - Everybody's Payment Solution

Why Should I Use PayPal on eBay?

Whether you're a buyer or a seller, PayPal is preferred on eBay. PayPal is also the only online payment solution that is fully-integrated with eBay, providing greater benefits and ease of use to both buyers and sellers: Buyers can easily pay using the PayPal Pay Now button in a closed eBay View Item page, End of Auction email, or My eBay. Sellers can select PayPal on the eBay Sell Your Item form or any eBay listing tool, and the PayPal logo will automatically appear on the View Item Page.

Why buyers prefer PayPal on eBay:

- Faster than sending money orders or checks in the mail, no standing in line at the bank or post office
- Buyers can choose to fund payments with a credit card, bank account, or other source
- PayPal keeps financial information private. When a buyer pays using PayPal, the seller never sees the credit card or bank account numbers.

Why sellers prefer PayPal on eBay:

- PayPal is the cost-effective way for eBay sellers to accept credit card, debit card, and bank account payments
- Sellers only pay low transaction fees when they receive payments for eBay items. No monthly fees, set up fees, or gateway fees
- Payments are deposited to the seller's PayPal account – no waiting for checks to clear and no trips to the bank.
- Sellers can easily transfer money between their PayPal account and their checking or savings accounts
- PayPal provides advanced reporting tools that help eBay sellers to effectively measure and manage their business with ease
- PayPal's dedicated chargeback team fights chargebacks on a seller's behalf. In addition, on [qualifying transactions](#), PayPal's Seller Protection Policy shields sellers from liability that they may be exposed to otherwise

- PayPal's highly-experienced fraud prevention team helps to keep fraud out of the PayPal network
- Most buyers look for PayPal on eBay listings

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Think of PayPal as a digital wallet – one convenient, secure spot to keep all your ways to pay. However, you don't need a balance in your account to shop.

Pay however you want

PayPal gives you the flexibility to choose the best payment method for you. You can link your bank account, debit, and credit cards to your PayPal account (and still earn your reward points). That way, you can choose how you want to pay, and never have to worry about keeping a balance in your PayPal account. If you don't have any money in your PayPal account balance, we'll use a linked bank account, debit card or credit card to fund your purchases. If you have a bank account on file we typically use it first (after your PayPal balance is gone), but during the checkout process you can also choose to fund a purchase with a linked debit or credit card.

Easy to use

Using PayPal is simple. Shop for the things you love, send money to friends and family, and receive payments for items you sell online. You can also use PayPal at millions of online stores – just look for the PayPal button when you check out.

How Do I Get a PayPal Account?

It's easy to get a PayPal account. From the PayPal account registration page, select Personal or Business Account, then choose the country you live in. Next, on the PayPal Account Sign Up page, enter your information, then click Sign Up.

Which PayPal Account is Right for You?

A PayPal Personal Account is the right choice if you're a buyer:

- Shop securely on merchant websites and eBay
- Make purchases with your credit card, debit card, or bank account
- Send money to friends, family, or anyone with an email address

- Receive money through bank account payments

A PayPal Premier Account is the right choice if you're a buyer and a seller:

- Accept credit card, debit card, and bank account payments for low fees
- Use any of PayPal's tools (including Shopping Cart) for free
- Shop securely on merchant websites and eBay
- Make purchases with your credit card, debit card, or bank account
- Send money to friends, family, or anyone with an email address

Note: To sign up for a PayPal Premier Account, you must register for a Personal Account. During sign-up, you'll be asked if you want a Premier Account.

A PayPal Business Account is the right choice if you're selling as a business:

- Send and receive money as the name of your business
- Accept credit card, debit card, and bank account payments for low fees
- Use any of PayPal's tools (including Shopping Cart) for free
- Shop securely on merchant websites and eBay
- Make purchases with your credit card, debit card, or bank account
- Send money to friends, family, or anyone with an email address

PayPal allows members to have one Personal account and one Premier or Business account. However, each PayPal account must contain a unique email address, bank account, and credit card.

How secure is the PayPal site? According to PayPal:

The PayPal site is highly secure. We use industry-leading technology (such as SSL) to keep your information safe.

PayPal automatically encrypts your confidential information in transit from your computer to ours using the Secure Sockets Layer protocol (SSL) with an encryption key

length of 128-bits (the highest level commercially available). Before you even register or log in to the PayPal site, our server checks that you're using an approved browser - one that uses SSL 3.0 or higher.

Once your information reaches the PayPal site, it resides on a server that is heavily guarded both physically and electronically. PayPal servers sit behind an electronic firewall and are not directly connected to the internet, so your private information is available only to authorized computers.

What Makes the PayPal Site So Secure?

Technology - Our state-of-the-art fraud models and proprietary fraud engine work together to help stop fraudulent transactions before they happen. In addition, PayPal stays at the forefront of security, developing many anti-fraud technologies every year.

Experience - With PayPal, you've got the industry's most experienced fraud team on your side. PayPal processes billions of dollars in payments each year, allowing us to continually perfect our anti-fraud protections. As a result, PayPal's loss rate is significantly lower than the industry average. We also work with federal law enforcement to catch criminals.

Privacy - PayPal is committed to protecting the privacy of our users. When you send or request money using PayPal, recipients never see your bank account numbers or credit card numbers. They only see your email address, date of sign-up, and whether or not you have completed PayPal's Verification process.

How can I protect myself from PayPal fraud or scams?

PayPal is dedicated to fighting fraud and scams. You can help protect your account against PayPal scams by being cautious in giving out your own personal information such as first name, last name, business name, email address, password, financial information (credit card, bank account number, PIN), social security number, and driver's license number.

Tips to stay safe from PayPal fraud or scams:

Check the email greeting: Emails from PayPal will always address you by your first and last name or the business name associated with your PayPal account. A PayPal scam email may include the salutation "Dear PayPal User" or "Dear PayPal Member" .

Look out for attachments: PayPal emails will never ask you to download an attachment or a software program. An attachment found in a PayPal scam email will often contain a virus that can harm your computer or compromise your PayPal account .

Never give out personal information: If we require information from you, we will notify you in an email and request that you enter the information only after you have safely and securely logged in to your PayPal account.

- Often, PayPal scams will request details such as your full name, account password, credit card number, bank account, PIN number, Social Security Number, or mother's maiden name.
- If you believe that someone may be using your account without your permission, please contact them immediately

If you are selling on EBay:

- **88% of PayPal customers** are under age 55, compared to 74% of non-PayPal customers.²
- **16% of PayPal customers** reported income of \$75,000 or more, vs. 12% of non-PayPal customers.²
- **15% of PayPal customers** reported having finished graduate school, vs. 11% of non-PayPal customers.²

Based on PayPal user statistics like these, offering PayPal as a payment option can help increase your access to some of the most coveted online shoppers. In fact, out of its 110 million active accounts, PayPal has identified 2.6 million as its top customers. These customers use PayPal to make an average of 98 online purchases per year, with a total value of \$4,214.

PayPals Top Customers

Want to increase sales to young and middle-aged shoppers? Hoping to attract more affluent customers? Are your products and services geared toward highly educated people? According to an unbranded web-based survey conducted by PayPal in late 2011:

You May Be Wondering What the relationship between eBay and PayPal is?

On October 3, 2002 eBay acquired PayPal. eBay and PayPal are now working together for a common goal: to help buyers and sellers trade online.

Your privacy is very important to both eBay and PayPal. Your information may be exchanged between eBay and PayPal only in accordance with each company's respective

Privacy Policy. Should there be any changes to either site's Privacy Policy, you will receive advance notice of the changes.

Although there is a strong relationship between eBay and PayPal, eBay is not the only place you can use PayPal. Millions of merchant websites worldwide accept PayPal as a payment method. In fact, many eBay sellers prefer PayPal on their off-eBay websites.

To Sum It Up

- PayPal is accepted by merchants worldwide, and is the preferred method of payment on eBay.com
- Whether you purchase on eBay or another website, PayPal provides secure, private transactions
- With PayPal, you choose to fund your purchase with a credit card, bank account, or other sources

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STATISTICS YOU MAY BE INTERESTED IN:

- Total amount of PayPal payments made everyday - \$315.3 million
- Total percentage of Ecommerce that is represented by PayPal - 18%
- Annual amt of payments made by PayPal mobile phone users - \$1 billion
- Percent of PayPal payments that are used for travel - 87%
- Number of internet sites that use PayPal - 341,497
- Annual amount you must receive before PayPal reports to IRS - \$2,000 +
- Total percentage of PayPal customers who say they recommend the service 86%
- Number of active PayPal accounts - 106 million
- Number of currencies used by PayPal - 25 currencies
- Number of markets that PayPal is involved in - 190
- Total revenue made by PayPal in 2010 - \$3.4 billion
- Total amount of payments processed by PayPal in 2010 - \$56 billion

- Source: PayPal, Payment News - Date Verified: 3.26.2012
- ❖ **More than 2/3 of mobile transactions use alternative payment methods like PayPal instead of credit or debit cards**
- [News - Custom Ecommerce - Ecommerce Solution Provider | ShopVisible](#)
- Added: 06/18/2012 from [SHOPVISIBLE](#) Published: 06/07/2012
- ❖ **8 in 10 shoppers interested in mobile wallets would use a PayPal wallet if one was available, vs. 6 in 10 for Google and Apple**
- [IF PAYPAL OFFERED A MOBILE WALLET, 8 IN 10 CONSUMERS WOULD USE IT](#)
- Added: 06/06/2012 from [CARLISLE & GALLAGHER](#) Published: 06/04/2012
- ❖ **PayPal processes 60% of web payment transactions**
- [Infographic: Top Performing Payment Gateways - Is the Most Popular Gateway the Fastest | New Relic blog](#)
- Added: 05/20/2012 from [NEW RELIC](#) Published: 05/18/2012
- **69% of online shoppers have paid by credit card, 40% by PayPal, 37% by debit card, and 19% by bank transfer**
- [Global Online Shopper Report | WorldPay](#)
- Added: 05/04/2012 from [WORLDPAY](#) Published: 05/01/2012
- ❖ **62% of U.S. smartphone owners trust PayPal with mobile payments, compared to 45% of standard mobile phone owners**
- [Security Concerns Over Mobile Payments May Give Banks Marketing Advantage with Current Customers](#)
- Added: 04/16/2012 from [MARKET STRATEGIES](#) Published: 02/15/2012
- ❖ **PayPal's original prediction for 2011 was that it would achieve \$1.5B in mobile total payment volume for 2011. Instead, it hit \$4B**
- [EBay Forecasts Mobile Commerce Will Grow 60 Percent in 2012 - Tricia Duryee - Commerce - AllThingsD](#)
- Added: 01/16/2012 from [EBAY](#) Published: 01/12/2012

❖ **Paypal processed \$4B worth of mobile payments in 2011, up from \$750MM in 2010**

- [*Paypal's mobile payments growing exponentially, reached \\$4B in 2011*](#)

- Added: 01/14/2012 from [PAYPAL](#) Published: 01/10/2012

❖ **PayPal processed ~\$500MM in virtual goods payments in 2009**

- [*Zynga: BUY – Early Leader in Social Gaming is Printing Money*](#)

- Added: 05/25/2010 from [SECOND SHARES](#) Published: 04/06/2010