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E-Money – What is it all about?

By **Andrew LaPointe**

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E-money is rapidly becoming one of the simplest methods of moving cash on the Internet. It requires no complicated software, and it permits the transfer of electronic cash to anyone with an e-mail address. Some of the biggest names in the banking business are involved. These include banking giants Bank One and Wells Fargo, as well as dozens of smaller companies.

E-money is mainly designed for the exchange of funds between individuals. However, many of the e-money providers permit commercial activities for a small fee. These exchanges can include limited payments to children, college students or making small monetary gifts. The amounts are usually limited to between \$250 and \$1,000 per month. The e-money technology can be used to pay someone, or collect funds from someone who needs to pay you.

It is simple to open an e-money account. Review the list of e-Money services below. Once your account is created, you simply send an e-mail. The recipient of your e-mail will be instructed how to retrieve the funds or how to pay you. If the recipient of your e-mail is not a member of the e-money service you are using, they simply open an account to retrieve their money.

Payments are made by using your credit card or with your offline bank account. The conversion of e-money into actual cash is as simple as requesting a check or using your ATM card.

Let's review some of the more popular e-money service providers:

PAYPAL:

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PAYPAL constitutes over 10% of all financial services related traffic on the Internet. PAYPAY is the world's largest online–based payment service. The company permits secure online payments between individuals and businesses. PAYPAL claims a customer base of over 6 million customers. One of the greatest benefits of the PAYPAL service is it can be used from PC's or web–enabled mobile phones. Here's an overview of services provided by PAYPAL:

Send money for FREE

Low fees for receiving money (business accounts)

Limited to \$100 per month on receiving credit card payments

Select users can access cash using ATM cards

PROPAY:

PROPAY doesn't require your client to join prior to you getting paid. One benefit of the PROPAY system is you are actually charging credit cards directly for transactions, without the use of an account.

ECOUNT:

The Ecount system permits you to shop anywhere online where MasterCard is accepted, and you can also e–mail cash payments to nearly anyone. In addition, you can access your cash via ATM machines. You can also accept payments from any major credit card.

EMONEY MAIL:

Emoney is powered by Bank One; however, you do not need to be a Bank One customer to use this service. You can use your Visa credit card or your checking account to send money to almost any e–mail address. All you need to know is the recipients e–mail address.

BILLPOINT:

Billpoint is Ebay's preferred payment service if you are buying or selling merchandise on their site. Transactions can be paid for by using MasterCard, Visa, check or Discover.

E–money services permit anyone to send or receive cash and conduct online transactions without the need for a merchant account. In addition, many shopping carts are implementing the different E–money services as a payment option. The services outlined in this article are only a few of the e–money service providers available. To view a complete list of virtual cash services, please visit www.youronlinebusiness.com/emoney.htm

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Understanding The Money Market

By Sandy Baker

The money market is one of the safest financial markets available. It is commonly used by large corporations, financial institutions and governments to secure their money resources for a short period of time. They are often compared to the bond. They are secure investments that are specialized. The main difference, though, in a bond and a money market is that the money market is usually for a very short period of time, usually under a year. You may hear them referred to as cash investments because of this short turn around.

In the most basic of form, the money market is a borrowing of money by a government institution or other large corporations. They are very liquid and are very safe. In fact, when your next bull market falls off, this may be where you plan to put your money. But, with this safety also comes a lower return, as it rightly should.

You can also compare the money market to the stock market. Because the process is virtually the same, you can see how these two elements can be compared. But, the largest difference in them is that the money market is dealing with much larger funds. While in the stock market the individual investor is able to get into the game rather easily, the money market is dealing with such a large amount of money that it is much too high for most. Also, it is a dealer market in which companies and governments buy and sell within their own accounts and at their own risk.

If this all sounds too good to not get into, the best way for the individual to get into the money market is to look into money market mutual funds. These funds pool together money from several sources so that they can compete for the money market shares. You can also look into treasury bills as a way of getting into it. The money market is a complex place and you can learn quite a bit more about it, how it works and why it works and see how well you can get into it!

For more information please see

<http://www.money-market-info.co.uk>

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Prices Ever Again!