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**Electronic Payment Services: Money Still Exchanges Hands, it Just does so Without ever  
Touching a Palm**

**By Merle**

**Electronic Payment Services: Money Still Exchanges Hands, it Just does so Without ever  
Touching a Palm by Merle**

Buying and selling products or services online just got a whole lot easier. Using only a person's e-mail address, you can pay for purchases and receive money owed to you without ever touching an actual green dollar bill. Of course, not touching it might take some of the fun out of getting paid, but it's still your money just the same. It's virtual money.

So, you're saying to yourself right about now, "How is this magical feat performed?" A variety of online payment services have sprung up to make virtual payment a reality (no pun intended).

If you need to pay someone or someone needs to pay you all you need to know is their e-mail address and which service they are using. If someone sends you money through a service you're not currently a member of, no problem. You simply register (which is most always free) and collect your hard earned cash.

Payments are made either by tapping into your offline bank account or using your credit card. Of course, once enough people start using this option,

## Electronic Payment Services: Money Still Exchanges Hands, it Just does so Without ever Touching a Palm

your electronic service account balance will enable you to pay your debts without tapping into your credit card or bank account. Converting your virtual money to the real thing is as simple as requesting a check for an amount not exceeding what's in your account, and a "real" check will show up at your "real" house in less than a week.

Let's take a look at some of the more popular services and how they work.

**PAYPAL:** <https://secure.paypal.x.com/refer/pal=merle%40mcpromotions.com>

PayPal, a part of online bank X.com, has got to be the largest online payment service today. They claim over 3 million customers to date. Free to register, but business accounts are charged 1.9% to receive funds.

Payments can be made using Mastercard, Visa or your offline bank account. They also pay a 5.00 referral bonus for every friend you get to sign up with them. At this time PayPal does not take International payments but does have plans to expand into that arena shortly.

**eCOUNT:** <http://www.ecount.com>

Free to register and use. eCount payments can be made with Discover, Mastercard or Visa. Transactions are limited to \$1,000.00 a day at this time.

**YAHOO PAY DIRECT:** <http://www.paydirect.yahoo.com>

Free to register and use, Yahoo allows you to accept payments with American Express, Discover, Mastercard, or bank transactions from your existing offline account. They do have a monthly transaction limit of \$1,000.00 for all transactions.

**EMONEY MAIL:** <http://www.emoneymail.com>

Boosting over 20,000 users Emoney Mail's service is not free to use. They charge \$1.00 to send money

and transactions are limited to \$500.00 a day.  
The only way to send money is using your Visa.  
No Visa, no money for you....that reminds me of an  
old Seinfeld episode, but that's another story.

PROPAY: <http://www.propay.com>

This service charges 3.5% of total, plus .35 to  
move funds to your bank account. Transactions are  
limited to \$250.00 a day. Only two ways to send  
money with this one; Mastercard or Visa. One nice  
perk of this service is they'll pay you \$10.00  
for every person you send to them who registers.  
Not a bad referral program, if I do say so  
myself.

BILLPOINT: <http://www.billpoint.com>

This is E-Bay's service and is the preferred method  
to use if buying or selling on their auction site.  
No registration is needed for auction buyers to  
use this service, but sellers must register and  
pay .35 per transaction for amounts up to \$10.00,  
and .35 and 3.5% for transactions over \$10.00.

Transactions can be paid using Visa, Mastercard,  
Discover, or online check.

As you can see, buying and selling online no longer  
requires you to have a merchant account, which levels  
the playing field for home based businesses to accept  
online payments. Many electronic shopping carts are  
starting to implement PayPal as a payment option when  
checking out of online stores.

Now there's no excuse for not paying your debts on  
time. You may not be able to touch it, but believe me, "virtual  
money" is just as good as the real thing. Being paid  
electronically might not feel the same as someone  
placing "cold hard cash" in the palm of your hand,  
but it's still there: you just won't have to wash  
your hands as often.

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## **How to Make your Silk Palm Tree Flow with the Environment**

**By Robin Storms**

Silk palm trees can bring a wonderful change to your environment. Whether it is the outdoors or indoors, silk palm trees have an everlasting beauty that stays in the mind. Knowing how to make a artificial palm tree flow with your environment is important to guarantee success in your decorative endeavors. This page will show you how to make sure your silk palm tree flows with and does not contrast with your environment.

The first thing you should do is stand back from the area where you want to place the palm tree. Look at the colors in the area. What color will your silk palm tree have to be to blend with the environment? Also, note that palm trees have prominent leaves. If your garden or environment doesn't have plants with prominent leaves, your palm tree might look out of place.

Secondly, you must know that palm trees have a tropical character. Remember that the silk palm tree you choose may be beautiful and elegant, but if it doesn't flow with your environment, its beauty will not be that much appreciated. Your environment must be willing the tropical look of a palm tree. Imagine where the tree will be, make a sketch of it if you have to. Can your environment take the palm tree's tropical appearance?

After you've determined that, decide what story your environment will tell. What mood will people get by seeing the environment? Will it be as lively a mood as that of a party under the midday tropical sun? Or will it be more relaxed and calm like a warm tropical sunset? You need to decide that. Every decoration has a story to tell. What will yours tell? Let it be an extension of your personality. Let the palm tree bring out who you are and let your decorations be your signature.

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