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How to Save Money with PayPal

By Albin Dittli

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PayPal offers two types of accounts. The first is the "Personal Account" and the second is the "Premier/Business Account". With both types of accounts you can do certain things for free. These free activities are open an account, send money, withdraw funds to U.S. Banks, and add funds.

With both types there are fees for withdrawing funds for non U.S. banks and rate conversion fees.

The big difference is with receiving funds. PayPal charges Premier and Business accounts to receive payments. Personal accounts are free, but may not receive credit card payments.

The business account fees to receive funds can be as high as 2.9% of the transaction plus an additional \$.30 per transactions. This can be very expensive, especially on smaller amounts.

The main reason you would set up a business account is so that you can accept credit cards. You are probably only accepting credit cards if you are running some type of business.

However, with a business account you are charged fees when you receive money, even when it is just a transfer from another U.S. PayPal account. This type of transfer would be free in a personal account.

If you run a business you have little choice but to have a business account. However, there is nothing to prevent you from also having a personal account.

If you run a business and also belong to a program where you will be receiving commissions then you should open two PayPal accounts. Open a business account for your business. Open a free personal

How to Save Money with PayPal

account for all of the affiliate and network marketing programs that you are in.

If you do not run your own business then you should only open a free personal account.

If you use your business account for your affiliate and network marketing programs then you will be charged fees on the commissions that you receive. By running these programs through your free personal account you are not charged the fees. Over a period of time this could save you a lot of money.

Business Accounts

There are two rate structures for business accounts, the "Standard Rate" and the "Merchant Rate". For U.S. accounts, the standard rate is 2.9% plus \$.30 per transaction. For U.S. accounts the merchant rate is 2.2% plus \$.30 per transaction. To receive the merchant rate you need to be a PayPal member in good standing for 90 days and have received \$3,000 in PayPal payments over the previous 90 days (an average of \$1,000/month). Or you could prove that you have received a competitive offer from an institution like First Data Merchant Services or Metavante Services. Or you could have a proven high volume record as an eBay seller. They will downgrade you to the standard rate if you stop meeting

their criteria.

PayPal Preferred Sellers can earn 1.5% cash back on debit card purchases made with the PayPal ATM/Debit Card. That's like cutting your fees in half! For additional information on this see your PayPal web site.

PayPal VISA

PayPal also offers a VISA card. It has the standard features of no annual fee and no liability for unauthorized transactions. They will also credit you with \$5.00 the first time you use the card.

Albin Dittli has been writing software for the network marketing industry for 12 years and marketing on the Internet for over two years. Please visit his web site at <http://www.The-Home-Business-Center.com>. You can subscribe to his free ezine, eBiz Marketing Tips, by sending an email to moneystrategies@listwarrior.com.

Paypal: A Friendly Way To Pay

By Top Wahm

PayPal is becoming more and more prevalent as a means of doing business on the internet. Those who spend a lot of time on eBay are well aware of how PayPal works. Now that more and more websites are asking for PayPal payments, many consumers are left scratching their heads and wondering, "What is PayPal? Is it safe? Is it easy?"

How to Save Money with PayPal

PayPal is a means of making or receiving secure payments over the internet in the place of a credit card. Consumers must sign up for a PayPal account and link it to either a bank account or a credit card. When the time comes to pay for a purchase over the internet, the customer provides the merchant with their PayPal account information, the money is paid to the merchant (less a small transaction fee) and the linked bank account or credit card is charged appropriately.

Common uses for PayPal include sending and receiving money to or from friends and family online, requesting money for a charity drive and making online purchases. In addition, when requesting money, an invoice and detailed payment instructions can be generated.

Money can be sent to over fifty five countries in the following currencies: U.S. dollar, Canadian Dollar, Euro, Pound Sterling, Australian Dollar, and Yen.

Using PayPal is easy to use, safe and free for the purchaser. PayPal doesn't share financial information so the seller never sees bank account or credit account numbers. They have strict anti-fraud measures in place and protect buyers from unauthorized purchases.

In addition, for those who accept payments into their PayPal account, an ATM/debit card is available for easy access to funds. Otherwise, simply log into PayPal and request a transfer of funds back into the previously linked bank account.

With over 96 million PayPal accounts already set up worldwide, PayPal is clearly making friends.

Aviva recommends that you promote your website by submitting it to

<http://www.avivadirectory.com/>

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