



## PayPal



Make all your payments online in the safest way

By PayPal Holdings, Inc.

### 6.6/10

android

ios

### Description

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PayPal can not be considered as a bank , so it is not governed by the same laws as banking entities. Despite this, PayPal must obey the rules of the United States Treasury Department and the Financial Services Authority of the European Union. Some of the rules are to prevent money laundering and unauthorized transactions (Reg E). Unlike traditional banks, where the customer receives a return for having their money deposited in their account, PayPal does not offer any interest for this concept. It should be noted that PayPal has a buyer protection policy of up to USD 2,500 (or equivalent in another currency), where problems of " Article not received " or " Article very different from that described " are covered, including not only the price of the item but also the shipping costs. This type of protection is only valid for certain purchases where they are not included, for example, intangible items , services , vehicles , etc ... Point 13 of the PayPal Terms of Service provides more detailed information on buyer protection. For each transaction, PayPal charges a variable commission of between 1.9% and 3.4% + 0.35 EUR to the recipient of the money.

### Review

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Whenever purchases are made online, there is the question of whether it will be totally safe to add our credit card to the website we are using. Today these online sites have many security measures to guarantee that protection of bank data, however the reluctance is still there and that is why there is the perfect solution so that you can continue shopping online and not worry about your money, that's **PayPal**, your best ally.

It is an online financial service with which you can pay as much as you want without using your credit card, creating a totally secure virtual account. Once you have it configured, you just have to add all the details of accounts and bank cards that you want and each time you want to use it, you will have the option to choose which one you want to pay with. **Download PayPal for free**, you find it available for **Android** and **iOS** devices.

You can always assign a card or account to be used as the default payment method, although the most useful thing is to use several to avoid spending the balance of just one. In addition to paying, with the **PayPal application** you can also receive payments in this personal account. All the

money you receive will accumulate in your exit and you will have it available for future purchases or expenses, accumulating to what you already have defined on your card.

Most of the features of this app are free, so you can do all your business without any problem, transfer money without limits and above all buy everything you want. PayPal has become the payment system of choice for millions of people, as they offer advantages that do not have their competition.

Its impact is such that most of the sites you visit will already have this free application as an accepted payment method. One of the **advantages of PayPal** resides in the high level of security that guarantees its users protection against possible problems in the purchase or any refund. Both the buyer and the seller are protected, since until the receipt of what has been purchased is confirmed, the effective payment will not be made. Adding additional security to all payments.

### ✓ Pros

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- Open different accounts in different currencies whenever you are inside PayPal.
- Upload money to PayPal account.
- Security level .
- Receive by QR code

### ✗ Cons

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- Some people refuse to use it.
- Charge a commission to the seller for using PayPal as a payment platform.
- Make a payment to another person or company (the buyer does not pay more than the price established by the seller).
- Lack of seller protection

### Tips

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1. Start buying
2. Verify your account

### Download

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### Social

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