

When I first got a PayPal account, I was pretty suspicious. You see, I have known people who have been scammed over the Internet, so I don't really trust new forms of electronic transaction very much. I didn't really know if a PayPal bank account would be secure, and I was worried about trusting my financial information to a business that I didn't know that much about. Nevertheless, I was working as a freelance writer, and having PayPal accounts made things much easier. There were some clients, in fact, who wouldn't pay except through PayPal.

Several months later, I have seen how much of a difference having a PayPal account makes. Before the invention of PayPal, the credit card was the ultimate form of convenience. If you had a credit card account, you could buy basically anything from anywhere. Nowadays, PayPal accounts have become the standard - particularly for online buying and selling. There are many merchants who only work through PayPal.

There's a good reason for this. There are quite a few advantages that a PayPal account has over a normal transaction. With PayPal buying and selling, neither party ever gets the other party's financial information. You don't have to give out your credit card number, or your PayPal password. Basically, PayPal handles the transaction for you. This is even more secure than a credit card account.

Although it has been helpful for my online business, it has helped me with other things as well. I used to be afraid to buy something over eBay using a credit card. After all, I didn't know enough about the seller. For all I knew, he could have been scamming me. The few transactions that I did make were pretty slow. I don't know why, but for some reason it always seemed to take longer than it should to do credit card transactions online.

Since I got my PayPal account, I have noticed that it is much easier to make online purchases. Not only are there more sellers who will sell to me (many small sellers do not take credit card transactions) but the sales also seem to be processed faster. I still need to use a credit card for some purchases - particularly from major online stores - but it is less important than my PayPal business account for buying things online. I figure that, in a few more years, it might become the main way that people do business over the Net.