

Founded in 1998, PayPal, an eBay Company, enables any individual or business with an email address to securely, easily and quickly send and receive payments online. PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and uses the world's most advanced proprietary fraud prevention systems to create a safe, global, real-time payment solution.

PayPal has quickly become a global leader in online payment solutions with 100 million account members worldwide. Available in 103 countries around the world, buyers and sellers on eBay, online retailers, online businesses, as well as traditional offline businesses are transacting with PayPal.

How does PayPal work?

Once your name is [signed up for a PayPal account](#) you can send and receive money online. When you send money, you can choose to fund your payments from your PayPal account balance, a credit card, or your bank account. Recipients are then notified via an email from PayPal that they have received a payment from you

To make a PayPal purchase:

- Select PayPal during checkout on a merchant website or eBay
- Choose to fund your PayPal purchase with a credit card, bank account, or other source
- Funds are transferred securely through PayPal and money is deposited into the seller's PayPal account



- Keep all your financial information in one place
- Use different credit cards for different purchases
- Make payments directly from your bank account
- No more hassle typing credit card numbers each time you make a purchase
- Faster than money orders and cheques - no waiting for the mail, no waiting in line at the bank

PayPal is trusted worldwide

- More than 100 million member accounts and still growing
- Used across the world in 103 countries and regions
- Widely accepted on merchant websites, preferred on eBay

PayPal is safe

- Your financial information is never shared
- Sellers never see credit card or bank account numbers
- Experienced fraud prevention team fights fraud before it happens

PayPal is cost-effective

- It is always free to make purchases
- Affordable pricing for all businesses