Please respond to below..thanks

Posted by RabidFox* - 2005/05/04 18:07

I Dig the "Concept" of E-bay... But am a Little Leary of using it... (I Have Never Made a Direct E-Bay purchase)... But I GO "Schmooze" a lot.....

Why?

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Please respond to below..thanks

Posted by MyLordVoid - 2005/05/15 11:00

Rabid Fox,

Well... Primarily, (And I Think I Have Commented on this in the Past as Well), I Do Not want to "Have" to use a Credit Card, Which Pay-Pal is Limited to... (Or at Least As I Understand it), And Many Ebay Sales seems to Preffer Pay-pal, or other Credit Card Transactions... There is Something Frustrating to me about Being nickle and dimed... You Bid For a 10 Dollar Item, but by the Time You've Paid The Bid Price, Shipping, Pay-pal Fee, Credit Card Interest etc... You Have Spent More than the Original Bid (possibly Significantly?)... That is enough to make me Leary, Maybe I'm Cheap, but it makes me feel Manipulated...

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Please respond to below..thanks

Posted by Tdaraa - 2005/05/15 11:26

PayPal can be done using a checking account as well, but if you're leery of letting your CC# out you're likely just as averse to ponying up you account number....The only plus that occurs to me on that is the damage is limited to just what you have available, where with a CC it could in theory blow the top off your credit limit.....

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Please respond to below..thanks

Posted by brvheart - 2005/05/15 11:56

First of all, not all vendors require Pay Pal, second Pay Pal does not cost the buyer, only the seller. As long as you deal with reputable vendors Ebay is a good place to get items at reduced cost. Yes, you have to figure shipping in and there are many that try and make money off of "handling charges" so you have to add up the total cost. Usually though if you buy multiple items you are going to save some signicant money.

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Please respond to below..thanks
Posted by MyLordVoid - 2005/05/15 14:31

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Tdaraa,

You would be Right, I Have little Interest in my Checking Account Floating around Out there.....

BrvHeart,

I Thought that you had to Pay to Set up a Pay-pal Account in order to Use it? Either way that is One More Place that My Credit Card Number Would be hanging out... (Or Checking Account I Guess)... I Dunno... If I Knew More people Personally that Had Experience With E-bay I might Be Less Sketchy about the Whole Thing...But I Doubt it..... In Any Event As I Have Said I Do Poke Around in E-Bay Occasionally Just to See What people are Selling...

I Find the Concept of the E-Bay Stores to be an Interesting Variant on the Online Small Business Model. (Which is Niether Here Nor There, but I THought I'd Toss it out there anyway)...

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Please respond to below..thanks
Posted by RabidFox* - 2005/05/15 22:40

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MLV, I can understand your reservations about having either of your account numbers available for access, but I think you may have it a bit wrong.
On the other hand MLV, your banking company is already connected to the WEB so your numbers are already out there.
PayPal, last time I checked, was also FDIC insured like your bank.
Part of the certification to qualify for such insurance is that the firm is secure in its transactions in both the physical and virtual worlds.
So MLV, what you are doing with PayPal is simplying opening another FDIC banking account.
It has all the same rot and priviledges that you have with any banking account you already have.

Now, as far as fees, brvheart is partially correct.
As a buyer you can open an account that is completely free that will transfer funds from your bank account to your PayPal account and then to your seller's account with almost the push of a single button.

Moreover MLV, you can use that same PayPal account to be the seller to receive funds, but you will not be able to receive charges from a credit card.
That would be the next step up.

With the next step up, you are still not charged any fees for the account or to buy things, but you are charged a small amount for monies coming in.
That is the account my wife and I have because she sells art on-line.
The fee is because you are now elgible to take in credit card charges on anything you are selling, but buying items or paying subscriptions fees to on-line memberships and so forth is still free.

MLV, these money transfers via PayPal are as secure as your bank's and yours passwords on your

account.
If you feel your bank is secure MLV, then you should also have no worries about PayPal.

As far as problems with sellers on eBay, I have never had a problem through PayPal that was not resolved positively for me.
Again, you have the weight of an international bank backing you up with such problems as unhappy sellers.
Once a seller has received payment thru PayPal, he has 30 days from your payment to get the item to you.
I have started the process at the 28 day point the three times I have had difficulties.
All three sellers hopped to it once PayPal got involved.
PayPal stays involved until your item is received.

MLV, the only problems I have ever had through eBay was with sellers who insisted on money orders and were, in all four cases, Canadian.
It was in the period that eBay could not really help US buyers with their problems with foreign sellers.
That has improved over the last few years though.

Overall MLV, I honestly feel you are severely reducing your opportunities for hard to get or inexpensive items when you do not buy on eBay.
Then again MLV, that will leave more things for the rest of us, would it not?
HAHAHA!!!

Hope this posting will help you out MLV.
Have a great day!

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Please respond to below..thanks

Posted by MyLordVoid - 2005/05/28 08:48

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Rabid Fox,

Thanks For the Info... I'll Look into it a Bit Further, I Certainly Have Some Odds and Ends I Would Not Mind "Getting Rid of"... And there are Occasionally Some Very Nifty Items on the Site...

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