

THERAPYMATCH.COM

E-ONLINEDATA/AUTHORIZE.NET vs. PAYPAL

There are many benefits to having an **e-onlinedata** Merchant Account and **Authorize.Net** solution over using **PayPal** to process your credit card transactions.

1. E-onlinedata and Authorize.Net do not share, sell or otherwise market you or your user's information to any other companies!!!

- PayPal states: "We may disclose the information we collect...to companies that perform marketing services on our behalf. We may also disclose the information we collect (but not your bank account or credit card information) to other financial institutions with whom we have joint marketing agreements, in order to determine whether you are pre-approved for the products that PayPal is jointly marketing with the third party (such as the PayPal Visa credit card issued by Provident National Bank)."
- "We (PayPal) share your information with our parent, subsidiaries and joint ventures..."

2. With e-onlinedata you start from day one with our very low VISA/MC discount rates: 1.69% + 0.25 cents for retail and 2.19% + 0.25 cents for web/phone/keyed entry.

- PayPal is much more expensive:
 - \$0-\$3,000 per month PayPal charges 2.90% and 30 cents.
 - \$3,001-\$10,000 per month PayPal charges 2.50% and 30 cents.
 - \$10,001-\$100,000 per month PayPal charges 2.20% and 30 cents.

3. With e-onlinedata, when there is a chargeback or dispute with a customer, you are represented by e-onlinedata and our Acquiring Bank independently with the cardholder and their issuing bank.

- With PayPal, they represent BOTH the buyer and the seller when there is a chargeback or dispute. This is just like having an unhappy husband and wife sharing the same attorney during a DIVORCE and expecting to be represented fairly... or to process sales!

4. With e-onlinedata there are no membership hassles or account conflicts to disrupt your transactions .

- When you open a PayPal account, you are forever bound to use that same email address, social security number, and password, even if you haven't used the account for years or forget your password. If you cannot remember your password or no longer use that email address, you become locked out of your PayPal account. Also, if you use your social security number to verify a personal account and then try to use it again for a business account, you'll be denied. PayPal has no intention of changing any of these procedural flaws.