



Your Web Coach, Christine Chubenko:

PayPal is Your Friend

**by Christine Chubenko | for Oakland Business Review
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So you've got a few products and now you're thinking about selling them on your website but you wonder "Can I do this myself and do it economically?" The answer is "yes" if you are willing to learn how to work with PayPal. Although I've never been a huge fan of this solution because it feels more restrictive than a number of other programs with which I work, it is certainly the easiest and safest to employ. If you are already maintaining your own site (and even if you aren't) you are a great candidate for accepting payment via an online solution like PayPal. Normally I don't tout a particular service or product but when I find a resource that will help a fellow business owner who is already over-taxed, it's my duty to inform. Believe me; if there were other solutions similar to PayPal, I'd be very happy to tell you about them but there really are no solid competitors.

There are a couple of really big advantages to using PayPal: 1) they take care of securing the transactions and, 2) easy button creation. When you are accepting payment online you are taking a risk because the moment you ask someone for his credit card information or other sensitive data, you become liable if something happens. You need to concern yourself with digital certificates, secure socket layers, getting customer information to payment gateways and so on. With PayPal, the onus falls on them so you don't have to wrangle with all the details of keeping your customer safe while they purchase from you. This does not mean that there will never be a problematic transaction with PayPal, but it does mean that you'll have less hassle.

Having been a software developer for over 20 years, I'm really impressed with how easy PayPal has made it for a website owner to create their own shopping cart buttons. They supply you with sample buttons that allow you to: buy a fixed-price item or service immediately (Buy Now), make multiple purchases (Add To Cart), make an "open amount" purchase (Donation or Gift Certificate) and make a recurring purchase (Subscription). You can use their buttons or you can have someone create buttons just for you and use those. There are a number of other very useful payment features that you should check out.

Besides credit cards, you can accept online checks and debit cards and your customer does not have to have a PayPal account to pay you. What has been very important to me is that I'm only charged when someone makes a purchase. I don't have to pay a monthly fee to use this service and that puts a smile on my face. I know how hard it is to keep rolling during this

economic climate and having a cost effective way to sell online as well as allowing your customer multiple ways to pay you can only benefit you both.

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