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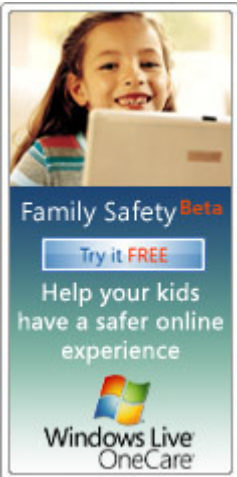
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# Protect your privacy with online payment services

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It's not always easy to tell who's at the other end of your online transaction when you hand over your credit card number. Fortunately, you can use a third-party payment service to make paying for things online a little easier and safer.

## What is a third-party payment service?

When you use a third-party payment service, you transfer money into an online account and make payments from that account. That way, you never expose your real credit card or bank account information. The most popular of these services is called [PayPal](#) (owned by eBay), but there are others such as [Amazon.com Payments](#). You can use these third-party payment services to:

- Make purchases on online auction sites.
- Purchase products from small Web sites.
- Donate money to different causes.
- Send money to anyone with an e-mail account (certain services only)

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## Choosing a payment service

If you've already won an auction, you might be limited to the payment choices the seller or the auction site selects. For example, many eBay sellers only accept PayPal and many Amazon.com Auctions sellers only accept Amazon.com Payments.

If you have a choice, follow these tips to choose a more secure service:

- Read the privacy policy and make sure you agree with it. If you don't, go elsewhere.
- Check for a stamp of approval from the [BBBOnline](#) (the Better Business Bureau Online) or [Truste](#).
- Find out what others say about the service: check comparison sites such as [Epinions](#) or [Bizrate](#).

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## Using payment services more safely

Some ways to use third-party services more safely include:

- Never respond to e-mail messages from third-party payment services asking you to confirm account details, such as passwords or other personally identifiable information. These e-mail messages

### Related Links

- [How to shop online more safely](#)
- [Safer ways to pay online](#)
- [Protect your personal information online](#)
- [Online auctions: 10 tips for bidders](#)

could be an identity theft scam, such as [phishing](#).

- Type the address of the payment service directly into your browser or use your personal bookmarks. If you need to update your account information or change your password, visit the Web site by using your personal bookmark or by typing the URL directly into your browser.
- Check if the seller has been a verified member of the payment service for a few months or more. Some sites also allow you to check the seller's rating—although these ratings cannot be guaranteed, they can be helpful.
- Never use your account to transfer money for someone else that you don't know. This might be an advanced fee fraud. To learn more, see [Don't be fooled by that easy money e-mail hoax](#).
- Be more careful when you purchase very expensive items, such as jewelry or computers, especially around the holidays and for items that are sold out in stores.

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