

EVALUATION OF SOME ONLINE PAYMENT PROVIDERS SERVICES

BEST ONLINE BANKS AND VISA/MASTER
CARDS ISSUERS



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**Best Online Banks and
Visa/Master Cards Issuers**

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1-Introduction

A digital wallet also known as "e-Wallet" refers to an electronic device, online service, or software program that allows one party to make electronic transactions with another party bartering digital currency units for goods and services. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. Money can be deposited in the digital wallet prior to any transactions or, in other cases; an individual's bank account can be linked to the digital wallet. Users might also have their driver's license, health card, loyalty card(s) and other ID documents stored within the wallet. The credentials can be passed to a merchant's terminal wirelessly via near field communication (NFC). Increasingly, digital wallets are being made not just for basic financial transactions but to also authenticate the holder's credentials. For example, a digital wallet could verify the age of the buyer to the store while purchasing alcohol. The system has already gained popularity in Japan, where digital wallets are known as "wallet mobiles". A crypto currency wallet is a digital wallet where private keys are stored for crypto currencies like bitcoin.

Online banking, also known as internet banking or web banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website. The online banking system will typically connect to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services. Some banks operate as a "direct bank" (or "virtual bank"), where they rely completely on internet banking.

Internet banking software provides personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transactions, transferring money between accounts, and making payments.

A crypto currency exchange, or a digital currency exchange (DCE), is a business that allows customers to trade crypto currencies or digital currencies for other assets, such as conventional fiat money or other digital currencies. A crypto currency exchange can be a market maker that typically takes the bid-ask spreads as a transaction commission for its service or, as a matching platform, simply charges fees.

A debit card is a payment card that deducts money directly from a consumer's checking account to pay for a purchase. Debit cards eliminate the need to carry cash or physical checks to make purchases directly from your savings. It is similar to a credit card, but unlike a credit card, the money is immediately transferred directly from the cardholder's bank account when performing any transaction.

A credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amounts plus the other agreed charges.[1] The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance.

As Electronic banks and E-wallets and Crypto currency Exchanges are important in internet shopping and Ecommerce and crypto currency trading. We have nowadays many online payment providers and so it becomes very difficult for the users to compare in between

them to choose the best in term of deposit and withdraw fees.

I will not go in detail on each payment provider services, rules and fees. I will just list roughly most commonly used online payment providers for sort of comparison in between them. I will specifically compare the withdraw and deposit fees for each one. I will mention also some of the difficulties I met with some of them because lack of their services in my country Palestine.

I will also show how to get Visa and Master Debit Cards online.

The report consists of the following parts:

1. How to get a Visa/Master Card worldwide online
2. Quick comparison of the bank transfer and visa card / master card withdraw fees for most commonly used E-wallets
3. Paypal.com and the problems they create for users by closing their account without reasons:
4. Transferwise.com -Advantages and Disadvantages-
5. AdvCash.com
6. Payoneer.com -Advantages and Disadvantages-
7. Payeer.com
8. Skrill.com
9. Neteller.com
10. PerfectMoney.com
11. Ecopayz.com
12. Paxum.com
13. Epay.com
14. ePayments.com
15. Paytiz.com eCurrency Money Exchanger:
16. Airtm.com eCurrency Money Exchanger:
17. Worldremit.com:
18. Pingpongx.com

19. Dukascopy.com
20. Money.yandex.ru
21. Blackcatcard.com
22. Cashu.com
23. Webmoney.com
24. Spectrocoin.com
25. Paysend.com
26. Paysera.com
27. Bankera.com/
28. How to get ITIN:
29. Getting USA shipment address through Viabox.com:
30. Getting free phone number in US or Canada and other countries
31. Other online banks and Visa / Master card issuers

2- How to get a Visa/Master Card worldwide online :

Here top international cards providers for some countries

1- payoneer.com

Payoneer is a financial services company that provides online money transfer, digital payment services and provides customers with working capital. Payoneer.com offers multiple payment solutions and overseas money transfer solutions. Payoneer virtual card has limitations while the physical card is easier to get. Payoneer does not offer cards for all countries.

2- Neteller.com

Neteller is an e-money transfer service used to transfer money to and from merchants, such as forex trading firms, social networks firms. It can withdraw funds directly using the Net+ card or transfer the balance to their own bank accounts. <https://www.neteller.com/en> has multiple payment solutions. You can transfer money overseas with multiple currencies. You can register and get master prepaid master card with Neteller. It might has physical card too.

3- Privacey.com

Privacey.com creates secure virtual card and complete check forms for you. You can create multiple virtual cards. You need to be resident in USA to register. It is used for security purposes. It is used for security purposes.

4-Paypal.com prepaid card:

PayPal Holdings, Inc. is an American company operating a worldwide online payments system that supports online money transfers and serves as an electronic alternative to

traditional paper methods like checks and money orders. Paypal.com prepaid card is master card. You can register and get verified and apply for card from their website.

5- Qiwi.com/

Qiwi.com is a publicly traded Russian payment service provider headquartered in Nicosia, that operates electronic online payment systems primarily in Russia, Ukraine, Kazakhstan, Moldova, Belarus, Romania, the United States, and the United Arab Emirate. You can get plastic physical visa card and free virtual visa card. You can transfer money and receive money and apply for loans and international transactions can be made. It is Russian company. You can check if it works in your company.

6-Smionecard.com

<https://www.smionecard.com> can offer prepaid visa card that you can load whenever you want. It is American company and supports international transactions. It does not require bank account. You can check if it works in your country.

7-Monzo.com

Monzo Bank Ltd, is an online bank based in the United Kingdom. Monzo was one of the earliest of a number of new app-based challenger banks in the UK . <https://monzo.com> is completely online bank. Normal Monzo accounts are free. It can provide master cards. The card is available in UK. They plane to provide the card to some countries as well. It launches its services in USA as well.

8- N26.com

N26 is a German neobank headquartered in Berlin, Germany. N26 currently offers its services throughout

various member states of the Single Euro Payments Area and in the United States. Its operations in the United Kingdom have been suspended since April 2020 due to the uncertainties caused by Brexit. <https://n26.com> is online bank. The card is master card. The standard account and card is free for personal accounts. No charges for the account. It works for 26 countries. The ATM withdraw is free in euro

9-Goniyo.com

Goniyo.com NiYO is a fintech company that helps salaried employees access company benefits and other financial services. It has interesting futures. You can get visa card but not sure to which countries. It has different types of accounts.

10-Revolut.com

Revolut Ltd is a British financial technology company headquartered in London, United Kingdom that offers banking services. It was founded in 2015 by Nikolay Storonsky and Vlad Yatsenko. Revolut <https://www.revolut.com/> is available in some countries only. Complete platform for online banking services, investment services, stock trading and crypto trading services. Standard account is free. International master card is available for certain countries for free.

11- transferwise.com

TransferWise Transferwise.com is a London-based online money transfer service founded in January 2011 by Estonians Kristo Käärman and Taavet Hinrikus. The company supports more than 750 currency routes across the world including GBP, USD, EUR, AUD and CAD, and provides multi-currency accounts. It is FC regulated company to send money abroad and one of the cheapest

way. You can get local account for Euro, British pound GBP, Australian Dollar AUD, New Zealand dollar NZD. You can get master card in some countries. You can manage money in a lot of currencies and send money to a lot of countries. You just choose the amount of money to send and the recipient address and then send the money.

12- Qonto.com

Qonto.com is a French neobank for freelancers and SMEs. The FinTech was founded in 2016 and the initial product was launched in July 2017 in France. The service will be expanded to Spain, Germany and Italy in 2019. It is neobank. Rather than it is physically located, it fully operated online. There are different types of accounts with monthly fee. Each account has different types of cards with it. The accounts generally business accounts. All tools available to manage your business efficiently.

13- Monese.com

Monese.com is a UK company that offers current accounts and money transfer services as an alternative to traditional banks. The mobile-only service provides accounts in Pounds sterling, Euros and Romanian leu, and is available in 31 countries across the European Economic Area. You get master card and also virtual card after opening the account. When you open account you choose between different types of accounts. Simple account is free. You can load money at pay points or post offices in UK. The money in EURO or GBP with multicurrency support. It is not clear if people outside EEA can have accounts.

14- Curve.com

Curve.com is a payment card that aggregates multiple payment cards through its accompanying mobile app, allowing a user to make payments and withdrawals from a

single card. It lets you "switch the bank card you paid with after each transaction is complete. It is not simple online bank. Its services are more likely aggregator. Sign up and order master card of your choice. You dont need to load money. It is aggregator. You just link debit or credit card. You choose default card and the money will be deducted from default card when you pay. So you dont have to switch between cards. You use it in markets that do not accept your card.

15-Twistopay.com:

<https://twistopay.com> offers credit card not debit card. It only working in some counterieis. When you register you order your cards. What transections you make will be free for 45 days.

16- Activobank.pt:

Activobank.pt works on Portugal. It might works in other countries. You can apply for debit or credit visa cards. International money transfer is available. You can apply for loans or subscribe for travel insurance from the app.

17- *Paymaya.com*

Paymaya.com is an online payment account that has an app where you can load up in convenience stores, pawnshops, and mall and can purchase anything online. Paymaya country is Philippine. They offer visa and master virtual card. They can offer physical card as well. It works only on Philippine. With paymaya you can transfer money and pay bills. You can reload the card when you need.

18- .Walmartmoneycard.com

Walmartmoneycard.com offers prepaid visa or master card. No bank account is required. I am not sure, but it might