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PayPal experienced a cyberattack in December of 2024, and roughly 35,000 customers had their personal information exposed. While PayPal is still considered safer than using your credit card directly online, we recommend opting for two-factor authentication to better secure your account.

You Can Use Your Credit Card Through PayPal, But Should You? : personal-finance : credit-cards : advice : should-you-use...
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Meanwhile, PayPal is the leading choice for transactions that are more purchase-oriented, such as buying from merchants or accepting payments from your own customers. In terms of business payments, Venmo is geared more towards peer-to-peer transactions (P2P) and PayPal is more a business-to-consumer platform (B2C).

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