



## Review Mercado Pago

### Mercado Libre

The Mercado Pago application is a virtual wallet that will allow you to make any type of economic transaction easily and quickly, only needing your mobile phone. Use the latest technology to guarantee the security of all payments and only spend the money that you put into it

You can now make all your payments in a single application, with your **Mercado Pago** virtual wallet you will have control of all your money. With them you will buy while saving, with its thousands of tools consuming is not the only thing you will do and all from your mobile phone, regardless of where you are and very quickly.

To start using the Mercado Pago application, it is as easy as installing it on your mobile phone and registering by adding your data to its database. What it will ask you for is basic, name and surname, ID, telephone number and email. Do not be afraid of the security issue, in order to verify the account it will ask you to take a selfie to verify that it is you, once you have the registration ready you can use it without any type of restriction. You will find the Mercado Libre platform to **download for free** from its own website or through the main digital stores, Google Play Store and App Store, being able to use it for **Android** and **iOS** devices.

You can pay for all kinds of services with your application, regardless of their origin, including municipal taxes. To pay an invoice you just have to press a button that says Pay for services that you will find in the main menu and search for the company you want to pay, it's that easy. But if you still want to do it faster, scan with your phone the barcode that the invoice has, the app will automatically recognize the total to be paid and will let you do it, another option you have is to make payments through QR codes , scanning directly from the app.

Once you pay, **Mercado Pago** has to ensure that the money is in the virtual wallet, the seller will be able to see it but will not have it in their possession until the user confirms that everything is correct and wants to continue with the purchase . This means that until the customer is satisfied with the transaction and everything is fine as indicated, you do not pay. If at any time a problem arises, you only have to initiate a claim and the exact amount will be returned to you without problems.

You will find within the platform the ease of making your payments with different financing plans that may change depending on the bank with which they normally operate. Its payment method is totally safe, it has the highest security policy, it uses the latest anti-fraud technology to guarantee its clients their procedures without attacks or intrusion from outsiders.

Among the many functions that **Mercado Pago** provides us is to send or receive money, which you can use with other people who use it. It is an automatic process, it has no commissions and it will not suppose an extra for using it. Selecting the option to Send Money, all you have to do is specify the amount and the way you are going to pay it, and the end. If what you want is to be sent money, you will only have to request it, this will be by sending a payment request to your email from the application itself to all those you want to request it from, including the amount you need.

Your entire list will receive email and from it, by clicking on it, they will be able to pay using the payment method they want without having to have an account in Mercado Pago. If they have it, they can do it directly in it, with the same option to Send Money. A list will open with all your contacts that have the application and you will only have to select the one you want to send to and the money will be paid instantly.

One of the **advantages of Mercado Pago** is that you can recharge your mobile phone, your SUBE card or even DIRECTV. It is as easy as performing a virtual recharge in your app, without the need to enter other pages or applications. If your thing is to buy physically, you always have the option of requesting a prepaid card from the company, which will be sent to your home and once you activate it you can use it only by spending the balance you have in your account and it has the same facilities as online operations.

With Mercado Pago you can also invest in the stock market. The platform allows those users who want an investment that will collect returns every day, with interest rates similar to those that a bank would offer you for a fixed term and without a minimum term.

Pros	Cons
<ul style="list-style-type: none"><li>- You can withdraw the money at any time.</li><li>- You don't need to have a bank to use it.</li><li>- It has no costs.</li><li>- Use maximum security in transactions.</li></ul>	<ul style="list-style-type: none"><li>- The performance of investment funds are variable.</li><li>- Customer service can take a long time.</li><li>- Refunds of money may take time.</li><li>- If it is not used for a long time, it may forget your access data and not recognize you.</li></ul>

**Links Facebook:** <https://www.facebook.com/MercadoPago>

**Twitter:** <https://twitter.com/mercadopago>

**Instagram:**

**Web:**

**Play Store:** [https://play.google.com/store/apps/details?id=com.mercadopago.wallet&hl=es\\_419](https://play.google.com/store/apps/details?id=com.mercadopago.wallet&hl=es_419)

**Apple Store:** <https://apps.apple.com/ar/app/mercado-pago/id925436649>