

## Receive up to 10% CashBack on the purchase of millions of items

Microsoft is giving away money to get you to use their search engine.

The **Microsoft Live Cashback Program** is still very much in operation, though under a different name. Now, instead of going to [www.live.com](http://www.live.com) you go to [www.bing.com](http://www.bing.com) .

**You may receive up to 10% cash back on the purchase of millions of items.** 10% may not sound like much, but that is cash in your pocket - and often is paid to you immediately.

10% is an extremely high number when we are talking about silver bullion and coins, where the markups are often 3% or less.

**I have used Bing for over a year now, and have been given more than \$4,000 cash back by Microsoft.** The current rate is either 8% or 10%, but it has been as high as 30%. Microsoft is trying to get people to use Bing to search instead of Google, and they are paying big bucks to win you over.

I recently made a purchase on eBay. I bought 100 silver American Eagles in sealed containers of 20 Brilliant Uncirculated (BU) certified by PCGS. I paid a little more for the certification, though it is mostly a marketing gimmick, and the total cost was \$2,128.50. I had not finished printing out the transaction details when \$170.28 appeared in my PayPal account, which I then transferred to my checking account.

The process of getting cash back is a little cumbersome, but well worth the effort. You need to do the following:

1. Set up a cashback account on [www.bing.com](http://www.bing.com).
2. If you wish to buy on eBay (that's all I have used for Bing cashback), you need an eBay account.
3. You must open a PayPal account and use it to get cash back.

Once these accounts are open you have to make sure you follow the procedure to the letter.

1. First, you sign in to your [www.bing.com](http://www.bing.com) Cashback account.
2. Within Bing search for the item you are looking for - American silver eagles, for example.

3. When you see a link to eBay (you will ordinarily get the best prices on eBay) which has the gold Cashback logo, go to eBay by clicking the logo (or in that specific area).
4. Be sure you see the green and red Cashback logo at the top of the page.
5. Search for the item you are interested in purchasing. You cannot use auctions; you must use Buy It Now and you must make your purchase within one hour of signing on. You may make only one Cashback purchase per eBay signon.
6. When you find an item you like and feel the price is right, *Buy It Now*. On the next page, **before you confirm your purchase**, you should see the red and green (mostly green) logo again and a confirmation that you will receive \$ \_\_. \_\_ in Cashback. **If you do not see the logo do not complete the purchase, because you will not receive cashback.**
7. If you see the logo, confirm your purchase and be sure to pay for it with PayPal. (usually you cannot use any other method to pay for items like silver and gold, but you may use a different checkout route that will lead through PayPal).
8. Pay for your purchase on PayPal. I always use a credit card for my purchases; it gives me one additional layer of buyer protection and gives me a premium (airline points or Discover cashback, for example). Since I pay my credit card bills in full every month I do not pay any interest charges. PayPal doesn't want you to use a credit card, but they can't stop you.
9. Check your receipt for the Cashback logo. If it is not there, you will not receive cash back.
10. Go to PayPal and see whether your cash back has posted yet. It may happen immediately, but with some sellers you may have to wait up to 60 days to get credit. As long as your confirmation shows the cashback logo and a cashback amount you will get the money.
11. When the cash back appears in your PayPal account, go ahead and send it to your checking account or any other account you have linked to PayPal.

Is it worth all that to get 8% or 10% back? Absolutely. Once everything is set up, most of the steps will happen automatically. You just need to be careful with each purchase.