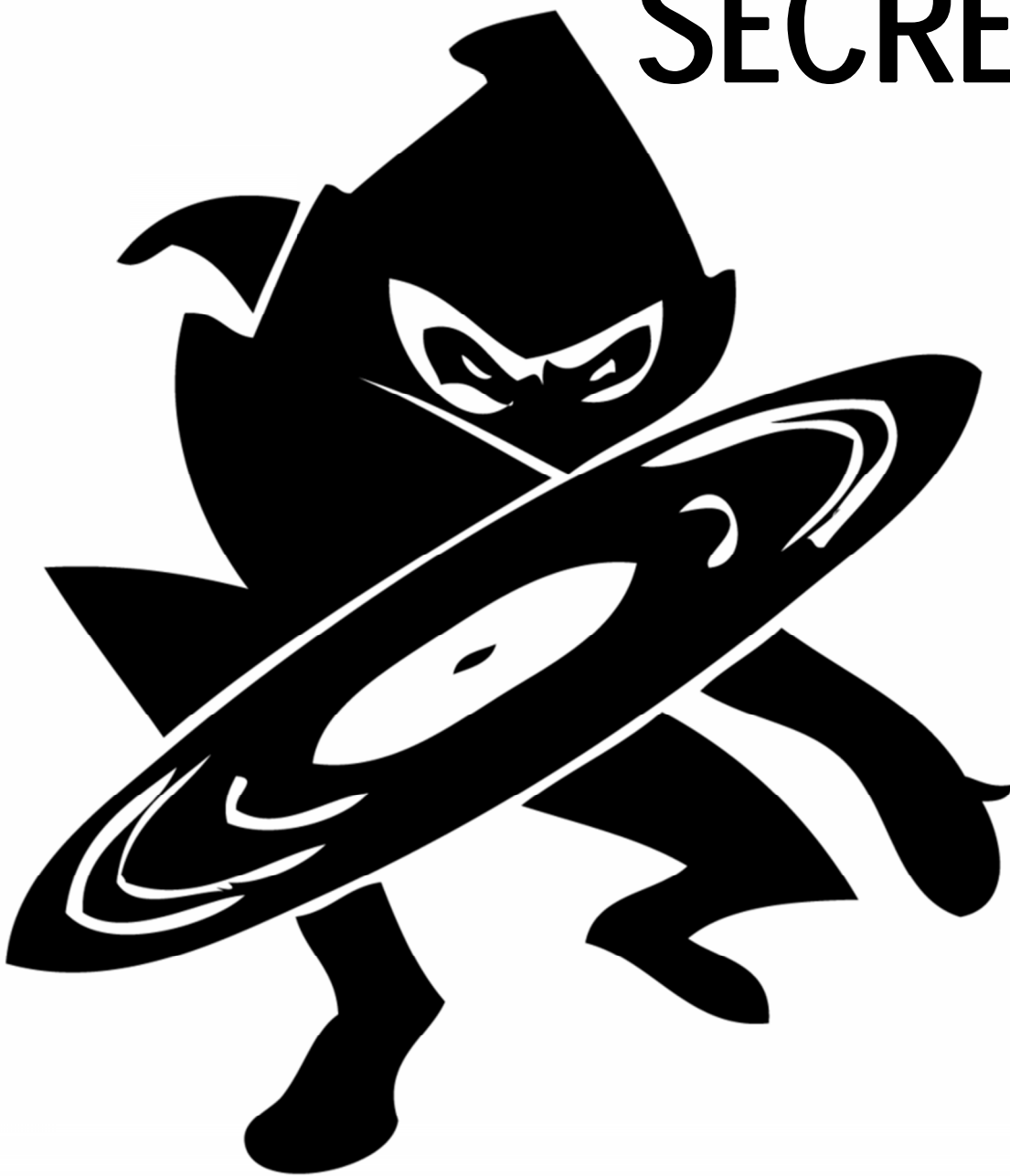


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# PAYPAL NINJA'S SECRETS



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# INTRODUCTION

Understanding how PayPal acts, can help you anticipate what their next likely move will be, regarding Your Account.

## **What makes PayPal the company they are today?**

PayPal's public face is very different from the private PayPal that many of us never see. While PayPal denies publicly they have a customer service problem, they admit they have a customer service problem in private.

While PayPal denies publicly they don't make any money off of your money, PayPal admits it in legal documents. PayPal publicly says their buyer protection is there for buyers, but in private PayPal admits the policy is there to prevent costly chargebacks.

# STEALTHING PAYPAL ACCOUNTS

This first part is for teach you how to be "stealth" on Paypal and how to actually get the money out. This guide is not about money laundering or scamming, although perhaps some of this information can be used to figure out some schemes on your own.

I currently have 3 Paypal accounts that I use, and 2 backup accounts just in case. None are in my name or anyone related to me. It is always a good idea to have one Paypal account that is legit, meaning you don't do any BS with it. This is your main account that you don't want to compromise. If you are already banned from Paypal, this is OK, you just need to create a new Paypal with a different name. The purpose of this main account is to use to withdraw your money.

You can have as many stealth accounts as you want. You NEVER want to link any of your stealth accounts to your main account, i.e., send money directly from one to the other. Paypal will ban accounts that they link to a suspended account, should one of your stealth accounts get banned. They will see that the banned account received x amount of dollars, and every time sends same amount to the other account. Its really not that difficult.

## **How to create a new account**

If you've never had Paypal before, this is good, as you have a fresh start. It is OK to have a Paypal account that has your real info on it, as long as you just use it for innocent purposes, like selling or buying online.

I will not go in to detail about opening a genuine PP account, as it is pretty self explanatory. If you are banned, or just want another legit/main account for back up reasons, you basically make this new account the same way as you would create a stealth account. The only difference is how you use it.

It is best to use your main Paypal account on a separate browser than your stealth accounts. This just prevents accidents, like forgetting to log out, forgetting to clear cookies, and IP address/proxy issues.

Whenever you are done doing whatever it is you are doing, log and clear your cookies and cache. I suggest using the same Firefox portable as in the TOR browser bundle. All this is cleared automatically when you close the browser.

You need to first find a region-specific IP address to use as a proxy. There are many paid proxy services who do this. Don't use TOR, Paypal can detect it and will limit/ban your new account.

One thing I like to do is to use a free webhost and set up a basically useless site/page. Once they manually review the site, I put in a PHP proxy script to use so that I get a US IP address. If you implement this method, you must use a different host or at least create a new website within that host to get on a different server, or the IP address can be the same.

It's just one of the things I like to do. A SourceForge link for the proxy will be located at the end of this guide. Now that you have your proxy, check it on [www.dawhois.com](http://www.dawhois.com) or other site and make sure it is working.

Next you need a new email account (new for every Paypal account you create). I prefer Yahoo since they never ask for phone verification and I can create Yahoo accounts through TOR. **Using a new email and IP address for every Paypal account is MANDATORY!** If you use the same IP for 2 accounts, it may as well be one account, it will only be a matter of time before they link them and ban them both.

You are going to want to get verified on at least one account, your main account. Your spending and withdraw limits will be lifted once verified, and this is the main reason to do this. Unverified accounts can only withdraw 500USD per month, but there is no online spending limit.

If you live in US, Canada or Australia the only way to verify a Paypal account is by attaching it to a bank account. Fortunately, BY LAW, Paypal cannot see the name attached to the bank account. This is why they send 2 small deposits to it. You seeing the deposits and entering them in to Paypal "verifies" that you are the owner of the account.

If you live in Europe and most countries outside US you will need a valid debit or credit card to verify a Paypal account.

This is good to know just in case you lose your main account, all you need to do is open a new bank account or virtual card and start a new, verified Paypal account. Just make sure that you use a new bank account or card number with every account you wish to get verified. Having an account linked to a real bank account is ideal, since to get your money out, all you have to do is send it to the bank or use the Paypal debit card at an ATM (US residents).

But, not everybody can or wants to do this. If for any reason you don't want to use your own bank account, or want to verify other stealth accounts but not withdraw straight to the bank with them, you can buy a VBA, Virtual Bank Account or VCC virtual debit cards with cvv code.

These accounts are used only for verification. You can never withdraw your paypal funds direct to VBA account, as it becomes obsolete after it is used. Unless paypal has a reason to withdraw from your bank account, they will never know that the account is closed.

# CASH OUT ANONYMOUS

This is the important part, and not surprisingly, the part most people screw up. Screw it up once, and link accounts, you risk having your money frozen, AKA, lost for good. Here are some of most used methods to retrieve your funds from Paypal.

## **e-Bay method:**

The easiest way is to buy digital goods as vouchers, coupons or bitcoins from e-Bay auctions. You must to create a good stealth ebay account and after assign your Paypal account.

## **Escrow sites method**

Other easy way is to use re-seller sites and freelance sites. <http://fiverr.com> , <http://freelancer.com> and others that offer an escrow service. This method should also be used to transfer from any paypal to paypal accounts that you own. Never link your accounts! Just like with paypal, set up accounts both as seller and buyer on however many sites you want to use. You really only need one seller account on each, and as many buyer accounts as you with.

Again, use new IPs and emails for every account. It is not only fine, but recommended to pair each account with the same IP/Email combo as the stealth paypal account it corresponds to. It's just easier to keep track of the combo this way. Paypal will only see the escrow transaction, and the link between the stealth and main account is broken.

## **Anonymous card method**

1. Open an EU paypal account from one of the countries below. You can use [fakenamegenerator.com](http://fakenamegenerator.com) or whatever you want.
2. Just make sure is is a merchant and not personal. There are 3 levels, go with the middle.
3. Get an anonymous debit card over web, and link it to the Paypal, using the CC and not the bank. I know for sure that the bank wont work for US accounts, as it is a deposit only bank account number. Depending on the

country and the country's banking regs, paypal may or may not try to take back the verification amount they sent. Forget that.

4. Once the Paypal and debit card are connected successfully, it is time to get cash out your money. Just look at card withdrawal option and transfer your funds to your anonymous card.

Look at <https://www.paypal.com/worldwide/> and search countries that Paypal allows withdrawals to cards.

### **Credit card to IBAN method**

You register online with GlobalWebPay <http://www.globalwebpay.com>

You provide us with the money you wish to send (Either with CC or Bank).

Funds are typically received by the recipient within 3 working days but often the next working day. Get some fresh CC's/ -Anon Iban Accounts good VPN network and ready to go. And just start cashing out all day from different CC to different IBAN.

### **Exchanges sites method**

Another good method is to use money exchanges websites to change Paypal for Liberty Reserve, bitcoins, WebMoney, etc. But few sites accept Paypal because it is refundable and high risk for traders. Good and trusted sites:

Multi

<https://www.wm-center.com/exchange>

Ukraine

<http://ukrwm.com/en>

United Kingdom

<http://www.paypal2webmoney.com>

Russia

[http://exwp.com/index\\_en.html](http://exwp.com/index_en.html)

USA

<http://exchangezone.com>



# HOW PAYPAL LIMITS ACCOUNTS

PayPal might limit your account and freeze your funds because:

1. You received too much money into your account (this can be any amount that is not in proportion to what you normally received during the average history of your account).
2. You transferred too much money out of your account (\$2,000 US is the rumored amount that triggers the fraud system).
3. You called customer service at PayPal and made somebody angry (there are documented cases of irate customers calling PayPal only to find out their accounts were limited moments after the phone call was made).
4. PayPal has reason to believe you have more than the allowed two PayPal accounts (One Personal Account/One Premier Account).
5. Somebody filed a complaint with PayPal about you (a buyer or a seller or an interested third party).
6. You filed a complaint against somebody (a buyer or a seller).
7. You initiated a chargeback with your credit card company.
8. You initiated a chargeback with your credit card company before you filed a claim through PayPal's Buyer or Seller Protection Program.
9. PayPal thinks you are trying to avoid paying PayPal fees by charging excessive shipping & handling charges for your sales.
10. PayPal thinks you are using your PayPal account to speculate in the currency market.
11. PayPal doesn't agree with some content on your website (example: a man who ran a well known blog had his PayPal account limited because his website contained a link to the Pearl terrorist killing. He accepted PayPal donations on his website for his news blog).
12. PayPal believes you are in violation of its User Agreement.
13. PayPal believes you are in violation of its Acceptable Use Policy (example: PayPal believes you used your account to purchase a dirty book or dirty magazine).
14. PayPal believes you are in violation of its Privacy Policy (example: you gave information to the police about a fraud suspect who is also a PayPal member).

15. PayPal believes you are in violation of their User Agreement.
16. You used your PayPal Debit Card to purchase material that PayPal finds objectionable (even if it's legal in the real world).
17. You charged too much money on your PayPal Debit Card.
18. You went on vacation and used your debit card in another state or another country.
19. You used your PayPal debit card to make an online transaction that was not through PayPal (or a telephone order).
20. You refunded a buyer through your PayPal account -- but did not use the proper refund methods.
21. You lost a dispute claim.
22. You are late Paying your eBay fees -- or you owe eBay money.
23. You received a negative feedback comment on your eBay account.
24. You chose to use your PayPal account without verifying it.
25. PayPal believes that your account information is not up-to-date -- even if they have no grounds to actually believe it.
26. PayPal tried to contact you over the phone and you did not answer.
27. You were the victim of fraud (example: you clicked on a link in an email that you thought was from PayPal but it was really a phishing website).
28. You reported to PayPal an unauthorized purchase made on your PayPal account or your credit card.
29. You moved into a house or new apartment that was occupied by somebody with a limited PayPal account.
30. You logged into your PayPal account from a location that was not your usual log in location (example: friend's house or place of employment).
31. PayPal has linked your account with another person who has a limited account and/or outstanding issues to resolve with PayPal.
32. PayPal froze your account because they linked you as being "associated" with a family member of yours that has an outstanding PayPal problem to deal with.
33. After conducting a credit check on you, your credit score was too high, too low or you had too many open lines of credit or debt.
34. A third party contacts PayPal saying -- without evidence -- that you are engaging in fraudulent activity.

35. PayPal suspects you are engaging in fraudulent activity.
36. PayPal believes that your business practices are risky and pose a potential harm to yourself, to PayPal and to other PayPal members.
37. The phone number you registered with PayPal happens to be the same phone number of somebody who has/had PayPal problems.
38. Your new provider has some IP number was associated with somebody who has/had PayPal problems.
39. You conducted a transaction with an individual who has PayPal problems (such as a buyer or a seller). PayPal will "link" you with that person.
40. You sold something and the buyer was a con artist or scammer. You get "linked" to that person.
41. You violated PayPal's user agreement by posting anti-PayPal writings or thoughts in a public place (example: internet)
42. Your name, your address, your phone number, or your ISP is SIMILIAR to a person who has/had PayPal problems.
43. You were associated with a person who has a frozen PayPal account.
44. You refused PayPal's request for very private information about yourself.
45. PayPal requested information from you which you supplied -- but you did not supply it fast enough.
46. You logged into your PayPal account from a public internet cafe.
47. You sold an item on eBay that is popular for scammers to sell (high priced items or popular items like Rolex watches, Play Stations, Computers, etc.)
48. You sold an online e-book to a buyer who later filed a complaint against you – PayPal asked you for a tracking number and you could not provide it.
49. You went to PayPal's website and logged in using a proxy service or other anonymous software that you use to protect yourself on the internet.
50. While registering, you typed your name wrong into your personal profile (example: Smith, John when it should be John Smith)
51. You bought or sold something that was on PayPal's Restricted Items List (academic software, concert tickets, OEM software, surveillance equipment or adult material, etc.)

52. You sent money to a country that is on PayPal's unauthorized list.
53. You received money from a country that is on PayPal's unauthorized list.
54. The bank account you verified with PayPal was a new account.
55. You have a high credit card balance that triggered PayPal's fraud detection system – a high card balance means a higher risk that you will engage in fraud.
56. PayPal conducted a third party investigation of you. Based on those findings, they limited your account (you have been sued, arrested, charged with a crime, have too many debts etc.).
57. PayPal tried to withdraw money from your bank account or credit card and was declined.
58. Your PayPal account shares similar details with an account that has already been frozen.
59. Your PayPal account is in the negative.
60. Your PayPal account might become in the negative.
61. A chargeback was filed against you.
62. You attempted to modify or change your personal details but were not able to.
63. You removed your bank account or credit card information from your PayPal account.
64. PayPal believes you are not who you say you are.
65. You withdrew or transferred \$2,500 or more from your PayPal account within 24 hours or over a weekend.
66. You did something strange (example: transferred money to a roommate with a PayPal account or a family member).
67. Your overall withdrawal and deposit activity is "suspicious."
68. Your name on your social security number does not match EXACTLY what is on your PayPal account (example: Social Security Card/Number is Robert Smith but your PayPal account name is Bob Smith).
69. The name on your bank account or credit card does not MATCH exactly with the name on your PayPal account (example: William Smith vs. Will Smith or Bob Smith).
70. There are an additional 100 plus fraud ques unknown to the general public that will trigger an unpleasant experience with PayPal.

Believe it or not, these are all reasons as to why PayPal can and will limit your account. With a limited or frozen PayPal account, you have NO access to your own money. There are many, many more reasons as to why PayPal will limit your account and deny you access to your money. Any number of things unknown to you or I can trigger such an event.

The reason why this is so disturbing is this: once your account is limited, you have a less than 10% chance of getting your account unlimited. That means less than a 10% chance of getting your account restored to its previous state -- because you made a mistake that you did not know was a mistake or PayPal accused you of something without having or offering any evidence as to your guilt.

The simple whim of PayPal can destroy your business and your online reputation. The simple whim of PayPal can freeze access to funds that you need to support your family, pay bills, take that dream vacation or replace the busted tires on your car.

Most disturbing of all: PayPal does not need a reason to freeze your funds and limit your account. Remember, PayPal says in its User Agreement (that you agreed to) that it can limit and freeze your funds for "any reason."

Maybe PayPal needs a large infusion of cash for whatever reason -- or a short term loan on your money. PayPal can freeze accounts on a mass level for no reason at all. Why? Because PayPal CAN.

## RESTORING LIMITED ACCOUNTS

In the event that PayPal limits your account as a result of suspected fraud or other problem, you can restore it to its original, unrestricted state.

If PayPal determines that you have been engaging in fraudulent or high-risk activity (such as selling fake merchandise or using stolen credit cards) or that you have not been abiding by the terms of the user agreement (e.g., you've been using PayPal to sell pornographic material or weapons) PayPal will impose limits on your account.

Your account might also be limited if you initiate a bank transfer that then fails due to insufficient funds or if you accept a payment that is later disputed by its sender.

PayPal often limits the account's access to certain features, such as sending, withdrawing, or even receiving money. This helps protect any other PayPal users with whom you've been dealing and helps reduce subsequent losses that PayPal would otherwise have to incur.

You know that PayPal has limited your account when your Account Overview page has a pink box that says Account Access Limited. As you might expect, click the "Click here for details" link for an explanation.

PayPal prides itself on being good at spotting high-risk behavior, but they also recognize that not all high-risk transactions are necessarily fraudulent or bad and not all disputes are the seller's fault. Thus, PayPal has an appeals process for those who have had their accounts limited.

### **Filing an Appeal**

Needless to say, the best thing you can do if your account has been limited is to precisely follow the instructions on the web site and in the notification email you receive.

Often, this entails completing a sequence of steps to provide PayPal with evidence of ownership of the PayPal account, ownership of the financials attached to the account, and verification of your own identity and address.

Only after you have completed all the required steps will a PayPal Account Review Representative review your account. For instance, if PayPal asks you to fax several documents, your account will not be reviewed until you submit all requested documents and have completed all the remaining steps.

In addition, make sure to double-check the email you received notifying you of your account's limited access, because the PayPal Account Review Representative might have added extra steps for you to complete that are not listed on the web site.

For instance, if you are a seller on eBay, PayPal will likely request tracking information for items you've delivered and proof of inventory for additional items you're currently selling.

If you lose the email, you might not necessarily be able to find all the steps to complete on the PayPal web site; in this case, your best bet is to call PayPal.

However, if you no longer have access to your email account, you might have bigger problems to deal with than just your limited account.

## **A Last Resort**

If you're really in a bind and cannot complete the steps requested of you for legitimate reasons, you can always escalate your issue by writing a letter to a PayPal executive, contacting the Better Business Bureau, or working with a legal representative.

Escalation in itself is not a guarantee that your issue will be resolved, but if your issue is legitimate, it is likely that a new pair of eyes, perhaps with more

experience and background, will look at your issue and help reach a fair resolution.

## **Avoiding Suspicion**

To prevent your account from being limited in the first place, keep your account in order by following these guidelines:

1. Treat your PayPal account as you would your bank account: use secret passwords and keep them to yourself!
2. Make sure your true name is on your PayPal account and that it matches the name on your bank and credit card accounts. If you are a business, make sure the bank account and credit card on your account are also in your business name.
3. Use accurate addresses and phone numbers that match those on your credit card and bank account, and keep them current. False contact information can raise suspicion on your account and make it more difficult to regain access.
4. Delete old or obsolete bank accounts and credit cards from your account. If you do not keep your account up-to-date, you might find yourself in a bind when your account is limited and PayPal asks you to prove ownership of a bank account with an old address.
5. If you are a seller, always use electronically trackable shipping methods so that if the shipment or receipt of a physical good is in doubt, you can easily prove your case. Also make sure to keep proof of inventory or merchandise, such as receipts, invoices, or proof of authenticity for older, collectible items. Maintain good relationships with your suppliers so that you can easily access this information when you need it.
6. If you have any old or abandoned PayPal accounts, make sure to resolve your issues with those accounts and then close them. If your account has been limited and PayPal sees linked accounts with issues, such as a negative balance or outstanding buyer complaints, PayPal will probably ask you to resolve those issues as well before they'll be willing to lift the limitation on your active account.



## **Nuke PayPal With Complaints**

If PayPal freezes your account for no reason and denies you access to your money for 6 months or more, or even though you were the victim of fraud and PayPal sided with the scammer, your options for getting your money back and/or being compensated for your loss boils down to three options:

You can try to work it out with PayPal, you can take PayPal to court (small claims or a higher court) or you can file complaints that will pressure PayPal to see things your way.

If you are here, that means you are considering filing a complaint against PayPal. If you are considering this, be sure that you have exhausted all of your options in terms of negotiating with PayPal first. That means, if you are having PayPal problems, do not file a complaint against PayPal until you have contacted PayPal and tried to resolve the issue with them. This is important for a couple of reasons.

First, if you file a complaint against PayPal without dealing with them first (even though WE know that does little to no good), you will be informed by the persons or agencies that you are making complaints to to contact PayPal first and try to resolve the issue with them first. Your complaint will then go nowhere.

Second, it is important to contact PayPal first because you can gather all of the evidence that you need to do PayPal real damage when you file your complaint. Without some kind of evidence showing that you attempted to work the problem out with PayPal, your complaint will either be dismissed or rendered completely useless.

When contacting PayPal with your problem, first attempt to communicate with them via email. After you have sent them an email, immediately go to the telephone and call PayPal. Do not tell PayPal that you have sent them an email on this issue.

Write down what time you called, what you said, and what the PayPal representative said. If you can get that person's first name, write that down as well.

After you get off the phone with PayPal, evaluate if what transpired helps you or solves nothing. Wait an hour or more and call PayPal again. With any luck you will have a different customer service representative. Go through your whole problem again WITHOUT MENTIONING that you called before about the same problem.

Based on that information, go through the motions of trying to comply with what PayPal wants of you. Now, check your email and see if PayPal has replied. If PayPal has replied, write down how long it took them to reply. Copy the email and keep it together with your original email that you sent them.

After looking at what you have thus far, I bet that what the people at PayPal told you is different than what your email is saying. I bet that what PayPal told you over the telephone is different than what somebody else at PayPal told you over the phone!

You are now building evidence against PayPal to use in your complaints.

Based on the information that you have thus far, this is how it all pieces together. Here is an incomplete complaint letter showing how this fits together: I have been a PayPal account holder for 1 year. I recently sold a computer via eBay. I received payment for my computer via the PayPal service. After I received the money into my PayPal account I shipped the computer to my buyer. When I logged into my PayPal account PayPal told me was account was frozen and I could not have access to my money! PayPal accused me of "suspicious activity." That is ridiculous! Paypal asked me to fax them a copy of my ID, credit card statement and utility bill showing my address. I did this and PayPal still won't let me have my money!

(Here comes the info you just collected)

I contacted PayPal via email -- it took them three days to reply. When I did get the reply it had NOTHING to do with what I had written. They are jerking me around. A copy of my email and PayPal's reply is attached. I called PayPal TWICE -- On January 16 at 3PM and January 17 at 630PM. The first time the customer rep (John -- he would not give me his last name or an employee number or anything) told me XXXXXXXXXXXX.

That did not help me in the least. I then called PayPal again and this customer service representative (Janice) told me something completely different! She told me XXXXXXXXXXXX.

PayPal will not even provide me with evidence showing me what this "suspicious activity was."

But I had to supply PayPal with plenty of very private information! In the end they refuse to give me my money back!

Obviously there will be much more to your complaint -- and your complaint will be customized towards who you are complaining to (example: your complaint would differ based on if you were writing to a federal law enforcement center verses complaining to a state agency concerned with money transfer issues).

Next, you have to decide WHY you are complaining and WHAT YOU WANT. It does not help to complain unless you describe what you want. In our above example you are showing that PayPal is unfair and conducting questionable and illegal business practices to hold your money (for its benefit).

You are also describing in your complaint what you want: you want PayPal to return your money NOW. Not in 6 months, not next week and not tomorrow. You want your money now. By saying what you want, it will make it easier for the persons or agencies you are complaining to contact PayPal and pressure them to return your money.

If, in this example, you did not say what you wanted, the persons or agencies that you complained to might only contact PayPal about their questionable business practices -- and not the fact that you want your money back.

So decide WHY you are complaining and decide WHAT YOU WANT.

Once you have contacted PayPal and gone through the motions of contacting PayPal to resolve the issue, and once you have gathered all of your documentation and evidence, you are ready to take on PayPal. If you want to avoid court or having to file lawsuits to solve your PayPal problem, you have to get other people to fight your cause for you -- for free.

That is where "federal resources" come in. There are government agencies -- and national complaints organizations -- who will take your complaint and then take it to PayPal.

These government agencies and organizations carry far more weight, power and influence than any letter that you could write to PayPal yourself. Often times, PayPal will cave in to your demands and solve your problem just from having these agencies and organizations contact them and threaten them with further action should they continue with their behavior.

That is the factor that you must count on: The pressure from these organizations and the pressure that PayPal will feel from receiving other complaints from thousands of others. It will be cheaper and less risky to solve your problem than to have PayPal challenged by a federal government agency or court. To begin the process of getting your money back you can file your complaint with the following federal organizations:

### **United States Senators**

Every state has two United States Senators. These two people are elected on a state wide basis and represent your entire state in Washington D.C.. Your United States Senators have enormous power and enormous influence.

A simple letter or phone call from a U.S. Senator's office can move mountains or force dogs and cats to sleep together.

Why will they help you? Every United States Senator has an office that deals with constituent complaints involving a number of issues -- every problem imaginable are handled by your United States Senators' office.

Second, they want to get re-elected. Unlike PayPal, your government representatives serve at the pleasure of the voters. They figure if they can help you, you will be grateful and vote for them in the next election. Fair trade. Contact your TWO United States's Senators with your PayPal problem.

Don't forget to include why you think PayPal was unjust to you and mention the fact that PayPal has a history of screwing its customers. You may submit your complaint via email or you may write them a letter.

<http://www.senate.gov> (When you get there, look in the upper right corner of the page to find your U.S. Senator)

### **United States Congressman/Woman**

Unlike Senators, where every state has two, your state has anywhere from one to over 50 United States Congressman/woman. These people are elected in districts.

In your congressional district, you have ONE United States Congressman/woman. Like U.S. Senators, these people have a huge amount of power and influence. Like Senators, members of Congress deal with a huge amount of voter problems -- you name the topic, and they can and will help you.

One phone call or letter from them can solve your PayPal problem. You can contact your member of Congress via email or write them a letter.

<https://writerep.house.gov/writerep/welcome.shtml>

### **The United States Department of Justice**

The Department of Justice is the federal government's chief law enforcement agency and prosecutorial office. You can file a complaint with them via email or write them a letter.

<http://www.justice.gov>

### **The Federal Trade Commission (FTC)**

The FTC deals with issues that touch the economic life of every American. It is the only federal agency with both consumer protection and competition jurisdiction in broad sectors of the economy.

The FTC pursues vigorous and effective law enforcement; advances consumers' interests... In short, these are the guys that PayPal is really afraid of. You can file your complaint with them online.

<https://www.ftccomplaintassistant.gov>

### **The Securities and Exchange Commission (SEC)**

Why in the world would anybody complaint to these guys? Don't they have something to do with the stock market or something? You are correct, they regulate all companies that are trading stock publicly.

They also are very concerned with companies who engage in fraudulent activity which might manipulate their stock price and give investors a false picture of the truth of a company's health.

Your approach is this: PayPal freezes customer accounts so they can artificially inflate the amount of cash reserves that they have (remember, your money is held in pooled bank accounts under PayPal's name).

This is an issue the SEC would be very interested in. Who knows, maybe PayPal is involved in some kind of fishy accounting practices (remember Enron?). You can file a complaint with the SEC online.

<http://www.sec.gov/complaint/select.shtml>

### **The Internet Crime Complaint Center (IC3)**

Report PayPal to this feared and effective government task force. Your aim here is to highlight the criminal and fraudulent nature of PayPal's activities.

You must be able to detail how PayPal wronged you and stole your money.

<http://www.ic3.gov/complaint/default.aspx>

### **Council of the Better Business Bureau**

The Better Business Bureau is another group that PayPal has to answer to -- first because it has enormous influence and second, PayPal is a member.

<http://www.bbb.org>

### **National Consumer Law Center**

"The National Consumer Law Center (NCLC) is the nation's consumer law expert, helping consumers, their advocates, and public policy makers use powerful and complex consumer laws on behalf of low-income and vulnerable Americans seeking economic justice.

Today's consumer marketplace is complex and full of potholes, even for those of us with all the necessary skills and advantages. For unsuspecting low-income consumers it's far more treacherous - even the smallest misstep can lead to financial ruin and a sense of hopelessness that paralyzes individual progress."

If you would like to contact the National Consumer Law Center to help with your PayPal problem, you can do so online.

<http://www.nclc.org>

### **The National White Collar Crime Center (NW3C)**

They will help you with filing a complaint against PayPal showing you how to do it and lots of other places that you can go to.

White collar crime is a term coined for something that PayPal does: it is fraud and outright theft committed by those wearing a white shirt and tie to work everyday.

[http://www.nw3c.org/overview/what\\_we\\_do.cfm](http://www.nw3c.org/overview/what_we_do.cfm)

### **Suing PayPal in Small Claims Court**

So you have decided to sue PayPal. You've got all your papers filled out and you are ready to go to the post office.

There's just ONE problem: You have no idea where to send your legal papers. All states require proper service of your legal papers. Proper service includes sending your papers to the right place.

If you send your legal papers to the wrong address, PayPal can force dismissal of your lawsuit based on the grounds that you "improperly served" them. Remember, it's PayPal's goal to stay out of courtrooms -- they know they cannot win if they must argue the merits of their case.

However, one of the ways they will try to beat you is on a technicality. Don't let them beat you because you got the address wrong. From the first sentence to the last, we uncovered all the details for you! Since PayPal became a major player in the online payments market, PayPal's user agreement has been modified hundreds of times -- and unless ordered by a court or a regulatory body -- the terms are NEVER in our favor.



## RETURNING AFTER SUSPENSION

First, you must understand that Paypal records much of your data for later use. Not only do they record data you filled out in their seller application form (name, address, phone number, SSN, credit card, paypal email), they also logged your IP address and others.

You may not even know about these items yourself, but yes Paypal logs the things you don't know. They have the right to do so because you have agreed it once you agreed their terms of service as an eBay member.

1. Change your internet service provider, or VPN, request a new fixed IP address. If you are connected with dynamic IP you can skip this step. Ask your ISP if you don't know if you are connecting with fixed or dynamic IP. To view your IP address visit <http://dawhois.com>
2. Call your credit card company and ask for a different card number. It will be even less suspicious to eBay if you will use a card with different card holder name. (Think about adding a family member or friend as a user on the bank account. Get them their own check card. Use theirs.)
3. Get a new mailing address. (you can find companies that do this for a small fee, search online)
4. Get a new phone number (cell phone number is acceptable). (check google voice, which is free)
5. Give credit card company your new mailing address for your monthly statement.
6. Re-register using your new name, the new address and phone number but ALWAYS a different email address. Do NOT use email from your private domain. Use those free emails from Google, Yahoo, MSN, or whatever.

7. Open a new Paypal account with new banking account/credit card/email/mailling address connected.
8. Consider using a virtual private network or proxy every time you connect to PayPal.

### **Understanding how PayPal detects and frozen multiple accounts**

Paypal is able to link your accounts based on Your IP Address, Web browser as well as Flash cookies, and Private Account Information.

PayPal stores temporary Internet files on your computer every time you login to your account. That is why it is important to clear your cookies and a temporary Internet file is a must prior to accessing your account.

Additionally, the information that you provide when setting up your account such as personal information, bank account number, phone number, etc, will flag your account.

### **Deleting Your Browser and Flash Cookies**

We recommend that you delete your browser cookies and flash objects before proceeding from here. If you're not sure how to delete your cookies or flash objects, please type "deleting browser cookies" and "flash-cookies" in any search engine.

### **What exactly are Flash Cookies?**

- A data file created by a Web site you visit or a Flash application you run that is stored in your computer. Officially called a "local shared object" (LSO), it functions like a regular browser cookie (see cookie) to personalize the user's experience, except that a Flash cookie can hold up to 100KB instead of 4KB. Clearing cookies in the Web browser does not clear Flash cookies.

Flash cookies are managed and cleared via Flash Player Settings activated from the browser at Adobe's support site ([www.adobe.com/support/flashplayer](http://www.adobe.com/support/flashplayer)).

## **How To Change, Renew, and Release Your IP Addresses**

To see your own IP Address, please visit <http://dawhois.com>

What exactly is an IP Address?

(Internet Protocol address) The address of a device attached to an IP network (TCP/IP network). Every client, server and network device is assigned an IP address, and every IP packet traversing an IP network contains a source IP address and a destination IP address.

Remember, Paypal always saves your IP address each time you login to your account so make sure you don't accidentally login with a suspended IP address.

We recommend contacting your Internet provider to make certain you own a dynamic IP address or changing your IP address. For those of you that have a cable modem, and are directly connected without the use of a network or router you must release your IP address.

Also, keep a log of your IP Address and always verify your IP address at <http://dawhois.com> before you sign in to your EBay/PayPal Accounts.

# PROTECTION AGAINST FRAUDS

Use PayPal's Seller Protection Policy to ensure that you don't lose money to fraudulent payments. Whether you use PayPal as a buyer or a seller, you need to be on the lookout for fraud. If you don't take the proper steps to protect yourself, PayPal might need to retract a payment from your account, even after you've filled the customer's order.

For instance, a credit card holder can dispute any credit card payment, even after you've received the payment and delivered the goods or service the customer agreed to buy. This is the customer's right and it can be an effective means of buyer protection, but dishonest buyers can also abuse this service to intimidate or cheat honest sellers.

Furthermore, a person using a PayPal account to pay you might have hijacked the account from its rightful owner, or someone might have funded a PayPal payment with a stolen credit card.

Either way, the rightful owner will, understandably, dispute any such charges once she has discovered them. PayPal's Seller Protection Policy can mitigate the risk, often to the point of allowing you to keep disputed funds, but the best way to avoid fraud is to spot it going in. Look below some ways to minimize your risk as a seller.

## **Qualifying for Seller Protection**

If you are a U.S. or Canadian seller dealing with U.S. buyers or a UK seller transacting with UK or U.S. buyers, you might qualify for PayPal's Seller Protection Policy, which covers up to \$5,000 per year of reversals. To qualify, you must do all of the following:

- Ship a tangible product.
- Ship only to a confirmed shipping address.
- Ship promptly and use some form of package tracking.
- Respond quickly to any complaints, either from the customer or from PayPal.

- Meet additional requirements discussed at <https://www.paypal.com/sellerprotection> and [http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy\\_spp-outside](http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy_spp-outside)

If you follow these guidelines diligently, you might be able to avoid losses to buyer fraud completely. Possibly the best indicator of a buyer's reputability is his accounts Status.

Holders of verified accounts have shown PayPal that they are in fact in control of the email addresses on file with PayPal and have legitimate bank accounts. PayPal trusts these members more than unverified account holders, so it makes sense for you to trust them as well.

Your prospective buyer's account creation date tells you how long the buyer has been a PayPal member. Buyers using relatively new PayPal accounts or accounts with low reputation numbers have a short track record as PayPal members, but this doesn't mean they can't be trusted.

However, you might want to avoid doing business with buyers until they become better established. A long-standing account is less likely to have been set up with the commission of fraud in mind. On the other hand, accounts of any age can, and sometimes are, hijacked by phishers and crackers.

### **Conducting a Little Reconnaissance**

Here are some tips to help you decide whether to do business with any particular person:

1. If you're at all suspicious, take it one step further and look for any recent purchasing activity that appears out of the ordinary (such as numerous high-value items). At the eBay site, go to SearchBy Bidder, type the customer's user ID, indicate that you want to include completed items, and click Search.

2. Consider the buyer's reputation. In addition to the user status information provided by PayPal, do you have other sources you can use to gather information? If you're conducting business via eBay or another auction site, check your buyer's feedback rating or community reputation.
3. Also, look for a history of fraud or payment disputes in the recent comments from other sellers.
4. Contact the buyer. For any item, especially one that is expensive and easily resold, it makes sense to contact the buyer directly. Email to confirm purchase details or on the premise of confirming that the product will really suit the buyer's needs. Be particularly wary if the buyer takes little interest in your questions. Some social engineering and a nose for fraud can save major headaches.
5. Use common sense. If you sell only Beanie Babies, ball bearings, and body oil on your eCommerce web site and a single buyer suddenly orders ten boxes, bushels, and bottles of each, ask a few questions before shipping.
6. In the end, you will probably choose to do business with most of the customers you encounter. But a little common sense and awareness can
7. protect you from most types of fraud.

### **Protecting Yourself From Chargebacks**

Reduce or eliminate the risk of having disputed payments reversed from your PayPal account.

A chargeback is the result of a credit card charge being rejected by the credit card holder, typically in cases where the credit card was stolen and used fraudulently.

But such charges can also be disputed by customers who feel that they've been defrauded by sellers. If you accept credit cards, in person or through PayPal,

you might encounter a chargeback from a buyer, just as a seller accepting personal checks might receive an occasional bad check.

Chargebacks are an unfortunate but realistic cost of doing business, so most sellers factor this cost into their business plans.

When a customer initiates a chargeback with his or her credit card company, PayPal may deduct the amount of the transaction from your account if you're not covered under PayPal's Seller Protection Policy.

All sellers who accept credit card payments run this risk and might be liable for chargebacks. Even if you have a low-volume online business, you cannot avoid the risk of chargebacks.

According to a study by the Gartner Group, approximately 1.1% of online transactions are estimated to result in fraudulent buyer chargebacks. That's like paying an extra 1.1% fee for each and every transaction!

Of course, chargeback risk varies a good deal depending on the type of goods you sell, but nearly everyone who accepts credit card payments faces some chargeback risk.

Of course, none of this applies to non-credit card transactions, such as payments funded by a bank account transfer or PayPal balance.

### **Protecting Yourself**

Whereas most merchant account providers and payment companies simply pass all of the chargeback risks and associated fees and liabilities on to sellers, PayPal is different.

As long as you follow PayPal's guidelines (the Seller Protection Policy outlines these guidelines), PayPal helps protect you against fraudulent chargebacks.

Be sure to familiarize yourself with this policy; click the User Agreement link on the bottom of any page on the PayPal web site, and then click Seller Protection Policy.

PayPal is able to guarantee protection against reversal of funds only if a chargeback occurs for nonreceipt of the product or in the event of an unauthorized charge (resulting from a stolen credit card or account takeover).

Even then, you're entitled to this protection only if you have followed the terms of the Seller Protection Policy. Here are some best practices you should follow to prevent chargebacks from occurring:

- Make sure the item you're selling is described (on your site or in your eBay listing) in as much detail and as accurately as possible. You should not assume that simply providing a picture in your listing will sufficiently answer any quality questions that your customers might have. Avoid merely stating that the merchandise is being sold "as-is." This won't protect you as much as you might expect. A detailed item description will help your defense in the event that a buyer claims that your item was not as described.
- Get to know your customers. Although selling in an online environment doesn't make it easy to build a face-to-face rapport, it doesn't have to keep you from learning about your customers. While the volume of your business might prevent you from contacting all your buyers, you should make every effort to respond to any customer inquiries regarding the transaction or the purchased items, both before and after the transaction. Plus, this practice will help get you more repeat customers.
- Keep any and all records and correspondence with your customers. This allows you to provide further evidence that you adequately described the item to the customer or responded to the customer's inquiries.



## PAYPAL ALTERNATIVES

While there are a lot of great services out there that would fit very well with eBay, eBay bans those services for your use.

Therefore, if you want to use eBay WITHOUT using PayPal, you are limited in which services you can use to make and receive payments.

### **PayPal Alternatives: For use on eBay**

Merchantinc.com -- Recommended for US Sellers Only

Merchantinc.com Provides eBay Compatible credit card processing services for US residents only.

The company has been in business for over 10 years and is a well-known provider of online payment processing solutions. After researching over 40 U.S. merchant account providers, we have Merchantinc.com because of their no setup/no cancellation fees approach.

Their monthly fees for website processing, along with eBay processing, is only \$7.95, a far better value than most companies we researched. Additionally, their transaction fees are LOWER than PayPal. Included with their services is an eBay compatible shopping cart system, Secure Payment Gateway and Merchant Account.

The application process takes about 5 minutes, is completely online, and most people are ready to begin accepting credit cards the same day.

I have stressed before, the benefits of using a traditional merchant account over PayPal, for many reasons, among them, your funds are deposited directly into your bank account, NOT a PAYPAL ACCOUNT!

This gives you far more control of your money and your business. Plus, with a merchant account, your funds are protected by federal banking regulations "Since your merchant account is provided by a real US bank".

Unfortunately, PayPal is not considered a bank in the United States, and therefore it does not have to adhere to federal banking guidelines.

PROS: Reliable, Secure Payment processing solution. Accepted on Ebay. No setup fees. No cancellation fees. Very low rates. Easy to setup. Perfect for use on websites as well.

CONS: Only currently available for U.S. Merchants and Ebay sellers.

OVERALL: Highly recommended as an alternative to PayPal and as an alternative to receiving online payments. This is one of my personal favorites. Sign up and take it for a test drive – you won't be sorry!

<http://www.merchantinc.com>

Allpay.net -- Recommended for U.K. Only

This payment service is approved for use on all eBay sites around the world including the United States and Europe.

This company is based in the United Kingdom. It has a rock solid reputation (even collecting payments for various local and state governments) and a customer service that is fast, efficient and caring. This should be a top PayPal alternative to residents and citizens of the United Kingdom for use on eBay and for general use as well.

While it is approved for us on eBay, the service is USELESS for residents of the United States and Canada. The service can be used in western Europe (Example: The Netherlands, Belgium, France, Germany)

THE SERVICE: Allpay.net is an umbrella company providing many e-commerce solutions. Users must sign up for services INDIVIDUALLY.

The services offered include Swipe card payments, direct debit, internet payments, mobile phone payments, general bill payments and their onlinepayment service Go&Pay. Go&Pay is what you would sign up for when

you want to accept payments on eBay, make a payment on eBay or a general online payment that is noneBay related.

PROS: Backed by a respected and well managed company, merchants can accept cash or debit card payments online, gives merchant's customers more online payment options, works seamlessly with other payment options offered by the company, gives consumers the option of paying for online purchases with cash or debit cards, consumers can make online credit card payments, buyers and sellers are protected from fraud, and is easy to use. Reasonable fees are a major plus.

CONS: Trying to figure out HOW to sign up can be confusing -- you really have to search. This system was not designed for use in major markets like the United States. They do not offer a FAQ on how to use their service. You have to learn or contact their customer service.

OVERALL: Excellent e-commerce solution for those who want to buy and sell on eBay, make general online payments and be able to accept online payments for their business -- if you are resident of the United Kingdom. NOT recommended for users of the United States, Canada, Australia, etc.

<http://www.allpay.net>

CertaPay -- Recommended for CANADA Only

This service is approved by eBay -- however, it would seem that only eBay Canada would be the place where this payment service could be used.

All other markets are not available because this service is only for persons with Canadian bank accounts. This service is used to send money to an email account using money from your bank account.

CertaPay is owned by Acxsys Corporation. They are a financially solid and reputable company.

**THE SERVICE:** A person can send money straight from their bank account to a person with an email account. To be able to send money, the user must have a Canadian bank account. To be able to receive money, the user must have an email address AND a Canadian bank account.

The service can be used to send money to friends and family, pay fees for services, make internet auction payments, make online payments to those who accept the service, and so on.

**PROS:** Can send money person-to-person, accept auction payments, make online purchases including those at auctions, offer it as a web payment solution for your online business and be protected by the best seller protection policy I have ever seen: once you get your money, there is no way for CertaPay to take it back -- the only way to get the money back is for the seller to give it back. In the demo copy this site was able to use (thanks to corporate relations at CertaPay), the user interface was easy to use and the whole thing was up and running in 15 minutes. Customer service is friendly and responsive. Finding their telephone number and email address for customer support was a breeze. Emails are answered usually within one business day. Customer friendly user agreement with no frozen or limited account clauses. Plus it is free to receive money with this service. A business person would not have to worry about fees eating away at profits.

**CONS:** This great service is ONLY AVAILABLE in Canada. It is not clear how much it costs to send money. Each bank that allows account holders to use this service charges different fees – that is a con for people wanted to send money. The service does not allow Canadians to send or receive money to an international audience -- not even Canada's neighbor, the United States. Buyers who use this service must beware as they will have no protection once they send money to a seller. Once the money is sent, there is no way to get the money back unless the seller agrees to a refund.

**OVERALL:** Recommended for ALL Canadian residents. While this service offers a limited audience, a seller could make a good living with this or her

online business catering only to other Canadians. A buyer could benefit from this service by using it to pay for auctions and other online businesses located in Canada. As a bonus, this service can be used to send money person-to-person. That makes sending money to friends and family really easy. It makes it easy to send money to anybody the user wants to do business with (again, as long as they have a Canadian bank account).

<http://www.interac.ca>

#### Nochex -- Recommended for U.K. Residents and Certain Others

This is another service offered by a company based in the United Kingdom. This company leans towards being a merchant account, but also offers personal and seller accounts.

Overall, they offer a way to be able to send payments as well as receive payments. THE SERVICE: This service offers its customers a merchant account, a sellers account or a personal account.

The merchant account allows sellers to accept payments from the United Kingdom and around the world (credit cards, debit cards, etc). The sellers account allows you to receive payments only from within the U.K..

The personal account is for sending and receiving money between persons (including auction transactions). However, the personal account comes with certain limits (such as you cannot receive more than 90 British Pounds per day or send more than 300 British Pounds per day).

Residents of the United States, Canada, Australia, and Western Europe can sign up for the merchant account. You MUST BE a resident of the United Kingdom to get the sellers account. The personal account -- to send money to make purchases -- is available beyond the borders of the United Kingdom.

PROS: Offers different accounts to meet different needs. Merchant and personal accounts are available to users around the world. Merchant account

allows for receiving payments from around the world. Fees are surprisingly low and very competitive.

The user interface needs a little work, but overall you can find what you are looking for fast. Reports can be generated and business statistics viewed. Withdrawing your money is easy and hassle free. Easy integration into your website or eBay auction.

A bonus is each merchant account receives an assigned account manager. You'll speak with the same person every time should you have questions or concerns about your account. The personal account is also easy to use with no steep learning curve. Making online payments with the account is fast and trouble free.

Funding the account is also simple. Customer service is easy to find through email, online forums, and over the phone. The application process is not complicated and you get an answer back within 48 hours.

CONS: Some U.S. and Canadian users might be scared off because this is a British company. None of the services offers instant sign up -- you must apply for the account you are interested in. You can either be approved or denied. Not widely used outside of the United Kingdom.

More U.S. and Canadian users would have to sign up for this service to make a dent in eBay. However, buyers from all over the world will still be able to click your Nochex payment button and pay you.

OVERALL: If you are approved for the service, it is excellent. Persons from the United Kingdom should definitely be interested in this. Users from the United States and other countries would find the merchant account PERFECT for their needs. I like the merchant account I have, and would recommend it to almost anybody.

<http://www.nochex.com>