

# How to Create a New, Verified Paypal Account After Being Permanently Limited

## *Violating the "Acceptable Use" Policy or Paypal User Agreement*

**Paypal** has [tons of BS reasons](#) for limiting accounts. It's important to distinguish between *permanent limitations* and *limitations that can be appealed*.

As a general rule, your account can probably be restored if it was simply flagged as a result of a large transaction or something like that. In cases like that, **Paypal** probably just wants to confirm your identity by having you verify your home phone (using an automated system) or by sending in some documentation (such as your ID, etc.). After doing this, they will restore your account access and you shouldn't need to create a new account.

It's important to understand this, because if you do create an unnecessary second account, **Paypal** will limit both of them if they find out that they are linked. According to their terms of service, you are only allowed to have a total of two **Paypal** accounts, but you can't have more than one of the same account type. What this means is that you can have a **personal** and a **premiere** account, but not two of either one.

## *How to Resolve Limitations That are Eligible for Appeal*

Log into your limited account and click the option on the menu bar that says "**Resolution Center**," as seen in the screenshot below.



Once you are in the **Resolution Center**, you should see a list of requests from **Paypal**, in order to restore your account access. This will usually be documentation of some sort, like an ID or a piece of mail with your address. It could even be a bank statement, if you had a business account. They give you the option of uploading the files and submitting them for review by their staff, or you can send them in via fax.

After you submit the files, you'll just have to [hang tight and wait for a response](#) from **Paypal**. If your not lying about who you are and you're not engaging in shady business practices, you should have your account back relatively soon.

## *Permanent Limitation (Cannot be Appealed)*

If you were limited for violating the **User Agreement** or the **Acceptable Use Policy**, things are much more complicated. You cannot appeal the limitation, which means it is permanent and **Paypal** prohibits you from using their services at any time in the future. This can be a real pain for people doing business on sites like **eBay** and an endless list of other online marketplaces. I'm only writing this because of the unfair reasons that **Paypal** uses to justify excluding some honest folks using their site.

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So, what do you do in this case? *You start over. 100% fresh.* No connections to your old account, or your new one will be toast too and it will become harder to successfully open and verify a new account each time this happens, so you must proceed with extreme caution and be patient along the way.

## Creating a New Paypal Account: Step 1

The first step to creating your new **Paypal** account is to create a brand spanking new email address. I highly recommend using **gmail** to do this, for a couple of good reasons. In fact, if your limited account was registered using a **Gmail** address, you are in some serious luck! Later in this tutorial, I'll show you how to continue accepting payments using your limited account. It's a trick I discovered myself when trying to accomplish all that I'm explaining to you now. But you'll still need to follow these steps carefully if you want it to work.

So, head over to **gmail** and create a brand new account. I like to keep the details of all accounts involved the same whenever possible, so when you sign up for **gmail**, I want you to follow these instructions:

When you enter your name, I want you to *change the spelling of your first name ONLY*. You can do this by adding a letter, removing a letter, or using an alternative spelling (if one is available). This is easier to do for some names, obviously. For example, if your name is "**Jonathan**", you should add an "**h**" to it and change it to "**Johnathan**." Another example is changing "**Christina**" to "**Kristina**." You get the idea. *Enter your real last name, spelled correctly.* And pick something random for your gmail address/username.

The image shows a screenshot of the 'Get started with Gmail' sign-up form. The form has three input fields: 'First name:', 'Last name:', and 'Desired Login Name:'. The 'First name' field contains 'Johnathan', the 'Last name' field contains 'Smith', and the 'Desired Login Name' field contains 'somethingrandom1234'. Below the 'Desired Login Name' field, there are examples: 'JSmith, John.Smith'. At the bottom of the form is a 'check availability!' button. Red arrows and text annotations are overlaid on the form. A red arrow points from the text 'If your name is spelled Jonathan, add an "H" to it, changing the spelling.' to the 'Johnathan' in the 'First name' field. Another red arrow points from the text 'Keep your last name the same (spelled correctly)' to the 'Smith' in the 'Last name' field. The text '@gmail.com' is written next to the 'Desired Login Name' field.

Get started with Gmail

First name:

Last name:

Desired Login Name:

Examples: JSmith, John.Smith

If your name is spelled Jonathan, add an "H" to it, changing the spelling.

Keep your last name the same (spelled correctly)

@gmail.com

- Choose a password and pick your security questions.
- Leave your recovery email address **BLANK**.
- Fill out the rest of the form and submit it.

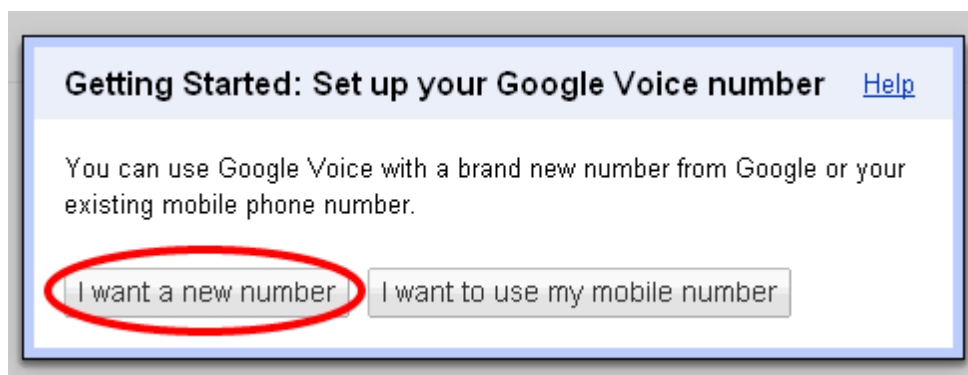
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## *Creating a New Paypal Account: Step 2*

Open a new **incognito** tab in **Google Chrome**. Make sure it is the only one open. Go to **Paypal.com** and sign up for a new account. Use your new **gmail** address for the username, and **MAKE SURE** you use the same altered spelling when you enter your first name.

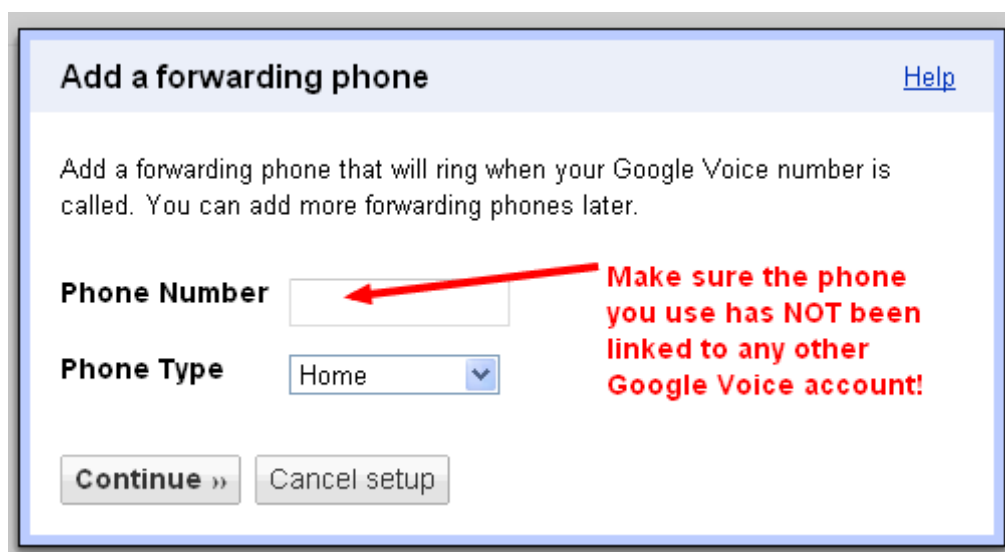
## *How to Get an Unused Phone Number for Your New Paypal Account*

Using your new **gmail** account, head on over to sign up for **Google Voice**. If you haven't used your house phone (landline) or one of your cell phones to sign up with **Google Voice**, then use one of them when you sign up. What you want to do is select "**I want a New Number**" when the first screen pops up, as shown in the screenshot below.



Choose an area code (doesn't much matter which one, you should probably just go with your actual zip code) and **Google** will give you a list of phone numbers to choose from. Select one and then you will be asked to create a four-digit PIN number to access your account. After you have chosen a PIN, you will be asked for a phone number to add as a forwarding phone for your account. *Be sure that the phone you use (which you will need to have access to in order to activate your account) has not been used to setup a **Google Voice** account in the past.* If you don't have one, just ask a friend to do the phone verification for you ahead of time. It takes thirty seconds, and if you don't use the account after this then it won't bother them at all.

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The screenshot shows a web form titled "Add a forwarding phone" with a "Help" link in the top right. Below the title, there is a paragraph: "Add a forwarding phone that will ring when your Google Voice number is called. You can add more forwarding phones later." The form contains two input fields: "Phone Number" and "Phone Type". The "Phone Type" dropdown menu is currently set to "Home". At the bottom of the form are two buttons: "Continue »" and "Cancel setup". A red arrow points from a warning text block to the "Phone Number" input field.

**Make sure the phone you use has NOT been linked to any other Google Voice account!**

After you've entered it, **Google's** automated system will want to call the number you entered and will ask you to enter a three digit confirmation code that will show up on your screen. After you've done this, you're set to go. *Use this number when you sign up for your new Paypal account.*

## *Determining What Address to Use for Your New Paypal Account*

*Most importantly, DO NOT use ANY address that was in any way associated with your limited account. This will result in automatic limitation of your new account, forcing you to start over yet again and the third time around will be much more of a pain in the ass, I assure you. I cannot stress this point enough: if you're in doubt at any stage of this process, DO NOT proceed without checking your info and finding out for sure before taking any action. **Paypal** isn't stupid and they can catch onto you if you don't take your time with this and do it the right way.*

So, you have several options when choosing a new address for your new account. When was the last time you moved? If it was 5 or more years ago, it should be safe to use an old address. You don't have to worry about the new residents finding out, since Paypal never sends any correspondence via mail. Or, use your parents home address instead if that's an option. You could use a friend's too, just try to make sure they don't already have a **Paypal** account using that address.

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## *Creating a New Paypal Account: Step 3*

After you've created your new **Paypal** account, skip the next step which will ask you how you want to make purchases using your account. The two options it offers are adding a **credit card** or a **bank account**. You're not ready to do this, so just continue to your account for now. The next thing you need to do is sign up for a [free prepaid debit card](#).

## *Signing up for a Free Prepaid Debit Card*

There are tons of sites that will send you a **free debit card** once you sign up for an account with them. The one I recommend is [NetSpend](#). Others include [GreenDot](#), [AchieveCard](#), [AccountNow](#) and [RushCard](#). *The same rule applies here: do not use any of these sites if you have previously linked an account through them with your limited Paypal account.* So, if you've already used one of these companies for your limited account, pick a different one for your new **Paypal**. Remember, it's crucial to keep this a 100% fresh start, or it absolutely will not work.

## *Activating Your Card*

*When you sign up for your **prepaid card**, you should spell both your first and last name correctly, so it matches up with your social security card.* You will be asked for this information when you go to activate the card, so it needs to match. Once you've signed up for a [free prepaid debit card](#), most of these sites will send your card in 3-5 business days. During this time, leave your **Paypal** account alone and hang in there until your card arrives.

## *Regarding Social Security Numbers*

When you receive your **prepaid debit card** in the mail, the next step is activating it. Most sites give you the option of doing this online or by phone. They will ask you for your social security number. *An important note: if you have given **Paypal** your social security number in order to verify your identity (on your limited account) it is IMPERATIVE that you DO NOT ever tell them what it is AGAIN using your new account, as it will automatically result in your new account being limited.* Even if you haven't previously given this information to **Paypal**, I do not recommend doing so. You should try your best to give them as little personal information as possible.

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## *IMPORTANT UPDATE:*

*Paypal has recently started requiring users in the US to provide their social security numbers in order to continue using their service. While this is a bit of an inconvenience, I want to share a new approach for using Paypal after being permanently limited.*

**1. *Pick a close friend or relative who you trust and who trusts you.***

In my case, I picked my husband. Of course, it made things easier because he doesn't share the same address as I do and we don't have the same last name, at least I've never bothered changing it over since we got married a couple years ago. The good news here is that my husband's first account was also limited for a bogus bunch of crap, but I've been using this new account that we setup in his name for nearly six full months now and Paypal still have no clue. At any rate, find a person who you feel comfortable asking to help you with this.

**1. *Have your trusted contact head on over to Paypal's website to register an account.***

This should be a breeze for anyone who has never used it before, though I've obviously proven that isn't too important. After they have registered, have them add a credit card or bank account in order to verify the account and lift the initial sending and receiving limits. As you probably already know, this process takes a couple days on average and Paypal will deposit two small amounts (each under a dollar) into the person's bank account. Once they show up, have the friend enter the amounts in Paypal after logging in and the account setup should be mostly taken care of at this point.

**2. *Next, send your friend to any site that offers free prepaid debit cards.***

A few examples are Netspend, Rushcard, PayPower, Vision Prepaid, the list goes on and on. Have them sign up to receive a free card in the mail and once it arrives at their address, ask them to do the simple phone activation process that takes less than five minutes usually.

**3. *Once the card is activated, have them give you the card.***

You will be the one using it. This will in no way adversely affect your friend, since prepaid cards do not reflect on one's credit score in any way whatsoever. There is really no possible way that you can end up damaging their name by using this card.

**4. *Once you have the card, load funds onto it by buying a reload package from a convenience store and get the smallest amount they allow.***

Next, you or your friend can login to the Paypal account and add the new card to the account. Make it your default or primary card. Paypal will charge a fee of something like \$1.95 to verify the card, which is why you need to have some funds loaded onto it before completing this step.

*Now, how you go about using the new Paypal account will depend somewhat on the location of your friend in relation to your location. If you live in the same city, you should be relatively safe in the event that both of you login to the account at various times.*

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*However, if you have picked a friend that lives in a different state or is long distance, then the login activity from both locations will likely trigger Paypal's red flags and fuck up the account.*

*So to avoid this, you need to figure out what will work best for you and the person helping you. If they have no use for Paypal and will not really be using it themselves, then they don't need to login to the account at all after they set it up for you.*

*What you do in this case is simply login to the website of whichever card provider you chose and edit your mailing address so that it is yours or somewhere close to you. If you've used your home address with a previously limited account, then try using a work address instead.*

*If your friend wants to continue using the account for themselves as well, then simply ask them to withdraw any payments sent to you through the account to the prepaid card that is in your possession. This is two clicks and you can keep the accounts separate somewhat by creating a brand new email address and then having your friend add it to the account.*

*Remember, Paypal lets you add something like seven different email addresses per account. So that's another way to handle these matters.*

*May seem like a lot of shit to go through, but it's actually very simple and easy and I've not only done this with my husband, but helped out a friend all the way across the country by using this exact method. It works, folks.*

*Once you have it setup, you're good to go and it's smooth sailing from there on out. Just be careful not to draw too much attention to your account, since we all know how Paypal deals with that!*

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## *Creating a New Paypal Account: Step 4*

### *Verifying Your Paypal Account*

The next step is to verify your new **Paypal** account using your **prepaid debit card**. Login to your **Paypal** account and select the option **"Profile"** from the menu bar, and choose **"Add or Edit Credit Card"** from the drop down list. Next, enter the card number, expiration and security code from the back of the card. *An important note: you will realize that I had you sign up for your new **Paypal** account with a different spelling for your first name, so it won't be the same as the name on your card.* It should be close though, as I said before. It's ideal to keep it within one or two characters different. Even though it's slightly changed, this should not matter. It should work fine. Paypal does not let you edit your last name, but they do let you enter in something different for the first name. Just keep it different and proceed.

### *Adding a Bank Account*

Now, you can login to your **prepaid debit card** account (on whatever site you choose) and you will want to find the area of your account which tells you your **routing number, the name of the bank** your checking account is through (they call it checking, even though it's **prepaid debit** only) and the **account number**. Once you have this information, you need to return to **Paypal** and this time select **"add or edit a bank account"** from the same drop down menu. Enter in your account number, the name of your bank and your routing number when **Paypal** asks for it.

After doing this, you will have to hang tight and wait until **Paypal** sends you two small deposits (under a dollar each) to verify that you are the owner of the account. Just log into your **prepaid debit card** account and check your **transaction history** over the following days to spot it when it goes through. Once you see both of the deposits, you need to write down the amounts of each one and then return to **Paypal**. You will want to click on **"verify your account"** and they will ask you what the two deposit amounts were. Enter them and hit continue. If all goes right, you should be totally verified now.



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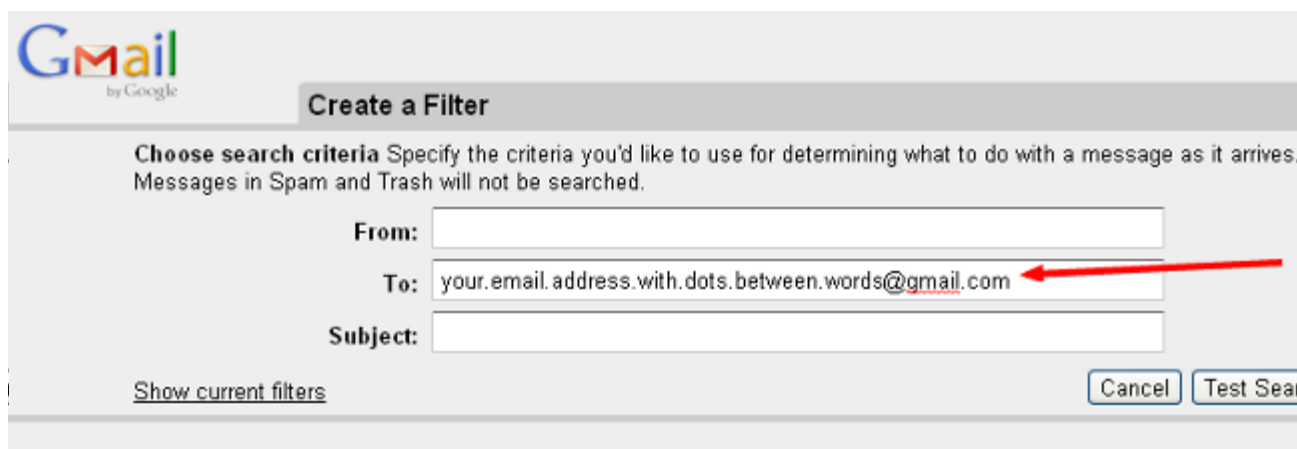
## Gmail Filters

**Gmail** has a handy feature called **Filters**. Their intended use is to make it easier to sort and organize your incoming email messages.

One popular use of **Filters** is to setup a spam filter, using a variation of your gmail address. For example, let's say you go to register on a new site and you're not sure if they will spam you or not. We'll say that your email address is **LimitedGmailAccount@gmail.com**.

So, when you sign up for the new site, you enter **Limited.Gmail.Account@gmail.com** instead. Note that all you are doing is simply adding a dot between each word in your email address. You can do this in any combination with gmail addresses, and it will still send all emails to your inbox.

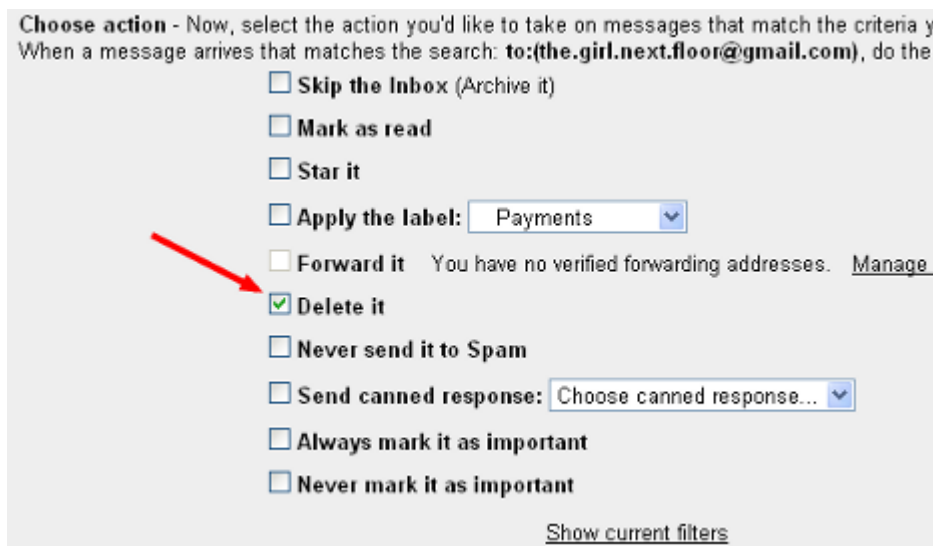
What you would do next is log into your **gmail** account and setup a filter. In the **"To"** field, you simply enter the variation of your email address that you used when signing up for the new site (**Limited.Gmail.Account@gmail.com**).



The screenshot shows the Gmail 'Create a Filter' dialog box. The 'Choose search criteria' section is active, with a note that messages in Spam and Trash will not be searched. The 'From:' field is empty. The 'To:' field contains the text 'your.email.address.with.dots.between.words@gmail.com', which is highlighted by a red arrow. The 'Subject:' field is also empty. At the bottom, there are three buttons: 'Show current filters', 'Cancel', and 'Test Search'.

Then, hit the button that says **"Next Step"** and on the following screen, you would select the checkbox next to **"Delete it"** (as shown in the screenshot below).

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Now, all messages sent to **Limited.Gmail.Account@gmail.com** will automatically be deleted, as if they were spam.

## Accept Payments Using Your Limited Gmail Account

Using the principle behind **Gmail filters**, it becomes possible to continue accepting payments sent to your limited **Paypal** account by using a combination of dots in your email address.

Go to your **NEW Paypal** account and select the **"Add or Edit Email"** option from the drop down list under the **"Profile"** item on the menu bar.

Click the button that says **"Add."**

Enter the **gmail** email address from your limited **Paypal** account, **WITH dots between each word or letter**, as shown in the screen shot below.

### Add Email Address

You currently have 1 email address added to your account. You can add 7 more.

Email Address:

Now you can accept payments that are sent to your limited **gmail** address account.

# *How to Create a New, Verified Paypal Account After Being Permanently Limited*

As a safety precaution, **ALWAYS remove your limited email address from your new account once a payment has gone through.** Likewise, do not add it until you are expecting a payment.

**Paypal** does do routine checks for accounts with similar information, in order to limit all accounts associated with any limited account. So *just keep adding and removing it when you need to*, or you'll probably lose your new account. That will be a big pain in the ass, so do your best to avoid it.

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## *Additional Resources:*

[Paypal Sucks](#)  
[Screw Paypal](#)



***If your eBay account was suspended and you need to get back on eBay, you need [this ebook!](#)***

[5 Ways to to Pay Online \(Without Using Paypal\)](#)  
[How to Deal With Paypal Limitations & Bans](#)  
[Account Armor - Protect Your Paypal Account From Disaster](#)  
[Paypal Buddy - Minimize Your Paypal Account Problems](#)  
[Paypal Power Play - Insider Secrets Exposed](#)  
[Paypal Jail Break](#)  
[Doing Business With Paypal](#)

# *How to Create a New, Verified Paypal Account After Being Permanently Limited*

Want even more help with your Paypal problems?

Sign up for [\*my email newsletter\*](#) for tips,  
resources and even one-on-one help  
with your account limitation!