

March 30, 2016

Google Payments Team

Dear Google Payments Team:

On March 21st 2016, my Google Payments account was put into a state of permanent suspension. Despite many phone conversations and email correspondence with your team, I received no justification for this beyond seemingly suspicious activity. I attempted to appeal using the web form provided, but my request was quickly rejected, citing suspected fraud. The agents that I spoke to were unable to explain why this was, or put me in touch with the team responsible for these decisions. I have no idea what specifically I did to violate the terms of service, and I most certainly did not do so intentionally. Now, I am no longer able to buy apps from the Play Store, rent movies on Google Play Movies, and my subscription to Google Play Music was automatically cancelled.

I am very frustrated by the handling of this situation. As an engineer with experience working in e-commerce, I understand the importance of fraud prevention when it comes to handling payments. Most large businesses employ machine learning and statistics algorithms that boast accuracies up to 99.9%. However, these algorithms are not perfect and it is important that those who fall into the 0.1% are not forgotten. In this circumstance, I believe I am part of the 0.1% of users who are wrongly flagged as fraudulent. As a loyal member of the Google community, I am asking that my case be investigated more closely and, more specifically, to be reviewed by human eyes. To assist in this, I will provide an explanation for the transactions that I made on the day that my account was banned along with this letter.

I have been an active member of the Google Play community for years and have referred countless friends and colleagues to the Google Play Music streaming service, many of whom ended up cancelling their Spotify subscriptions and hopping on the Play Music bandwagon. I have purchased countless apps on the Google Play store and paid numerous merchants using Google Wallet. This suspension on my account now prevents me from doing all of the above and is taking a serious toll on my digital life. Without resolution, I will be forced to move all my services to another platform, and although Google has millions of customers worldwide, they will still be losing one loyal customer, user, developer, and fan.

Thank you for taking the time to read this letter. I have provided a detailed explanation of the transactions which may have triggered a flag in your system on the next page of this document. I hope that this issue will be quickly resolved upon receipt of this letter so that I may continue to contribute to the Google community.

Sincerely,

Paul Ashbourne
Software Engineering
University of Waterloo

Transactions on March 21, 2016 This spring, I will be interning at a tech company in San Francisco. After many hours of searching, I found a great apartment in the Mission for myself and my three roommates. Due to competitive nature of the housing market in San Francisco, our landlord allowed us only 24 hours to pay the deposit to secure the place. To make matters worse, she was very old school and would only accept payment via a wire transfer. Unfortunately, my bank in the US requires me to be physically present to initiate a wire transfer. Since I was out of the country, this was not an option. After some convincing, my landlord agreed to accept a payment from me using Google Wallet, provided that I could walk her through the steps of accepting the email transfer. However, before I did this, I wanted to be sure that the transaction could be cancelled and the funds returned to me immediately in the event that she was unable to accept it. To ensure this, I made a few test payments of \$1 to myself (on a different email account) and to one of my roommates, and then cancelled them to ensure that the funds were immediately returned to my account. Satisfied that this would work, I made a transfer of \$4,139 to my landlord using Google Wallet. However, after talking her through the process of accepting the email transfer, I learned that she did not have a debit card and thus could not receive the payment instantly, as deposits using an account and routing number take a few days. This would not work, as she insisted that she must have the deposit that day. So, I cancelled that transfer and came up with a different plan: I would transfer the money to a friend via Google Wallet, and he would then walk into the bank and wire the money to my landlord on my behalf. This plan too fell through, as my friend had a \$2,000 wire limit on his account. He then attempted to return the money to me, and it was at this point that my account was suspended. Unable to receive the money, I cancelled the transfer and had my friend instead withdraw the \$4,139 in cash and deposit it directly at my landlord's bank.