

Forum:[Hack Forums](#)

Thread: [Advice Needed for PayPal Chargeback through Financial Institution](#)

SUI-3183372 - April 10, 2017, 1:01 pm

Roughly 4 months ago I received a series of chargebacks from a single individual totaling about \$60 over 4 transactions. After receiving the chargebacks, I opened a scam report, called PayPal, and promptly won the disputes. However, after this individual lost the initial disputes through PayPal, he then went on to open new disputes through his financial institution. I was hit with a new round of chargebacks on PayPal, chargebacks that are much more difficult to win. These disputes I eventually lost and I was debited the \$60. To add insult to injury, I was also charged an additional \$20 per transaction, so I ended up losing roughly \$140 due to this guy.

Since losing these chargebacks, I immediately took action and contacted both PayPal and this guys financial institution, providing significant amounts of proof that these payments were authorized by the account holder, and that he received his services in full, and additionally received a considerable amount of support, for free, from myself and my partner. After a slow 3 months of infrequent contact, his financial institution decided in my favor and notified PayPal to reverse the chargeback. I received my \$60 back. However, the \$80 in fees is still yet to be seen after 2 days.

I wanted to know if anyone has similar experiences with PayPal? Am I supposed to be credited the additional \$80 in fee's, or is that money lost as it was taken as a chargeback fee for the financial institution getting involved?

I know ultimately I'm going to have to dive back down the rabbit hole that is PayPal to fight for this money, but I was interested in getting any insight possible before doing so. If anyone has gone through a similar situation, please post here or PM me so I can know what to expect.

Thanks.

Orgy - April 10, 2017, 1:04 pm

Honestly in all my experience with PayPal on situations similar to this, they've been quite helpful so long as you get the right support rep on the phone. Call them up and explain the situation and I'm sure they'll credit your account with the taken fees. Heck I've gotten them to credit my account with (Financial Institution based) chargebacks that I otherwise lost, since charging back through the bank is against their TOS.

btw text me or something when its time for some arma

temporra - April 10, 2017, 1:18 pm

\$20 per transaction? Is that normal for a CB like this?

I personally only ever got CBed once through the guys Credit Card, my fee was 10€ and I already thought that was a lot...

Hope you get that money back.

SUI-3183372 - April 10, 2017, 1:21 pm

(Apr 10, 2017 01:04 PM)Orgy Wrote: [CITE](#) Honestly in all my experience with PayPal on situations similar to this, they've been quite helpful so long as you get the right support rep on the phone. Call

them up and explain the situation and I'm sure they'll credit your account with the taken fees. Heck I've gotten them to credit my account with (Financial Institution based) chargebacks that I otherwise lost, since charging back through the bank is against their TOS.

btw text me or something when its time for some arma
Guess I'll make a few phone calls tomorrow.

Also not sure if I'll play tonight. Need to work on my assembly project and that's going to kick my ass for an unforeseeable amount of time.

SIM-2053312 - April 10, 2017, 4:26 pm

So much fighting for \$60 lmfao

Orgy - April 10, 2017, 4:37 pm

(Apr 10, 2017 04:26 PM)Chef Curry Wrote: [\[CITE\]](#) So much fighting for \$60 lmfao
I mean if he spends an hour on the phone, its \$60/hr. How much do you make?

edit: oh wow you pretend to be a girl for money lol
<https://hackforums.net/showthread.php?tid=5584019>

SIM-82498 - April 10, 2017, 4:44 pm

(Apr 10, 2017 04:37 PM)Orgy Wrote: [\[CITE\]](#) I mean if he spends an hour on the phone, its \$60/hr.
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<https://hackforums.net/showthread.php?tid=5584019>
Do you wanna buy some pics of me Rob?

Orgy - April 10, 2017, 4:47 pm

(Apr 10, 2017 04:44 PM)Dervie Wrote: [\[CITE\]](#) Do you wanna buy some pics of me Rob?
Only if you pretend to be a girl

Orgy - April 10, 2017, 6:20 pm

(Apr 10, 2017 05:47 PM)Chef Curry Wrote: [\[CITE\]](#) I'm not about to disclose information on a public forum but that's sad lol

Ermmmm, no that was my first method I started out in 2013-2015 lmao. I don't do rehiring anymore but something much more profitable and less time consuming. I just put in it AGCs (which aren't obtained from ewhoring) then to bitcoins. Profits?

Easy \$500-\$1k a day

I might have to post pictures of my money to get into your broke boy head. Broke clown.
lmao even if you actually did make more than \$60/hr and even if you didnt pretend to be a girl for a living, acting like \$60/hr is insignificant is absolutely retarded

SIM-2053312 - April 10, 2017, 6:50 pm

(Apr 10, 2017 06:20 PM)Orgy Wrote: [\[CITE\]](#) lmao even if you actually did make more than \$60/hr and even if you didnt pretend to be a girl for a living, acting like \$60/hr is insignificant is absolutely retarded

Lol try to catch me in the e whore forums since 2015 bro. I'm done with broke asses like you who still lives in there mommas basement with there dirty ass clothes.

I didn't act like \$60/hr is insignificant but the amount of work to require getting it is (what OP had to do to get it). If you weren't a high school drop out you would understand, clown.

Orgy - April 10, 2017, 6:59 pm

(Apr 10, 2017 06:50 PM)Chef Curry Wrote: [\[CITE\]](#) I didn't act like \$60/hr is insignificant but the amount of work to require getting it is (what OP had to do to get it). If you weren't a high school drop out you would understand, clown.

yeah a phone call is a ton of work i guess lol /s

GregSwamp - April 10, 2017, 7:05 pm

(Apr 10, 2017 01:01 PM)Previously Known As.... Wrote: [\[CITE\]](#) Roughly 4 months ago I received a series of chargebacks from a single individual totaling about \$60 over 4 transactions. After receiving the chargebacks, I opened a scam report, called PayPal, and promptly won the disputes. However, after this individual lost the initial disputes through PayPal, he then went on to open new disputes through his financial institution. I was hit with a new round of chargebacks on PayPal, chargebacks that are much more difficult to win. These disputes I eventually lost and I was debited the \$60. To add insult to injury, I was also charged an additional \$20 per transaction, so I ended up losing roughly \$140 due to this guy.

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Thanks.

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I have had a similar problem. I called paypal support and told them im not paying the fees. Paypal support refunded me the fees.

SUI-3183372 - April 10, 2017, 7:43 pm

(Apr 10, 2017 04:26 PM)Chef Curry Wrote: [\[CITE\]](#) So much fighting for \$60 Imfao

The amount isn't relevant. It could be \$5 or \$5,000, I'm still always going to fight the chargeback if someone is trying to scam me. I offer a legitimate service and spend time supporting customers. This customer I spent a considerable amount of time helping because it was clear he never ran a server before. He used my services for 3 months then charged back on 2 of the 3 months. Not going to let someone get away with that.

You haven't been on these forums long so I doubt how well you know me, but you should know money is not an issue and isn't a motivator for almost anything that I do.

(Apr 10, 2017 04:47 PM)Orgy Wrote: [\[CITE\]](#) Only if you pretend to be a girl
I see him hanging out in the malware/botnet sections. I don't pay attention to posts there but it seems his income is illicit. Can't say how much he makes, as 95% of the people in that section lie about their gains, but it could be good, could be bad.

(Apr 10, 2017 06:50 PM)Chef Curry Wrote: [\[CITE\]](#) Lol try to catch me in the e whore forums since 2015 bro. I'm done with broke asses like you who still lives in there mommas basement with there dirty ass clothes.

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6 emails and half a dozen phone calls, each lasting less than 10 mins.

Did it require effort? Yes, a bit.

Is money the motivator? No, it's about not letting dirtbags scam me. I'm only running a small hosting company, it's just side income, but I'm not about to let people walk all over it.

(Apr 10, 2017 07:05 PM)GregSwamp Wrote: [\[CITE\]](#) I have had a similar problem. I called paypal support and told them im not paying the fees. Paypal support refunded me the fees.

I sent a couple emails out earlier today. I'll call tomorrow if I don't have a favorable reply to my emails by noon.

Thanks for your input.

SIM-2053312 - April 10, 2017, 8:41 pm

(Apr 10, 2017 07:43 PM)Previously Known As.... Wrote: [\[CITE\]](#) The amount isn't relevant. It could be \$5 or \$5,000, I'm still always going to fight the chargeback if someone is trying to scam me. I offer a legitimate service and spend time supporting customers. This customer I spent a considerable amount of time helping because it was clear he never ran a server before. He used my services for 3 months then charged back on 2 of the 3 months. Not going to let someone get away with that.

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Thanks for your input.

I do understand what you mean by fighting the chargeback because that is the principal. I am just not with that because I always give props to anyone who finesses me as I was to dumb to fall for it.

Nas - April 11, 2017, 8:50 am

(Apr 10, 2017 08:41 PM)Chef Curry Wrote: [\[CITE\]](#) I do understand what you mean by fighting the chargeback because that is the principal. I am just not with that because I always give props to anyone who finesses me as I was too dumb to fall for it.

Are you a fucking idiot?

Anyone could chargeback on PayPal it's not hard, no 'props' should be given.

This is why 13 year olds should not smoke marijuana.

Indecisive enough - April 11, 2017, 10:48 am

Should have said it was a physical item and shipped an item, 100% auto win.

My suggestion would be to contact the executive office, I'm sure someone there will refund the fees.

Kayvh - April 11, 2017, 12:41 pm

(Apr 10, 2017 01:04 PM)Orgy Wrote: [\[CITE\]](#) btw text me or something when its time for some arma Arma 3 for life <3 have 2k hours on it ?

? Soufian ? - April 11, 2017, 12:44 pm

I hate PayPal because of this.

I sold API keys for \$7,50 and sometimes I got chargebacks.

When I lose the chargeback... I get charged \$20 in fees... Total bullshit.

DevNet - April 11, 2017, 1:13 pm

I had the exact same issue with a Chinese customer and bank with two different payment providers (Luup and Focal) very recently (2 weeks ago).

My margin is pretty thin (on orders averaging about 12k RMB), so chargebacks and extra fees are a big deal.

After about 4 hours of negotiating and calling the customer and their banks with a Chinese translator in a Skype call, we were refunded the full amount, but were still charged the fees.

From my experience, the processors just do exactly as the financial institution involved tells them to.

That said, in the situation you described it sounds like its all left to PayPal as they are the ones charging the fee and not the bank (unlike in my case).

The outcome could be very different depending on PayPal/Bank policy and laws in either countries.

(Apr 11, 2017 12:44 PM)? Soufian ? Wrote: [\[CITE\]](#) I hate PayPal because of this.

I sold API keys for \$7,50 and sometimes I got chargebacks.

When I lose the chargeback... I get charged \$20 in fees... Total bullshit. That's rough, PayPal definitely doesn't ever give the seller the benefit of doubt. And even with extensive documentation, it's a hit/miss depending on who is handling your case.

G*59 - April 11, 2017, 1:33 pm

(Apr 11, 2017 01:13 PM)DevNet Wrote: [\[CITE\]](#) I had the exact same issue with a Chinese customer and bank with two different payment providers (Luup and Focal) very recently (2 weeks ago).

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That's rough, PayPal definitely doesn't ever give the seller the benefit of doubt. And even with extensive documentation, it's a hit/miss depending on who is handling your case.

Paypal is not considered a bank. They don't have to operate under quite the same laws as an actual bank.

SIM-2053312 - April 11, 2017, 2:19 pm

(Apr 11, 2017 08:50 AM)-Nas Wrote: [\[CITE\]](#) Are you a fucking idiot?

Anyone could chargeback on PayPal it's not hard, no 'props' should be given.

This is why 13 year olds should not smoke marijuana.

Still stalking me I see Imfao. Keep thinking I'm 13 years old. Clown.

DevNet - April 11, 2017, 2:22 pm

(Apr 11, 2017 01:33 PM)G*59 Wrote: [\[CITE\]](#) Paypal is not considered a bank. They don't have to operate under quite the same laws as an actual bank.

Where did I say PayPal was a bank?

SUI-3183372 - April 19, 2017, 3:57 pm

Jesus, what a shit show PayPal is...

I sent 2 emails last night regarding this. I got replies to both emails today, both replies were within 5 mins of eachother.

Reply 1:

Quote:Thank you for contacting PayPal.

Unfortunately, chargeback settlement fees are not refundable. There are costs associated with processing chargebacks. Visa, MasterCard, Discover and American Express charge us for every chargeback we process, and we need to pass this fee on to sellers to cover our costs as they are not refunded to us should a dispute be won.

It is my pleasure to assist you. Thank you for choosing PayPal.

Sincerely,

[removed]

PayPal Chargeback Division

Reply 2:

Quote:Thank you for contacting PayPal Customer Support.

You are correct the \$20.00 USD service was not removed. I personally removed all four and you have four \$20.00 USD credits for a total of \$80.00 USD. I apologize for the inconvenience this may have caused you.

Have a great day!

Thank you for being part of the PayPal community.

Sincerely,

[removed]

PayPal Chargeback Division

So I got my money back, but they don't seem to really have a policy set in stone for this?