

Forum:[Hack Forums](#)

Thread: [How many f&f payments/day?](#)

debilu - April 23, 2017, 2:23 pm

I have a business paypal account, I received in last 60 days \$11,964 from my online store, but I also make many payments as f&f (buying agc's, btc, etc). My question is how many payments as f&f is it safe to send per day? It would be a disaster for me if paypal would limit my account.

webdev77 - April 23, 2017, 2:24 pm

0. Unless you are actually receiving from friend and family. This is how you get a closed PP account.

debilu - April 23, 2017, 2:26 pm

I don't need to receive, just to send, is it any difference for them? Everyone wants f&f payments, it's not my option.

Nature - April 23, 2017, 2:26 pm

I don't even get why you would use f&f. Payment for goods secures you way better. If the guy scams you, you can't chargeback, and the seller is not secured either. Sure, there's fees, but aren't they worth it in the end?

webdev77 - April 23, 2017, 2:28 pm

(Apr 23, 2017 02:26 PM)debilu Wrote: [\[CITE\]](#) I don't need to receive, just to send, is it any difference for them? Everyone wants f&f payments, it's not my option.

On a business account it's kind of frowned upon. Unless they are actually your friend or family, it's not worth risking your account over. People are trying to lie to avoid fees.

Nature - April 23, 2017, 2:28 pm

(Apr 23, 2017 02:28 PM)webdev77 Wrote: [\[CITE\]](#) On a business account it's kind of frowned upon. Unless they are actually your friend or family, it's not worth risking your account over. People are trying to lie to avoid fees. Exactly. PayPal is only acting like bitches when you don't pay the fees. When you pay the fees they'll actually help you.

Charger - April 23, 2017, 2:29 pm

(Apr 23, 2017 02:28 PM)webdev77 Wrote: [\[CITE\]](#) On a business account it's kind of frowned upon. Unless they are actually your friend or family, it's not worth risking your account over. People are trying to lie to avoid fees.

You'd be better off creating a personal account in addition to the business.

debilu - April 23, 2017, 2:33 pm

Yes, but 99% of sellers in the marketplace want the payment as f&f.

(Apr 23, 2017 02:29 PM)Charger Wrote: [\[CITE\]](#) You'd be better off creating a personal account in addition to the business.

And if my personal account will get limited from sending too many f&f payments, wouldn't affect my business account too?

Charger - April 23, 2017, 2:34 pm

(Apr 23, 2017 02:33 PM)debilu Wrote: [\[CITE\]](#) Yes, but 99% of sellers in the marketplace want the payment as f&f.

And if my personal account will get limited from sending too many f&f payments, wouldn't affect my business account too?

It shouldn't, no. They are two separate entities.

Nature - April 23, 2017, 2:34 pm

(Apr 23, 2017 02:33 PM)debilu Wrote: [\[CITE\]](#) Yes, but 99% of sellers in the marketplace want the payment as f&f.

And if my personal account will get limited from sending too many f&f payments, wouldn't affect my business account too? That's because 99% of them use stealth PP's, and shouldn't be dealt with it in the first place.

Orgy - April 23, 2017, 2:46 pm

(Apr 23, 2017 02:33 PM)debilu Wrote: [\[CITE\]](#) Yes, but 99% of sellers in the marketplace want the payment as f&f. that doesn't change the fact that this will eventually negatively affect your account

Evil Bob - April 23, 2017, 8:05 pm

They'll give you a warning the first time they catch you. Don't do it unless you're willing to risk your account getting limited.

afrO - April 23, 2017, 8:48 pm

If you have everything verified there should be no problem. Since it's a business account

Amp - April 23, 2017, 8:54 pm

I'd recommend transferring all of your money to your bank. PayPal has fucked my funds multiple times, even though I'm fully verified.

NonLeaf - April 23, 2017, 8:55 pm

0. I personally got my PayPal permanently closed because of that.

Malentor - April 24, 2017, 10:27 am

We will see OP thread soon claiming his account was limited and closed for security reasons.

Accepting tons of payments as friends and family its an easy way to get your account flagged.

ßj?cksí-í?d?w™ - April 24, 2017, 10:57 am

Don't fuck your Business Verified account please ?

FF Payment = Death of Gaypal account soon (Perma Ban)

Reason

- 1) Too many FF Payment raise suspicious Alarm .
 - 2) No company want customer who don't give them earning , as PayPal do not earn from FF Payments
 - 3) You suddenly got too much friend that care you much in business account Payments .. ?
- Avoiding PayPal's fees with FF then Gaypal one day just send you a sweet email saying we do not want you as our customer ever , thanks for using GayPal lol .

Stashyy - April 24, 2017, 10:58 am

(Apr 23, 2017 02:26 PM)Nature Wrote: [\[CITE\]](#) I don't even get why you would use f&f. Payment for goods secures you way better.

If the guy scams you, you can't chargeback, and the seller is not secured either.

Sure, there's fees, but aren't they worth it in the end?
you can still chargeback no matter how you send the payment
but avoiding fees is dumb and you'll end up with a closed/limited account with paypal for doing so
also fees aren't even that ridiculous really

Nature - April 24, 2017, 10:59 am

(Apr 24, 2017 10:58 AM)Stashy Wrote: [\[CITE\]](#) you can still chargeback no matter how you send the payment
but avoiding fees is dumb and you'll end up with a closed/limited account with paypal for doing so
also fees aren't even that ridiculous really You can't chargeback a F&F payment.
You can report it as unauthorized, but that's not the same.

Stashyy - April 24, 2017, 10:59 am

(Apr 23, 2017 02:33 PM)debilu Wrote: [\[CITE\]](#) Yes, but 99% of sellers in the marketplace want the payment as f&f.

And if my personal account will get limited from sending too many f&f payments, wouldn't affect my business account too?
yes it will affect both accounts
also if sellers want as "friends and family" then deal with bitcoin. if not then send as goods but you pay the fees ?

Stashyy - April 24, 2017, 11:00 am

(Apr 24, 2017 10:59 AM)Nature Wrote: [\[CITE\]](#) You can't chargeback a F&F payment.
You can report it as unauthorized, but that's not the same.
Lol
you can always charge back a F&F payment m8
all you need to do is call paypal and they can help you out if you've been scammed
if you think that doesn't work then you seriously don't know how to use paypal.

Nature - April 24, 2017, 11:05 am

(Apr 24, 2017 11:00 AM)Stashy Wrote: [\[CITE\]](#) Lol
you can always charge back a F&F payment m8
all you need to do is call paypal and they can help you out if you've been scammed
if you think that doesn't work then you seriously don't know how to use paypal. You do realize how easy it is for the receiver to counter it though, right? Most people just don't know how, the thing is. Buyer and seller protection is only paid for by payment for goods and services.
Calling PP over anything but unauthorized over an F&F is a straight up 50/50 for you, because they don't care.

Orgy - April 24, 2017, 11:16 am

(Apr 24, 2017 10:59 AM)Nature Wrote: [\[CITE\]](#) You can't chargeback a F&F payment.
You can report it as unauthorized, but that's not the same.
Two things:
A chargeback is when you initiate a reversal of funds from the banking institution. Your bank isn't going to care if you sent it as F&F on PayPal.
Secondly, you can dispute F&F payments. You just need to call PayPal. If you know what to say, oftentimes you'll win a dispute in this manner because PayPal is not fond of sellers accepting payments as F&F.

Stashyy - April 24, 2017, 11:19 am

(Apr 24, 2017 11:16 AM)Orgy Wrote: [\[CITE\]](#) Two things:
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going to care if you sent it as F&F on PayPal.

Secondly, you can dispute F&F payments. You just need to call PayPal. If you know what to say, oftentimes you'll win a dispute in this manner because PayPal is not fond of sellers accepting payments as F&F.

Couldn't have said it better myself.

Thanks for explaining it orgy. :)

Nature - April 24, 2017, 11:23 am

(Apr 24, 2017 11:16 AM)Orgy Wrote: [\[CITE\]](#) Two things:

A chargeback is when you initiate a reversal of funds from the banking institution. Your bank isn't going to care if you sent it as F&F on PayPal.

Secondly, you can dispute F&F payments. You just need to call PayPal. If you know what to say, oftentimes you'll win a dispute in this manner because PayPal is not fond of sellers accepting payments as F&F. Ah yeah, I mixed up the terms.

At least senpai is more clever than me.

debilu - April 24, 2017, 2:28 pm

Thank you for all your help. I realize I was so dumb to send so many f&f payments. I'm glad I had no problem so far, never being limited in the last 5 years. Can they monitor my past activity and limit my account, or I'm safe if I won't accept payments as f&f from now on?

makawan - April 24, 2017, 6:21 pm

(Apr 24, 2017 02:28 PM)debilu Wrote: [\[CITE\]](#) Thank you for all your help. I realize I was so dumb to send so many f&f payments. I'm glad I had no problem so far, never being limited in the last 5 years. Can they monitor my past activity and limit my account, or I'm safe if I won't accept payments as f&f from now on?

If your account isn't limited right now then you are good.

Danny Khalifa - July 24, 2017, 4:29 am

You shouldn't send and receive as f&f unless it's really from friends and family.

This will get your account closed.

Canada - July 24, 2017, 10:37 am

No one has an exact answer for that except PayPal and they're defiantly not going to say shit about how they detect shit like that so keep on pushing your luck until it runs out, eventually they'll just limit you or block you from sending F&F payments.

Reece Morgan - July 24, 2017, 3:29 pm

You should only use F&F payments for friends and family.

Canada - July 24, 2017, 6:39 pm

(Jul 24, 2017 03:29 PM)Reece Morgan Wrote: [\[CITE\]](#) You should only use F&F payments for friends and family. or you can abuse the fuck out of it to avoid they're fee's until your luck runs out :D

Reece Morgan - July 25, 2017, 5:08 pm

(Jul 24, 2017 06:39 PM)Canada Wrote: [\[CITE\]](#) or you can abuse the fuck out of it to avoid they're fee's until your luck runs out :D

And you lose a very large portion of your business.

Losing your Paypal account is ok when your only making \$20, it's not ok when your making thousands a month.