

Forum:[Hack Forums](#)

Thread: [\\$3000 USD - Should I even bother charging back on paypal for this? Will I win?](#)

BSM72910 - August 8, 2017, 4:41 pm

Not sure if this is the right section.. if not please do advise me and i'll close the thread and make it again in the proper section.

So I don't really have any experience with chargebacks on paypal, so I'm just looking for someones advice on if I should even bother charging back on this or is it not worth it at all. Anyway, I sent about 15 payments totalling over \$3000+ USD to someone that was doing a service for me. Basically I would pay him for example \$100, and he would log in to my account on a mobile game and purchase a package of \$200. Basically I was getting \$100 off from using his services. So this was business with virtual goods, I believe that's important with paypal.

So this guy never scammed me, after every deal he would make me email him from my paypals email confirming the order was fine and he even took ID info before we did any business. Although before doing ANY business with him, I specifically asked him if doing this was safe, would it ever get my account banned, etc. I asked him to guarantee this and he did.

So 2 months after sending him \$3000 my account gets banned. I have email logs of me talking to the company that owns the game and they pretty much said my account was permanently banned because someone was logging in from Turkey and purchasing packs (him). This is against their ToS and so is account sharing. I have pic proof of all of this + him guaranteeing I wouldn't get banned.

So my question is should I even go on about doing a chargeback? The account that got banned I had spent a couple grand of my own money on also aside from the 3000 I gave him so I did get fucked really bad.

If I should go for a chargeback how should I approach it? I plan to open a dispute on every transaction (about 15~ of them) and linking all the other disputes together in the message we get to type, along with proof of him guaranteeing and my conversation with the company.

Thanks

This was NOT done on HF by the way.

2073436 - August 8, 2017, 4:44 pm

This isn't healthy at all for your PayPal account. The goal is to avoid as many chargebacks as possible.

PayPal hates it when you send multiple payments for the same type of thing and chargeback on all of them.

PayPal won't refund you because the situation is very vague and PayPal employees don't understand the virtual game business deals well.

I personally wouldn't bother taking the risk. You take the risk and you lose, your PayPal account will have a lower trustscore.

SIM-3323508 - August 8, 2017, 5:47 pm

Don't cheat and if things seem too good to be true then they probably are.

Meow - August 8, 2017, 5:55 pm

Your best bet would be to call PayPal and explain them everything, there is no way you can win 15 chargebacks, wether they are connected or not.

BSM72910 - August 9, 2017, 6:51 am

Appreciate the advice from everyone. Any other opinions? I may give paypal a call and see what they say.

Vibe - August 9, 2017, 7:04 am

(Aug 8, 2017 04:44 PM)Skilo Wrote: [\[CITE\]](#) This isn't healthy at all for your PayPal account. The goal is to avoid as many chargebacks as possible.

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I personally wouldn't bother taking the risk. You take the risk and you lose, your PayPal account will have a lower trustscore. I disagree they might. I lost 1600\$ in a few chargebacks from same dude same time and since it was for selling btc I couldn't do anything to prove my case even though I sent them pms tx ids etc.

I think op could win the dispute mostly because the dude was selling something he's going to have a hard time proving was delivered, i probably go with the didn't get item chargeback

1 BTC - August 9, 2017, 7:40 am

Most gaming companies dont even reply to pp disputes and there is no way of them proving delivery

Open half of the disputes first wait till you get refund then open the rest never have more than 10 open at once pm me if you need help

SIM-2223238 - August 9, 2017, 8:10 am

You're better off telling paypal the seller didn't deliver the products and you'll see what happens next.

Scumbag - August 9, 2017, 9:28 am

I am not a representative of PayPal nor do I know much about what I am talking about. What I would do is contact PayPal and tell them that the seller had you send it through as different payments and as friends and family so he could more easily scam you. Some BS like that.

BSM72910 - August 9, 2017, 12:50 pm

(Aug 8, 2017 04:44 PM)Skilo Wrote: [\[CITE\]](#) This isn't healthy at all for your PayPal account. The goal is to avoid as many chargebacks as possible.

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(Aug 9, 2017 08:10 AM)Aggron Wrote: [\[CITE\]](#) You're better off telling paypal the seller didn't deliver the products and you'll see what happens next.

(Aug 9, 2017 09:28 AM)Scumbag Wrote: [\[CITE\]](#) I am not a representative of PayPal nor do I know much about what I am talking about. What I would do is contact PayPal and tell them that the seller had you send it through as different payments and as friends and family so he could more easily scam you. Some BS like that.

Quoting everyone that recently replied, to clarify some things:

1. He had me verify I got the items delivered through my paypal email everytime so I do not think that would apply
2. I called paypal and explained my situation to the rep and he told me that I do have a case aslong as I can prove my account was banned because of him and he guaranteed it wouldn't be. He also said that opening a lot of disputes is bad for the account only if i'm doing it for 0 reason on payments that had no issue, otherwise aslong as I have reason to believe there's a problem and provide proof then it's okay. I guess this is for anyone else curious on the matter.
3. He sent me invoices but it never asked me for my address and he wrote virtual game items in the description so I don't think I can argue it as friends and family. Although doesn't PayPal tend to side with the buyer if it's virtual item related?

Diclonius - August 9, 2017, 2:08 pm

so you want to charge back because the game company banned your account and you want your money back from a third party service you paid for and they delivered looks like in this case youll be the "scammer"

while paypal has very little protection for sellers and virtual items the seller took precautions such as getting confirmations this is standard practice and would seriously put you in a bad light should you decide to chargeback, paypal may side with the seller on this one i know this because ive personally had people try charging back several hundred dollars on virtual items and services and ive won each time simply because i took the time to take some precautions.

tlr: cut your losses move on else risk losing the chargebacks and maybe even the account

BSM72910 - August 9, 2017, 2:14 pm

(Aug 9, 2017 02:08 PM)Diclonius Wrote: [\[CITE\]](#) so you want to charge back because the game company banned your account and you want your money back from a third party service you paid for and they delivered looks like in this case youll be the "scammer"

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tlr: cut your losses move on else risk losing the chargebacks and maybe even the account
seller stated that doing this was perfectly safe and "legal", guaranteed I would not get banned.

got banned.

NoodleBot™ - *August 9, 2017, 3:35 pm*

gets banned after breaking rules, insists money back

Is basically what I'm reading? Who pays \$3000 for a game/items? Play the game like regular users and you would never have this issue.