

Forum:[Hack Forums](#)

Thread: [What do I do when I get a chargeback through financial institution?](#)

James Burnham - September 28, 2017, 3:27 am

Please refrain from posting "you are fucked". I need advice from people that have experience with such situations.

The message I got is this:

"The buyer has filed a case with their financial institution for a payment of 100,00 USD you received on 24 Aug 2017. We've opened a case on 28 Sep 2017 so that we can collect more info and resolve this with the buyer's financial institution."

The Mogul - September 28, 2017, 3:30 am

Well, in most cases "you are fucked". It's really hard to battle, and I personally never won any chargebacks through financial institution, even though I win 90% of all chargebacks.

Space• - September 28, 2017, 3:33 am

Could you provide me with a screenshot of the dispute? No worries, you can blur out all specific details.

EDIT: He filed it as an unauthorized transaction, that means you have no control of the outcome. However, if you have the IP of the transaction made, for instance when you sold it through Rocketr you can give it to PayPal, but don't expect a positive outcome.

The case is now between PayPal and the buyer, as it wasn't a Dispute, it was an unauthorized transaction.

James Burnham - September 28, 2017, 3:38 am

(Sep 28, 2017 03:30 AM)The Mogul Wrote: [\[CITE\]](#) Well, in most cases "you are fucked". It's really hard to battle, and I personally never won any chargebacks through financial institution, even though I win 90% of all chargebacks.

Well, what is the point of "collecting information" if they are going to decide in the buyer's favor no matter what? I think even these chargebacks are winnable, but I don't know how.

Temp_reassign - September 28, 2017, 3:39 am

Seem like the person paid you via their credit card whence, that institution(credit card issuer) is clearly gonna get their money back as 'unauthorized' usage. Now to avoid 'being fucked', make sure it wasn't a digital goods. Further provide life receipt of business to PayPal.

James Burnham - September 28, 2017, 3:41 am

(Sep 28, 2017 03:39 AM)Temp_reassign Wrote: [\[CITE\]](#) Seem like the person paid you via their credit card whence, that institution(credit card issuer) is clearly gonna get their money back as 'unauthorized' usage. Now to avoid 'being fucked', make sure it wasn't a digital goods. Further provide life receipt of business to PayPal. Well, the issue is it was a social media service. How am I going to prove that? Send them a screenshot of a completed order?

Space• - September 28, 2017, 3:43 am

(Sep 28, 2017 03:41 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Well, the issue is it was a social media service. How am I going to prove that? Send them a screenshot of a completed order?

Was it through celebrify.us? Provide PayPal with the order ID. Can you view the IP's, if so provide it to PayPal as well. It's hard and solid, but it's for your protection.

Fr.e.ak - September 28, 2017, 3:44 am

I'm sorry that happened to you, that's kinda what you get thought thinking you can receive 100k on PayPal. I dont understand why you wouldn't do a wire transfer or something for that kind of amount.

Space• - September 28, 2017, 3:45 am

(Sep 28, 2017 03:44 AM)Fr.e.ak Wrote: [\[CITE\]](#) I'm sorry that happened to you, that's kinda what you get thought thinking you can receive 100k on PayPal. I dont understand why you wouldn't do a wire transfer or something for that kind of amount.

It was \$100, not 100K. Anyway it's still a hurting loss if he loses it.

The Mogul - September 28, 2017, 3:46 am

(Sep 28, 2017 03:38 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Well, what is the point of "collecting information" if they are going to decide in the buyer's favor no matter what? I think even these chargebacks are winnable, but I don't know how.Well, it isn't a dispute technically. I don't think it's winnable, I don't even think PayPal provides the financial institution with whatever you send in.

(Sep 28, 2017 03:33 AM)space Wrote: [\[CITE\]](#) He filed it as an unauthorized transaction, that means you have no control of the outcome. However, if you have the IP of the transaction made, for instance when you sold it through Rocketr you can give it to PayPal, but don't expect a positive outcome.

The case is now between PayPal and the buyer, as it wasn't a Dispute, it was an unauthorized transaction.Doesn't matter. I've provided IPs in atleast 20 unauthorized transaction chargebacks, and never won a single of them.

Neal Caffrey - September 28, 2017, 3:47 am

If you can prove a service was provided, and the service was received by the actual person who's account it came out of, there's a possibility that you can file a dispute in small claims court.

Space• - September 28, 2017, 3:48 am

(Sep 28, 2017 03:46 AM)The Mogul Wrote: [\[CITE\]](#) Well, it isn't a dispute technically. I don't think it's winnable, I don't even think PayPal provides the financial institution with whatever you send in.

Doesn't matter. I've provided IPs in atleast 20 unauthorized transaction chargebacks, and never won a single of them.

It's always worth giving a try, I've won once by providing every single information I could give, including the username which included his real name, as well as the invoice.

The Mogul - September 28, 2017, 3:51 am

(Sep 28, 2017 03:48 AM)space Wrote: [\[CITE\]](#) It's always worth giving a try, I've won once by providing every single information I could give, including the username which included his real name, as well as the invoice.Yeah, maybe. And if it's a shipped product, shipped to the persons address and real name, it should be possible too.

I usually always respond to them if they're \$50+, just to give it a try.

Temp_reassign - September 28, 2017, 3:52 am

(Sep 28, 2017 03:41 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Well, the issue is it was a social media service. How am I going to prove that? Send them a screenshot of a completed order?Trust me mate, you ain't gonna win. Usually Ip would've helped but with 'unauthorized' and coming from the institution... just release the fund and that would even be a plus to your PayPal history(for not

arguing into dispute/claim).

B?ker - September 28, 2017, 3:52 am

Are the winnable yes, is it realistically winnable no - banks/credit companies don't even look into fraud claims under \$2000 they automatically get put in the buyers favor(huge loophole right?)

So if that's the situation - then you'd need to prove to the bank fraud team not PayPal as they don't dispute or fight it. Which you'd need proper evidence of who it was, did they have the authorization? Then what they bought, did not work or did they receive it etc.

Won't say impossible but fucking close man. If this is apart of your business you have a license for you right fraud off, thats the main reason banks don't look into >\$2000

James Burnham - October 2, 2017, 4:57 am

I refunded the payment and Paypal permanently limited my account.

Malentor - October 2, 2017, 9:24 am

(Oct 2, 2017 04:57 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) I refunded the payment and Paypal permanently limited my account.

WTF? why they did that?

James Burnham - October 2, 2017, 9:29 am

(Oct 2, 2017 09:24 AM)Malentor Wrote: [\[CITE\]](#) WTF? why they did that?I don't know. I think that they consider me a high-risk user because of the fraudulent payments.

SIM-2273342 - October 2, 2017, 9:30 am

You accept the loss and you take the hit of however much it is. Disputing through a bank or credit card is the point of no return for sellers.

FamousHater - October 2, 2017, 9:36 am

(Oct 2, 2017 04:57 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) I refunded the payment and Paypal permanently limited my account.

yup when u get a chargeback from an institution you will be limited as paypal considers that extremely high risk

James Burnham - October 2, 2017, 9:40 am

(Oct 2, 2017 09:36 AM)FamousHater Wrote: [\[CITE\]](#) yup when u get a chargeback from an institution you will be limited as paypal considers that extremely high risk

Yes, and this was the 6th time I got a chargeback from an institution.

FamousHater - October 2, 2017, 9:56 am

(Oct 2, 2017 09:40 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Yes, and this was the 6th time I got a chargeback from an institution.woah lol

then you had more then enough chances. i sure would not of kept accepting payments from whoever u were via pp as by the 3rd chargeback that should of been a warning to you to stop accepting pp

Malentor - October 2, 2017, 10:06 am

(Oct 2, 2017 09:36 AM)FamousHater Wrote: [\[CITE\]](#) yup when u get a chargeback from an institution you will be limited as paypal considers that extremely high risk

Thats fucking ridiculous I wish people would stop using PP, although they did not limited me yet its scaring me.

Sickness - October 2, 2017, 10:10 am

How to win unauthorized chargebacks with Rocketr or Selly 101:

1. Provide photo of the tracking url. (Rocketr works better)
 2. On rocketr you can see on the tracking url that the customer has opened the email. Tell them that. Do a GEOIp with the IP he bought, and check if it match the country.
- Provide another photo too.
more things. I've pmed u on skype what is the message that I sent.

DontGoGently - October 2, 2017, 10:15 am

I actually won a \$500+ chargeback. I was exchanging bitcoin on paxful and required the person show me their id making sure the name, address, and email all matched the paypal. Submitted all that to paypal and they ended up giving it to the company (i think) but i got my money back after like three months. Originally they took the money but gave it all back. Was a legit transaction the dude was just a prick.

ß|?cksí-í?d?w™ - October 4, 2017, 3:57 am

Frankly very less chance of winning unless you sold physical item and has solid proof of documents , like shipment documents , item documents . If its for virtual then say by to this case but if for physical and you shipped right to the address mentioned in PayPal transaction Details page then you are under protection PayPal seller Protection . You should submit valid traceable document of item shipment and Item documents and all conversation details with buyer to PayPal . Expect extra 20 - 25\$ charge as case opened via F. Inst. ;

James Burnham - October 9, 2017, 1:25 pm

Now, that I got permanently limited, when I email them asking information about my limitation they don't say much. They just repeat again and again that they don't want me to use Paypal. Is this what happens to anyone that gets permanently limited? I am used to them being kind and eager to explain situations to me, but now they are like "no, go away".

Eclectic - October 9, 2017, 2:00 pm

Happened to me before, someone deposited a bunch of times on my SMM panel using stolen Paypal accounts and they all got charged back through the car issuer... Couldn't win any of them no matter what proof I gave and worst of all they charged me (the car issuer charged Paypal who charged me? bs right) \$20 for each transaction they had to review.

SIM-2273342 - October 9, 2017, 3:41 pm

(Oct 9, 2017 01:25 PM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Now, that I got permanently limited, when I email them asking information about my limitation they don't say much. They just repeat again and again that they don't want me to use Paypal. Is this what happens to anyone that gets permanently limited? I am used to them being kind and eager to explain situations to me, but now they are like "no, go away".

Yup, this is exactly what happens. They are pretty much telling you to fuck off and not use their service at this point.

DEADZ - October 10, 2017, 9:25 pm

(Oct 9, 2017 01:25 PM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Now, that I got permanently limited, when I email them asking information about my limitation they don't say much. They just repeat again and again that they don't want me to use Paypal. Is this what happens to anyone that gets permanently limited? I am used to them being kind and eager to explain situations to me, but now they are like "no, go away".

Same happened to me years ago mate. Had about 6 calls with them and everything. ?

Revamp - October 10, 2017, 11:27 pm

(Oct 9, 2017 01:25 PM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Now, that I got permanently limited, when I email them asking information about my limitation they don't say much. They just repeat again and again that they don't want me to use Paypal. Is this what happens to anyone that gets permanently limited? I am used to them being kind and eager to explain situations to me, but now they are like "no, go away."

I'm honestly sorry about what happened to you. I've been through the same shit. I've had to deal with so many chargebacks. The only one I've won was for \$40 on stripe. I don't remember how bc it was like 4yrs ago. They will not help you and if you open a second account with any info relating to your limited PayPal. They will close it too. I'm on my 3 or 4th PayPal account. You won't be able to use the same address, name, bank, and ssn. Paypal is honestly the worst. So, I try to use cryptocurrency as much as possible.

Brobraham Lincoln - October 11, 2017, 1:04 am

Tweeting @AskPaypal is the best way, show proof of them accessing whatever you can via IP, that always wins for me

James Burnham - October 13, 2017, 3:23 am

I messaged them on Twitter, they replied the same thing in a more polite way. I guess when PP bans, there is no appeal.

James Burnham - October 24, 2017, 5:18 pm

I won 2 chargebacks from financial institutions. It seems that when a user files too many chargebacks, the card issuer stops backing him.

J. McCarthy - October 24, 2017, 10:43 pm

(Sep 28, 2017 03:38 AM)? Mr. Burnham ? Wrote: [\[CITE\]](#) Well, what is the point of "collecting information" if they are going to decide in the buyer's favor no matter what? I think even these chargebacks are winnable, but I don't know how.

How do you think it would look if they just instantly reversed it without bothering to even ask for info

(Oct 24, 2017 05:18 PM)? Mr. Burnham ? Wrote: [\[CITE\]](#) I won 2 chargebacks from financial institutions. It seems that when a user files too many chargebacks, the card issuer stops backing him.

Normally the only way you'll win is if they're abusing the bank by charging back many. Has really nothing to do with whatever case you presented.