

Forum:[Hack Forums](#)

Thread: [Credit Cards for Upgrades](#)

Omniscient - December 29, 2017, 12:10 pm

I will begin accepting credit cards for upgrades in January 2018. I don't think I will be allowing advertising payments via CC's though. Stripe has approved my merchant account and I have to setup the automated payment system to use it.

I really hope this will add a level of convenience for new members who want to upgrade but aren't familiar yet with cryptos.

Thank you.

Nosi - December 29, 2017, 12:12 pm

That's a really good decision actually, I can see a lot of people using this. Will this also work for awards and stickies btw?

M?xim - December 29, 2017, 12:12 pm

Good stuff! Hopefully you won't run into any issues.

FamousHater - December 29, 2017, 12:14 pm

so if someone charges back then u will still accept them or?

Elitas - December 29, 2017, 12:15 pm

Yeah, the site will benefit from having alternative methods of payment.

Riyu - December 29, 2017, 12:16 pm

Could you implement HF credits with cc payments too then?

Varane - December 29, 2017, 12:24 pm

Well, you will probably be dealing with a few charge backs and that annoying fee that they charge you when someone opens a chargeback but aside that this is great.

/wrists - December 29, 2017, 12:26 pm

(Dec 29, 2017 01:14 PM)FamousHater Wrote: [\[CITE\]](#) so if someone charges back then u will still accept them or?

Do u think before you post?

Kill Joy - December 29, 2017, 12:27 pm

Stripe is great! They have some good anti-fraud measures. I have it implemented on my website and am fairly happy with it. :)

FamousHater - December 29, 2017, 12:28 pm

(Dec 29, 2017 01:26 PM)/wrists Wrote: [\[CITE\]](#) Do u think before you post?
do you still scam?

<https://hackforums.net/showthread.php?tid=5769671>

Sheeple - December 29, 2017, 12:29 pm

(Dec 29, 2017 01:26 PM)/wrists Wrote: [\[CITE\]](#) Do u think before you post?

The only concern I've ever had with HF accepting CC's is the chargebacks/fraudulent payments that may ensue.

(Dec 29, 2017 01:28 PM)FamousHater Wrote: [\[CITE\]](#) do you still scam?

<https://hackforums.net/showthread.php?tid=5769671>

heck

Bluffer - December 29, 2017, 12:40 pm

Glad to hear about this new addition coming in 2018 but I think I might consider using it if we could indeed purchase stickies with Stripe as well.

Hopefully with your idea of HF Credits it can be implemented in the future!

Armada - December 29, 2017, 12:42 pm

(Dec 29, 2017 01:10 PM)Omniscient Wrote: [\[CITE\]](#) I will begin accepting credit cards for upgrades in January 2018. I don't think I will be allowing advertising payments via CC's though. Stripe has approved my merchant account and I have to setup the automated payment system to use it.

I really hope this will add a level of convenience for new members who want to upgrade but aren't familiar yet with cryptos.

Thank you.

(Dec 29, 2017 01:12 PM)Nosi Wrote: [\[CITE\]](#) That's a really good decision actually, I can see a lot of people using this. Will this also work for awards and stickies btw?

I can understand the Advertising restriction, and why Stickies would not be allowed, but would Awards?

They could just as easily be tracked to the user, and I would imagine the same restriction for a charge back would apply.

Omniscient - December 29, 2017, 12:50 pm

Quote: Will this also work for awards and stickies btw?

No, it will not.

Quote:so if someone charges back then u will still accept them or?

I'm not sure if I'm reading it wrong or you just asked a super dumbass question.

Quote:Could you implement HF credits with cc payments too then?

No, because the HF credits system was a concept to avoid high fees from Bitcoin.

Quote:Well, you will probably be dealing with a few charge backs and that annoying fee that they charge you when someone opens a chargeback but aside that this is great.

Yes, I'm sure I will have to deal with some fraud. I was only at 2% before which is much higher than industry standard but I also refunded 5% as potential fraud. I hear good things about Stripe for their fraud protection. I know my last merchant wasn't very good at it.

Quote:I can understand the Advertising restriction, and why Stickies would not be allowed, but would Awards?

I don't want to deal with \$50, \$100, or even higher chargebacks. If a \$20 payment goes bad then so be it. I used to have real assholes that would do CC payments for their upgrade, buy a few awards and stickies with Paypal then act like retards and get banned. Their first act in response was to chargeback everything. I'd rather not get the donation in anything that can be reversed. Paypal

was the worst because they extended reversals to 6 months. That was one huge reason I was happy to stop accepting them. I would literally have a member scam in their 5th month after building up huge rep then reverse every payment ever related to HF including their member-to-member transactions.

I'm only accepting CC's for upgrades because it makes more sense that new members unfamiliar with cryptos are turned off by the upgrade options. They certainly can't be too happy when they see their Bitcoin fee is \$30 to do a \$12-\$20 upgrade. If that was me, I'd pass and stay a regular member.

It's different for awards and even stickies because these are higher payments and most who donate and advertise are familiar with cryptos and can even use alts like ETH for low fee transactions. Currently about 80% is in alts while most BTC transaction attempts are failing.

Armada - December 29, 2017, 1:01 pm

(Dec 29, 2017 01:50 PM)Omniscient Wrote: [\[CITE\]](#) I don't want to deal with \$50, \$100, or even higher chargebacks. If a \$20 payment goes bad then so be it. I used to have real assholes that would do CC payments for their upgrade, buy a few awards and stickies with Paypal then act like retards and get banned. Their first act in response was to chargeback everything. I'd rather not get the donation in anything that can be reversed. Paypal was the worst because they extended reversals to 6 months. That was one huge reason I was happy to stop accepting them. I would literally have a member scam in their 5th month after building up huge rep then reverse every payment ever related to HF including their member-to-member transactions.

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It's different for awards and even stickies because these are higher payments and most who donate and advertise are familiar with cryptos and can even use alts like ETH for low fee transactions.

Currently about 80% is in alts while most BTC transaction attempts are failing.

Fair enough, but I honestly kind of would have thought it the opposite myself.

I think I'd rather deal with higher transactions, but possibly fewer. Makes sense though. \$20 loss is better than \$100 or \$1000 in a charge back scenario.

D?ceived - December 29, 2017, 1:04 pm

I think stripe is an awesome piece of kit! Been using it for a while on my sites and I've never had any issues and it blocks out a lot of scammers and credit fraud. Good luck and I hope this goes as intended!

Night Fury - December 29, 2017, 1:34 pm

Smart business move to get some of your revenue sourced from fiat money again, Omni.

No to PayPal, yes to Stripe!

Cryptic™ - December 29, 2017, 1:47 pm

Would be really helpful if certain users were allowed to pay via CC for stickies

Maybe the R3KT usergroup since those members have been around for a longtime to make the chances of a reversal really low.

I'd love to buy stickies via Stripe.

Mr. Reviewer - December 29, 2017, 1:49 pm

Oh nice, I'll be able to upgrade members with CC? That's lit. Basically, I am saving 15%.

M?xim - December 29, 2017, 2:12 pm

I think the important part is that new users can upgrade with ease. Those who are using the marketplace and got their stickies can probably to some extent with ease purchase ethereum using a bank or something. Sure it would be nice to be able to use a CC but you have your reasoning to why not.

Stashyy - December 29, 2017, 2:29 pm

(Dec 29, 2017 01:27 PM)Kill Joy Wrote: [\[CITE\]](#) Stripe is great! They have some good anti-fraud measures. I have it implemented on my website and am fairly happy with it. :)

Yeah but people still get through it sometimes.

I'm sure there are gonna be members that'll try to use a stolen cc to get upgraded etc. But they'll be banned before anything hopefully.

Corwin - December 29, 2017, 2:33 pm

Not a bad idea, I might end up getting 3p1c, didn't feel like spending any of my crypto on it lol

Omniscient - December 29, 2017, 2:33 pm

Quote:I'm sure there are gonna be members that'll try to use a stolen cc to get upgraded etc. But they'll be banned before anything hopefully.

Part of the problem is I think carders use HF to test if a CC works before they try it for higher ticket items at sites like Amazon. I'm not excited to start accepting cards again but I have to make changes to suit the current environment and with BTC fees so incredibly high it doesn't look like crypto is something I can recommend a new user get into. That's a real shame and failure on the part of the entire crypto market including greedy investors who simply want to gain wealth.

M?xim - December 29, 2017, 2:49 pm

Um. Regarding sales tags. I've been avoiding to buy them for quite some time now because of the fees i have to pay for three different transactions.

Thought about allowing tags? The system is already automated which seems to be a requirement for you.

Omniscient - December 29, 2017, 2:55 pm

(Dec 29, 2017 03:49 PM)Maxim Wrote: [\[CITE\]](#) Um. Regarding sales tags. I've been avoiding to buy them for quite some time now because of the fees i have to pay for three different transactions.

Thought about allowing tags? The system is already automated which seems to be a requirement for you.

Those also may be good for CC's. But I'm also considering making the Sales Tag for a much longer period like 60 days for \$40.

Varane - December 29, 2017, 2:57 pm

(Dec 29, 2017 03:55 PM)Omniscient Wrote: [\[CITE\]](#) Those also may be good for CC's. But I'm also considering making the Sales Tag for a much longer period like 60 days for \$40.Well you would save a lot of people if you did that, I sometimes forget that sales tags expire after 14 days and don't find out until 4-5 days later.

Omniscient - December 29, 2017, 3:03 pm

(Dec 29, 2017 03:57 PM)Vyrez. Wrote: [\[CITE\]](#) Well you would save a lot of people if you did that, I sometimes forget that sales tags expire after 14 days and don't find out until 4-5 days later.

I could probably add a PM notification when they expire.

Biggy - December 29, 2017, 3:06 pm

I had no crypto when I first joined, took the chance and had someone upgrade me with crypto for my PayPal. So it's definitely better for newer members for the initial upgrade.

However, I definitely agree with not allowing larger donations with a credit card. There's always that risk. Maybe allow some of the smaller donation awards, like the green ruby to be purchased with a CC? Probably another way to bring in donations for that award with minimal risk of chargeback.

Either way, good stuff Omnipotent.

Redrum - December 29, 2017, 4:28 pm

Sounds good, would be a lot easier to just pay with CC rather than exchanging PP/CC for crypto

I always thought BTC fees were really low? I'm thinking of using ETH

oi fam - December 29, 2017, 4:36 pm

I don't think you have anything to lose with the positive addition, other than possible waste of your time with those who are stupid enough to use stolen CC's. This will give us easier access to upgrades if you aren't too familiar with crypto currencies. Thumbs up from me.

Armada - December 29, 2017, 4:37 pm

(Dec 29, 2017 03:33 PM)Omniscient Wrote: [\[CITE\]](#) Part of the problem is I think carders use HF to test if a CC works before they try it for higher ticket items at sites like Amazon. I'm not excited to start accepting cards again but I have to make changes to suit the current environment and with BTC fees so incredibly high it doesn't look like crypto is something I can recommend a new user get into. That's a real shame and failure on the part of the entire crypto market including greedy investors who simply want to gain wealth.

I know this idea will likely get shot the fuck down quicker than a Russian fighter jet over US airspace.

But would/could consideration be given to specific ranked members (say r3ktd for example) where CC payments for these items like Awards or sales threads could be done?

The line of thinking here is Why not make it easier for established members to make these purchases.

We all acknowledge the fees to crypto lately. Someone whom purchases weekly, or by monthly and never had a problem with. Would that not generate more revenue overall?

- Maybe make it 1 month purchase rule at a time for Ads or whatever.

IDK, just a thought, I would think the members who have never given a problem with payment would get a BIT of consideration if it makes it easier though.

The fees for crypto are fucked lately, And honestly, if I could pay for that last one diamond award via Credit card, I would have ages ago..... (Just saying)

oi fam - December 29, 2017, 4:44 pm

(Dec 29, 2017 05:37 PM)Armada Wrote: [\[CITE\]](#) I know this idea will likely get shot the fuck down quicker than a Russian fighter jet over US airspace.

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The fees for crypto are fucked lately, And honestly, if I could pay for that last one diamond award via Credit card, I would have ages ago..... (Just saying)

I think it's a matter of fact for the new users; I could be an example. Just today I installed Coinbase on my phone and read about Ethereum and the smaller currencies, which I didn't know about in the first place. If I were to be completely new around the Crypto Currencies area, I wouldn't start walking into an unknown maze with stuff I didn't know about or huge fees I weren't aware of. Therefore payment for any upgrade, award or w/e via CC would help a bunch and would also benefit Omniscient I suppose.

Armada - December 29, 2017, 4:48 pm

(Dec 29, 2017 05:44 PM)oi fam Wrote: [\[CITE\]](#) I think it's a matter of fact for the new users; I could be an example. Just today I installed Coinbase on my phone and read about Ethereum and the smaller currencies, which I didn't know about in the first place. If I were to be completely new around the Crypto Currencies area, I wouldn't start walking into an unknown maze with stuff I didn't know about or fees I wasn't aware of. Therefore payment for any upgrade, award or w/e via CC would help a bunch and would also benefit Omniscient I suppose.

It really is OPINION on my point.

I totally understand why and the explanation given to allowing upgrades only. - Get them familiar with the crypto market, etc.

But still.... I would think if you know and trust a user for prompt payment, I'd allow it, seems like good business sense to me.

But this is not my monkey to shoulder. Just a thought.....

Professional27 - December 29, 2017, 4:56 pm

This is a great move Omni! You were losing out on a lot of \$ by only accepting crypto currencies. Sure chargebacks will eventually happen but such is life.

Good luck and Happy holidays to you and your family.

oi fam - December 29, 2017, 4:58 pm

(Dec 29, 2017 05:48 PM)Armada Wrote: [\[CITE\]](#) It really is OPINION on my point.

I totally understand why and the explanation given to allowing upgrades only. - Get them familiar with the crypto market, etc.

But still.... I would think if you know and trust a user for prompt payment, I'd allow it, seems like good business sense to me.

But this is not my monkey to shoulder. Just a thought.....

Sure that'd would be a safer way to go, but it would never reach it's full potential considering all the money that regular members could've spent here with CC.

Corwin - December 29, 2017, 9:12 pm

I know that you said you'll accept cards in January, but I wanna know if you're going to implement it right away on January 1st or is it expected to be put in sometime in January?

Armada - December 30, 2017, 5:13 am

(Dec 29, 2017 05:58 PM)oi fam Wrote: [\[CITE\]](#) Sure that'd would be a safer way to go, but it would never reach it's full potential considering all the money that regular members could've spent here with CC.

Not safer...

Its simple business.

If I am willing to take the risk of a charge back for \$20 from some unknown user.

Why would I not be willing to accept the same type of payment for a larger amount from someone I KNOW, or at least trust enough to ensure payment? ?

But again, this is just my opinion, and its not headache to deal with or my monkey on the shoulder, so to speak.

Hopsin - December 30, 2017, 7:46 am

Not sure if asked before but, can you allow the CC payments to buy Awards as well (FOR TRUSTED, OLD MEMBERS)?

What I mean:

Restrict to new (or to many) members for upgrades (via CC)

BUT, maybe allow purchase of awards (via CC) for trusted, old members? Maybe some kind of system who makes people approved/rejected for CC paments?

Example, Omniscient is buying something approved for payments via CC. Hopsin is rejected buying awards for payments via CC.

Or, maybe allow payments for awards via CC for people who have R3kt? Extra benefit.

Have a nice day buddy.

ZuGgY - December 30, 2017, 2:03 pm

Oh damn. This is exciting. Thanks for the info!

Quick question out of curiosity (if you don't mind me asking)....why Stripe as opposed to other competing services such as Square?

Blazin - December 30, 2017, 2:06 pm

Really good move for new members who are not into crypto or want to upgrade without diving head first into Crypto.

N?ght - December 30, 2017, 2:11 pm

This is a must at current crypto fee prices lol

SIM-3257834 - December 31, 2017, 9:31 pm

Are you bringing back the name and shame punishment for charging back?

XmysteriousX - December 31, 2017, 9:43 pm

nice one am waiting to get approved on uber i can pay both same to me

Positive - January 1, 2018, 12:18 am

Loving this addition. Now I can upgrade a member or two when I have time.

Horus God - January 1, 2018, 4:05 am

Stripe is fucking amazing I Love it :)

Prince™ - January 1, 2018, 8:07 am

Good addition Omni. Thank you.

360noscopemlg - January 1, 2018, 9:29 am

Could I use PayPal to upgrade?

Condoms - January 1, 2018, 10:30 am

You should look into PayGarden Omni. Some bigger websites are using it now.

<https://www.paygarden.com/>

Basically, accept gift cards as payments too.

Hyanix - January 1, 2018, 11:06 am

Good stuff! Hopefully you won't run into Stripe is great! They have some good anti-fraud measures. I have it implemented on my website and am fairly happy with it. :)

o any issues.

Charger - January 1, 2018, 11:19 am

(Jan 1, 2018 11:30 AM)Condoms Wrote: [\[CITE\]](#) You should look into PayGarden Omni. Some bigger websites are using it now.

<https://www.paygarden.com/>

Basically, accept gift cards as payments too.

They have no talk of anti fraud measures. Would ONLY use Stripe to accept credit cards.

Vitani - January 1, 2018, 12:57 pm

Personally I wouldn't use my credit card to upgrade an account on a forum but I know that there are a ton of (new) users out there that would, so great update!

Leo Mikaelson - January 1, 2018, 12:59 pm

I think it's a wonderful idea tbh and would of already upgraded to 3p1c and awards already if already was available.

Pre-paid CC's are useful to do online purchases and I just cannot be assed waiting for the verifications of digitalcoins.

I use Pockit.com highly recommended by me

J. McCarthy - January 2, 2018, 10:52 am

Is it not possible to just setup a CC to crypto payment system through an exchange on site?

Vince - January 2, 2018, 11:01 am

(Jan 2, 2018 11:52 AM)Formula1 Wrote: [\[CITE\]](#) Is it not possible to just setup a CC to crypto payment system through an exchange on site?

Some people dont care to get into crypto.

Mobism - January 2, 2018, 11:05 am

Such a great idea!

I've been wanting to upgrade but haven't had any cryptos.

Will upgrade as soon as it's implemented because I do not see a credit card option as of now.

HOMODIN - January 2, 2018, 11:10 am

(Jan 1, 2018 10:29 AM)360noscopemlg Wrote: [\[CITE\]](#) Could I use PayPal to upgrade?

This is exactly what I would like to know and do too. Would save so much time and money on all the random conversion fees and rates.

Charger - January 2, 2018, 11:49 am

(Jan 2, 2018 12:10 PM)HOMODIN Wrote: [\[CITE\]](#) This is exactly what I would like to know and do too. Would save so much time and money on all the random conversion fees and rates.

He's said it multiple times already; PayPal does not want him and he is not going to break their policies.

J. McCarthy - January 2, 2018, 12:53 pm

(Jan 2, 2018 12:01 PM)Vince? Wrote: [\[CITE\]](#) Some people dont care to get into crypto. Stripe chargeback fee is \$15 per tx

Vince - January 2, 2018, 1:36 pm

(Jan 2, 2018 01:53 PM)Formula1 Wrote: [\[CITE\]](#) Stripe chargeback fee is \$15 per tx
And I am sure Omni is well aware of that. Regardless, not everyone is aware of crypto, nor do they want to deal with it. Think he started to realize that and decided to accept more then just crypto for payments.

xClain - January 2, 2018, 4:37 pm

I wouldn't buy an upgrade from you for a cent

Ben Shapiro - January 2, 2018, 4:39 pm

Jesus, i bet you will get like quadruple the number of upgrades if you allow credit cards.

SORRIE - January 2, 2018, 4:41 pm

R.I.P. upgrade exchangers ;-;

Fudster - January 2, 2018, 4:43 pm

Nice :) Great to hear you are adding a payment that even newbies can use.

Corwin - January 2, 2018, 4:44 pm

When is this going to be available? I'm trying to upgrade to 3p1c

AsSaSs@iN - January 2, 2018, 5:09 pm

flash backs to HF 2009 with all those CC dumps

Lukas - January 2, 2018, 7:09 pm

(Jan 2, 2018 06:09 PM)AsSaSs@iN Wrote: [\[CITE\]](#) flash backs to HF 2009 with all those CC dumps
This is related to my question.

What measures, if any, will be taken to prevent payments being sent through using a fraudulent CC?

??Zèb* - January 2, 2018, 7:13 pm

Will people be paying fees like you would on a normal crypto deal or are you taking care of fees? My question I guess is will prices change.

M?xim - January 2, 2018, 7:18 pm

(Jan 2, 2018 08:09 PM)Lukas Wrote: [\[CITE\]](#) What measures, if any, will be taken to prevent payments being sent through using a fraudulent CC?

Stripe is a business that revolves around credit card payments. They've done this long time enough to know how to take every precaution they can.

<https://stripe.com/docs/radar/risk-evaluation>
<https://stripe.com/docs/disputes/prevention>
<https://stripe.com/docs/declines>

Lukas - January 2, 2018, 7:23 pm

(Jan 2, 2018 08:18 PM)Maxim Wrote: [\[CITE\]](#) Stripe is a business that revolves around credit card payments. They've done this long time enough to know how to take every precaution they can.

<https://stripe.com/docs/radar/risk-evaluation>
<https://stripe.com/docs/disputes/prevention>
<https://stripe.com/docs/declines>

Thanks for that. I've never used Stripe before so I wasn't sure on how it works and such.

Omniscient - January 2, 2018, 7:35 pm

Quote:What measures, if any, will be taken to prevent payments being sent through using a fraudulent CC?

Glad you're interested in what measures for security I will be accepting for HF payments. However, it's not really your or anyone else's concern.

J. McCarthy - January 2, 2018, 7:47 pm

(Jan 2, 2018 08:18 PM)Maxim Wrote: [\[CITE\]](#) Stripe is a business that revolves around credit card payments. They've done this long time enough to know how to take every precaution they can.

<https://stripe.com/docs/radar/risk-evaluation>
<https://stripe.com/docs/disputes/prevention>
<https://stripe.com/docs/declines>

From my experience with them (stripe), it can still be worked around and seems to be fairly easy.

Anyway. my guess is the guy knows what he is doing and did his due diligence before accepting CC on a hacking site lol. Hope this works out for ya.

Sure would be sick if there was this one new idea that was coming out that could really help ya on the crypto front ((:

N1ghtm4re - January 2, 2018, 7:55 pm

(Dec 29, 2017 01:10 PM)Omniscient Wrote: [\[CITE\]](#) I really hope this will add a level of convenience for new members who want to upgrade but aren't familiar yet with cryptos.

Not only New Members, but noobs like me as well.

AsSaSs@iN - January 3, 2018, 7:11 am

(Jan 2, 2018 08:18 PM)Maxim Wrote: [\[CITE\]](#) Stripe is a business that revolves around credit card payments. They've done this long time enough to know how to take every precaution they can.

<https://stripe.com/docs/radar/risk-evaluation>
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<https://stripe.com/docs/declines>

So have Visa, Mastercard, Amex, eBay, Paypal etc it's reassuring to know that they also never have fraudulent transactions... Oh... ?

(Jan 2, 2018 08:09 PM)Lukas Wrote: [\[CITE\]](#) This is related to my question.

What measures, if any, will be taken to prevent payments being sent through using a fraudulent CC? (Jan 2, 2018 08:35 PM)Omniscient Wrote: [\[CITE\]](#) Glad you're interested in what measures for

security I will be accepting for HF payments. However, it's not really your or anyone else's concern. I think he (like I) had a glimpse of concern for the parties welfare that will be primarily involved in the transactions (ie [less eloquently] it won't fuck you over with reversing fraudulent transactions). Regardless, I know this idea wouldn't have just been conceived overnight and hope it does nothing but positive things for the forum.

Omniscient - January 3, 2018, 8:32 am

Quote: I think he (like I) had a glimpse of concern for the parties welfare that will be primarily involved in the transactions (ie [less eloquently] it won't fuck you over with reversing fraudulent transactions). Regardless, I know this idea wouldn't have just been conceived overnight and hope it does nothing but positive things for the forum.

I have accepted credit cards since 1995. I know the risks involved. I know what measures I can take. Actually giving out any methods I would use to add security would only lessen that security. I will say that in the past and likely in the future I will scrutinize manually each credit card upgrade. It's one reason I switched to 100% cryptos because I never had to worry about reversals.

But obviously the environment has changed. Not only are fees really high but I think a lot of crypto holders do not want to spend their cryptos. They view it as holding assets now instead of currency to be spent. Given these issues I feel I'm left with few choices to increase revenue and continue to have regular member upgrades.

haunterr - January 3, 2018, 8:48 am

(Dec 29, 2017 01:10 PM)Omniscient Wrote: [\[CITE\]](#) I will begin accepting credit cards for upgrades in January 2018. I don't think I will be allowing advertising payments via CC's though. Stripe has approved my merchant account and I have to setup the automated payment system to use it.

I really hope this will add a level of convenience for new members who want to upgrade but aren't familiar yet with cryptos.

Thank you.

Thank you Omni, great news indeed. I was approved for Ub3r and have no knowledge of using crypto currencies (nor do i want to acquire it to be honest). This will provide me , and others like myself, a great deal of accessibility and convenience :)

??Zèb* - January 3, 2018, 9:56 am

Omni, will fees for upgrades be going up due to processing fees meaning users will pay them ?

Omniscient - January 3, 2018, 10:11 am

(Jan 3, 2018 10:56 AM)??Zèb* Wrote: [\[CITE\]](#) Omni, will fees for upgrades be going up due to processing fees meaning users will pay them ?

Likely price will remain the same. That's not 100% but it's the most likely scenario. I haven't really given it much thought.

rsx - January 3, 2018, 10:12 am

Will awards be purchasable through CCs now too or just upgrades?

Arizonalce - January 3, 2018, 10:16 am

Despite stripe having good fraud detection ect, if you get a chargeback and loose you have to pay like £15 per reversal in the UK at least.

Biggy - January 3, 2018, 10:16 am

I'm gonna try to be your first stripe payment of 2018 next time you do Uber approvals.

Then again, kinda wanna get rid of my crypto. Hmm.

Btw, 20\$ stripe award?! ?

debug - January 3, 2018, 3:45 pm

Have fun with the fraudulent charges and the \$15+ per chargeback.

RedDevil01 - January 3, 2018, 4:02 pm

Well this might interest me in the future. Interesting reading some of the comments here.

Blazin - January 3, 2018, 4:10 pm

Any final decision on if you will accept CCS for stickies? Would be good for members who are new and not into cryptos.

Armada - January 3, 2018, 4:35 pm

(Jan 3, 2018 05:10 PM)Blazin Wrote: [\[CITE\]](#) Any final decision on if you will accept CCS for stickies? Would be good for members who are new and not into cryptos.
Omni answered this [Here](#)

Takehito Morokuzu - January 3, 2018, 4:51 pm

I feel like this is a terrible idea, and people will just use stolen credit card numbers, especially on a hacking forum. Plus there are services here that let people upgrade without crypto anyway.

VirtualFrost - January 3, 2018, 4:52 pm

(Jan 3, 2018 11:12 AM)The Weenie Genie Wrote: [\[CITE\]](#) Will awards be purchasable through CCs now too or just upgrades?

Only upgrades

(Jan 3, 2018 05:51 PM)therulerofall Wrote: [\[CITE\]](#) Plus there are services here that let people upgrade without crypto anyway.

True but people are lazy and not everyone wants to deal with nee users for example

nate the higger - January 3, 2018, 5:11 pm

wow so you accept cc but no paypal.....

Armada - January 3, 2018, 5:16 pm

(Jan 3, 2018 06:11 PM)nate the higger Wrote: [\[CITE\]](#) wow so you accept cc but no paypal.....
You got it...

Paypal has not been accepted here for pretty much an entire year before you registered and with good reason.

Charge backs, And eventually Paypal gave an issue here Omni decided it simply was no longer worth dealing with.

Pronghorn - January 3, 2018, 6:11 pm

Now i just wait for it to be added to the payment method and i can finally upgrade Thanks Omni.
Don't like dealing with crypto myself

Mom - January 3, 2018, 8:10 pm

That's amazing and extremely fortunate for the newer members, thanks for doing this Omni. I remember joining, not knowing what Crypto currency is.

B0Trun - January 3, 2018, 8:12 pm

This is really an amazing news for legit member on HF to be upgraded

Much appreciated step done by Omni for New Year :)

nate the higger - January 3, 2018, 11:45 pm

(Jan 3, 2018 06:16 PM)Armada Wrote: [\[CITE\]](#) You got it...

Paypal has not been accepted here for pretty much an entire year before you registered and with good reason.

Charge backs, And eventually Paypal gave an issue here Omni decided it simply was no longer worth dealing with.

I guess but im sure cc charge backs are just as frequent as a pp chargebacks. Just odd idk..

'Suicide - January 3, 2018, 11:50 pm

I hope this doesn't end like your PayPal did.

Dedoyaar - January 4, 2018, 12:20 am

(Jan 4, 2018 12:50 AM)FlossinRod Wrote: [\[CITE\]](#) I hope this doesn't end like your PayPal did.

PayPal supports customer and reverse transaction even with a dumb issue.

This is not the case with Stripe.

Armada - January 4, 2018, 12:20 am

(Jan 4, 2018 12:45 AM)nate the higger Wrote: [\[CITE\]](#) I guess but im sure cc charge backs are just as frequent as a pp chargebacks. Just odd idk..

Omni is aware of the risk.

He is willing to take THIS risk to encourage more membership and more activity.

He like any business owner understands the risk. The damn site would not still be running for a decade otherwise.

nate the higger - January 4, 2018, 12:24 am

(Jan 4, 2018 01:20 AM)Armada Wrote: [\[CITE\]](#) Omni is aware of the risk.

He is willing to take THIS risk to encourage more membership and more activity.

He like any business owner understands the risk. The damn site would not still be running for a decade otherwise.

Fair enough he just not willing to take risk with PP .. Oh my

But could work out. Its just pp seller has chance to win cc chargeback RIP imo

Armada - January 4, 2018, 12:26 am

(Jan 4, 2018 01:24 AM)nate the higger Wrote: [\[CITE\]](#) Fair enough he just not willing to take risk with PP .. Oh my

But could work out. Its just pp seller has chance to win cc chargeback RIP imo

You obviously failed to read my last post like the multi troll you are.

Paypal caused problems, and thus is no longer accepted.

Stop acting like you know everything when you do not know shit about situations. Jesus fucking christ.

nate the higger - January 4, 2018, 12:37 am

(Jan 4, 2018 01:26 AM)Armada Wrote: [\[CITE\]](#) You obviously failed to read my last post like the multi troll you are.

Paypal caused problems, and thus is no longer accepted.

Stop acting like you know everything when you do not know shit about situations. Jesus fucking christ.

You mad bro? Lol ... Act like a i know everything? Atleast im not making false accusations like yourself

Armada - January 4, 2018, 12:49 am

(Jan 4, 2018 01:37 AM)nate the higger Wrote: [\[CITE\]](#) You mad bro? Lol ... Act like a i know everything? Atleast im not making false accusations like yourself

Just waiting for your account closure..... ?

Nuworld - January 4, 2018, 1:28 am

(Jan 4, 2018 01:37 AM)nate the higger Wrote: [\[CITE\]](#) You mad bro? Lol ... Act like a i know everything? Atleast im not making false accusations like yourself

False accusations?

How would you even know what payment systems we had here on HF and the issues we had in the past?

PP will never make a return, period!

The system we have now (works just fine) and with the CC system coming soon only brings more options to new members.

However? looking at your statues here on HF you don't need to worry about upgrading.

Armada - January 4, 2018, 1:32 am

(Jan 4, 2018 02:28 AM)Nuworld Wrote: [\[CITE\]](#) False accusations?

How would you even know what payment systems we had here on HF and the issues we had in the past?

PP will never make a return, period!

The system we have now (works just fine) and with the CC system coming soon only brings more options to new members.

However? looking at your statues here on HF you don't need to worry about upgrading.

Shush, let him get closed on his own... ?

nate the higger - January 4, 2018, 1:42 am

(Jan 4, 2018 02:28 AM)Nuworld Wrote: [\[CITE\]](#) False accusations?

How would you even know what payment systems we had here on HF and the issues we had in the past?

PP will never make a return, period!

The system we have now (works just fine) and with the CC system coming soon only brings more options to new members.

However? looking at your statues here on HF you don't need to worry about upgrading.

its false accusations because he's calling me a multi with no PROOF!

Nuworld - January 4, 2018, 1:47 am

(Jan 4, 2018 02:42 AM)nate the higger Wrote: [\[CITE\]](#) its false accusations because he's calling me a multi with no PROOF!

UM? I'm sure we'll find out soon enough.

However you failed to answer my question.

nate the higger - January 4, 2018, 1:52 am

(Jan 4, 2018 02:47 AM)Nuworld Wrote: [\[CITE\]](#) UM? I'm sure we'll find out soon enough.
However you failed to answer my question.
What question ? you put like 4 question marks. You mean "how would you know"

Well because the user armada literally just said that..

(Jan 4, 2018 01:26 AM)Armada Wrote: [\[CITE\]](#) You obviously failed to read my last post like the multi troll you are.

Paypal caused problems, and thus is no longer accepted.

hi_man - January 4, 2018, 2:06 am

It is indeed a good step.
Nice work!

TrueBlackhat - January 4, 2018, 2:32 am

This is great news! Thank you so much for this omni!

Nuworld - January 4, 2018, 2:34 am

(Jan 4, 2018 02:52 AM)nate the higger Wrote: [\[CITE\]](#) What question ? you put like 4 question marks.
You mean "how would you know"

Well because the user armada literally just said that..
Unbelievable you can't even count correctly.
My question had Nothing to do with a member here.

Read my post again if you can and if your having problems understanding it.
here, I will ask again.

How would you even know what payment systems we had here on HF and the issues we had in the past?

Zink - January 4, 2018, 7:04 am

Yeah this is going to help a lot of new members on the forum. Nice work.

Dredd - January 4, 2018, 8:31 am

awesome idea, hopefully this doesn't lead to a load of trouble with those who think they can pull a fast one like with PayPal in the past.

icy2StronQ - January 4, 2018, 11:17 am

I'm waiting on this feature to be implanted to upgrade to 1337 :)

Alone. - January 4, 2018, 12:20 pm

nice update for HF.
More easy for new users.

sonex - January 5, 2018, 5:18 am

I've tried to understand their 15\$ fee on chargeback but it makes zero sense, even if one successfully charges back, he's getting money back regardless, do they really need 15\$ to come to an agreement?

15\$ aint there to cover anyone ass but rather make Stripe money x2... If you win chargeback, you get back both fee & payment, why take fee in the first place then? Basically they will do shit, they WANT you to have chargeback so they can deduct fee from your account, as if their whole business module is based on fraudulent purchases even though they claim they have kick-ass system in place...

Other than that it's a great addition, not like everyone is wannabe hacker with stolen CC's.

The Mogul - January 18, 2018, 4:20 pm

You're aware of the chargeback fee right?

This carries a huge risk.

A single user can spent \$10 on stolen ccs, upgrade a bunch of random users, and end up costing you hundreds, if not thousands of dollars.

I think the fee is \$20 per payment, and a stolen cc usually dies after 3-5 payments, so that's up \$100 in loss per cc.

Just gotta throw the warning out there.

(Jan 5, 2018 06:18 AM)sonex Wrote: [\[CITE\]](#) I've tried to understand their 15\$ fee on chargeback but it makes zero sense, even if one successfully charges back, he's getting money back regardless, do they really need 15\$ to come to an agreement?

15\$ aint there to cover anyone ass but rather make Stripe money x2... If you win chargeback, you get back both fee & payment, why take fee in the first place then? Basically they will do shit, they WANT you to have chargeback so they can deduct fee from your account, as if their whole business module is based on fraudulent purchases even though they claim they have kick-ass system in place...

Other than that it's a great addition, not like everyone is wannabe hacker with stolen CC's. The \$15 fee is actually going to the bank, where the cc which is used for charging back is issued from. Stripe doesn't earn anything on it, they just wanna cover their losses on it, where etc. PayPal is covering the chargeback fees, or possibly have a seperate deal with banks(who knows).

J. McCarthy - January 19, 2018, 1:19 pm

(Jan 5, 2018 06:18 AM)sonex Wrote: [\[CITE\]](#) I've tried to understand their 15\$ fee on chargeback but it makes zero sense, even if one successfully charges back, he's getting money back regardless, do they really need 15\$ to come to an agreement?

15\$ aint there to cover anyone ass but rather make Stripe money x2... If you win chargeback, you get back both fee & payment, why take fee in the first place then? Basically they will do shit, they WANT you to have chargeback so they can deduct fee from your account, as if their whole business module is based on fraudulent purchases even though they claim they have kick-ass system in place...

Other than that it's a great addition, not like everyone is wannabe hacker with stolen CC's.

You don't understand how credit card and bank chargebacks work

Omniscient - January 19, 2018, 1:23 pm

Quote: You're aware of the chargeback fee right?

No, what are those?

Spoiler [\(Click to View\)](#) Of course I fucking know what chargebacks are you fucking nitwit. I been accepting credit cards as a business since the 90's which is probably before you were born. Moron.

Biggy - January 19, 2018, 4:00 pm

(Jan 19, 2018 02:23 PM)Omniscient Wrote: [\[CITE\]](#) No, what are those?

Spoiler ([Click to View](#))Of course I fucking know what chargebacks are you fucking nitwit. I been accepting credit cards as a business since the 90's which is probably before you were born. Moron. He's completely braindead. He commented on one of my tutorials telling me to upload a tutorial on how to upload a video to youtube, when the guide wasn't even common sense. ?

Not sure how you've put up with so many jackasses for so many years. Props to you dawg.

The Mogul - January 20, 2018, 11:25 am

(Jan 19, 2018 02:23 PM)Omniscient Wrote: [\[CITE\]](#) No, what are those?

Spoiler ([Click to View](#))Of course I fucking know what chargebacks are you fucking nitwit. I been accepting credit cards as a business since the 90's which is probably before you were born. Moron. Somebody genuinely tries to help you, and you calls them a moron, nice. But whatever, I guess I'm not the first who's mentioned it, so I understand.

I just heard that Stripe is adding card association fines always soon, to cover the rest of the expenses they may have, which makes it worse.

(Jan 19, 2018 05:00 PM)Biggy Wrote: [\[CITE\]](#) He's completely braindead. He commented on one of my tutorials telling me to upload a tutorial on how to upload a video to youtube, when the guide wasn't even common sense. ?

Not sure how you've put up with so many jackasses for so many years. Props to you dawg. Boo hoo, sucks to be you. It was common sense, and all you care about it just negative comments. I gave positive comments to another one of your tutorials, but you didn't care about that.

Just because you wanna spread negative energy, doesn't mean everybody around you is negative.

But good job praising Omniscient like a god, because he owns the site. I'll rather choose not to suck his dick, and be honest with him though.