

Forum:[Hack Forums](#)

Thread: [\\$825 Charge back from Deviate and Raph777](#)

MindFreak™ - April 13, 2018, 9:17 pm

Deviate. Profile

<https://hackforums.net/member.php?action=profile&uid=3830456>

Raph777 profile

<https://hackforums.net/member.php?action=profile&uid=3052367>

So guys my PayPal totally fucked up now, I need an expert who can help me to respond to this case in resolution center.

This person exchanged his PayPal to my BTC like 5 times and all of his transactions charged back by financial institution.

Any advice please?

Eagle 95 - April 14, 2018, 1:01 am

I could be wrong but I think you're pretty much fucked. Chargebacks from bank are very hard to resolve as PayPal isn't the one who has to deal with it. You'd probably have to call the guy's bank and explain your situation.

CPA Exposé - April 14, 2018, 4:05 am

You're fucked. He either used stolen Paypal, or is pretending he got hacked and made all transactions through VPN/proxy to make it appear that way and win the case. Calling the guys bank will simply waste your time.

Deany - April 14, 2018, 4:07 am

Def a stolen PP or something

never do deals of this magnitude with paypal

MindFreak™ - April 14, 2018, 4:26 am

Yes the 3 charge back opened from 3 different locations and all of them opened from the bank so yes i'm definitely sure that i'm fucked up and no solution even i respond to the case with full details about it

(Apr 14, 2018 04:05 AM)Crumbs Wrote: [\[CITE\]](#) You're fucked. He either used stolen Paypal, or is pretending he got hacked and made all transactions through VPN/proxy to make it appear that way and win the case. Calling the guys bank will simply waste your time.

You're right bro, He pretended that he got hacked after using the reverse proxy because all charge back opened in 4 days, also he told me after the first charge back which he refunded that he uses his friends CC

DelziumTheProudWhale_temp - April 14, 2018, 4:48 am

(Apr 14, 2018 01:01 AM)Eagle 95 Wrote: [\[CITE\]](#) I could be wrong but I think you're pretty much fucked. Chargebacks from bank are very hard to resolve as PayPal isn't the one who has to deal with it. You'd probably have to call the guy's bank and explain your situation.
that, you cant win bank chargebacks

Meow - April 14, 2018, 7:59 am

I highly doubt you can win bank chargebacks as the bank always favors their clients instead of you/whoever. If I were you I'd call PayPal and explore your options with them (obviously without mentioning BTC or any kind of exchange).

Saltpeter - April 14, 2018, 8:06 am

Anything from a financial institution isn't something you'll win. As others have said you can try getting on the phone but I really don't think it'll do much good at this point.

MAKEOUTHILL - April 14, 2018, 10:40 am

You can still win a chargeback even though it's from the financial institutions... it's just a myth that you can't. Find your story, practice it and phone PayPal. I've had such situations fixed to my favor thousands of times before.

Journal - April 14, 2018, 10:50 am

Hey,

Would you say reports like these are quite regular here?

~Journal

FamousHater - April 14, 2018, 10:50 am

(Apr 14, 2018 10:40 AM)MAKEOUTHILL Wrote: [\[CITE\]](#) You can still win a chargeback even though it's from the financial institutions... it's just a myth that you can't. Find your story, practice it and phone PayPal. I've had such situations fixed to my favor thousands of times before.
now only if you could practice how to host legit contests..

<https://hackforums.net/showthread.php?tid=5803395&page=9>

worlockt - April 15, 2018, 9:54 am

(Apr 14, 2018 07:59 AM)Meow? Wrote: [\[CITE\]](#) I highly doubt you can win bank chargebacks as the bank always favors their clients instead of you/whoever. If I were you I'd call PayPal and explore your options with them (obviously without mentioning BTC or any kind of exchange).

He actually did BTC exchange so what else can say.. and BTW BTC is acceptable but not covered by paypal.

Technically BTC do not support any digital item.

Meow - April 15, 2018, 10:00 am

(Apr 15, 2018 09:54 AM)worlockt Wrote: [\[CITE\]](#) He actually did BTC exchange so what else can say.. and BTW BTC is acceptable but not covered by paypal.

Technically BTC do not support any digital item.

PayPal does not allow users to buy/sell Bitcoin or any other cryptocurrency thru them. It wouldn't be the first time a members PayPal account got limited because they were offering currency exchanges services. Mine was limited too after a user put "Bitcoin exchange" note in the payment description.

<https://www.paypal-community.com/t5/About-Payments/What-is-PayPal-s-terms-and-policies-regarding-Bitcoin/td-p/1356669>

<https://themerikle.com/paypal-continues-crackdown-on-crypto-sellers-permanently-limits-accounts/>

Bear - April 15, 2018, 10:09 am

Call Paypal, ask for a dispute resolution agent. Will transfer you to someone in the US, for the most part. Speak as politely as you can and explain to the person how you made a deal with the person

sending you the money and how they are violating that deal by charging back. Explain, how it is not your fault if the buyer got hacked and someone else impersonated them to talk to you.

Basically, you are approaching Paypal with the vibe that (a) you have nothing to hide (b) you have no connection with the alleged hacker so why should you suffer a \$750 loss because of the buyer's carelessness.

At any point, do not mention crypto currency or bitcoin transaction. The phrase you may want to use is "virtual good", which cannot be returned any more after use, which the buy has already used up. Your goal is to draw the bias towards you, not against you.

worlockt - April 15, 2018, 10:34 am

I do not understand why you people are keep saying we can not disclose that did a bitcoin exchange.

Quote:Paypal do not restrict it but also not provide support

Proof 1: <https://prnt.sc/blagr1> >> This email i personally ask to paypal last year to clarify on paypal to bitcoin exchange.

Proof 2:

<https://www.paypal-community.com/t5/About-Payments/What-is-PayPal-s-terms-and-policies-regarding-Bitcoin/td-p/1356669>

Like Meow provided, Here it says " PayPal may not be used for the sale of Bitcoin or any other currency exchange. " not forbidden.

Proof 3: HF staff sticky post: <https://hackforums.net/showthread.php?tid=5212001>

(Summarizing few points as mentioned by OP)

Quote:PayPal knows you're selling a good so explaining you sold BitCoins will be easier.

You have a chance of winning chargeback's

1st off, yes selling BitCoins using PayPal is allowed. It's a big misconception that it's not. People are just breaking PayPal's ToS without them knowing it.

After all this i still say there are many other factor like un-authorized pp access, stolen or carded money. But by giving valid and solid proof to paypal you can present your part of story in better way. coz nothing will be difficult to show what is actual.

XmysteriousX - April 15, 2018, 10:39 am

Bank always win if he would send by PayPal balance will be different deviate is the only who can solve it good luck sorry

MindFreak™ - April 15, 2018, 2:53 pm

Thanks friends for your support, I just responded in resolution center with the full fact, i didn't lie so if they want to limit my account then i'd say " good bye PayPal"

(Apr 15, 2018 10:39 AM)XmysteriousX Wrote: [\[CITE\]](#) Bank always win if he would send by PayPal balance will be different deviate is the only who can solve it good luck sorryHe sent all his transactions as Family/Friends so i don't know if there is a chance to win it

Bluffer - April 15, 2018, 3:24 pm

Tough loss. This is why most new members can't pay with Paypal. Shit like this happens all the time.

MindFreak™ - April 15, 2018, 3:41 pm

(Apr 15, 2018 03:24 PM)?luffer Wrote: [\[CITE\]](#) Tough loss. This is why most new members can't pay

with Paypal. Shit like this happens all the time.

As my experience with CE, Yes most of charge back comes from new members. but not all of them are bad.

I always ask them to send proofs of PayPal ownership but with Deviate. i seen good reputations from other exchangers so i didn't asked him for proofs

TimeToHack - April 15, 2018, 3:48 pm

I wish I could help but banks are hard to win against. Im sure theres people that can do this for you for a % of the amount. People that have done it in the past offer services .

MindFreak™ - April 15, 2018, 4:11 pm

All of them opened by Deviate.

Eagle 95 - April 16, 2018, 12:41 am

(Apr 15, 2018 10:34 AM)worlockt Wrote: [\[CITE\]](#) I do not understand why you people are keep saying we can not disclose that did a bitcoin exchange.

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True, you can sell btc with PP, those who still believe it isn't should search around.

(Apr 15, 2018 02:53 PM)MindFreak™ Wrote: [\[CITE\]](#) He sent all his transactions as Family/Friends so i don't know if there is a chance to win it

If you told us that bit of information in the OP, you'd get a straight answer immediately. There's absolutely no chance to win it.

1. You brok PP ToS by accepting it as F&F.
2. He charged back through his bank or w/e.

Pure bank chargeback makes it difficult already but you sealed it off with F&F greed. Next time, refund the payment and refuse to deal if they don't want to send as service. Few % + \$0.3 is nothing on a \$750 deal so don't be greedy.

Evanescent - April 16, 2018, 12:53 am

I feel sorry for your loss.

I'd suggest adding him in dispute DB <https://hackforums.net/disputedb.php> so that it might help others.

moosa666 - April 16, 2018, 1:27 am

(Apr 13, 2018 09:17 PM)MindFreak™ Wrote: [\[CITE\]](#) Deviate. Profile <https://hackforums.net/member.php?action=profile&uid=3830456>

So guys my PayPal totally fucked up now, I need an expert who can help me to respond to this case in resolution center.

This person exchanged his PayPal to my BTC like 5 times and all of his transactions charged back by financial institution.

Any advice please?

sorry for ur loss op this seems like a fake pp hope u get some sort of resolution

Anubis - April 16, 2018, 1:34 am

I doubt you can do any shit. \$750 is a lot of money.

At least learn a lesson not to trust new members with their paypal.

Lamelo - April 16, 2018, 7:12 am

Chargebacks from banks means 100% you're not getting the money. If you charge back with bank you can chargeback almost anything

.Batman - April 16, 2018, 7:19 am

I am so sorry, scammers are fucked up fuckers

MindFreak™ - April 16, 2018, 8:08 am

(Apr 16, 2018 12:41 AM)Eagle 95 Wrote: [\[CITE\]](#) If you told us that bit of information in the OP, you'd get a straight answer immediately. There's absolutely no chance to win it.

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No bro i'm not greedy. there is misconception from me about F&F, I was accepting PayPal transactions as F&F comes from balance source believing that it will protect me from charge back but i really surprised about this sort of charge back cuz i mistakenly thought that banks couldn't charge back payments made from PayPal Balance.

That thought made me refuse any F&F Payments comes from Bank source not Balance, Also the fee to my country is like %4.9 + \$0.3 almost 5% in a time i sell BTC by 13% to 8% so F&F will helps on me on this case.

s??l?s? - April 16, 2018, 11:21 am

this is really very bad,i sent you a pm on how to get rid of this.

Eagle 95 - April 16, 2018, 12:55 pm

(Apr 16, 2018 08:08 AM)MindFreak™ Wrote: [\[CITE\]](#) No bro i'm not greedy <-> Also the fee to my country is like %4.9 + \$0.3 almost 5% in a time i sell BTC by 13% to 8% so F&F will helps on me on this case.

^ Those two contradict each other. Plenty of other countries have 5.5% + \$0.3 and they still sell their goods/services as G&S. So even if you got a chargeback, you would actually lie to PayPal where money came from which is again stupid move and you're again breaking their ToS.

I'm not blaming you but be happy that you still have your PP account and that it isn't suspended.

Bear - April 16, 2018, 1:00 pm

(Apr 16, 2018 12:41 AM)Eagle 95 Wrote: [\[CITE\]](#) True, you can sell btc with PP, those who still believe it isn't should search around.

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Paypal makes exceptions if account is in good standing and looks legit. I got my money back from a scammer over here. I was asked to send as F&F, did that because I had no idea about any of these a few months back. Called them, explained to the lady how he sold me a virtual good that promised xyz, but the product didn't do any of that. Seller ran away with my money and a lot of other people's as well. She refunded me the money right away and notified me how the scammer's PP is going to be investigated now.

I guess it's a lot about how your PP looks to the rep and who you get to talk to that day.

MAKEOUTHILL - April 16, 2018, 2:38 pm

(Apr 14, 2018 10:50 AM)FamousHater Wrote: [\[CITE\]](#) now only if you could practice how to host legit contests..

<https://hackforums.net/showthread.php?tid=5803395&page=9>

No idea how that's related to the original post at all. It really fascinates me how you had to visit my profile & make a personal attack based on the knowledge you have, just because you're jealous of me saying that there is a way to do something.

Contest was legit, and winner was chosen. Hence why thread is closed.

Eagle 95 - April 16, 2018, 11:10 pm

(Apr 16, 2018 01:00 PM)Bear. Wrote: [\[CITE\]](#) Paypal makes exceptions if account is in good standing and looks legit. I got my money back from a scammer over here. I was asked to send as F&F, did that because I had no idea about any of these a few months back. Called them, explained to the lady how he sold me a virtual good that promised xyz, but the product didn't do any of that. Seller ran away with my money and a lot of other people's as well. She refunded me the money right away and notified me how the scammer's PP is going to be investigated now.

I guess it's a lot about how your PP looks to the rep and who you get to talk to that day.

You didn't exempt from anything. The seller is the one that broke their ToS, you sent it just as requested. If you mentioned that you didn't know what was going on, of course they refunded your money and went after the seller. There's a high chance you'd get refunded even if you sent as G&S as seller didn't fulfill his part of the deal. PayPal protects buyers way more than sellers.

Bear - April 17, 2018, 7:03 am

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You're right. If I am selling a virtual good or service, what's the safest way to transact other than crypto? People are notorious for chargebacks on PP.

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(Apr 17, 2018 07:03 AM)Bear. Wrote: [\[CITE\]](#) You're right. If I am selling a virtual good or service, what's the safest way to transact other than crypto? People are notorious for chargebacks on PP.

The proper way is to document every interaction with the buyer so you can prove their identity and connect it to the PayPal account the money was sent from. Also, to document every part of your work that you've done for the client/buyer. Usually calling them will resolve the issue unless chargeback was from credit card or bank, then good luck. Make sure that what you're selling/offering a service isn't against PP's ToS or you can get your account closed.

Bear - April 17, 2018, 7:12 am

(Apr 17, 2018 07:10 AM)Eagle 95 Wrote: [\[CITE\]](#) The proper way is to document every interaction with the buyer so you can prove their identity and connect it to the PayPal account the money was sent from. Also, to document every part of your work that you've done for the client/buyer. Usually calling them will resolve the issue unless chargeback was from credit card or bank, then good luck. Make sure that what you're selling/offering a service isn't against PP's ToS or you can get your account closed.

Thanks for such a detailed response. I try to not keep any funds in PP, who knows when they decide to limit anyone for "suspicious activity", whatever that means to them.

daddybitch - April 17, 2018, 7:27 am

Jesus dude, thats a lot of money.

I hope this gets resolved.

G Eazy - April 17, 2018, 7:37 am

I am trying to stay away from PP because people can always do this but I really hope it gets worked out man if you need my help in any way please let me know.

IndiansAreBitches - April 17, 2018, 9:54 am

Same. Major condolences bro. Don't trust anyone on this forum lol.

MindFreak™ - April 23, 2018, 1:44 pm

Update:

I sent email to PayPal's charge back division telling them the full story about this charge back and how i scamme, also i sent all HF messages and Blockchain tx links.

The message that i sent pasted in below link :

<https://justpaste.it/4t1ew>

They replied with this message :

Do you think guys i will win this case after they sent me this message?