

## Forum: [Hack Forums](#)

Thread: [Paypal Keeps the Fee Even AFTER Refunding the Customer Now!](#)

**Eagle 95** - May 5, 2019, 11:14 am

[Video: <https://www.youtube.com/watch?v=c1WPDVjXDj0>]

So in best case, if you live in USA, it'd be 2.9% fee + 0.3 cents, otherwise, for Europe (depending on who you do business), it's around 3.5 to 5.5%.

Also, FF comes with a fee now unless it's an US account.

Quote: We're removing the flat rate pricing for sending money to friends and family members who have PayPal accounts in a country other than the United States and introducing a new variable fee of 5% based on the amount you send with a minimum of \$0.99 and a maximum of \$4.99 per transaction. We're also removing any variation depending on the recipient's country.

<https://www.paypal.com/us/webapps/mpp/ua/upcoming-policies-full>

**int** - May 5, 2019, 11:15 am

>paypal in 2019

LMFAOO WHO DID THIS, clown move

**Zexi** - May 5, 2019, 11:18 am

Not to mention the new fee if you send as F&F from Europe to US which is fixed 1.99EUR whatever the amount you send.

**Dorrance** - May 5, 2019, 11:18 am

PayPal is the biggest finesse of all time.

**Eagle 95** - May 5, 2019, 11:19 am

(May 5, 2019 11:18 AM)Zexi Wrote: [\[CITE\]](#) Not to mention the new fee if you send as F&F from Europe to US which is fixed 1.99EUR whatever the amount you send.

I readed that just now, forgot about it originally.

**Sickness** - May 5, 2019, 11:24 am

They clearly are losing money HARD and need to put more fees, idk so fucking stupid. I hope they die at some time and Bitcoin changes his place.

**Cyber Coder** - May 5, 2019, 1:43 pm

i'm so glad i stopped accepting that cancerous payment method.

totally worth the insignificant amount of money that i lose from not accepting it  
paypal is like a dictatorship of online payments and people need to stop using it

**SUI-3183372** - May 5, 2019, 3:21 pm

Ha, you fools and your Western Union.

Edit: oh, this is PayPal? Hard to tell the difference anymore...

**Agent Shark** - May 5, 2019, 3:23 pm

What do you guys think of Stripe if you don't mind me asking?

**JoshAllen** - May 5, 2019, 3:33 pm

(May 5, 2019 03:23 PM)Sh?rk Wrote: [\[CITE\]](#) What do you guys think of Stripe if you don't mind me asking?

Trash, I withdrew money from them, after 2 weeks I never got anything from them and when I contacted them, they said it was sent on their side and it was my problem.

Never had a problem withdrawing anywhere before and never got that money.

Also, related to the problem to this thread, Stripe doesn't fully refund fees. Not sure on the amount of anything, but what I was selling at the time was \$5 or something like that, and when I refunded someone, it took 20 cents or something like that from me.

(May 5, 2019 03:21 PM)BV1 Wrote: [\[CITE\]](#) Ha, you fools and your Western Union.

Edit: oh, this is PayPal? Hard to tell the difference anymore...

WU fees are pretty high, but they offer some pretty good promotions currently. Right now, for up to \$500 I think it is, it is only 1%.

**al5ina5** - May 5, 2019, 3:38 pm

I fucking hate PayPal. PayPal fucking sucks monkey dicks.

PayPal is the absolute worst network to bill clients. Use Square: <https://squareup.com/>

Square offers instant deposit for 1%, otherwise they always deposit the day after for me. Top-notch.

You can get up to \$1,000 in free processing fees with my link:

<https://squareup.com/i/YOUNGSEEBI>

**b?xxy** - May 5, 2019, 3:53 pm

Fuck that.

I always fucking hated GayPal.

So glad I use other things now.

**Sheep** - May 5, 2019, 3:59 pm

How does this compare to something such as skrill, which a lot of the same places accept just as well as paypal

**Altidore** - May 5, 2019, 5:38 pm

People who use Paypal are the ones who give them all this power and it will never end until they wake up either and by the pace for more people realizing how hard Paypal sucks and switch to crypto as alternative, it will be another 10-20 years, sad story.

**Tonight** - May 5, 2019, 5:49 pm

Oh wow, I'm interested to see how sellers not getting their fees back on refunded items is going to play out.

Even on a small \$1,000 sale that's about \$40 you're losing on a simple refund.

Apply that to power sellers refunding multiple purchases per month and it's going to add up.

**James Burnham** - May 5, 2019, 5:56 pm

Do they really have an option? How are they going to cover the expenses of their buyer and seller protection when so many fraudsters use Paypal, do some shady methods that end up with Paypal accs with negative balances? Their other option would be to require full verification from the moment a user signs up which will turn a lot of buyers away and restricting a lot of countries, shrinking Paypal's business by a lot.

**Tonight** - May 5, 2019, 6:04 pm

(May 5, 2019 05:56 PM)Burnham Wrote: [\[CITE\]](#) Their other option would be to require full verification from the moment a user signs up which will turn a lot of buyers away and restricting a lot of countries, shrinking Paypal's business by a lot.

A lot of popular online marketplaces already require PayPal Business accounts (SSN + bank account verified) to even sell on now and there's still countless scammers getting around this daily.

Their SSN verification process takes too long so most of the PayPal scammers have already committed their fraud and moved the money before PayPal can even realize what happened and rectify the situation.

The only alternative I can think of is not allowing virtual bank accounts and virtual credit cards to be used to verify your account and require the background SSN check to be verified before your payments are cleared.

Currently the money from sales on newly created business accounts is held for 21 days until the buyer confirms the item has arrived or the hold expires.

**James Burnham** - May 5, 2019, 6:29 pm

(May 5, 2019 06:04 PM)Tonight? Wrote: [\[CITE\]](#) A lot of popular online marketplaces already require PayPal Business accounts (SSN + bank account verified) to even sell on now and there's still countless scammers getting around this daily.

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Currently the money from sales on newly created business accounts is held for 21 days until the buyer confirms the item has arrived or the hold expires.

It isn't only fraudulent sellers that cause problems. It is also the buyers. A lot of the scammers abuse paypal's buyer protection policy to steal items from the sellers. Then the sellers may phonecall paypal support and explain their side convincingly making paypal to pay the loss from their pocket. Paypal basically middlemans fiat, reversible payments. Their problem is that they have to be buyer-friendly and seller-friendly at the same time which is not easy when there are so many scammers around.

**Porn** - May 5, 2019, 6:33 pm

paypal has always been hated but now even more, I think this fee is pretty stupid paypal is going to be even richer than before

**Spaark** - May 5, 2019, 6:36 pm

(May 5, 2019 11:15 AM)int Wrote: [\[CITE\]](#) >paypal in 2019  
LMFAOO WHO DID THIS, clown move

I can't agree more. Paypal is one of the scummiest operations in the world.

Not only with fees, but customer support, account closure process and bullshit payment delays to bank accounts.

That being said. Bitcoin fees are getting exuberant for low value transactions.

Bullshit.

**SIM-3970461** - May 5, 2019, 9:36 pm

Never had issues with PayPal but I barely use them. I mainly use cashapp.

**Omniscient** - May 7, 2019, 1:47 pm

So glad I'm done with Paypal. When they extended reversals to 6 months that really pissed me off. This is just uncool.

What's a real issue is that someone can scam your company by making huge Paypal orders then demanding a refund. Most stores will likely have to put into their terms they won't PP refund or they won't refund 100%. But what will a customer do if they don't 100% refund? They will likely do a chargeback which costs more.

I think Paypal just wants to discourage refunds too.

Quote: Their problem is that they have to be buyer-friendly and seller-friendly at the same time which is not easy when there are so many scammers around.

You do realize that Paypal has earned Billions each year and it has increased year over year?

<https://finance.yahoo.com/quote/PYPL/financials?p=PYPL>

Listening to this video. Guy is making great arguments. Paypal is bullshit.

**Happeh** - May 7, 2019, 5:08 pm

(May 7, 2019 01:47 PM)Omniscient Wrote: [\[CITE\]](#) So glad I'm done with Paypal. When they extended reversals to 6 months that really pissed me off. This is just uncool.

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Listening to this video. Guy is making great arguments. Paypal is bullshit.

Not that my store is that legitimate but that example is what someone did to me. Made several Paypal accounts easily and made huge orders, then demanded a refund or they'll chargeback on me. Told them to go for it and Paypal saw common sense when he used the same city address and email format but I was lucky. One payment of \$100s was lost, but I earned in the end.

I want to be done with PP but it brings in so much business its hard to make that switch.

**milw0rm** - May 7, 2019, 5:39 pm

(May 7, 2019 05:08 PM)Happeh Wrote: [\[CITE\]](#) Not that my store is that legitimate but that example is what someone did to me. Made several Paypal accounts easily and made huge orders, then demanded a refund or they'll chargeback on me. Told them to go for it and Paypal saw common sense when he used the same city address and email format but I was lucky. One payment of \$100s was lost, but I earned in the end.

I want to be done with PP but it brings in so much business its hard to make that switch. They only can bring you problems bro evry day when you get some payment on pp you think will it get limited or not. This company suck.

**kray** - May 7, 2019, 5:51 pm

(May 5, 2019 11:18 AM)Dorrance Wrote: [\[CITE\]](#) PayPal is the biggest finesse of all time. Meh, still better than payday loans, out of network ATMs, currency exchange tents/counters/shops in many foreign countries.

Bank wires are ridiculously expensive at many banks too.

They want to keep the fee because they handle disputes, they're a service, they have that right if they're disclosing it..

....and I'd understand that if they were a bit more transparent and overall less shitty in many other regards.

**Dorrance** - May 7, 2019, 5:54 pm

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....and I'd understand that if they were a bit more transparent and overall less shitty in many other regards.

True, where have you been ?

**Bluffer** - May 7, 2019, 5:56 pm

The day Paypal gets forced to shut down because crypto is so popular will be a great day.

**Tonight** - May 7, 2019, 7:28 pm

(May 7, 2019 05:56 PM)?luffer Wrote: [\[CITE\]](#) The day Paypal gets forced to shut down because crypto is so popular will be a great day.

Almost certainly not in this lifetime will that ever happen.

So many little old grandmas shop online with vendors who use PayPal - imagine them trying to wrap their head around money that doesn't "technically exist".

Really the only thing PayPal has going for them is that their buyer/seller protection keeps you safe (most of the time) from fraud.

Crypto scammers are at an all time high and cryptos are debatably still mostly unknown to most of the world.

Imagine a currency everyone was using that couldn't be charged back on. It would be chaos.

(Not that I don't enjoy thinking about that day too)

**Pork** - May 7, 2019, 7:51 pm

(May 7, 2019 01:47 PM)Omniscient Wrote: [\[CITE\]](#) So glad I'm done with Paypal. When they extended reversals to 6 months that really pissed me off. This is just uncool.

What's a real issue is that someone can scam your company by making huge Paypal orders then demanding a refund. Most stores will likely have to put into their terms they won't PP refund or they won't refund 100%. But what will a customer do if they don't 100% refund? They will likely do a chargeback which costs more.

I think Paypal just wants to discourage refunds too. This ^ but there's a reason why PayPal is so fucking garbage right now with their entire system and everything along with it. If you've called them for support any reason, even if it was for a simple account issue, there will be 1 of 2 things and both of them are bad.

A: You get a stupid Asian Woman representative who literally doesn't understand a single word of English.

B: You get a Dot Head aka Indian or a Muslim man who thinks he knows what he's talking about and still leaves you fucked in the end regardless. And when you ask for a supervisor they are also dumb fucks who speak no English. I once had to threaten them with a lawsuit because they held money that came out of the country originally for 21 days from eBay, and extended it to 180 days and tried to say it's because it was coming outside of the US (this was before eBay Smartened up and ditched PayPal for Ayden).

Point is PayPal is now losing tons of money especially after eBay departed from them resulting in loss in stock profits. Now that they've outsourced their entire employee base to India, China or somewhere far from America, and to places that can not speak proper English or understand it from English-Speaking customers such as myself. Also when you do call for support, you usually have to end up waiting about 30mins to an hour, usually around there sometimes longer.

Altogether, PayPal is no longer ran by Americans because they most likely cannot afford to pay them, hence why they outsourced their employees. I remember when PayPal was actually okay to use, but now it's literally as one user said on here, the "ultimate finesse".

This is my opinion based off of facts I've read up about PayPal, so idk if I'm wrong at all or not.

**Tonight** - May 7, 2019, 7:56 pm

(May 7, 2019 07:51 PM)Pork Wrote: [\[CITE\]](#) racist nonsense

I've talked to PayPal customer support four times this week, all very clearly native English speakers and no issues with communication.

Maybe five to ten minute wait time at most.

If you're going to add commentary, at least try and keep it relevant instead of going off on some racist skinhead misogynistic tangent.

**Pork** - May 7, 2019, 7:57 pm

(May 7, 2019 07:56 PM)Tonight? Wrote: [\[CITE\]](#) I've talked to PayPal customer support four times this week, all very clearly native English speakers and no issues with communication.

Maybe five to ten minute wait time at most.

If you're going to add commentary, at least try and keep it relevant instead of going off on some skinhead tangent. Well try calling them during the evening, and you're obviously not using a US account, I don't know anything about Europe/any other countries.. this is strictly talking about US users.

I usually have to wait at least 30 minutes, 20 minutes if I'm lucky, but usually longer.. and all that just for a support rep who doesn't know how to provide professional and efficient customer support for their customers. Along with that, considering they use a callback system when waiting, sometimes I don't even get a rep that answers the phone or it just automatically hangs up and I have to go through the entire automated system process again because they don't know how to develop their systems correctly.

I'm referring to US Support but k I guess I'm going on a tangent when its true  
money.cnn.com/2018/02/01/technology/paypal-ebay-payments-split-adyen/ >> proof that they got dumped by eBay and now eBay is working with Ayden, a Dutch Payment Provider.

**IRON MAN** - May 7, 2019, 8:19 pm

although they will give you back the paypal fee but for me personally I don't like this payment processor , people used to do the chargeback on it and than you run a case to solve the issue .

**Yin Yang** - May 7, 2019, 8:20 pm

Another way to increase revenue

**Happeh** - May 7, 2019, 8:50 pm

(May 7, 2019 05:39 PM)milw0rm Wrote: [\[CITE\]](#) They only can bring you problems bro evry day when you get some payment on pp you think will it get limited or not. This company suck.

I mean mine is 100% verified and I have PP credit so I doubt they'll limit me knowing they'll lose money.

Outside of that, they have massive issues, 1/10 payments are Crypto for me and too small amount for it to work properly and not worth losing the business just accepting PP.

**Eagle 95** - May 7, 2019, 11:15 pm

(May 7, 2019 01:47 PM)Omniscient Wrote: [\[CITE\]](#) Most stores will likely have to put into their terms they won't PP refund or they won't refund 100%.

This is a huge problem for legitimate businesses in most European countries. I don't know if you guys have that in the USA, but most countries in Europe have a 14 day full refund law so basically your best bet is to avoid PayPal completely.

What they are doing can't be legal (at least in Europe), hopefully there's a lawsuit incoming.

**Grim** - May 7, 2019, 11:17 pm

I wonder what its like to work for paypal and see all of this going on from the inside.

**jascorp** - May 7, 2019, 11:59 pm

(May 5, 2019 11:24 AM)Sickness. Wrote: [\[CITE\]](#) They clearly are losing money HARD and need to put more fees, idk so fucking stupid. I hope they die at some time and Bitcoin changes his place. They're sucks, trully.

With many competitors for similar platform which are more cheaper, in addition that paypal has many employees already atm, it certainly becomes them loss. Unfortunately, all customers were charged for it.

**SIM-403479** - May 8, 2019, 12:15 pm

Just one more reason for people to start using BTC more often!

**Mix** - May 8, 2019, 5:41 pm

Yay even more reason to move over skril and crypto they are not changing their fees and they aren't stupidly gonna change to like 20% in a day.

**Quick** - May 8, 2019, 8:48 pm

As if they're not already rich enough. In addition to being perplexed and messy in their procedures with clients. This is definitely gonna cause them a great loss of members.

**Dark** - May 8, 2019, 9:09 pm

(May 5, 2019 11:24 AM)Sickness. Wrote: [\[CITE\]](#) They clearly are losing money HARD and need to put more fees, idk so fucking stupid. I hope they die at some time and Bitcoin changes his place. yea this is retarded lol theyre not losing money. just watch the video. profitable through the roof. they just want more.

**Jimmie** - May 8, 2019, 9:27 pm

They also charge your card/bank if you use the PayPal balance and don't have enough for the fee without your permission.

**Sickness** - May 8, 2019, 10:58 pm

(May 8, 2019 09:09 PM)Dark Wrote: [\[CITE\]](#) yea this is retarded lol theyre not losing money. just watch the video. profitable through the roof. they just want more. Another one that doesn't use the head. Do you think putting more fees are good for the customers? No. They Clearly are losing money to go on that position if not it wouldn't happen.

**CryptEmail** - May 8, 2019, 11:07 pm

(May 8, 2019 09:27 PM)jimmie Wrote: [\[CITE\]](#) They also charge your card/bank if you use the PayPal balance and don't have enough for the fee without your permission. thats why vcc exist

**ventoman** - May 8, 2019, 11:19 pm

Why wouldn't they ? With the advent of cryptomonedas very soon they will feed on crumbs.

**Deany** - May 9, 2019, 4:40 am

Even bigger problem for ebay vendors. Since they have to pay for return shipping AND the paypal fees O\_O

**BITCHLESS** - May 9, 2019, 4:41 am

So far lost around ~2k\$ due to PayPal. It has the worst support I ever met.

**Tonight** - May 9, 2019, 1:28 pm

(May 8, 2019 09:27 PM)jimmie Wrote: [\[CITE\]](#) They also charge your card/bank if you use the PayPal balance and don't have enough for the fee without your permission. You agreed to that when you registered and linked your bank account as a secondary payment source.

**Cyam** - May 10, 2019, 7:26 am

So glad I stopped using Paypal. This would stress me out even more.

**Pawnhub** - May 10, 2019, 5:12 pm

Yeah paypal fucked me a while back, so I left them with my neg balance after their bs, they ain't gonna get shit from me.

**RegistarFBI** - May 10, 2019, 11:23 pm

(May 9, 2019 04:41 AM)Evil Morty Wrote: [\[CITE\]](#) So far lost around ~2k\$ due to PayPal. It has the worst support I ever met.

were those sales from that fraud delivery service you ran here?

**marv-un** - May 11, 2019, 5:40 am

ff fee unless it was us account has been like that for years now

**y389525** - May 11, 2019, 8:01 am

(May 5, 2019 11:14 AM)Eagle 95 Wrote: [\[CITE\]](#) [Video: <https://www.youtube.com/watch?v=c1WPDVjXDj0>]

So in best case, if you live in USA, it'd be 2.9% fee + 0.3 cents, otherwise, for Europe (depending on who you do business), it's around 3.5 to 5.5%.

Also, FF comes with a fee now unless it's an US account.

<https://www.paypal.com/us/webapps/mpp/ua/upcoming-policies-full>

So, correct me if I am wrong, I am a bit stupid so if a buyer refunds an item from the seller both sides have to pay a 2.9% fee or does the fee only affect the seller?

**sumguy14** - May 11, 2019, 2:05 pm

PP stopped this practice shortly after it was announced due to pressures from customers/consumers, while it is shitty they've rescinded the initial decision and this is not currently in effect. Keep an eye out though they're bound to try it again soon.

**Truth** - May 11, 2019, 2:18 pm

Wtf, I need to remove all my money off this platform.

Better do it before they charge me more fees

Abandon ship

Is CashApp better or can the world finally move to crypto

**B FOR BADASS** - May 12, 2019, 4:17 am

I have had mixed experiences with Paypal. For sure they are a monopoly and they behave like that. Some other processor needs to be competing with it. Thx

**Stoner** - May 12, 2019, 4:26 am

Paypal is absolutely screwing me with these fees, f&f is now a 2 euro fee to pretty much everyone I deal with.

**Eagle 95** - May 12, 2019, 7:18 am

(May 11, 2019 08:01 AM)y389525 Wrote: [\[CITE\]](#) So, correct me if I am wrong, I am a bit stupid so if a buyer refunds an item from the seller both sides have to pay a 2.9% fee or does the fee only affect the seller?

Only the sellers. Sellers pay the processing fee like when the deal was fully completed.

(May 11, 2019 02:05 PM)sumguy14 Wrote: [\[CITE\]](#) PP stopped this practice shortly after it was announced due to pressures from customers/consumers, while it is shitty they've rescinded the initial decision and this is not currently in effect. Keep an eye out though they're bound to try it again soon.

Do you have any source to backup your claims?

**y389525** - May 12, 2019, 7:30 am

(May 12, 2019 07:18 AM)Eagle 95 Wrote: [\[CITE\]](#) Only the sellers. Sellers pay the processing fee like when the deal was fully completed.

So only sellers suffer from the chargeback? Buyers keep the full amount? Man dats messed up.

**Effexion** - May 12, 2019, 7:31 am

Nothing short of daylight robbery.

**BottomNotch** - May 14, 2019, 12:41 am

(May 11, 2019 02:05 PM)sumguy14 Wrote: [\[CITE\]](#) PP stopped this practice shortly after it was announced due to pressures from customers/consumers, while it is shitty they've rescinded the initial decision and this is not currently in effect. Keep an eye out though they're bound to try it again soon.

<https://www.paypal.com/us/webapps/mpp/merchant-fees>

"Refund Fee: If you refund (partially or fully) a transaction to a buyer or a donation to a donor, there are no fees to make the refund, but the fees you originally paid as the seller will not be returned to you."

**y389525** - May 14, 2019, 1:23 am

(May 14, 2019 12:41 AM)BottomNotch Wrote: [\[CITE\]](#)

<https://www.paypal.com/us/webapps/mpp/merchant-fees>

"Refund Fee: If you refund (partially or fully) a transaction to a buyer or a donation to a donor, there are no fees to make the refund, but the fees you originally paid as the seller will not be returned to you."

See this is a little bit confusing which makes me scratch my head, does this mean that if the seller grants you the refund the buyer gets the full amount he originally paid and the seller does not get the full amount which he granted the refund to?

**Eagle 95** - May 24, 2019, 5:10 am

There were rumors they will revoke this but so far, nope.