

Forum:[Hack Forums](#)

Thread: [Who has better anti-fraud? Paypal or Stripe?](#)

James Burnham - March 17, 2020, 9:49 am

What is your experience regarding anti-fraud protection?

wowsomuchfun - March 17, 2020, 12:39 pm

I mean I had previously tried faking chargebacks on paypal by signing in from across the world on vpn and using anonymous browser with different useragents and machine. They let me sign in with no problem and then I tried charging back on the browser I usually use but they denied it and said it wasnt unauthorized. Usually u have to call your card provider or bank if u paid with those to have anything done.

Tyr - March 17, 2020, 12:48 pm

(Mar 17, 2020 12:39 PM)wowsomuchfun Wrote: [\[CITE\]](#) I mean I had previously tried faking chargebacks on paypal by signing in from across the world on vpn and using anonymous browser with different useragents and machine. They let me sign in with no problem and then I tried charging back on the browser I usually use but they denied it and said it wasnt unauthorized. Usually u have to call your card provider or bank if u paid with those to have anything done.

Can vouch that this has been done and PayPal used to have massive security issues. I use PayPal as my main source of income online. They have improved significantly, but fraudulent accounts still exist. They've since cracked down by ordering stricter account limitations for unverified accounts and such. I have a friend who owes around \$7k in chargebacks to PayPal under a fake name, stemming back to 2010. Luckily it's harder for people to do this now without committing some type of ID fraud or synthetic identity creation.

Stripe I refuse to use at all on a business level.

Omniscient - March 17, 2020, 2:08 pm

Stripe has way better tools for fraud prevention. How smart you are about using them is up to you.

Dorrance - March 17, 2020, 3:51 pm

I would have to say stripe, but there's always around both.

EnG1ne - March 18, 2020, 7:05 am

If you get frauded through PayPal, the only place that can help you is your Bank and not them so you better have a good bank

Hagzerino - March 19, 2020, 2:07 pm

Its definitely Paypal.

It depends on what you are going to do with Stripe.

POLY MATH - March 20, 2020, 9:56 am

Stripe has better anti-fraud detection. Simply put.

Both companies anti-fraud systems are still advanced and should fit your needs.

Like - March 21, 2020, 5:45 pm

Paypal has really upped its game recently

SIM-4609353 - March 21, 2020, 6:38 pm

Stripe right now, but Paypal is improving. I always prefer not using PP.

Like - March 21, 2020, 7:13 pm

I've done some bh and id really say pp is more secure

Angela White - March 21, 2020, 7:26 pm

Stripe is amazing, I use it for all my businesses.

PoopMan - March 21, 2020, 10:15 pm

it would be paypal. stripe not on paypal's level as of now.

YouTube - March 24, 2020, 5:05 am

Stripe, PayPal used to be a chargeback nightmare, not sure if it still is. I prefer bitcoin over anything.

Porn - March 24, 2020, 9:49 am

Stripe has way better fraud protection and a well documented api. You can even see their ip address, name, location, email, etc when they make a purchase.

But at the end of the day I'd rather take a loss with paypal, better to make sales than have little to no sales at all.

Icey. - March 24, 2020, 9:58 am

You can easily pull your money back with paypal if you know what you're doing. That is why i only make payments with it and not receive payments.

Stripe is the way to go imo. I use stripe for a few things and receive way less chargebacks than i did with paypal

SoulBooster - March 24, 2020, 9:59 am

(Mar 24, 2020 09:49 AM)Porn Wrote: [\[CITE\]](#) Stripe has way better fraud protection and a well documented api. You can even see their ip address, name, location, email, etc when they make a purchase.

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With PayPal you can see almost the same data via API - ip address, name, address, email, and etc.

Porn - March 24, 2020, 11:53 am

(Mar 24, 2020 09:59 AM)SoulBooster Wrote: [\[CITE\]](#) With PayPal you can see almost the same data via API - ip address, name, address, email, and etc.

im sure you can get the same data with paypal but im talking about out of the box, stripe dashboard offers customer ip address, browser, operating system, even the last digits of their credit card. when i login to my dashboard on paypal (business verified) all i can see is when the transaction took place, their name email and address.

Montana - March 25, 2020, 9:46 am

Stripe in my opinion is better either way.

Icey. - March 27, 2020, 6:37 pm

After scrolling abit in the terms of service at PP i found the thing is was thinking about why not to use PP

Big image

Spoiler [\(Click to View\)](#)

Undecidedone - *March 30, 2020, 6:26 pm*

Stripe is the way to go in my opinion

Lil Wolf - *March 30, 2020, 6:32 pm*

Stripe is less tried but is easier done believe it or not Paypal but so many scrubs abuse paypal i'd use Stripe even though it's way easier to exploit or it used to be around 5 yrs ago.

SIM-3601851 - *March 31, 2020, 3:29 pm*

PayPal is literally an anti-fraud company. Stripe is just a payment processor

Mrgoodthangz - *June 12, 2020, 12:34 pm*

Paypal is better but when they lock you out of your account it's pain in the ass.

VisualSoft - *June 13, 2020, 10:33 am*

My Vote goes for Stripe, Paypal is not that good.

BrosOverH - *September 9, 2020, 2:27 pm*

You can get response on hacktown