

Forum:[Hack Forums](#)

Thread: [Can I be chargebacked from paypal if it is sent as personal payment \(F&F\)?](#)

Net - April 10, 2020, 6:54 am

I've seen some mixed answers about this question. Some say that there is no way that it can be chargebacked and some say that it has almost no effect?

Can anyone tell me from experience which one is true?

Yin Yang - April 10, 2020, 6:57 am

Yes, any unauthorized transactions can be chargedback.

zeroday - April 10, 2020, 6:57 am

Yes. In fact it's worse using F&F because you can't defend it. How are you going to argue you provided a product/service fully when they paid with F&F?

Astrogen - April 10, 2020, 7:06 am

(Apr 10, 2020 06:57 AM)zeroday Wrote: [\[CITE\]](#) Yes. In fact it's worse using F&F because you can't defend it. How are you going to argue you provided a product/service fully when they paid with F&F?

This. I prefer using invoices for my sales (gfx). I find them way better than f&f.

SecureOp - April 10, 2020, 7:10 am

(Apr 10, 2020 07:06 AM)Astrogen Wrote: [\[CITE\]](#) This. I prefer using invoices for my sales (gfx). I find them way better than f&f.

Are you setup in the USA or International? I get charged liked 4.4% onto of the currency conversion rate through invoices.

Also do you specific any terms and conditions, because under the seller's protection policy you're not covering and wondering if description ToS stands in case of any charge-backs / claiming service was not provided.

Astrogen - April 10, 2020, 7:19 am

(Apr 10, 2020 07:10 AM)Din Wrote: [\[CITE\]](#) Are you setup in the USA or International? I get charged liked 4.4% onto of the currency conversion rate through invoices.

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I'm international but my main currency is USD. Yes, I get charged 4.4% + 0.30 as well. I usually just take it for myself or sometimes add the fee to the total price so I'll get what I asked for (this [tool](#) is helpful for that). Yes, I put terms and conditions on my invoices.

Net - April 10, 2020, 7:21 am

(Apr 10, 2020 07:06 AM)Astrogen Wrote: [\[CITE\]](#) This. I prefer using invoices for my sales (gfx). I find them way better than f&f.

Are you protected by Paypal in that case?

Sorry if this sounds like a dumb question, want to know how to 100% protect myself by

chargebacks.

SecureOp - April 10, 2020, 7:23 am

(Apr 10, 2020 07:19 AM)Astrogen Wrote: [\[CITE\]](#) I'm international but my main currency is USD. Yes, I get charged 4.4% + 0.30 as well. I usually just take it for myself or sometimes add the fee to the total price so I'll get what I asked for (this [tool](#) is helpful for that). Yes, I put terms and conditions on my invoices.

Thanks for the information & link, usually I just work it out on the spot.

Have you ever experienced a chargeback, main reason which I'm holding back from adding them as my main payment processor. (Digital servicing is still under-value with their current policies)

Astrogen - April 10, 2020, 7:28 am

(Apr 10, 2020 07:23 AM)Din Wrote: [\[CITE\]](#) Thanks for the information & link, usually I just work it out on the spot.

Have you ever experienced a chargeback, main reason which I'm holding back from adding them as my main payment processor. (Digital servicing is still under-value with their current policies)

No, I have not experienced chargebacks yet since I'm still fairly new in PayPal (around a year I guess) and mostly my deals are for my graphic services only. Usually if I encounter sketchy users, I only take crypto from them. My main payment solution is still crypto (here in hf) but for some clients (offsite, freelance stuff) I take paypal from them.

Net - April 10, 2020, 7:35 am

(Apr 10, 2020 07:28 AM)Astrogen Wrote: [\[CITE\]](#) No, I have not experienced chargebacks yet since I'm still fairly new in PayPal (around a year I guess) and mostly my deals are for my graphic services only. Usually if I encounter sketchy users, I only take crypto from them. My main payment solution is still crypto (here in hf) but for some clients (offsite, freelance stuff) I take paypal from them.

Yes, I also rather take crypto so that I know I won't get chargebacked.

Heard that users can issue a chargeback in the first 6 months.

Shiiza - April 10, 2020, 7:37 am

Yes, it can be chargedback as an unauthorized transaction aka that they didn't send money themselves however, its easy to winover but will also get your account limited why you may ask? because it would be obvious to PayPal that you used the friends or Family feature for payments towards goods or services or anything else.

My advice is don't ever use F&F payments as even if you don't get chargebacks and those are rare with F&F payments, you will get limited if you recieve too many payments from different sources, pp system catch on quick with this, you won't be able to fool it.

Just go with Goods and services payments, you won't get limited if you don't fuck up, if all your payments are legal, keep invoices so that even if you get chargeback or limited you could win those chargebacks and get yourself out of temp limitations, once your payment history is up to the mark the risks of getting limited diminishes and you will be able to win your chargebacks easy.

Oh, incase the payments you receive are not acceptable with pp policy, refund them, don't fight them over.

Hope this helps.

Astrogen - April 10, 2020, 7:38 am

(Apr 10, 2020 07:21 AM)Net Ninja Wrote: [\[CITE\]](#) Are you protected by Paypal in that case?

Sorry if this sounds like a dumb question, want to know how to 100% protect myself by chargebacks.

Yes, if you are selling you will only be protected by paypal if you use g&s. If you have a f&f disputed, you'll lose if you state that you are selling something as it's against their policy.

Net - April 10, 2020, 7:40 am

(Apr 10, 2020 07:37 AM)Shiiza Wrote: [\[CITE\]](#) Yes, it can be chargedback as an unauthorized transaction aka that they didn't send money themselves however, its easy to winover but will also get your account limited why you may ask? because it would be obvious to PayPal that you used the friends or Family feature for payments towards goods or services or anything else.

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Appreciate the answers, thank you.