

Forum:[Hack Forums](#)

Thread: [Can somebody charge back Apple Pay or Cashapp?](#)

Elysium - May 5, 2020, 5:53 pm

I am currently selling some car parts and was looking to sell locally however I've had a lot of requests for shipping. The parts total about \$8,000 so I am quite hesitant to accept payments online. I was considering using Apple Pay or Cashapp but wanted to see if there are any popular payment methods that can NOT be charged back or disputed? Also, can either Apple Pay or Cashapp be charged back?

Grim - May 5, 2020, 6:03 pm

(May 5, 2020 05:53 PM)Elysium Wrote: [\[CITE\]](#) I am currently selling some car parts and was looking to sell locally however I've had a lot of requests for shipping. The parts total about \$8,000 so I am quite hesitant to accept payments online. I was considering using Apple Pay or Cashapp but wanted to see if there are any popular payment methods that can NOT be charged back or disputed? Also, can either Apple Pay or Cashapp be charged back?

Cashapp can be if it's fraud. I.E person uses a stolen account to pay you cashapp can reverse the transfer.

Stepdad - May 5, 2020, 6:05 pm

Never compromise yourself to make a sale. In this case, the safety of your money.

Lavish Living - May 5, 2020, 6:06 pm

(May 5, 2020 06:03 PM)Grim Wrote: [\[CITE\]](#) Cashapp can be if it's fraud. I.E person uses a stolen account to pay you cashapp can reverse the transfer.

cashapp can easily be reversed if they pay with their card.

they just call their bank and say it wasn't authorized - just like paypal.

apple pay, not sure about. I would assume its the same deal tho

Grim - May 5, 2020, 6:08 pm

(May 5, 2020 06:05 PM)Moms Boyfriend Wrote: [\[CITE\]](#) Never compromise yourself to make a sale. In this case, the safety of your money.

Pretty much this if you assume the person is going to charge back just don't do it lol or use something like crypto to take the payment.

Morpheus - May 5, 2020, 6:13 pm

Ask this guy to send the cash by shipping.

Elysium - May 5, 2020, 6:13 pm

Unfortunately most people from Facebook marketplace or craigslist have never even heard of crypto. I know that Apple Pay works as a middle ground for the transaction. I.e the money is sent to the payment processor and then distributed to the recipient. Therefor if the money is charged-back the recipient is unaffected and Apple Pay will give the person a negative balance and then send the money to a collections agency. I am unsure about if they handle disputes though.

I have offered to the buyer that I will accept the payment with a signed bill of sale and a picture of their drivers license attached. If they're willing to do that then I will probably accept the payment.

TomeCruisey - May 5, 2020, 6:16 pm

why would the average person chargeback 8k lol

are you trying to scam them? as you seem awfully worried about a chargeback for no reason unless of course you doing some fishy shit.

out of all the deals that happen daily on offer up, craigs etc the chargeback percentage is very low otherwise sites wouldnt be around as no one be using them as ever seller would be at a loss

TheHolyOneMan - May 5, 2020, 6:16 pm

(May 5, 2020 06:13 PM)Elysium Wrote: [\[CITE\]](#) Unfortunately most people from Facebook marketplace or craigslist have never even heard of crypto. I know that Apple Pay works as a middle ground for the transaction. I.e the money is sent to the payment processor and then distributed to the recipient. Therefor if the money is charged-back the recipient is unaffected and Apple Pay will give the person a negative balance and then send the money to a collections agency. I am unsure about if they handle disputes though.

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Hey i just got scammed off FB marketplace. Use walmart to walmart or a money order. That way you are safe. Make him pay a company. Don't take anything directly from his bank

znc - May 5, 2020, 6:32 pm

I would recommend just accepting PayPal.

Create a very detailed invoice, record videos of you packaging/shipping if you can.

You'll be safe. People that complain about PayPal just aren't dealing as legitimately as possible and never have a way to prove they didn't scam the buyer, so that's why the buyer is always favored. If you have proof, you'll be fine.

Dorrance - May 5, 2020, 6:35 pm

Anything can be charged back or check as unauthorized through the bank. Only way of irreversible funds are Crypto bud.

Honestly at that price I'll trade that for stocks or bonds.

Simplex - May 5, 2020, 6:40 pm

(May 5, 2020 06:35 PM)Dorrance Wrote: [\[CITE\]](#) Only way of irreversible funds are Crypto bud.

Pretty sure cash is irreversible too. Have them mail you a cashiers check and don't send it out until the check clears.

Dorrance - May 5, 2020, 6:41 pm

(May 5, 2020 06:40 PM)Simplex Wrote: [\[CITE\]](#) Pretty sure cash is irreversible to. Just get a cashiers check OP.

Cashier checks can be flagged or faked I have seen it happen before.

Jay - May 6, 2020, 5:43 am

Unless user cards with Cashapp, the chances of them being able to chargeback is VERY unlikely, cashapp's support is straight dog shit

Digital game payments - May 7, 2020, 10:22 am

Both are reversible via bank reversal.

Swip3r - May 7, 2020, 10:30 am

Money orders will save your life in times like these.

Renowned - May 7, 2020, 10:32 am

Isn't Apple pay just basically a debit/credit card so yeah, can be reversed.

DOSH - May 7, 2020, 10:36 am

Introduce them to crypto, get a WU Transfer or physical cash.

The 3 safest options I can think of.

CuCumba - May 7, 2020, 2:37 pm

Yes, I've been chargeback on Cash App before.

Bender - May 7, 2020, 2:39 pm

i haven't heard of this but it could happen i guess

Elysium - May 7, 2020, 6:33 pm

Ended up doing an in-person deal. Thanks for everybody's input though.