

Forum:[Hack Forums](#)

Thread: [Avoid using CashApp => Chargebacks are possible](#)

Semmenial - August 31, 2020, 1:26 pm

Hello everybody,

I've done thousands of dollars of exchanges using CashApp and never had a problem(still haven't had a REAL problem yet truly).

But, I did several exchanges with member <https://hackforums.net/member.php?action=profile&uid=4805177> and he got banned. This led to him disputing the transactions from his bank and the CashApp payments got refunded.

Here's where it's weird. I always exchange my cashapp back to BTC, so I typically only have about \$50ish in cashapp at most. When the payments were reversed, \$100 worth, no money left my account. I do not know if it will in the future, but as of now, the money hasn't left.

This community alert is to educate users that chargebacks are possible on CashApp, but the money doesn't seem to get refunded out of your account. (AS FAR AS I KNOW).

Insidious - August 31, 2020, 1:31 pm

Interesting, so if I understand correctly, if you had no money in the account and they reversed over \$100 with a \$0 balance, then as soon as you get a payment maybe it will have to start from -\$100 to make up for it? Have you tried adding a dollar to see? I've done the same with Cashapps, never knew it was reversible, I think there's always a chance once it's disputed with a bank.

Lor?d - August 31, 2020, 1:31 pm

Yeah it's possible, it's rare but possible. Like you said it has to be pulled back by the bank.

Just have them screenshot their balance to prove they're sending from balance and not their bank.

Prox - August 31, 2020, 1:41 pm

This is exactly why I don't use Cashapp, while there are not "chargeback" options within the app itself, they do happen. Banks will always side with the customer, so there is no way to counter them.

You can exchange thousands without issues but the one time it happens, it stings.

Zoomers - August 31, 2020, 2:06 pm

Its the risk of exchanging, but as another user stated just do it from balance. Cashapp will always just deny a dispute. Ofc if its bank they will side with the acc holder , its who they get the business from

Mark Ronson - August 31, 2020, 2:08 pm

Any payment system can be chargebacked besides crypto. Cashapp sent from balance I think would be very hard to chargeback though. If it's from card/bank yeah.

Bacardi Cola Lime - September 1, 2020, 7:19 am

I thought CashApp was safe enough when it comes to such situations. Apparently, crypto stays the best option. People need to see this and keep it in the back of their minds.

Geass - September 1, 2020, 7:33 am

Safer way is to accept CashApp from the balance and not banks.

Yin Yang - September 1, 2020, 7:45 am

Anything can be charged back if it was sent by a bank

Linyah - September 1, 2020, 7:47 am

(Sep 1, 2020 07:33 AM)Geass Wrote: [\[CITE\]](#) Safer way is to accept CashApp from the balance and not banks.

I'm curious, if an User top-up his CashApp balance with card/bank and then send it to you, would he still be able to chargeback it?

Geass - September 1, 2020, 7:52 am

(Sep 1, 2020 07:47 AM)Linyah Wrote: [\[CITE\]](#) I'm curious, if an User top-up his CashApp balance with card/bank and then send it to you, would he still be able to chargeback it?

I don't think so, but not 100% sure.

Because when he top up his funds goes to CashApp so if he dispute will be for that specific transaction., but when he makes the payment goes directly to you.

I don't know if it makes sense.

Wang Tang - September 1, 2020, 8:06 am

That's a normal thing. Otherwise everyone would be rich by just selling their BTC or Cashapp

Parks - September 1, 2020, 8:17 am

(Sep 1, 2020 08:06 AM)CryptoHeist Wrote: [\[CITE\]](#) That's a normal thing. Otherwise everyone would be rich by just selling their BTC or Cashapp

Meh, chargebacks are fine you get used to it when it's only 10% of your total profits exchanging. The real problem is having your account last long enough without being banned for suspicious amount of funds coming in and out etc.

Linyah - September 1, 2020, 9:14 am

(Sep 1, 2020 08:17 AM)Parks Wrote: [\[CITE\]](#) Meh, chargebacks are fine you get used to it when it's only 10% of your total profits exchanging. The real problem is having your account last long enough without being banned for suspicious amount of funds coming in and out etc.

In this case, at that time you probably already sent the BTC for "his" CashApp. So in the end you'll end up with -CashApp and -BTC. Way more than your 10% profit =(

Tyr - September 1, 2020, 9:50 am

As others have mentioned, chargebacks with intangible goods are inevitable and anything can happen no matter what platform you sell on.

Gashi - September 1, 2020, 10:58 am

Pretty obvious, anything can be chargebacked on. I've accepted thousands of payments through cashapp and only received one. Dozens of refund requests though.

pfabdr - September 1, 2020, 2:39 pm

heard this first time, ask for ss before doing deals

Vibe - September 1, 2020, 2:45 pm

From my understanding Cashapp bytes the payment

*bites lmao damn you hackforums

UnoOne - September 1, 2020, 2:48 pm

May be ,if your pattern is: cash deposits->convert to btc-> transfer btc --Repeating --- then it will surely considered as money laundering
cashapp btc feature is for investing to btc and Not for laundering funds

You should check the terms

Semmenial - September 1, 2020, 3:54 pm

(Sep 1, 2020 02:48 PM)UnoOne Wrote: [\[CITE\]](#) May be ,if your pattern is: cash deposits->convert to btc-> transfer btc --Repeating --- then it will surely considered as money laundering
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No, I was exchanging bytes for Cashapp.