Forum:Hack Forums

Thread: Paypal 180 day limit | UPDATED

1eye - *December 27, 2020, 12:51 pm*

(old thread at bottom)
I FINALLY GOT A REASON
Found out finally why I got limited

A user has 5 diffrent paypal accounts, which each account he bought a few times from me and now he is slowly doing the "unauthorised" disputes

I'm apparently not the only victim but its gonna be a real struggle to upload proof I actually delivered the service, got a feeling paypal will not take my side and just fugg me in the ass

OLD THREAD:
Dear users,

I bought and sold some products on multiple marketplaces with my personal account (waiting on new business debit to create bizz account).
After 2500€ of volume within 5 days, I received a request from Paypal for my ID, bank statement, and proof of address. Within 1 hour I uploaded all the information they asked for and requested a withdraw to my bank which was "pending".

The next day I receive 500€ and get another notification from PayPal asking for the same information, not even 12 hours have passed since then but I uploaded the same info again to keep them pleased and asked for an additional withdraw since I need the money.

They told me within 1 working day they would review this information and update me. Saturday passed which is not a working day and I get the notification that my account is limited since they find my account "risk full" and will hold my balance for a maximum of 180 days. My 1.5K withdraw got canceled by them, leaving me with a balance of 2.15K. Strangely enough, they did execute payment for a clothing store. After reading many threads on r/paypal and other sites I came to the conclusion that its the best to call them in the morning and try to resolve it.

But one question remains unclear to me, What if they decide to actually hold my money for 180 days? I can provide proof of delivery via a third-party site (such as a tracking link) that I delivered the products. I'm desperate for this money since I need it to pay rent which is within 5 days... for the people saying PayPal is not a bank I fully agree but they did not allow me to withdraw any money to my bank account...

I'm genuinely pissed off... Does anyone have some good advice (from EU)?

Dopamine - *December 27, 2020, 1:01 pm*

Already happened to me once and I have waited the whole 180 days to get my money back.... fugg paypal.

It was in 2017 so maybe someone have a method to avoid this or not...

I hope it will be resolved soon for you my man.

nectar - *December 27, 2020, 1:04 pm*
paypal is pure cancer bro, they fuck with you all the time just cause they can

best of luck getting it resolved :) - in the past, when they limited me i called and explained i needed the money they were planning to hold, and they actually granted me a link to instantly create the withdrawal request to bank (no instant transfers).

hope you get it buddy, happy holidays!!

1eye - *December 27, 2020, 1:05 pm*
(Dec 27, 2020 02:01 PM)Dopamine Wrote: *[CITE]* Already happened to me once and I have waited the whole 180 days to get my money back.... fugg paypal.

It was in 2017 so maybe someone have a method to avoid this or not...

I hope it will be resolved soon for you my man.
If i was breaking the rules I would not be mad, however this is all legit stuff.
I was bussy on a method where I was making great returns, scaling it up slowly and was gonna use this money to buy more stock (1K profits, 1.15K was from bank).

Calling them monday morning and I really hope they fix it cus atm they make a gay parade look straight

Leaks - *December 27, 2020, 1:06 pm*
they limited my account either 1 month ago. have to wait 5 more now.
i will create a new account with different up etc. hope this can resolve your issue like for me

1eye - *December 27, 2020, 1:06 pm*
(Dec 27, 2020 02:04 PM)vibes Wrote: *[CITE]* paypal is pure cancer bro, they fugg with you all the time just cause they can

best of luck getting it resolved :) - in the past, when they limited me i called and explained i needed the money they were planning to hold, and they actually granted me a link to instantly create the withdrawal request to bank (no instant transfers).

hope you get it buddy, happy holidays!!
Was gonna call them in the morning and give this explenation, they will probs believe me since i did a request for 1.5K 2 days before the limit.
If I get 1.5K back then im fine with the rest being locked for the time, if not I'm gonna look into blackhat methods

Target™ - *December 27, 2020, 1:07 pm*
(Dec 27, 2020 01:51 PM)1eye Wrote: *[CITE]* Dear users,

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I'm genuinely pissed off... Does anyone have some good advice (from EU)?
Back in 2016-2017 i had issues like this, they aren't going to release your money early. You used to be able to get it early at 90 days if you called in, maybe a worth a shot, but they will hold it for some period

1eye - *December 27, 2020, 1:07 pm*
(Dec 27, 2020 02:06 PM)Leaks Wrote: [CITE] they limited my account either 1 month ago. have to wait 5 more now.
i will create a new account with different up etc. hope this can resolve your issue like for me
Yea this was for a company i setup but i needed a new bank acc, mf limited me fast tho...

Atleast lesson learned I guess? Still waiting on new card but rest for new acc is setup

Dopamine - *December 27, 2020, 1:08 pm*
(Dec 27, 2020 02:05 PM)1eye Wrote: [CITE] If i was breaking the rules I would not be mad, however this is all legit stuff.
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Calling them monday morning and I really hope they fix it cus atm they make a gay parade look straight
Yeah i'm pretty sure that legit or not they limit you when you reach a limit

Mark Ronson - *December 27, 2020, 1:17 pm*
Welcome to Gaypal man, everyone who's done business with them has been thru that. That's why nowadays people make stealths and do their best not to use paypal (you have to if you have a eBay business tho)

1eye - *December 27, 2020, 1:22 pm*
(Dec 27, 2020 02:17 PM)John Frusciante Wrote: [CITE] Welcome to Gaypal man, everyone who's done business with them has been thru that. That's why nowadays people make stealths and do their best not to use paypal (you have to if you have a eBay business tho)
Ive used them before but always for non legit stuff.

But now, like i said previous in the thread. They make a gay parade look straight

xatt - *December 27, 2020, 7:03 pm*
(Dec 27, 2020 02:17 PM)John Frusciante Wrote: [CITE] Welcome to Gaypal man, everyone who's done business with them has been thru that. That's why nowadays people make stealths and do their best not to use paypal (you have to if you have a eBay business tho)
Not anymore you don't. eBay has seperated itself with Paypal now that their contract has ended and will process your payments independently if you choose them to do so (and by doing so you save money on fees).

Mark Ronson - *December 27, 2020, 8:16 pm*
(Dec 27, 2020 08:03 PM)xatt Wrote: [CITE] Not anymore you don't. eBay has seperated itself with Paypal now that their contract has ended and will process your payments independently if you choose them to do so (and by doing so you save money on fees).
I see people still using Paypal for eBay (both stealth) so there must be some catch

xatt - *December 27, 2020, 8:58 pm*
(Dec 27, 2020 09:16 PM)John Frusciante Wrote: [CITE] I see people still using Paypal for eBay (both stealth) so there must be some catch
because with eBay you have to send them your bank account and SSN and they send the money directly so I'm assuming a lot of people aren't comfortable with that since they doing shady shit.

1eye - *December 28, 2020, 2:15 am*
Update:

-Paypal's call center simply responds "there is currently a problem with this network"
-The messaging service in paypal itself deleted my message twice or returns an error
-When trying to talk via twitter or messenger they refer me to their messaging network that gives me an error or deletes meh shit

What in the actual fuck is wrong with these guys

another update

someone opened 2x chargebacks against me since the payment was "not authorised" so there is a possibility this scammer is the reason they limited me

Sickness - *December 28, 2020, 12:26 pm*
(Dec 28, 2020 03:15 AM)1eye Wrote: [CITE] Update:

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another update

someone opened 2x chargebacks against me since the payment was "not authorised" so there is a possibility this scammer is the reason they limited me
the chargeback shouldn't be the reason of why you got limited, call to paypal, explain the situation and literally cry to them until they let you access to a withdraw, you can also tell them if you dont get access to the money, you'll contact your lawyers and open a judicial process, (usually this works).

Shiiza - *December 28, 2020, 1:01 pm*
Its kind of your fault mate, no one receives that amount of money suddenly in a few days. You should have a business verified account and the sales should increase day by day.

And making more than $2000 in a week on a new account automatically limits your account as it is a risky amount + not to mention you got chargebacks of unauthorized transaction, even I would say that you're doing something fraudulent.

+ I can't believe but you also asked them to withdraw all your funds, again a risky move.

Call them and provide all legal documents they ask for, there is a slight chance they would remove the limitations, don't ask them to give your money, ask them to unlimit your account as its hurting your sales.

1eye - *December 29, 2020, 2:22 am*
(Dec 28, 2020 02:01 PM)Shiiza Wrote: *[CITE]* Its kind of your fault mate, no one receives that amount of money suddenly in a few days. You should have a business verified account and the sales should increase day by day.

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this was an account with already a healthy history + 2 years old fully verified

it was in the christmas period, was simply waiting for a new bank card and was settup up a bizz acc. I mean u can for sure say it is abnormal for a new account but when you are willing to work toghetter with them in any possible way but it feels like talking to a wall then imo as a company u can fuckoff

(Dec 28, 2020 01:26 PM)Sickness Wrote: *[CITE]* the chargeback shouldn't be the reason of why you got limited, call to paypal, explain the situation and literally cry to them until they let you access to a withdraw, you can also tell them if you dont get access to the money, you'll contact your lawyers and open a judicial process, (usually this works).
lmao there call centers are closed atm thats the horrible thing, send 2 messages on their platform,messenger,twitter, called them 10+ times just to be sure and after 5 days i finally got a template email as a reply

Omniscient - *December 30, 2020, 10:20 am*
Quote:someone opened 2x chargebacks against me since the payment was "not authorised" so there is a possibility this scammer is the reason they limited me

Exactly why. And Paypal is right to do so because it's entirely possible all your payments are fraudulent and even that you are involved somehow. It's very common to defraud Paypal to the point that conducting legit business through their service is nearly impossible.

1. Open new account (but you stated yours is 2 years old)
2. Accept a pile of fraudulent payments

3. Withdraw asap

In your case you did get $500 payout. And if the payments you got were legit then in 180 days you'll get your balance. But if you didn't due your diligence with accepting the payments which were chargebacks that's partially on you. Unfortunately Paypal risk department is terrible.

Overall Paypal is shit and you shouldn't every use them.

SIM-2273342 - *December 30, 2020, 10:24 am*

(Dec 30, 2020 11:20 AM)Omniscient Wrote: *[CITE]* Exactly why. And Paypal is right to do so because it's entirely possible all your payments are fraudulent and even that you are involved somehow. It's very common to defraud Paypal to the point that conducting legit business through their service is nearly impossible.

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Overall Paypal is shit and you shouldn't every use them.
Pretty much, to sum it up, PayPal are the scum of digital transactions.

OP you have two options, depending on your ethics/moral compass:

1. Wait out the 180 days and get your balance back

2. Tell everyone you've had pay you to chargeback and have them pay you out in crypto or some alternative at a profit for them (ex. 85% value of PayPal transaction).

The second option would get you paid faster but wouldn't make PayPal particularly happy, to say the least. Regardless, I'd advise not using them in the future.

1eye - *December 30, 2020, 12:32 pm*

(Dec 30, 2020 11:20 AM)Omniscient Wrote: *[CITE]* Exactly why. And Paypal is right to do so because it's entirely possible all your payments are fraudulent and even that you are involved somehow. It's very common to defraud Paypal to the point that conducting legit business through their service is nearly impossible.

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Overall Paypal is shit and you shouldn't every use them.
Yea I just discovered that there is one guy who send me 20 transactions from 4 diffrent accounts (which are all the same guy & adress). Im expecting a big chargeback spree so i can kiss the get out of jail card goodbye

But besides that, lol paypal refuses to communicate in every way possible. Only get template emails...

Anyways, gonna give this guy hell tho cus I have a lot of proof of delivery of the products so he can't do shit

(Dec 30, 2020 11:24 AM)Romania Wrote: [CITE] Pretty much, to sum it up, PayPal are the scum of digital transactions.

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The second option would get you paid faster but wouldn't make PayPal particularly happy, to say the least. Regardless, I'd advise not using them in the future.
if I can use crypto I will, big fan since 2015

But the money was with paypal so I had no other choice but i'm not too stressed about the money & found a better way to make my system work even though its a whole mess to setup

Found out finally why I got limited

A user has 5 diffrent paypal accounts, which each account he bought a few times from me and now he is slowly doing the "unauthorised" disputes

I'm apparently not the only victim but its gonna be a real struggle to upload proof I actually delivered the service, got a feeling paypal will not take my side and just fuck me in the ass