

Forum:[Hack Forums](#)

Thread: [Question about PayPal chargebacks](#)

jganjanski - April 13, 2021, 9:04 am

Not sure if this is the correct section for this,
But I browsed around and this fit best based on what I saw.

I have an individual who is going to send me around \$740 USD in PayPal for BTC via. Friends & Family.

Is there a risk of him charging back? If he sends from balance am I guaranteed the money to be secured?

Any input would be appreciated.

Neon™ - April 13, 2021, 10:04 am

There is no 100% guarantee. Even though it's widely known that F&F payments can not be refunded, I've come across cases where people successfully managed to get their money back from f&f deals.

Forensic - April 13, 2021, 10:06 am

Of course there is risk. If he is using stolen funds or scammed funds it can be taken back. If he is paying directly from his card the card can issue a chargeback. If it is an unauthorized transaction it can be chargedback.

SIM-4923173 - April 13, 2021, 10:08 am

(Apr 13, 2021 09:04 AM)jganjanski Wrote: [\[CITE\]](#) Not sure if this is the correct section for this,
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all they have to do is a charge back and paypal will side with them. You cannot buy btc or sell and once paypal see this even if you send him the btc he will get the money back. Paypal without question will give him back \$740 because they don't want to deal with people selling their BTC individually. So, for sure People like that are scamming you. they will send you the money and have you wire them btc and then do a charge back and they know they will win because paypal doesn't get involved and it's against their rules to sell btc by yourself. You're supposed to use exchanges etc. All I know it happened to many people using paypal they don't get involved instead they favor the person sending the money for btc because they don't allow people to sell btc on their platform unless you bought the bitcoin from paypal.

Aeowulf - April 13, 2021, 10:17 am

That high amount, unless you trust them IRL or something, I wouldn't touch it. People avoid Paypal for a reason.

Yanix - April 13, 2021, 11:35 pm

(Apr 13, 2021 10:17 AM)Aeowulf Wrote: [\[CITE\]](#) That high amount, unless you trust them IRL or something, I wouldn't touch it. People avoid Paypal for a reason.

Well said bro and nowadays I am not using my paypal to receive payments for it's too risky

Who Soup - April 13, 2021, 11:47 pm

safest thing you could do is have them send you an empty envelope as non friends/family that way you have something to dispute.

ScorpionX - April 13, 2021, 11:53 pm

I've learnt a thing or two from this post for sure.

Trev - April 14, 2021, 2:01 am

(Apr 13, 2021 10:06 AM)NoAgency Wrote: [\[CITE\]](#) Of course there is risk. If he is using stolen funds or scammed funds it can be taken back. If he is paying directly from his card the card can issue a chargeback. If it is an unauthorized transaction it can be chargedback.

This 100%

I would not accept that much from someone random on paypal, try zelle or something of that matter

Euro - April 14, 2021, 2:02 am

(Apr 13, 2021 10:04 AM)Neon™ Wrote: [\[CITE\]](#) There is no 100% guarantee. Even though it's widely known that F&F payments can not be refunded, I've come across cases where people successfully managed to get their money back from f&f deals.

I've had someone attempt an F&F transaction with an "unauthorised transaction" claim but because I was selling intangibles, there was no way to be sure he wouldn't have the file, so I won that dispute but only because I wouldn't take no as an answer.

Worst case scenario, PayPal may have the last word, but your bank has the final say.

Big E - April 14, 2021, 2:15 am

(Apr 14, 2021 02:02 AM)Euro Wrote: [\[CITE\]](#) I've had someone attempt an F&F transaction with an "unauthorised transaction" claim but because I was selling intangibles, there was no way to be sure he wouldn't have the file, so I won that dispute but only because I wouldn't take no as an answer.

Worst case scenario, PayPal may have the last word, but your bank has the final say.

That's strange behaviour on PayPal's part, to say the least.

PayPal T&Cs say that you can't sell any goods or services using the friends & family option.

Surprise surprise, the T&Cs say that you should only use the friends & family option to send money between... you guessed it... friends & family.

Generally speaking, if you follow PayPal's T&Cs, you will be protected in the vast majority of cases. PayPal has a bad reputation, but actually doesn't deserve as much hate as they get. Sure, they've made some questionable policy decisions individually over the years, I have no doubt, but on the whole, I've found them to be generally supportive and quite customer orientated.

Over the years I've many times experienced PayPal chargebacks for unauthorised transactions when selling goods & services online. It's a part of business, and if you run a business this is a cost you need to factor in. However, I have found that PayPal have been extremely supportive over the years, themselves taking the hit instead of my business when unauthorised claims were made.

At one point in 2013, my online eBay business was hit by a spate of unauthorised transaction claims, over the course of three weeks we received around £3,000 in claims for unauthorised transactions. Getting on the phone with my business partner to PayPal support was quite easy, and they were extremely supportive, removing the usual temporary holds they put on the funds to allow us to continue trading, and eventually, deciding 85% of the claim value in our favour. We later discovered that in fact, PayPal had fully refunded the whole of the claims, and had themselves taken 85% of the cost of the fraud, leaving us to pay roughly £450, which, while unpleasant, wasn't crippling.

TL;DR: Depending on what you're selling, PayPal can be a good option. If you're selling tangible real world goods, PayPal has you covered pretty well. If you're doing something that is within their TOS, they generally have you covered pretty well too.

If you're doing something against PayPal TOS, you will likely end up losing a lot of money. This is how PayPal are able to support their customers who follow the TOS - and I personally think it's a good idea.

Euro - April 14, 2021, 2:46 am

(Apr 14, 2021 02:15 AM)Big E Wrote: [\[CITE\]](#) That's strange behaviour on PayPal's part, to say the least.

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The thing with PayPal is if you push them hard enough, they will cave to pressure. It's not the

greatest trick in the handbook but it works and ultimately I think they understand when it comes to this, or maybe they understood in my particular circumstance

It's not that I don't think they're providing a decent service, I just think for what they charge in account fees, they should take proper care when investigating accounts.

I was honestly confused as well at this point, but I figured if someone was able to dispute a F&F, I figured I would be able to win it, and I guess that was the case.

I'm sure if the representative had mentioned that I shouldn't use F&F for intangibles, I wouldn't be able to do it further.

Overall PayPal does have it's benefits and it's the standard equation of Risk to Reward Ratio.

Personally, I wouldn't do a deal as large as OP had stated without at least 20k secured to ensure that the loss wouldn't affect me.

Also I thought I would add my two cents about phone support, whilst it does help, it's harder to achieve with PayPal in it's current state.

So OP, if a dispute does occur for any reason, be aware it may take a week or two to resolve anything. Automation helps but doesn't solve everything and may automatically reject an appeal, this is the result of Covid unfortunately.

Big E - April 14, 2021, 2:49 am

The real solution is actually for OP to not use PayPal friends & family option to sell Bitcoin, as that's against the Terms of Service and will likely result in the OP facing problems in the future, whether that be monetary loss or the loss of his PayPal account.

Dopamine - April 14, 2021, 3:29 am

There's no guarantee.. paypal can fuck you up even if you have the most clean PP.... fuck PP !

Edit: I'd suggest you to use cryptocurrency for a such amount.