

Forum:[Hack Forums](#)

Thread: [Seeking advice: US company owes me \\$4k](#)

LOUDERMILK - April 21, 2026, 12:34 pm

Seeking advice: US company owes me \$4k but I'm not in the USA. We have no signed contract, but I have PayPal history and chat logs where they promised to pay

The Situation:

I am based outside USA and am trying to collect \$4k from a company/person located within the United States. We do not have a formal signed contract, but we have a long-standing working relationship.

The Evidence:

Payment History: I have a clear history of previous successful payments from this company via PayPal, proving we had an active business arrangement.

Written Proof: I have saved chat logs where the debtor explicitly acknowledges that they owe me the \$4k and promised to pay it by a specific date.

The Problem:

The person has stopped responding to my messages. Since I am not an American citizen and am not currently in the US, I need advice on the best way to legally demand payment or hire a small-scale collection service that can handle a \$4k claim without a formal contract.

casperr - April 21, 2026, 8:19 pm

Even without a signed contract, the PayPal history and chat logs where they admit they owe you the money can still count as evidence. It basically shows there was a working agreement between you two.

First thing I'd try is sending a formal demand message or email asking for payment by a specific date. Sometimes that alone gets a response. You could also check if there's any option through PayPal if the payment wasn't too long ago.

If they still ignore you, a small US collection agency might be able to take the case for a percentage, assuming the business itself is legit. For \$4k it could still be worth it.

Popular - April 21, 2026, 8:24 pm

Alright so.. Straight to the facts - Honestly... even without a signed contract, your PayPal history .. PLUS the written chat acknowledgment CAN still be strong supporting evidence that an agreement existed... I'd say umm.. The typical next step is sending a formal demand letter, then escalating to small claims court in the debtors state (many DO allow remote filing or representation for out of country plaintiffs, so definitely look into this ASAP). Now.. for a \$4k amount, you might also truly want to consider US based small claims support service maybe? or a collections agency that specifically will help with handling of small, cross border transactions OR even might specifically be listed as receivables..

Hope this reply somewhat points you in the right direction, and I hope this works out for you my friend! <3

Edmond Dantes - April 22, 2026, 3:23 am

You can try to dispute it over Paypal?

LOUDERMILK - April 22, 2026, 3:56 am

know of any agencies?

(Apr 21, 2026 08:19 PM)casperr Wrote: [\[CITE\]](#) Even without a signed contract, the PayPal history and chat logs where they admit they owe you the money can still count as evidence. It basically shows there was a working agreement between you two.

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