

Forum:[Hack Forums](#)

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

LOUDERMILK - May 1, 2026, 3:59 am

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 demand payment

Thanks

DramaKing - May 1, 2026, 4:38 am

This is not a place for legal advice, but I would say that you have very little chance of forcing a foreigner to pay.

LOUDERMILK - May 1, 2026, 5:45 am

just looking for ANY advice or help ?

thanks for your time

(May 1, 2026 04:38 AM)DramaKing Wrote: [\[CITE\]](#) This is not a place for legal advice, but I would say that you have very little chance of forcing a foreigner to pay.

aldo173ca - May 1, 2026, 8:28 am

idk the stanly asked me to post 10 in the lounge

I N C R E D I B L E - May 1, 2026, 11:01 am

(May 1, 2026 08:28 AM)aldo173ca Wrote: [\[CITE\]](#) idk the stanly asked me to post 10 in the lounge That's the standard way to minimize spam. do it.

G Reviews - May 3, 2026, 1:07 am

Have you considered escalating through PayPal's dispute resolution system since you have payment history with them? Your chat logs showing acknowledgment of debt could be powerful evidence in a PayPal claim. Small claims court might be another option if the amount is worth the international legal complications, though I understand that's not ideal from overseas.

LOUDERMILK - May 3, 2026, 4:06 am

Not sure if Paypal resolution is the answer.

PayPal is not a debt collector: They only mediate transactions that have already occurred.

(May 3, 2026 01:07 AM)G Reviews Wrote: [\[CITE\]](#) Have you considered escalating through PayPal's dispute resolution system since you have payment history with them? Your chat logs showing acknowledgment of debt could be powerful evidence in a PayPal claim. Small claims court might be another option if the amount is worth the international legal complications, though I understand that's not ideal from overseas.

LOUDERMILK - May 9, 2026, 10:26 am

Saturday bump

Mastercarder - May 9, 2026, 11:30 am

Honestly with PayPal history + chat logs acknowledging the debt, you actually have more leverage than you think. A signed contract helps, but repeated business transactions and written promises can still establish an agreement in a lot of jurisdictions.

If I was you I'd:

1. Archive every message/payment screenshot immediately
2. Send a formal demand email with a deadline
3. Mention potential small claims / debt collection if ignored

A lot of companies suddenly reply once they realize there's a proper paper trail.

Sift - May 9, 2026, 3:41 pm

Have you tried getting advice from international debt collector or a lawyer.

Phantom_NiNja - May 11, 2026, 7:20 am

(May 1, 2026 03:59 AM)LOUDERMILK Wrote: [\[CITE\]](#) 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 demand payment

Thanks

I it's \$4,000 then you have to take them to small claims court. You can hire a lawyer or do it yourself. You just pay a filing fee and fill out paperwork on a complaint then ask for \$4,000 and also the fees you paid to file or the case that the company pays them. In the U.S.A you don't always need a contract but understand there's defaults. Meaning depending on the situation like if you did work and they promised to pay \$4,000 the judge will use default rulings which you might get that \$4,000 if you can prove that they agreed to it and they will look for the type of work what is the common average rate.

So, you might get \$4,000 or you might get \$500 it depends on what is common payments for such work in that field in the U.S.A and they might look at it what is common in your country. They might adjust it. That is why it's important to get a contract and get things in writing in a contract format to avoid courts deciding on defaults.