Doing Business With Paypal

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How to Protect yourself from your online bank! "If You Use PayPal To Receive Money, Did You Know That, In An Instant, Your Money Can Be Stolen From You?" No matter what you might have thought or what you've heard, PayPal is not a bank. It's not a credit card merchant, a credit union or even a financial institution. PayPal is nothing more than a very successful and popular e-commerce business that allows its customers to make payments and to transfer money from one user's account to another. They are a payment processing company. To most people there is no real distinction between being a payment processing company and being an actual bank, but for those of us who make our living online, it is vital to know the difference between the two and what it means to protect ourselves for our businesses to continue profiting. PayPal is able to do what they want, when they want, with few regulating organizations to account for their actions. Since they aren't a bank, PayPal doesn't need to follow any US Federal or State, or International, banking regulations. Despite attempts to reign them in, PayPal still maintains totally control over your money. You have no say over any aspects of your account and your account can be shut down instantly with no chance of an appeal. Every other financial business on the planet is held to a set of standards and regulations, but somehow PayPal has managed to operate outside the established system. Their history of poor customer service and frequent lawsuits all point to a business that people should think twice about before transferring huge sums of money to it. Yet, they not only stay in business, but are growing year after year. Despite all the negativity that surrounds PayPal, they are still the easiest and most reliable system that currently exists on the Internet. Regardless of the problems you might encounter with PayPal, you shouldn't run out and cancel your account. You should learn how to protect yourself so that you won't have to face the same problems that other people seem to encounter. You probably already knew that PayPal can do exactly what they want with your account. They can and frequently do close people's accounts on the slightest suspicion of fraud - even if you accidentally made a payment to or accept a payment from a fraudulent account just once. PayPal maintains a zero tolerance policy for fraud and, unfortunately, innocent people do get caught in their web. People like me. I never gave PayPal much thought. I always looked at the problems that other people had with PayPal as prime

examples of people who like complaining, finding an excuse to do just that. Not until I personally felt the pinch of PayPal did I realize how naive I had been. My story starts mundanely enough. I was looking for a unique anniversary gift for my wife online and I found this beautiful porcelain doll on eBay. I knew my wife would love it. The doll wasn't expensive. So, without even thinking, I purchased it with my PayPal account. The same PayPal account that I use for my online marketing business. After two weeks, the doll had not arrived. I emailed the company I bought it from and didn't receive a reply. Two more weeks went by and again I emailed the company. I wrote them explaining that I purchased something from them and haven't received it yet. I informed them that if I don't hear back from them soon, I'd be forced to take the issue up with PayPal. At that time, I still assumed PayPal would back me up. When I didn't receive any kind of reply, I contacted PayPal. I told them of the fraud I encountered, I wasn't even requesting my money back, I was just acting like a good Samaritan and reporting a problem with one of their customers. I wasn't overly surprised not to hear back from PayPal either. Almost two months later, I woke up one morning and checked my PayPal account. I wasn't able to log in and the message I kept getting said that my account was frozen. I grabbed my phone as quickly as I possibly could and dialed their number. After being on hold for what seemed like decades, a customer service representative explained to me that since I had purchased an item from a fraudulent account, they flagged my account as suspicious. Because my account was flagged, PayPal froze it so they could investigate the matter. I was then told that I wouldn't be able to use my account for at least 180 days. I was shocked. I started yelling and screaming at this nice young lady on the phone. I told her that I had reported the fraud and the only reason they probably knew that the seller was dishonest was because of me. I had shown how honest I was and I was kicked in the mouth for it. The woman on the phone tried to calm me down by saying that if all the details that I was giving were true, then my account would be unfrozen and I'd have full access to my account back...in 180 days. I wasn't happy at all. I asked to speak to a supervisor and I got the same story from him. I was left with no avenue of appeal and no way to arbitrate the matter. I was forced to wait 180 days and only then was I even informed that my account was permanently frozen. I was issued a check for the money I had in the account and PayPal said they wanted nothing more to do with me. I was flabbergasted. I couldn't believe such a reputable company would treat a customer this way. During those six months when I couldn't access my PayPal account, I was constantly in a tight financial crunch. I had to scale back most of my marketing efforts for lack of available funds and the amount of money I was able to

make was hindered by my unknown PayPal status. I probably lost a full year's worth of income from that one little accidental transaction. The worst part of this whole story is that nothing, not one little bit of the initial problem, was my fault. I was a victim, someone completely caught in the web of insanity with no way out. Should I Quit PayPal And Find Someone Else?! I'll save you the mystery that I'm sure you are dying to know. If you scroll to the bottom of this page, you'll see that this eBook Doing Business With PayPal can only be purchased through PayPal. After the problems I had, you would assume that I would hate PayPal with every fiber of my being, but I don't. I look at my relationship with PayPal as a professional one and as such, emotions shouldn't dictate my behavior. I might hate PayPal, but I know that they are the only way to go when it comes to online purchasing. Customers feel comfortable paying through PayPal and, without a PayPal button, a sales page looks dangerous and unprofessional. I knew I needed to bury my emotional detachment and open up a new PayPal account. This second time though, I decided to write myself a strategy designed to protect myself from another devastating PayPal situation. I remembered the old rule, 'Fool me once, shame on you. Fool me twice, shame on me.' So I sat down and wrote myself a guide so I would always remember the important rules needed to do business with PayPal. I turned this guide into Doing Business With PayPal, the definitive source to securely working through PayPal. If your online business depends on a peaceful relationship with PayPal, this is the one book you need to read. If you don't, you are risking losing your entire business. Learn how to protect yourself and make sure that just because your account gets frozen, your livelihood doesn't as well. Doing Business With PayPal Will Help You... Protect Yourself From PayPal Fraud! Safeguard Your Account From Being Shutdown! Defend Yourself Against A Threatening Attack! Use PayPal To Your Advantage! Find An Alternative If You've Just Had Enough! Am I Really Out Of Luck If I Have A Problem With PayPal? If, instead of PayPal, you decide to set yourself up with a Merchant Account from a large globally recognized financial institution, you can do business with confidence that all of your interests are protected by the laws and regulations that these firms adhere to. There are lots of clear advantages to doing business this way, but one overwhelming disadvantage. Your customers expect you to accept PayPal payments. Despite the fact that when you set yourself up with a Merchant Account you have total control over every single penny you take in, you lose the comfort of using a system that everyone adheres to. No one wants to side with the crazy company that has decided to take on 'the system'. Customers would rather buy from someone else than experiment with your unknown payment plan. No

matter how annoying, horrible or downright dishonest PayPal can be at times, once you learn how to protect yourself properly, they can do no real harm to you or your business. It is imperative for you to learn how to work with PayPal, instead of against them. There's no need to fight with the largest payment company on the Internet when it is in your best interest to befriend them. Business is business and as long as you learn where the pitfalls are, you will never be hassled by them again. I learnt from my mistakes and am now fully protected. Are you? GET IT NOW WITH RESELL RIGHTS!

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