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Once you have contacted PayPal and gone through the motions of contacting PayPal to resolve the issue, and once you have gathered all of your documentation and evidence, you are ready to take on PayPal.

If you want to avoid court or having to file lawsuits to solve your PayPal problem, you have to get other people to fight your cause for you -- for free. That is where "federal resources" come in. There are government agencies -- and national complaints organizations -- who will take your complaint and then take it to PayPal. These government agencies and organizations carry far more weight, power and influence than any letter that you could write to PayPal yourself.

Often times, PayPal will cave in to your demands and solve your problem just from having these agencies and organizations contact them and threaten them with further action should they continue with their behavior.

That is the factor that you must count on: The pressure from these organizations and the pressure that PayPal will feel from receiving other complaints from thousands of others. It will be cheaper and less risky to solve your problem than to have PayPal challenged by a federal government agency or court.

To begin the process of getting your money back you can file your complaint with the following federal organizations:

### **Your United States Senators**

Every state has two United States Senators. These two people are elected on a state wide basis and represent your entire state in Washington D.C.. Your United States Senators have enormous power and enormous influence. A simple letter or phone call from a U.S. Senator's office can move mountains or force dogs and cats to sleep together.

Why will they help you? Every United States Senator has an office that deals with constituent complaints involving a number of issues -- every problem imaginable are handled by your United States Senators' office. Second, they want to get re-elected. Unlike PayPal, your government representatives serve at the pleasure of the voters. They figure if they can help you, you will be grateful and vote for them in the next election. Fair trade.

Contact your TWO United States's Senators with your PayPal problem. Don't forget to include why you think PayPal was unjust to you and mention the fact that PayPal has a history of

screwing its customers. You may submit your complaint via email or you may write them a letter.

<http://www.senate.gov> (When you get there, look in the upper right corner of the page to find your U.S. Senator)

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### **Your United States Congressman/Woman**

Unlike Senators, where every state has two, your state has anywhere from one to over 50 United States Congressman/woman. These people are elected in districts. In your congressional district, you have ONE United States Congressman/woman. Like U.S. Senators, these people have a huge amount of power and influence. Like Senators, members of Congress deal with a huge amount of voter problems -- you name the topic, and they can and will help you. One phone call or letter from them can solve your PayPal problem.

You can contact your member of Congress via email or write them a letter.

<https://writerep.house.gov/writerep/welcome.shtml>

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### **The United States Department of Justice**

The Department of Justice is the federal government's chief law enforcement agency and prosecutorial office.

You can file a complaint with them via email or write them a letter.

<http://www.justice.gov>

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### **The Federal Trade Commission (FTC)**

The FTC deals with issues that touch the economic life of every American. It is the only federal agency with both consumer protection and competition jurisdiction in broad sectors of the economy. The FTC pursues vigorous and effective law enforcement; advances consumers' interests... In short, these are the guys that PayPal is really afraid of. You can file your complaint with them online.

<https://www.ftccomplaintassistant.gov>

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## **The Securities and Exchange Commission (SEC)**

Why in the world would anybody complaint to these guys? Don't they have something to do with the stock market or something? You are correct, they regulate all companies that are trading stock publicly. They also are very concerned with companies who engage in fraudulent activity which might manipulate their stock price and give investors a false picture of the truth of a company's heath.

Your approach is this: PayPal freezes customer accounts so they can artificially inflate the amount of cash reserves that they have (remember, your money is held in pooled bank accounts under PayPal's name). This is an issue the SEC would be very interested in. Who knows, maybe PayPal is involved in some kind of fishy accounting practices (remember Enron?).

You can file a complaint with the SEC online.

<http://www.sec.gov/complaint/select.shtml>

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## **The Internet Crime Complaint Center (IC3)**

Report PayPal to this feared and effective government task force. Your aim here is to highlight the criminal and fraudulent nature of PayPal's activities. You must be able to detail how PayPal wronged you and stole your money.

<http://www.ic3.gov/complaint/default.aspx>

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## **Council of the Better Business Bureau**

The Better Business Bureau is another group that PayPal has to answer to -- first because it has enormous influence and second, PayPal is a member.

<http://www.bbb.org>

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## **National Consumer Law Center**

"The National Consumer Law Center (NCLC) is the nation's consumer law expert, helping consumers, their advocates, and public policy makers use powerful and complex consumer laws on behalf of low-income and vulnerable Americans seeking economic justice.

Today's consumer marketplace is complex and full of potholes, even for those of us with all the necessary skills and advantages. For unsuspecting low-income consumers it's far more



treacherous - even the smallest misstep can lead to financial ruin and a sense of hopelessness that paralyzes individual progress."

If you would like to contact the National Consumer Law Center to help with your PayPal problem, you can do so online.

<http://www.nclc.org>

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### **The National White Collar Crime Center (NW3C)**

They will help you with filing a complaint against PayPal showing you how to do it and lots of other places that you can go to. White collar crime is a term coined for something that PayPal does: it is fraud and outright theft committed by those wearing a white shirt and tie to work everyday.

[http://www.nw3c.org/overview/what we do.cfm](http://www.nw3c.org/overview/what_we_do.cfm)

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## **Suing PayPal in Small Claims Court**

So you have decided to sue PayPal. You've got all your papers filled out and you are ready to go to the post office. There's just ONE problem: You have no idea where to send your legal papers.

All states require proper service of your legal papers. Proper service includes sending your papers to the right place. If you send your legal papers to the wrong address, PayPal can force dismissal of your lawsuit based on the grounds that you "improperly served" them.

Remember, it's PayPal's goal to stay out of courtrooms -- they know they cannot win if they must argue the merits of their case. However, one of the ways they will try to beat you is on a technicality. Don't let them beat you because you got the address wrong.

Please visit the below URL's for more information:

[http://www.screw-paypal.com/resources/small\\_claims\\_court.html](http://www.screw-paypal.com/resources/small_claims_court.html)

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## **PayPal User Agreement Exposed**

Finally, the PayPal User Agreement EXPOSED (a.k.a. Terms of Service Agreement)!

From the first sentence to the last, we uncovered all the details for you! Since PayPal became a major player in the online payments market, PayPal's user agreement has been modified hundreds of times -- and unless ordered by a court or a regulatory body -- the terms are NEVER in our favor.

Read the entire PayPal User Agreement along with our line-by-line commentary; you will be shocked by what PayPal expects you to "agree" to.

Please view this in your web browser by clicking the link below.

[http://www.screw-paypal.com/tos\\_exposed\\_section/tos\\_exposed.html#relationship](http://www.screw-paypal.com/tos_exposed_section/tos_exposed.html#relationship)

## **Protecting Yourself From Buyer Fraud**

Use PayPal's Seller Protection Policy to ensure that you don't lose money to fraudulent payments.

Whether you use PayPal as a buyer or a seller, you need to be on the lookout for fraud. If you don't take the proper steps to protect yourself, PayPal might need to retract a payment from your account, even after you've filled the customer's order.

For instance, a credit card holder can dispute any credit card payment, even after you've received the payment and delivered the goods or service the customer agreed to buy. This is the customer's right and it can be an effective means of buyer protection, but dishonest buyers can also abuse this service to intimidate or cheat honest sellers.

Furthermore, a person using a PayPal account to pay you might have hijacked the account from its rightful owner, or someone might have funded a PayPal payment with a stolen credit card. Either way, the rightful owner will, understandably, dispute any such charges once she has discovered them.

PayPal's Seller Protection Policy can mitigate the risk, often to the point of allowing you to keep disputed funds, but the best way to avoid fraud is to spot it going in. Here are some ways to minimize your risk as a seller.

### **Qualifying for Seller Protection**

If you are a U.S. or Canadian seller dealing with U.S. buyers or a UK seller transacting with UK or U.S. buyers, you might qualify for PayPal's Seller Protection Policy, which covers up to \$5,000 per year of reversals. To qualify, you must do all of the following:

- Ship a tangible product.
- Ship only to a confirmed shipping address.
- Ship promptly and use some form of package tracking.
- Respond quickly to any complaints, either from the customer or from PayPal.
- Meet additional requirements discussed at <https://www.paypal.com/sellerprotection> and [http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy\\_spp-outside](http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/policy_spp-outside).

If you follow these guidelines diligently, you might be able to avoid losses to buyer fraud completely.

Possibly the best indicator of a buyer's reputability is his accounts Status. Holders of verified accounts have shown PayPal that they are in fact in control of the email addresses on file with PayPal and have legitimate bank accounts. PayPal trusts these members more than unverified account holders, so it makes sense for you to trust them as well.

Your prospective buyer's account creation date tells you how long the buyer has been a PayPal member. Buyers using relatively new PayPal accounts or accounts with low reputation numbers have a short track record as PayPal members, but this doesn't mean they can't be trusted. However, you might want to avoid doing business with buyers until they become better established. A long-standing account is less likely to have been set up with the commission of fraud in mind. On the other hand, accounts of any age can, and sometimes are, hijacked by phishers and crackers.

### Conducting a Little Reconnaissance

Here are some tips to help you decide whether to do business with any particular person:

If you're at all suspicious, take it one step further and look for any recent purchasing activity that appears out of the ordinary (such as numerous high-value items). At the eBay site, go to SearchBy Bidder, type the customer's user ID, indicate that you want to include completed items, and click Search.

Consider the buyer's reputation. In addition to the user status information provided by PayPal, do you have other sources you can use to gather information? If you're conducting business via eBay or another auction site, check your buyer's feedback rating or community reputation. Also, look for a history of fraud or payment disputes in the recent comments from other sellers.

Contact the buyer. For any item, especially one that is expensive and easily resold, it makes sense to contact the buyer directly. Email to confirm purchase details or on the premise of confirming that the product will really suit the buyer's needs. Be particularly wary if the buyer takes little interest in your questions. Some social engineering and a nose for fraud can save major headaches.

Use common sense. If you sell only Beanie Babies, ball bearings, and body oil on your eCommerce web site and a single buyer suddenly orders ten boxes, bushels, and bottles of each, ask a few questions before shipping.

In the end, you will probably choose to do business with most of the customers you encounter. But a little common sense and awareness can protect you from most types of fraud.

## **Protecting Yourself From Chargebacks**

Reduce or eliminate the risk of having disputed payments reversed from your PayPal account.

A chargeback is the result of a credit card charge being rejected by the credit card holder, typically in cases where the credit card was stolen and used fraudulently. But such charges can also be disputed by customers who feel that they've been defrauded by sellers.

If you accept credit cards, in person or through PayPal, you might encounter a chargeback from a buyer, just as a seller accepting personal checks might receive an occasional bad check. Chargebacks are an unfortunate but realistic cost of doing business, so most sellers factor this cost into their business plans.

When a customer initiates a chargeback with his or her credit card company, PayPal may deduct the amount of the transaction from your account if you're not covered under PayPal's Seller Protection Policy. All sellers who accept credit card payments run this risk and might be liable for chargebacks.

Even if you have a low-volume online business, you cannot avoid the risk of chargebacks. According to a study by the Gartner Group, approximately 1.1% of online transactions are estimated to result in fraudulent buyer chargebacks. That's like paying an extra 1.1% fee for each and every transaction! Of course, chargeback risk varies a good deal depending on the type of goods you sell, but nearly everyone who accepts credit card payments faces some chargeback risk.

Of course, none of this applies to non-credit card transactions, such as payments funded by a bank account transfer or PayPal balance.

### **Protecting Yourself**

Whereas most merchant account providers and payment companies simply pass all of the chargeback risks and associated fees and liabilities on to sellers, PayPal is different. As long as you follow PayPal's guidelines (the Seller Protection Policy outlines these guidelines), PayPal helps protect you against fraudulent chargebacks.

Be sure to familiarize yourself with this policy; click the User Agreement link on the bottom of any page on the PayPal web site, and then click Seller Protection Policy. When you follow the policy's guidelines strictly, PayPal protects you from chargeback liability on all qualified

transactions. In addition, PayPal takes chargeback claims seriously and, when appropriate, investigates and vigorously contests chargebacks on your behalf.

PayPal is able to guarantee protection against reversal of funds only if a chargeback occurs for nonreceipt of the product or in the event of an unauthorized charge (resulting from a stolen credit card or account takeover). Even then, you're entitled to this protection only if you have followed the terms of the Seller Protection Policy.

Here are some best practices you should follow to prevent chargebacks from occurring:

- Make sure the item you're selling is described (on your site or in your eBay listing) in as much detail and as accurately as possible. You should not assume that simply providing a picture in your listing will sufficiently answer any quality questions that your customers might have. Avoid merely stating that the merchandise is being sold "as-is." This won't protect you as much as you might expect. A detailed item description will help your defense in the event that a buyer claims that your item was not as described.
- Get to know your customers. Although selling in an online environment doesn't make it easy to build a face-to-face rapport, it doesn't have to keep you from learning about your customers. While the volume of your business might prevent you from contacting all your buyers, you should make every effort to respond to any customer inquiries regarding the transaction or the purchased items, both before and after the transaction. Plus, this practice will help get you more repeat customers.
- Keep any and all records and correspondence with your customers. This allows you to provide further evidence that you adequately described the item to the customer or responded to the customer's inquiries.

## **Getting Back On Ebay/PayPal After Being Suspended**

First, you must understand that eBay records much of your data for later use. Not only do they record data you filled out in their seller application form (name, address, phone number, SSN, credit card, paypal email), they also logged your IP address, computer hardware code (lan card MAC number), computer name, workgroup name etc. You may not even know about these items yourself, but yes eBay logs the things you don't know. They have the right to do so because you have agreed it once you agreed their terms of service as an eBay member.

So to rejoin eBay again, you have to renew all items aforementioned. Here is a simple check list for your easy reference.

1. Change your LAN card AND hard drive so that both hardware codes will go not the same.
2. Change your login username, either use a common name like "peter" or "mary". Use "Administrator" is the best because it is default to Windows OS. It is stupid to use your last email ID registered and shut down on eBay
3. Change your computer name in your OS (typically Windows XP or Vista). Use some generic name like "my computer" or "pc at home".
4. Change your internet service provider, or request a new fixed IP address. If you are connected with dynamic IP you can skip this step. Ask your ISP if you don't know if you are connecting with fixed or dynamic IP. To view your IP address visit <http://www.whatismyipaddress.com>
5. Call your credit card company and ask for a different card number. It will be even less suspicious to eBay if you will use a card with different card holder name. (Think about adding a family member or friend as a user on the bank account. Get them their own check card. Use theirs.)
6. Get a new mailing address. (you can find companies that do this for a small fee, search online)
7. Get a new phone number (cell phone number is acceptable). (check google voice, which is free)
8. Give credit card company your new mailing address for your monthly statement.
9. Re-register on eBay using your real name, the new address and phone number but ALWAYS a different email address. Do NOT use email from your private domain. Use those free emails from Google, Yahoo, MSN, or whatever.
10. Open a new Paypal account with new banking account/credit card/email/ mailing address connected.
11. If at all possible, acquiring a new/different computer, which has never had an ebay or paypal account associated with it, would be a good idea. The key is covering all your tracks. Becoming a new entity.
12. Consider using a virtual private network or proxy every time you connect to PayPal or eBay.

**\* If you have any questions about the items listed above, you can look up the information on any search engine.**

Now when you log in to eBay, their computer sees a different PC, coming from a different service provider, with a different home address, and a different email address.

Ever wonder if eBay server is that powerful to log so many personal data from your computer secretly? Do the follow two simple tests in your spare time.

#### **Test 1:**

1. Go into DOS mode from your Windows - <http://www.computerhope.com/issues/chdos.htm>
2. Enter this line to prompt "ftp -A download.speedtest.com.hk". You don't really need to download anything. That is a public server in Hong Kong for internet connection speed test. Purpose of this ftp is to show you how that server will log your entry.
3. Once you are connected to the FTP server, you will see this line "Anonymous login succeeded for XXX@YYYcomputer".
4. You should now understand how your username XXX and computer name YYYcomputer are logged easily by a server.

#### **Test 2:**

1. Visit <http://whatismyipaddress.com>
2. These are just two simple ways for you to see how your personal data is being recorded by third parties with relative ease.

At times your local eBay office may call your phone to verify your existence and accessibility. So your phone number must be real and accessible (Think number forwarding "google voice").

Remember, eBay is not clairvoyant, just eliminate the traceable factors, and on you go. No magic solution needed.



## **Understanding How eBay and PayPal Detect Your Creation of Multiple Accounts**

eBay is able to link your accounts based on **Your IP Address, Web browser as well as Flash cookies, and Private Account Information**. Both eBay and PayPal store temporary Internet files on your computer every time you login to your account. That is why it is important to clear your cookies and a temporary Internet file is a must prior to accessing your account.

Additionally, the information that you provide when setting up your eBay or PayPal account such as personal information, bank account number, phone number, etc., will flag your account.

### **Deleting Your Browser and Flash Cookies**

We recommend that you delete your browser cookies and flash objects before proceeding from here. If you're not sure how to delete your cookies or flash objects, please type "deleting browser cookies" and "flash-cookies" in any search engine.

**What exactly are Flash Cookies?** - A data file created by a Web site you visit or a Flash application you run that is stored in your computer. Officially called a "local shared object" (LSO), it functions like a regular browser cookie (see [cookie](#)) to personalize the user's experience, except that a Flash cookie can hold up to 100KB instead of 4KB. Clearing cookies in the Web browser does not clear Flash cookies. Flash cookies are managed and cleared via Flash Player Settings activated from the browser at Adobe's support site ([www.adobe.com/support/flashplayer](http://www.adobe.com/support/flashplayer)).

### **How To Change, Renew, and Release Your IP Addresses**

To see your own IP Address, please visit <http://www.whatismyipaddress.com>

**What exactly is an IP Address?** (Internet Protocol address) The address of a device attached to an IP network (TCP/IP network). Every client, server and network device is assigned an IP address, and every IP packet traversing an IP network contains a source IP address and a destination IP address.

Remember, eBay always saves your IP address each time you login to your eBay or PayPal account so make sure you don't accidentally login with a suspended IP

address. We recommend contacting your Internet provider to make certain you own a dynamic IP address or changing your IP address. For those of you that have a cable modem, and are directly connected without the use of a network or router you must release your IP address.

Also, keep a log of your IP Address and always verify your IP address at <http://www.whatismyipaddress.com> before you sign in to your EBay/PayPal Accounts.

**Instructions for changing your IP address please visit**  
<http://whatismyipaddress.com/change-ip>).

**Instrutions on how to renew and release your IP address please visit**  
[http://www.cs.cmu.edu/~help/networking/IP\\_renew.html](http://www.cs.cmu.edu/~help/networking/IP_renew.html)

## PayPal Alternatives

Screw-PayPal.com recommends the following services for use as a PayPal alternative for eBay use. The list used to review all of these services were taken from eBay's own "Accepted Payments Policy." Screw-PayPal.com had no choice but to pick from the list that eBay provided.

While there are a lot of great services out there that would fit very well with eBay, eBay bans those services for your use. Therefore, if you want to use eBay WITHOUT using PayPal, you are limited in which services you can use to make and receive payments. Again, the following is a list of services that Screw-PayPal.com recommends for use with eBay:

PayPal Alternatives: For use on eBay

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Merchantinc.com -- Recommended for US and International Sellers

Merchantinc.com Provides eBay Compatible credit card processing services for US and International Sellers. The company has been in business for over 10 years and is a well-known provider of online payment processing solutions. After researching over 40 U.S. merchant account providers, we have Merchantinc.com because of their no setup/no cancellation fees approach. Their monthly fees for website processing, along with eBay processing, is only \$7.95, a far better value than most companies we researched. Additionally, their transaction fees are LOWER than PayPal. Included with their services is an eBay compatible shopping cart system, Secure Payment Gateway and Merchant Account. The application process takes about 5 minutes, is completely online, and most people are ready to begin accepting credit cards the same day. I have stressed before, the benefits of using a traditional merchant account over PayPal, for many reasons, among them, your funds are deposited directly into your bank account, NOT a PAYPAL ACCOUNT! This gives you far more control of your money and your business. Plus, with a merchant account, your funds are protected by federal banking regulations "Since your merchant account is provided by a real US bank". Unfortunately, PayPal

is not considered a bank in the United States, and therefore it does not have to adhere to federal banking guidelines.

**PROS:** Reliable, Secure Payment processing solution. Accepted on Ebay. No setup fees. No cancellation fees. Very low rates. Easy to setup. Perfect for use on websites as well.

**CONS:** Only Compatible with eBay for US EBAYERS.

**OVERALL:** Highly recommended as an alternative to PayPal and as an alternative to receiving online payments. This is one of my personal favorites. Sign up and take it for a test drive -- you won't be sorry!

<http://www.merchantinc.com>

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Allpay.net -- Recommended for U.K. Only

This payment service is approved for use on all eBay sites around the world including the United States and Europe. This company is based in the United Kingdom. It has a rock solid reputation (even collecting payments for various local and state governments) and a customer service that is fast, efficient and caring. This should be a top PayPal alternative to residents and citizens of the United Kingdom for use on eBay and for general use as well. While it is approved for us on eBay, the service is USELESS for residents of the United States and Canada. The service can be used in western Europe (Example: The Netherlands, Belgium, France, Germany)

THE SERVICE: Allpay.net is an umbrella company providing many e-commerce solutions. Users must sign up for services INDIVIDUALLY. The services offered include Swipe card payments, direct debit, internet payments, mobile phone payments, general bill payments and their online payment service Go&Pay. Go&Pay is what you would sign up for when you want to accept payments on eBay, make a payment on eBay or a general online payment that is non-eBay related.

[http://www.screw-paypal.com/alternatives/screen\\_shot\\_go&pay.html](http://www.screw-paypal.com/alternatives/screen_shot_go&pay.html) (Screenshot)

**PROS:** Backed by a respected and well managed company, merchants can accept cash or debit card payments online, gives merchant's customers more online payment options, works

seamlessly with other payment options offered by the company, gives consumers the option of paying for online purchases with cash or debit cards, consumers can make online credit card payments, buyers and sellers are protected from fraud, and is easy to use. Reasonable fees are a major plus.

**CONS:** Trying to figure out HOW to sign up can be confusing -- you really have to search. This system was not designed for use in major markets like the United States. They do not offer a FAQ on how to use their service. You have to learn or contact their customer service.

**OVERALL:** Excellent e-commerce solution for those who want to buy and sell on eBay, make general online payments and be able to accept online payments for their business -- if you are resident of the United Kingdom. NOT recommended for users of the United States, Canada, Australia, etc.

<http://www.allpay.net>

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CertaPay -- Recommended for CANADA Only

This service is approved by eBay -- however, it would seem that only eBay Canada would be the place where this payment service could be used. All other markets are not available because this service is only for persons with Canadian bank accounts. This service is used to send money to an email account using money from your bank account. CertaPay is owned by Acxsys Corporation. They are a financially solid and reputable company.

[http://www.screw-paypal.com/alternatives/screen\\_shot\\_certapay.html](http://www.screw-paypal.com/alternatives/screen_shot_certapay.html) (Screenshot)

**THE SERVICE:** A person can send money straight from their bank account to a person with an email account. To be able to send money, the user must have a Canadian bank account. To be able to receive money, the user must have an email address AND a Canadian bank account. The service can be used to send money to friends and family, pay fees for services, make internet auction payments, make online payments to those who accept the service, and so on.

**PROS:** Can send money person-to-person, accept auction payments, make online purchases including those at auctions, offer it as a web payment solution for your online business and be protected by the best seller protection policy I have ever seen: once you get your money, there is no way for CertaPay to take it back -- the only way to get the money back is for the seller to give it back. In the demo copy this site was able to use (thanks to corporate relations at CertaPay), the user interface was easy to use and the whole thing was up and running in 15 minutes. Customer service is friendly and responsive. Finding their telephone number and

email address for customer support was a breeze. Emails are answered usually within one business day. Customer friendly user agreement with no frozen or limited account clauses. Plus it is free to receive money with this service. A business person would not have to worry about fees eating away at profits.

**CONS:** This great service is ONLY AVAILABLE in Canada. It is not clear how much it costs to send money. Each bank that allows account holders to use this service charges different fees -- that is a con for people wanted to send money. The service does not allow Canadians to send or receive money to an international audience -- not even Canada's neighbor, the United States. Buyers who use this service must beware as they will have no protection once they send money to a seller. Once the money is sent, there is no way to get the money back unless the seller agrees to a refund.

**OVERALL:** Recommended for ALL Canadian residents. While this service offers a limited audience, a seller could make a good living with this or her online business catering only to other Canadians. A buyer could benefit from this service by using it to pay for auctions and other online businesses located in Canada. As a bonus, this service can be used to send money person-to-person. That makes sending money to friends and family really easy. It makes it easy to send money to anybody the user wants to do business with (again, as long as they have a Canadian bank account).

<http://www.interac.ca>



Nochex -- Recommended for U.K. Residents and Certain Others

This is another service offered by a company based in the United Kingdom. This company leans towards being a merchant account, but also offers personal and seller accounts. Overall, they offer a way to be able to send payments as well as receive payments.

**THE SERVICE:** This service offers its customers a merchant account, a sellers account or a personal account. The merchant account allows sellers to accept payments from the United Kingdom and around the world (credit cards, debit cards, etc). The sellers account allows you to receive payments only from within the U.K.. The personal account is for sending and receiving money between persons (including auction transactions). However, the personal account comes with certain limits (such as you cannot receive more than 90 British Pounds per day or send more than 300 British Pounds per day). Residents of the United States, Canada, Australia, and Western Europe can sign up for the merchant account. You MUST BE a resident of the

United Kingdom to get the sellers account. The personal account -- to send money to make purchases -- is available beyond the borders of the United Kingdom.

[http://www.screw-paypal.com/alternatives/screen\\_shot\\_nochex.html](http://www.screw-paypal.com/alternatives/screen_shot_nochex.html)

**PROS:** Offers different accounts to meet different needs. Merchant and personal accounts are available to users around the world. Merchant account allows for receiving payments from around the world. Fees are surprisingly low and very competitive. The user interface needs a little work, but overall you can find what you are looking for fast. Reports can be generated and business statistics viewed. Withdrawing your money is easy and hassle free. Easy integration into your website or eBay auction. A bonus is each merchant account receives an assigned account manager. You'll speak with the same person every time should you have questions or concerns about your account. The personal account is also easy to use with no steep learning curve. Making online payments with the account is fast and trouble free. Funding the account is also simple. Customer service is easy to find through email, online forums, and over the phone. The application process is not complicated and you get an answer back within 48 hours.

**CONS:** Some U.S. and Canadian users might be scared off because this is a British company. None of the services offers instant sign up -- you must apply for the account you are interested in. You can either be approved or denied. Not widely used outside of the United Kingdom. More U.S. and Canadian users would have to sign up for this service to make a dent in eBay. However, buyers from all over the world will still be able to click your Nochex payment button and pay you.

**OVERALL:** If you are approved for the service, it is excellent. Persons from the United Kingdom should definitely be interested in this. Users from the United States and other countries would find the merchant account PERFECT for their needs. I like the merchant account I have, and would recommend it to almost anybody.

<http://www.nochex.com>

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Ozpay.biz -- NOT REVIEWED

While this service is still listed with eBay as an approved service to use on their site, the company closed in late 2006. The website now is only a site in which you can send in payments for Oz Digital Products purchased via eBay Australia. **NOTE:** This company was owned by PayPal -- so if it were still around, we

would have not recommended it because of that. Why? PayPal problems would have followed you to Ozpay as well. PayPal makes it very clear in its User Agreement that it shares information with sister companies on a regular basis.

It would be nice if eBay kept their "Accepted Payments Policy" current.

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### Paymate -- Recommended for Australia & New Zealand

This service, Paymate, is an Sydney, Australia based company that has websites for both its Australia users and its New Zealand users. This service is approved by eBay for use on all of its websites. However, the service is only available to residents of these two countries. This company is fairly solid meeting all of the local and federal licensing requirements.

THE SERVICE: If you are selling something on eBay, another auction site, have an online business or website, Australian sellers (and New Zealand) can receive payments from over 37 different countries. Buyers do not have to register in order to send a payment. As long as a seller is accepting Paymate as a payment option, buyers can send their money easily. Paymate offers its sellers several different types of seller's accounts -- ranging from the standard account to high volume accounts. Money is deposited directly into your Australian bank account. Sellers are able to put payment buttons in their auctions and in their websites to initiate a payment transaction.

[http://www.screw-paypal.com/alternatives/screen\\_shot\\_paymate.html](http://www.screw-paypal.com/alternatives/screen_shot_paymate.html) (Screenshot)

**PROS:** Sellers from this region have a great alternative to PayPal. Australian sellers can still sell items on eBay USA and use Paymate as a payment alternative to PayPal. Sellers can receive money from over 37 different countries -- that means buyers from over 37 countries can use this service to buy what they are looking for. Fees are very reasonable: a seller could easily make a profit using Paymate. The overall payment service is designed to send money email-to-email. That makes this service even easier. Buyers can register for a buyers account or can make payments as a non-registered member. That is a nice choice to have. I got to log into a



friend's seller account from where I am (with no negative consequences from Paymate, i.e., frozen or limited account) and check out the user interface. The user interface is stripped down and no nonsense. Everything was easy to find.

**CONS:** Buyers have to pay to use the service -- I find the fees a little high (fees topping out at .50 cents Australian plus 3% of the transaction. That could be high enough to keep buyers away. However, if enough sellers start using this, the buyers will come. I found the User Agreement to be a little PayPalesque -- but I was able to dig up no significant media reports, court filings, consumer complaints or other discord about the service.

**OVERALL:** Australians can really use this to make some money and move products. Payments come from an international audience -- and there is nothing stopping Aussies from listing on Ebay USA and using this service as their accepted form of payment. With all their money being deposited directly into their bank account, this service is fast, safe and refreshing. Recommended for Australia and New Zealand.

<http://www2.paymate.com/pm/default.asp>

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## THANK YOU

For More Information Please Visit: [www.screw-paypal.com](http://www.screw-paypal.com)

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