

Screw-PayPal.com

Toolkit Pro 2013

ALL The Secret Information That eBay & PayPal Doesn't Want You To Know!



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Toolkit Pro 2013

eBay and PayPal have many ways of determining your identity. This ebook is designed to help prevent your eBay account from being suspended or your PayPal account from being limited and help you to better understand why these companies operate the way they do.

Unfortunately many of you, who are reading this ebook, have already experienced the frustration of having your PayPal funds frozen or ebay account suspended. This ebook will help guide you through the process of getting back on eBay and PayPal. If you've already been suspended on eBay, there are a lot of ways that eBay can detect if you are trying to open another eBay account. We will show you how to prevent this from happening. If your PayPal funds are being held, this ebook will provide you with some effective methods of compelling PayPal to release your funds.

Before we get into all the other information included in this eBook, we must answer the million dollar question:

Is There Life After PayPal?

Are there any alternatives out there today that are as "good" as PayPal? When PayPal first launched back in 1999, it was obviously just about the only online payment transfer system set up that was actually backed by some serious venture capitalist and talented developers. In fact, in the beginning, PayPal was offering as much as \$20 for people to sign up with them. Today, PayPal acts like they don't need your business at all.

Luckily, there are several viable alternatives to PayPal. Most of these viable PayPal alternatives came into existence because it was realized that there was a large pool of people who were dissatisfied with PayPal or there were people who simply could not use PayPal anymore due to the fact that their accounts will limited by PayPal. All of these people needed a place to go; all of these people still have money that they needed to send and money that they needed to receive. Inventive (and in some case opportunistic) entrepreneurs saw the need and attempted to fill the void with their own startups and services. Over the years we've see several come and several go. Today, there are still several PayPal alternatives that started some time ago that are still with us today. They have grown, improved, and have gained a reputation for solid performance and customer service.

There is "life after PayPal." First, PayPal is where it is today as THE number one e-commerce solution because it was one of the first companies out there to offer the service that they do. Second, PayPal ended up being a perfect fit for users of such popular and widely used services like eBay. This fact alone propelled PayPal to the number one spot. PayPal remains number one

-- in spite of all their problems -- because they are being protected by eBay and because they are going through a phenomenal growth period where new users from around the world keep signing up on a daily basis. These new signups make up for the business lost by their horrible business practices.

PayPal -- the company -- is broken. The company shows no willingness to change its criminal and fraudulent behavior. In fact, any thing that has happened in the past five years to make PayPal a better company, have resulted only because of litigation (a court compelled PayPal to make changes). That is not the kind of company you can trust with your money.

The NoPayPal Network is packed with good reasons as to why you should not use PayPal. The fact that you found our network and are reading this ebook, probably means you're already experienced problems with PayPal and have seen first hand the devastating effects PayPal can have on your business and your finances.

PayPal is a company that you cannot rely on. We would be making a grave error in not offering alternatives to our members. Why? Because life goes on -- you go on. You still have to sell stuff or buy stuff on eBay, you still have to make a living and be able to send and receive money easily without a lot of hassles. You have to do all of these things -- without PayPal. The NoPayPal Network is pleased to present you with numerous alternatives to PayPal. You don't have to spend hours or days searching for a way to replace PayPal in your life. We have done the research for you.

Click Here For A List Of The Best PayPal Alternatives. (A New Window Will Open)
<http://www.screw-paypal.com/alternatives/alternatives.html>

CONTENTS

INTRODUCTION.....	Page 5
All The Reasons Why PayPal Might Limit Your Account.....	Page 6
Restoring Your PayPal Account If It Has Been Limited.....	Page 10
Nuke PayPal With Complaints.....	Page 12
Suing PayPal In Small Claims Court.....	Page 18
PayPal User Agreement Exposed.....	Page 18
Protecting Yourself From Buyer Fraud.....	Page 19
Protecting Yourself From Chargebacks.....	Page 21
Getting Back On Ebay/PayPal After Being Suspended.....	Page 23
Understanding How eBay and PayPal Detect Your Creation of Multiple Accounts.....	Page 25
PayPal Alternatives.....	Page 27

INTRODUCTION

Understanding how PayPal acts, can help you anticipate what their next likely move will be, regarding Your Account.

What makes PayPal the company they are today?

PayPal's public face is very different from the private PayPal that many of us never see.

While PayPal denies publicly they have a customer service problem, they admit they have a customer service problem in private.

While PayPal denies publicly they don't make any money off of your money, PayPal admits it in legal documents. PayPal publicly says their buyer protection is there for buyers, but in private PayPal admits the policy is there to prevent costly chargebacks.

DISCLAIMER: The following information is taken for Security and Exchange Filings written and prepared by PayPal Inc. The following information is all public record -- public record buried deep where the general public would not find it (S-1 Filings, 10K-405 Filings, 8K Filings, 10-Q Filings, 424-B1 Filings, etc.).

http://www.screw-paypal.com/did_you_know.html

Please visit the above link to read information that PayPal and eBay would rather you not know.

All The Reasons Why PayPal Might Limit Your Account

PayPal Might Limit Your Account and Freeze Your Funds Because:

- You received too much money into your account (this can be any amount that is not in proportion to what you normally received during the average history of your account).
- You transferred too much money out of your account (\$2,000 US is the rumored amount that triggers the fraud system).
- You called customer service at PayPal and made somebody angry (there are documented cases of irate customers calling PayPal only to find out their accounts were limited moments after the phone call was made).
- PayPal has reason to believe you have more than the allowed two PayPal accounts (One Personal Account/One Premier Account).
- Somebody filed a complaint with PayPal about you (a buyer or a seller or an interested third party).
- You filed a complaint against somebody (a buyer or a seller).
- You initiated a chargeback with your credit card company.
- You initiated a chargeback with your credit card company before you filed a claim through PayPal's Buyer or Seller Protection Program.
- PayPal thinks you are trying to avoid paying PayPal fees by charging excessive shipping & handling charges for your sales.
- PayPal thinks you are using your PayPal account to speculate in the currency market.
- PayPal doesn't agree with some content on your website (example: a man who ran a well known blog had his PayPal account limited because his website contained a link to the Pearl terrorist killing. He accepted PayPal donations on his website for his news blog).
- PayPal believes you are in violation of its User Agreement.
- PayPal believes you are in violation of its Acceptable Use Policy (example: PayPal believes you used your account to purchase a dirty book or dirty magazine).
- PayPal believes you are in violation of its Privacy Policy (example: you gave information to the police about a fraud suspect who is also a PayPal member).
- PayPal believes you are in violation of their User Agreement.
- You used your PayPal Debit Card to purchase material that PayPal finds objectionable (even if it's legal in the real world).
- You charged too much money on your PayPal Debit Card.
- You went on vacation and used your debit card in another state or another country.

- You used your PayPal debit card to make an online transaction that was not through PayPal (or a telephone order).
- You refunded a buyer through your PayPal account -- but did not use the proper refund methods.
- You lost a dispute claim.
- You are late Paying your eBay fees -- or you owe eBay money.
- You received a negative feedback comment on your eBay account.
- You chose to use your PayPal account without verifying it.
- PayPal believes that your account information is not up-to-date -- even if they have no grounds to actually believe it.
- PayPal tried to contact you over the phone and you did not answer.
- You were the victim of fraud (example: you clicked on a link in an email that you thought was from PayPal but it was really a phishing website).
- You reported to PayPal an unauthorized purchase made on your PayPal account or your credit card.
- You moved into a house or new apartment that was occupied by somebody with a limited PayPal account.
- You logged into your PayPal account from a location that was not your usual log in location (example: friend's house or place of employment).
- PayPal has linked your account with another person who has a limited account and/or outstanding issues to resolve with PayPal.
- PayPal froze your account because they linked you as being "associated" with a family member of yours that has an outstanding PayPal problem to deal with.
- After conducting a credit check on you, your credit score was too high, too low or you had too many open lines of credit or debt.
- A third party contacts PayPal saying -- without evidence -- that you are engaging in fraudulent activity.
- PayPal suspects you are engaging in fraudulent activity.
- PayPal believes that your business practices are risky and pose a potential harm to yourself, to PayPal and to other PayPal members.
- The phone number you registered with PayPal happens to be the same phone number of somebody who has/had PayPal problems.
- Your new ISP number was associated with somebody who has/had PayPal problems.
- You conducted a transaction with an individual who has PayPal problems (such as a buyer or a seller). PayPal will "link" you with that person.
- You sold something and the buyer was a con artist or scammer. You get "linked" to that person.
- You violated PayPal's user agreement by posting anti-PayPal writings or thoughts in a public place (example: internet)
- Your name, your address, your phone number, or your ISP is SIMILIAR to a person who has/had PayPal problems.
- You were associated with a person who has a frozen PayPal account.
- You refused PayPal's request for very private information about yourself.

- PayPal requested information from you which you supplied -- but you did not supply it fast enough.
- You logged into your PayPal account from a public internet cafe.
- You sold an item on eBay that is popular for scammers to sell (high priced items or popular items like Rolex watches, Play Stations, Computers, etc.)
- You sold a Play Station 3 on eBay.
- You sold an online e-book to a buyer who later filed a complaint against you -- PayPal asked you for a tracking number and you could not provide it.
- You went to PayPal's website and logged in using a proxy service or other anonymous software that you use to protect yourself on the internet.
- While registering, you typed your name wrong into your personal profile (example: Smith, John when it should be John Smith)
- You bought or sold something that was on PayPal's Restricted Items List (academic software, concert tickets, OEM software, surveillance equipment or adult material, etc.)
- You sent money to a country that is on PayPal's unauthorized list.
- You received money from a country that is on PayPal's unauthorized list.
- The bank account you verified with PayPal was a new account.
- You have a high credit card balance that triggered PayPal's fraud detection system -- a high card balance means a higher risk that you will engage in fraud.
- PayPal conducted a third party investigation of you. Based on those findings, they limited your account (you have been sued, arrested, charged with a crime, have too many debts etc.).
- PayPal tried to withdraw money from your bank account or credit card and was declined.
- Your PayPal account shares similar details with an account that has already been frozen.
- Your PayPal account is in the negative.
- Your PayPal account might become in the negative.
- A chargeback was filed against you.
- You attempted to modify or change your personal details but were not able to.
- You removed your bank account or credit card information from your PayPal account.
- PayPal believes you are not who you say you are.
- You withdrew or transferred \$2,500 or more from your PayPal account within 24 hours or over a weekend.
- You did something strange (example: transferred money to a roommate with a PayPal account or a family member).
- Your overall withdrawal and deposit activity is "suspicious."
- Your name on your social security number does not match EXACTLY what is on your PayPal account (example: Social Security Card/Number is Robert Smith but your PayPal account name is Bob Smith).
- The name on your bank account or credit card does not MATCH exactly with the name on your PayPal account (example: William Smith vs. Will Smith or Bob Smith).
- There are an additional 100 plus fraud ques unknown to the general public that will trigger an unpleasant experience with PayPal.

Believe it or not, these are all reasons as to why PayPal can and will limit your account. With a limited or frozen PayPal account, you have NO access to your own money. There are many, many more reasons as to why PayPal will limit your account and deny you access to your money. Any number of things unknown to you or I can trigger such an event.

The reason why this is so disturbing is this: once your account is limited, you have a less than 10% chance of getting your account unlimited. That means less than a 10% chance of getting your account restored to its previous state -- because you made a mistake that you did not know was a mistake or PayPal accused you of something without having or offering any evidence as to your guilt.

The simple whim of PayPal can destroy your business and your online reputation. The simple whim of PayPal can freeze access to funds that you need to support your family, pay bills, take that dream vacation or replace the busted tires on your car.

Most disturbing of all: PayPal does not need a reason to freeze your funds and limit your account. Remember, PayPal says in its User Agreement (that you agreed to) that it can limit and freeze your funds for "any reason."

Maybe PayPal needs a large infusion of cash for whatever reason -- or a short term loan on your money. PayPal can freeze accounts on a mass level for no reason at all.

Why? Because PayPal CAN.

Restoring Your PayPal Account if It Has Been Limited

In the event that PayPal limits your account as a result of suspected fraud or other problem, you can restore it to its original, unrestricted state.

If PayPal determines that you have been engaging in fraudulent or high-risk activity (such as selling fake merchandise or using stolen credit cards) or that you have not been abiding by the terms of the user agreement (e.g., you've been using PayPal to sell pornographic material or weapons), PayPal will impose limits on your account. Your account might also be limited if you initiate a bank transfer that then fails due to insufficient funds or if you accept a payment that is later disputed by its sender.

PayPal often limits the account's access to certain features, such as sending, withdrawing, or even receiving money. This helps protect any other PayPal users with whom you've been dealing and helps reduce subsequent losses that PayPal would otherwise have to incur.

You know that PayPal has limited your account when your Account Overview page has a pink box that says Account Access Limited. As you might expect, click the "Click here for details" link for an explanation.

PayPal prides itself on being good at spotting high-risk behavior, but they also recognize that not all high-risk transactions are necessarily fraudulent or bad and not all disputes are the seller's fault. Thus, PayPal has an appeals process for those who have had their accounts limited.

Filing an Appeal

Needless to say, the best thing you can do if your account has been limited is to precisely follow the instructions on the web site and in the notification email you receive. Often, this entails completing a sequence of steps to provide PayPal with evidence of ownership of the PayPal account, ownership of the financials attached to the account, and verification of your own identity and address.

Only after you have completed all the required steps will a PayPal Account Review Representative review your account. For instance, if PayPal asks you to fax several documents,

your account will not be reviewed until you submit all requested documents and have completed all the remaining steps.

In addition, make sure to double-check the email you received notifying you of your account's limited access, because the PayPal Account Review Representative might have added extra steps for you to complete that are not listed on the web site. For instance, if you are a seller on eBay, PayPal will likely request tracking information for items you've delivered and proof of inventory for additional items you're currently selling.

If you lose the email, you might not necessarily be able to find all the steps to complete on the PayPal web site; in this case, your best bet is to call PayPal. However, if you no longer have access to your email account, you might have bigger problems to deal with than just your limited account.

A Last Resort

If you're really in a bind and cannot complete the steps requested of you for legitimate reasons, you can always escalate your issue by writing a letter to a PayPal executive, contacting the Better Business Bureau, or working with a legal representative.

Escalation in itself is not a guarantee that your issue will be resolved, but if your issue is legitimate, it is likely that a new pair of eyes, perhaps with more experience and background, will look at your issue and help reach a fair resolution.

Avoiding Suspicion

To prevent your account from being limited in the first place, keep your account in order by following these guidelines:

- Treat your PayPal account as you would your bank account: use secret passwords and keep them to yourself!
- Make sure your true name is on your PayPal account and that it matches the name on your bank and credit card accounts. If you are a business, make sure the bank account and credit card on your account are also in your business name.
- Use accurate addresses and phone numbers that match those on your credit card and bank account, and keep them current. False contact information can raise suspicion on your account and make it more difficult to regain access.
- Delete old or obsolete bank accounts and credit cards from your account. If you do not keep your account up-to-date, you might find yourself in a bind when your account is limited and PayPal asks you to prove ownership of a bank account with an old address.
- If you are a seller, always use electronically trackable shipping methods so that if the shipment or receipt of a physical good is in doubt, you can easily prove your case. Also make sure to keep proof of inventory or merchandise, such as receipts, invoices, or

proof of authenticity for older, collectible items. Maintain good relationships with your suppliers so that you can easily access this information when you need it.

- If you have any old or abandoned PayPal accounts, make sure to resolve your issues with those accounts and then close them. If your account has been limited and PayPal sees linked accounts with issues, such as a negative balance or outstanding buyer complaints, PayPal will probably ask you to resolve those issues as well before they'll be willing to lift the limitation on your active account.

Nuke PayPal With Complaints

If PayPal freezes your account for no reason and denies you access to your money for 6 months or more, or even though you were the victim of fraud and PayPal sided with the scammer, your options for getting your money back and/or being compensated for your loss boils down to three options: You can try to work it out with PayPal, you can take PayPal to court (small claims or a higher court) or you can file complaints that will pressure PayPal to see things your way.

If you are here, that means you are considering filing a complaint against PayPal. If you are considering this, be sure that you have exhausted all of your options in terms of negotiating with PayPal first. That means, if you are having PayPal problems, do not file a complaint against PayPal until you have contacted PayPal and tried to resolve the issue with them.

This is important for a couple of reasons. First, if you file a complaint against PayPal without dealing with them first (even though WE know that does little to no good), you will be informed by the persons or agencies that you are making complaints to to contact PayPal first and try to resolve the issue with them first. Your complaint will then go nowhere. Second, it is important to contact PayPal first because you can gather all of the evidence that you need to do PayPal real damage when you file your complaint. Without some kind of evidence showing that you attempted to work the problem out with PayPal, your complaint will either be dismissed or rendered completely useless.

When contacting PayPal with your problem, first attempt to communicate with them via email. After you have sent them an email, immediately go to the telephone and call PayPal. Do not tell PayPal that you have sent them an email on this issue. Write down what time you called, what you said, and what the PayPal representative said. If you can get that person's first name, write that down as well.

After you get off the phone with PayPal, evaluate if what transpired helps you or solves nothing. Wait an hour or more and call PayPal again. With any luck you will have a different customer service representative. Go through your whole problem again WITHOUT MENTIONING that you called before about the same problem.

Based on that information, go through the motions of trying to comply with what PayPal wants of you. Now, check your email and see if PayPal has replied. If PayPal has replied, write down how long it took them to reply. Copy the email and keep it together with your original email that you sent them.

After looking at what you have thus far, I bet that what the people at PayPal told you is different than what your email is saying. I bet that what PayPal told you over the telephone is different than what somebody else at PayPal told you over the phone! You are now building evidence against PayPal to use in your complaints.

Based on the information that you have thus far, this is how it all pieces together. Here is an incomplete complaint letter showing how this fits together:

I have been a PayPal account holder for 1 year. I recently sold a computer via eBay. I received payment for my computer via the PayPal service. After I received the money into my PayPal account I shipped the computer to my buyer. When I logged into my PayPal account PayPal told me was account was frozen and I could not have access to my money! PayPal accused me of "suspicious activity." That is ridiculous! Paypal asked me to fax them a copy of my ID, credit card statement and utility bill showing my address. I did this and PayPal still won't let me have my money!

(Here comes the info you just collected)

I contacted PayPal via email -- it took them three days to reply. When I did get the reply it had NOTHING to do with what I had written. They are jerking me around. A copy of my email and PayPal's reply is attached. I called PayPal TWICE -- On January 16 at 3PM and January 17 at 630PM. The first time the customer rep (John -- he would not give me his last name or an employee number or anything) told me XXXXXXXXXXXX. That did not help me in the least. I then called PayPal again and this customer service representative (Janice) told me something completely different! She told me XXXXXXXXXXXX.

PayPal will not even provide me with evidence showing me what this "suspicious activity was." But I had to supply PayPal with plenty of very private information! In the end the refuse to give me my money back!

Obviously there will be much more to your complaint -- and your complaint will be customized towards who you are complaining to (example: your complaint would differ based on if you were writing to a federal law enforcement center verses complaining to a state agency concerned with money transfer issues).

Next, you have to decide WHY you are complaining and WHAT YOU WANT. It does not help to complain unless you describe what you want. In our above example you are showing that PayPal is unfair and conducting questionable and illegal business practices to hold your money (for its benefit). You are also describing in your complaint what you want: you want PayPal to

return your money NOW. Not in 6 months, not next week and not tomorrow. You want your money now. By saying what you want, it will make it easier for the persons or agencies you are complaining to contact PayPal and pressure them to return your money. If, in this example, you did not say what you wanted, the persons or agencies that you complained to might only contact PayPal about their questionable business practices -- and not the fact that you want your money back. So decide WHY you are complaining and decide WHAT YOU WANT.

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)

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>

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>

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>

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>

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>

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>

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>

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)

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

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

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.

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).

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

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



Merchantinc.com -- Recommended for US Sellers Only

Merchantinc.com Provides eBay Compatible credit card processing services for US residents only. 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 currently available for U.S. Merchants and Ebay sellers.

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>



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 (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>



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 (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

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>

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.



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 (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>

THANK YOU

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