



My eBay & Paypal Nightmare... Is Your Business In Danger?

**My Real-Life Story Paypal Of My Escape From The
Grasp Of Permanent eBay And Paypal Account
Suspension!**

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Here's my story in short...

I am very glad that you took the initiative to download this short ebook. It COULD just be the saviour of your online business – quite literally.

This eBook will show you how I received a PERMANENT suspension from both eBay AND Paypal's top legal departments, and how I got BOTH accounts back and fully unlimited and unrestricted.

Everyone knows of some Paypal and eBay horror stories, they are all over the internet, just do a Google search for ebay suspension or paypal suspension and you'll see!

People fall into a false sense of security over time, and you NEVER will think that YOU will be yet another statistic of Paypal's company. Your online reputation and credibility are at the complete mercy of Paypal and if they choose to limit your account for whatever reason – they CAN and WILL.

The most common reasons you downloaded this eBook are because:

- 1. You are going through Paypal Limited Access, and are anxious on how to solve it.**
- 2. You are planning to learn more about Paypal Limited Access in case one day it happens to you.**

Like you as my subscriber, Paypal plays an important role in my I.M. business as my transaction processor and I must stress is a FANTASTIC solution for the needs of 99% of marketers online.

If you were not a valued member of my subscriber list I wouldn't HAVE A BUSINESS, and if I were frozen out of accepting Paypal – the effect would be much the same.

Paypal saturates the payment processor market, and much of today's online transactions online would not take place without Paypal, and believe me – Paypal KNOW this. They have grown SO big, they have a fearsome reputation in the payment processor market – and are the giants of the industry.

However, it doesn't matter how big Paypal get, you CAN defeat them legitimately – and get access back to your Paypal account should they

limit it.

If you use the steps relevant to your case outlined in this book, coupled with some good old fashioned common sense you can be back in your Paypal account when it seemed all hope was lost.

Although I take great care in protecting my account from being limited or frozen, I know it can happen. I must admit – it is exceptionally frustrating when Paypal DO limit your account, you just KNOW you are in it for the long haul.

Paypal deliberately make the account restoration process difficult for you so that they can freeze your account and pocket the interest for up to 180 days to “prevent chargeback cases” – should you not FIGHT them! So make 100% you NEVER give up, Paypal WILL give up first!

DO NOT start calling Paypal names when they limit your account or loose your cool. Simply learn from this eBook how to take proactive action to lift the ban, and carry out the actions required.

Contrary to popular belief, it is quite easy to lift a Paypal limited access, as long as your account does not deal with anything fishy, scammy or wrongful activity. You will learn how I solved my problem shortly...

Mistake number 1: I had just received a \$5000 payment from a customer for my Mentoring and coaching Programme. Little did I know that this payment would trigger limited access to my account as I have received over 60 payments of this nature before, (but silly me – Paypal DO state in their User Agreement that they can freeze your account at ANY time – WITHOUT warning...)

Mistake number 2: I decided to withdraw the full amount to my bank account! (Again though – after completing this procedure approximately 60 times for a similar value, why would I anticipate a problem?)

Mistake number 3: Apparently – there was an account with SIMILAR details to my own, which had been limited previously! (Nothing to do with me whatsoever)

Then came the dreaded yellow sign when I logged into my Paypal account!



Your account access is limited. [Learn how to remove this limitation.](#)

After logging in I had 5 verification steps to complete to 'fully restore' my account access – or so I thought...

- **Confirm Any Bank Account**
- **Confirm Location**
- **Provide Business Information**
- **Provide Proof Of Postages And Inventory**
- **Fax In Invoices**

So I proceeded to complete the steps in the order in which they were requested. I spent a day putting all of the required documentation together – and faxing it to Paypal on their Fax Cover sheet (these have a unique barcode on – relating to YOUR case, so ALWAYS use them).

Always send faxes to Paypal THREE TIMES AT LEAST, and make sure you send them BOTH SIDES UP, and as LIGHT as possible. This way Paypal cannot claim non-receipt IF your fax send receipt comes back OK, AND they can READ the fax clearly, which is another reason they will try to delay the reinstatement process.

I then received the usual reply from a Paypal Representative, that left me in disbelief.

Expect this. Expect this ALL the time – and then you will be one step ahead of Paypal. REMEMBER – they intend to make it as difficult as possible for you to reinstate your account...

They requested again – that I provide them with receipts which I didn't have.

If you sell digital products then make sure you STRESS this point, you *cannot provide receipts* for digital products, and Paypal are aware of this, but still like to slow down the whole process of resolution as much as possible. I smiled and picked up the phone and called the Paypal Resolutions Department – again, never ever email Paypal via the website for a general account question UNLESS you have been given an escalated email address of a specific internal department to deal with your case.

The reason for this? Well, all Paypal emails are re-routed to an Indian company as it costs less typically for staff to answer or re-

route emails to the relevant departments. After 20 minutes on hold, I finally get through to a guy called Donal, who is team leader in Dublin's Paypal call centre. Here is the GOLDEN piece of advice... GET THE NAME AND BADGE I.D. OF THE MANAGER, and NEVER EVER SPEAK TO ANYONE ELSE... EVER!

This way, you will:

- 1) Make the manager happy to help to help you – (as they WILL get sick of you!)**
- 2) Ensure your problem MUST be addressed by management or senior authority to cover Paypal's Call Centre Service Level Agreement not only to reduce complaints, but to reduce call time and hit targets.**
- 3) Build a rapport with an individual inside Paypal.**

I told Donal again my problem that I cannot provide receipts for digital items, and told him my situation. He then DOWNGRADED the limitation instantly so that I could RECEIVE PAYMENTS AGAIN.

This can be a major breakthrough in helping your case (like it was for me) because if another Paypal staff member sees this has been done – they are more likely to follow suit, and restore access to your account.

So I then could receive money again – but this is Paypal – so the horror story had just begun.

A day later after my account was placed into the “account review queue” Paypal decided I needed to fax in further information, so I complied once again and went ahead and re-faxed 3 copies (as stated earlier) to the Account Review Department.

3 days went past with no reply, so I decided to call Paypal and once again speak with Donal in the Resolutions Department – after being on hold again for over 30 minutes, I explained I had faxed all the newly required documentation into Paypal and I had heard nothing. Donal immediately took control, and asked me to fax the documents again for his attention. This is what I did WHILST Donal was talking to me on the telephone (not everybody reading this eBook will have that luxury – it depends on the type

of phone line you have).

Anyway, I used the Paypal fax cover and faxed the documents. I even stayed on the phone WITHOUT being placed on hold, whilst Donal physically went to go and get the documentation from the fax machine!

Donal came back and reviewed the documents and said they were 100% OK (which I already knew) and said he would add a personal note to the Account Review Department explaining that he had took control of the case and that he knew I was a genuine seller/Paypal user and was in NO WAY fraudulent.

Donal did this, and I asked him to send a copy of our conversation to my email address – to which he did. (Again, notice how I got Donal to TAKE ACTION – he had given me his badge number and because of his seniority in the company – he has to help you or he could be in trouble).

Again after waiting for just 24 hours this time – I received another email asking for sensitive business information (which I had already faxed!)

So I gritted my teeth and resent it, and waited and waited and waited for another 2 days.

And guess what... I got another reply from Paypal stating that my account was linked to an account with similar information!

I repeated the process... ALL OVER AGAIN.

Approximately 4 days later, I then got the dreaded email from Paypal which truly only means my battle was just beginning!

It was the "Parting Ways" email from Paypal... Here it the exact email I received...

Dear G JOHNSON,

After reviewing your PayPal account, we have determined there to be excessive risk involved and we would like to begin parting ways in a manner that is least disruptive to your business.

If your PayPal account balance is zero, and you have no outstanding issues, such as unresolved Buyer Complaints or chargebacks, your account will remain limited.

If there are funds in your account, the remaining account balance will be held for a period of 180 days in order to minimise chargeback risks. Any Buyer Complaints or chargebacks received against your account during this time will be paid from your account balance. Once the 180-day period has elapsed, you may either withdraw to a bank account that is registered on your PayPal account, or request a wire transfer for a fee of 40.00 USD.

If there are outstanding Buyer Complaints or chargebacks, and you choose to refund your customers, please log in to your account and respond to each

Buyer Complaint or chargeback in order to resolve each issue.

To view the status of a transaction dispute:

1. Log in to your PayPal account at <https://www.paypal.com/>
2. Click the Resolution Centre subtab on your account Overview page.
3. In the drop-down box on the Transaction Disputes page, select 'Open Disputes'.
4. Click the 'Details' link of the relevant transaction to view its status.

PayPal reserves the right to close any account reported to be involved in possible high-risk behaviour. In the event of a dispute, PayPal will seek to recover the funds from you by debiting your PayPal balance first and, if there are insufficient funds in your PayPal balance, reserves the right to collect your debt to PayPal by any other legal means.

Yours sincerely,
PayPal Account Review Department

Paypal had decided that because I withdrew too much of my OWN money from my account, AND that I had been the victim of a fraudulent buyer abusing the Paypal dispute/chargeback system – they wanted to part ways with me - “in the manner that was least disruptive to my business”.

In otherwords... they were going to shut me down FOREVER. With NO prior warning – NO appeals process – and NO legal reason!

My fight had just begun, and I'll be honest with you – I was so angry you wouldn't believe it – years of building an eBay based online business – the planning the effort – then partially, the success, INSTANTLY took away from me! (With the push of a single button!)

I called my legal representative and told him the story. I'll be honest with you again, he said there is very little chance that EVEN HE (a qualified solicitor-lawyer) could do ANYTHING to help my case.

I was stunned...

I wanted to know more... I wanted to know exactly WHY this was the case, and my lawyer pointed me towards Paypal's User Agreement.

(This agreement has been written by TOP legal people. Paypal NEED it to be their rock.)

I spent a WHOLE DAY at his office and we went through the user agreement with LITERALLY – military precision!

You can see the EXACT “no frills – no legal jargon” version of the

Paypal User Agreement [HERE](#).

I admit knowing what I know now – I will take a copy of EVERY FUTURE USER AGREEMENT of a payment processor I use – TO MY LAWYER to find out exactly what I am signing up to – before I do!

Now, If you have a Paypal account – this IS what you have signed up for, it is SHOCKING reading... but understandable from Paypal's point of view, they need to protect THEMSELVES from fraudsters, and not being able to SEE their customers face to face.

However the PROCEDURES Paypal follows are nothing short of ridiculous.

I was truly devastated – obviously though I HAD to fightback, it is NOT in my nature not to... I immediately contacted BBC Television in the UK, I filed a complaint with the FSO, and then when I had received the details.

BACK from these companies to PROVE I had evidence, I contacted Paypal again and demanded to speak to the Resolutions department again.

I got the email address for the Executive Escalations Department, and emailed them my story – along with the complaint references.

I received a reply to say that their decision was FINAL. My account would remain limited. Permanently. Here is the exact text from that email:

Dear Mr. Johnson,

Thank you for contacting PayPal. I sincerely apologise for any difficulties you have encountered while using PayPal. Your concerns were recently forward to our office for review in the hope that we might be able to assist you further.

From reviewing your PayPal account, I can confirm that on the 15 October 2007, we issued our final response. Please be advised that we stand by our final response, which I have updated and copied below.

A review of your PayPal account, registered under the email address

payquick.now@ntlworld.com, shows that on 14 September 2007 your account was placed under limited access, when it was flagged by our security system for additional verification.

In order to remove the limitation from your account we requested that you complete the following steps:

- Confirm Any Bank Account (done)
- Confirm Location (done)
- Provide Business Information (done)
- Provide Proof Of Postage 3F691013NN932751G (done)
- Fax In Invoices 3F691013NN932751G

After further reviewing your account on 15 September 2007 we also advised that your account was linked to an account with outstanding issues. The email domain name for this account is:

@ntlworld.com – limited for violation, negative balance.

Please be advised that due to the link to the above account which had violated PayPal's Acceptable Use Policy on 11 October 2007, you were advised that we had reviewed your PayPal account, and due to the excessive risk involved, we would like to begin parting ways in a manner that is least disruptive to your business.

Please be advised Mr. Johnson that the remaining account balance will be held for a period of 180 days in order to minimize charge back risks. Any Buyer Complaints or chargebacks received against your account during this time will be paid from your account balance. Once the 180-day period has elapsed, you may contact PayPal to have your funds released.

In order to use the PayPal service, each user must accept and agree to the terms of the online User Agreement (including the policy statements incorporated therein). Subsequent to registration, the PayPal User Agreement is accessible via the User Agreement link located on every page of the PayPal website. The terms of the PayPal User Agreement apply and legally bind each user every time they use the PayPal service. When you opened your PayPal account on 28 May 2006 you were required to tick a box accepting the PayPal User Agreement. Portions of the PayPal User Agreement specific to your complaint include the following:

10. Your Liability – Actions We May Take

10.2 Actions by PayPal. If you engage in any Restricted Activities, we may take various actions to protect PayPal, eBay, a User, a third party, or you from Reversals, Chargebacks, Claims, fees, fines, penalties and any other liability. The actions we may take include but are not limited to the following:

- a. We may close, suspend, or limit your access to your Account or the Services (such as limiting access to any of your Funding Sources, and your ability to send money, make withdrawals, or remove financial Information);
- b. We may contact third parties and disclose details of the Restricted Activities in the manner set out in our Privacy Policy;
- c. We may update inaccurate Information you provided us;
- d. We may refuse to provide our Services to you in the future;
- e. We may hold your funds for up to 180 Days if reasonably needed to protect against the risk of liability; and
- f. We may take legal action against you.

10. Account Closure and Limited Access. At our sole discretion (acting reasonably), we may close your Account at any time where expedient to do so. If we close your Account, we will provide you with notice of Account closure and the ability to withdraw any undisputed funds that we are

holding. If we limit access to your Account, we will provide you with notice and opportunity to request restoration of access if appropriate.

We may immediately establish a Reserve if we reasonably believe that it is warranted under this section. If we establish a Reserve, we will provide you with notice specifying the terms of the Reserve. You may close your Account if you object to the Reserve. We may increase or decrease the amount of the Reserve, provided that in our reasonable judgment the amount of the Reserve is related to the risk for which it was created. If your Premier or Business Account is closed for any reason, we have the right to hold the Reserve for up to 180 Days. You agree to provide us, upon our reasonable request and at your own expense, information about your finance and operations, including your most recent financial statements (certified or otherwise) and merchant processing statements (if applicable). You also agree to undertake, at your own expense, any further action (including, without limitation, executing any necessary documents and registering any form of document reasonably required by us to allow us to perfect any form of security interest or otherwise) required to establish a Reserve in a manner reasonably determined by us.

Conclusion:

PayPal reiterates its position that correct procedures were used in this case and that we have acted in accordance with the User Agreement and its policies therein. We acted at all times in good faith and within the terms of the agreed User Agreement when investigating your account limitations. Please be advised that this is our final response on this matter. However, please feel free to contact me directly at ppelce@paypal.co.uk should you have any further questions or concerns.

You might also like to note that if you are not satisfied with our response, you can refer this matter to the following authorities:

Financial Ombudsman Service
PO Box 4
South Quay Plaza
183 Marsh Wall
London E14 9SR

Phone number: 0845 080 1800

<http://www.financial-ombudsman.org/publications/consumer-leaflet.htm>

A hardcopy of the leaflet, "Your Complaint and the Ombudsman" is available on request from PayPal (Europe) S.à r.l. & Cie, S.C.A.

Or in writing only to our regulator:

Commission de Surveillance du Secteur Financier (CSSF)
110, Route d'Arlon
L-2991 Luxembourg

Sincerely,
S. Hitillambeau
Executive Escalations
PayPal, an eBay Company

So there you have it! Paypal's professionalism (or lack of it – was truly evident again!)

They began parting ways with me because (and I quote from the above):

“Please be advised that due to the link to the above account which had violated PayPal’s Acceptable Use Policy on 11 October 2007, you were advised that we had reviewed your PayPal account, and due to the excessive risk involved, we would like to begin parting ways in a manner that is least disruptive to your business.”

However I had PROOF to show otherwise!

Here is it...

Dear Mr. Johnson ,

This is an email to confirm that in relation to the linked account that we have advised you they are no longer an issue. Donal contacted the account review department in relation to the linked accounts asking if the link between them is strong enough and they dismissed the link.

It is my pleasure to assist you. Thank you for choosing PayPal.

Sincerely,
Senan
Resolution Services Department
PayPal, an eBay Company

I immediately replied to Paypal's Escalations department stating I had received proof I was correct and Paypal were wrong. I also instructed my Lawyer to be on standby and advised Paypal of this fact...

I received one of the fastest replies I had ever had from Paypal!

Here is that reply:

Dear Mr. Johnson,

Thank you for contacting PayPal. I sincerely apologise for any difficulties you have encountered while using PayPal. I have reviewed your PayPal account and your recent enquiry. Please allow me to offer further explanation concerning your issue.

First of all, I would like to take this opportunity to apologise on behalf of the company for any unprofessional treatment you may have received upon contacting our offices. I am sorry we have not delivered the level of customer service you were expecting from PayPal. PayPal make every effort to train and develop the skill base of all our representatives and you can be assured that in this circumstance the necessary corrective action was taken to prevent situations like this from happening again.

I have now initiated a full and thorough review of your PayPal account registered with email address payquick.now@ntlworld.com. Our records show that as a security measure, PayPal limited access to your account on 14 September 2007 and requested information from you that could be used to further verify and authenticate the information that you had added to your

PayPal account. As part of this verification process we requested that you:

req: Add and Confirm a Bank Account
req: Confirm Location
req: Provide Business Information
req: Provide Proof Of Postage 3F691013NN932751G
req: Fax In Invoices 3F691013NN932751G

On 15 September 2007, PayPal requested you to complete the following step;

req: Fax copies of the original bills of sale or invoices referencing your purchase or acquisition for the following transactions:

- Transaction ID: 3F691013NN932751G

req: Our records show that the chargeback filed against your PayPal account have not been satisfactorily resolved.

req: Our records show the balance in your PayPal account is currently negative. Please access your account at <https://www.paypal.com/> and follow the instructions provided for paying the negative balance amount.

req: Our records show that your PayPal account is linked to another PayPal account with the domain/email address @ntlworld.com. The issues on the related account must be resolved before we are able to further review this PayPal account.

On 3 October 2007, PayPal requested additional information from you.

req: Fax a copy of a current utility bill. The bill must show your name and address exactly as they appear in your PayPal account.

req: Fax a copy of your driver's license/passport. Please make the copy of this as large and as light as possible.

From reviewing your account, I acknowledge that you have fully co-operated with PayPal throughout the appeals process and provided all information which was available to you.

As such, I am willing to further review the limitation on your account. At this time, I have lowered the limitation on your account. You will now be in a position to receive payments into your PayPal account and continue with your business through. However, you will not have the ability to withdraw or send funds using your PayPal account. The limitation cannot be fully removed at this time due to the high value of the open chargeback case.

We will continue to monitor your account status in the coming weeks. Once the chargeback cases have been resolved we will again review the limitation on your account.

While the limitation of your account was regrettable, we maintain the position that all the actions taken in this case were made in accordance with the terms of PayPal's User Agreement. The terms of the PayPal's User Agreement apply and legally bind each user every time they use the PayPal Service. Our records indicate that on 28 May 2006 you accepted the PayPal User Agreement. At this time you were required to positively accept the terms and conditions of the User agreement by ticking an indication box on the application page, indicating that you had read and agreed to the terms of the PayPal User Agreement.

Please refer to the relevant portions of the User Agreement for your reference:

User Agreement:

10. Your Liability – Actions We May Take

10.2 Actions by PayPal. If you engage in any Restricted Activities, we may take various actions to protect PayPal, eBay, a User, a third party, or you

from Reversals, Chargebacks, Claims, fees, fines, penalties and any other liability. The actions we may take include but are not limited to the following:

- a. We may close, suspend, or limit your access to your Account or the Services (such as limiting access to any of your Funding Sources, and your ability to send money, make withdrawals, or remove financial Information);
- b. We may contact third parties and disclose details of the Restricted Activities in the manner set out in our Privacy Policy;
- c. We may update inaccurate Information you provided us;
- d. We may refuse to provide our Services to you in the future;
- e. We may hold your funds for up to 180 Days if reasonably needed to protect against the risk of liability; and
- f. We may take legal action against you.

10.3 Account Closure and Limited Access. At our sole discretion (acting reasonably), we may close your Account at any time where expedient to do so. If we close your Account, we will provide you with notice of Account closure and the ability to withdraw any undisputed funds that we are holding. If we limit access to your Account, we will provide you with notice and opportunity to request restoration of access if appropriate.

Please also understand that our request for documentation was not intended to insinuate any wrongdoing on your part, nor was it meant to be an invasion of your privacy. Because PayPal is an Internet Company, we do not have the pleasure of dealing with our customers face to face; therefore, we have to be certain of whom we are conducting business with.

While I am certain this situation was frustrating for you, account access is limited at times to protect all of our members, including yourself. We have a responsibility to all of our members to maintain a safe and secure online payment service. To achieve this goal, we must be able to verify or authenticate all information associated with your PayPal account.

When you sign up for an account with PayPal, we only require you to provide us with information that is necessary to process your transactions and to help administer your account. Under EU Know your Customer regulations however we need to ensure that we can verify all information associated with our users accounts. PayPal must also meet all regulatory and legal requirements to maintain our license to trade as a electronic money issuer.

Conclusion:

PayPal has acted in accordance with the terms of PayPal's Policies as stated in the PayPal User Agreement to which you agreed when you created your account and cannot be held liable for any losses incurred.

Again, I apologise for any inconvenience caused in respect of this matter. Please feel free to contact us directly at ppelce@paypal.co.uk should you have any further questions or concerns.

You might also like to note that if you are not satisfied with our response, you can refer this matter to the UK Financial Ombudsman Service ("FOS") within the next six months. This is an efficient and inexpensive forum of seeking redress and is an appointed dispute resolution forum for FSA authorized firms, such as PayPal. We would encourage you to print a copy of our User Agreement, specifically Section 15 – Governing Law and Legal Disputes, as our goal is to provide you with a neutral and cost effective means of resolving the dispute quickly.

I have attached the relevant link to the FOS below for your information. A hard copy of the leaflet "Your complaint and the Ombudsman" is available on request from PayPal (Europe) Ltd.

<http://www.financial-ombudsman.org/publications/consumer-leaflet.htm>

Yours sincerely,

Ross Harte

At last – a human being who had actually taken the time to really review the nature of my account and my complaint!

However, although I received an apology, Paypal still hide behind their User Agreement even when their customer service is the real issue!

It doesn't take a Harvard Graduate to actually go through notes on a computer screen and find out that I have proof to show my account shouldn't have been limited permanently in the first place – even more worrying when Paypal's legal department figure the same! (Allowing for the exeption above).

Paypal stated that they would review my account again in the coming weeks – as soon as the (fraudulent chargeback case was resolved) and quite “unbelievably” just 24 hours later – my chargeback case WAS resolved! There's a coincidence for you!

Even though I had followed every step of Paypal's seller protection policy, shipped to the buyers confirmed address, **I had even received an email FROM PAYPAL stating that the buyer would lose his chargeback case for the FULL \$5000 (when a settlement was mutually agreed for \$2600)**

Here is THAT email FROM Paypal also!:

Shortly afterwards I received the next email from the Executive Escalations Department:

Dear Mr. Johnson,

Thank you for your response to my recent email.

A further review of your PayPal account registered under the email address payquick.now@ntlworld.com shows that chargeback case, have now been resolved.

As such, the limitation on your PayPal account has now been removed and full access to your PayPal account has been restored. I am pleased that you may enjoy all the benefits and advantages of your PayPal account once again.

Again, I apologise for any inconvenience caused regarding this matter. If you require clarification on any of the issues raised, please feel free to contact us directly at ppelce@paypal.co.uk. Alternatively you can contact PayPal at the following address:

Executive Escalations
PayPal (Europe) S.à r.l. & Cie, S.C.A.
P.O. Box 9473
Dublin 15
Ireland

You might also like to note that if you are not satisfied with our response, you can refer this matter to the following authorities:

Financial Ombudsman Service
PO Box 4
South Quay Plaza
183 Marsh Wall
London E14 9SR

Phone number: 0845 080 1800

<http://www.financial-ombudsman.org/publications/consumer-leaflet.htm>

A hardcopy of the leaflet, "Your Complaint and the Ombudsman" is available on request from PayPal (Europe) S.à r.l. & Cie, S.C.A.

Or in writing only to our regulator:

Commission de Surveillance du Secteur Financier (CSSF)
110, Route d'Arlon
L-2991 Luxembourg

Yours sincerely,

Ross Harte
Executive Escalations
PayPal, an eBay Company

That's it! I truly defeated the might of Paypal.

Hopefully this FREE report, will give you the inspiration NEVER to give up when this woeful situation happens to you.

Here is a step by step process of what you must do in the event your account becomes limited:

- 1. Be calm**
- 2. Call Paypal and STAY CALM.**
- 3. Get the NAME AND BADGE NUMBER of the Paypal representative AND their IMMEDIATE MANAGER.**
- 4. DO NOT talk to anyone ELSE whenever you call.**
- 5. If you want to speak to a manager TELL the Rep INSTANTLY -TWICE. This ensures they HAVE to pass you to their manager immediately. No fob offs.**
- 6. Get the name of the MANAGERS SUPERIOR immediately when speaking to that manager.**
- 7. Send emails to MULTIPLE Paypal email addresses – this forces different departments to look into your case.**
- 8. DON'T GIVE INTO Paypal!**
- 9. Check out websites/resources online that deal with related suspension issues!**

I hope you have enjoyed reading this report as much as I have

enjoyed writing it.

Do not do as I did, DON'T put all your eggs in one basket – get another “backup” payment processor.

I now use [Google Checkout](#), [AlertPay](#), and I have my own Merchant account with [Nochex](#) – **(none of these links are affiliated, so please take the time to get an alternative account!)**

And finally, remember this report is BRANDABLE, and you can GIVE IT AWAY or RESELL it to as MANY PEOPLE AS POSSIBLE. This will give your website or your offer EXPOSURE to additional visitors.

Simply use the REBRANDER inside the ZIP file from which you received this eBook, to edit the link below to YOURS.

Until next time – look after yourself, and your business!

Ray Johnson

P.S. Thanks to Ahmad, my new graphics guy for the eCover... If you want quality graphics like this for your website – eBay listings and a TON more, simply visit:

<http://www.Ray-Johnson-Online-Design.com/>