
PAYPAL
SECRETS
UNVEILED

NEVER LIMITED AGAIN!

LEGAL DISCLAIMER

This e-book is provided as-is with no representations or warranties, either express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose and noninfringement. You assume complete responsibility and risk for use of any of the information made available in this book and any and all related or advertised services.

Some jurisdictions do not allow the exclusions of implied warranties, so the above exclusion may not apply to you.

The author of this book, its agents, representatives and employees are neither responsible nor liable for any direct, indirect, incidental, consequential, special, exemplary, punitive, or other damages arising out of or relating in any way to this book and/or its content or information contained within it.

By using the information made available in this book you agree to take full responsibility of your actions. You also agree to use the forementioned information according to the laws and regulations of your jurisdiction.

This book, including any part of its content, must not be produced, reproduced, copied or passed on without the prior written consent of the author. The book ships with absolutely no Private Label Rights or Master Reless Rights and is licensed for personal use by the person whose name appears on the receipt.

INTRODUCTION

Hello there!

I'm very glad you have decided to purchase this book.

If you've been active in the Internet Marketing field for a while then chances are that at some point one of your PayPal accounts has been limited, your funds have been frozen and you've had to jump through various hoops to get everything return to normal. Even if this isn't the case, I bet that you've been worried that it may happen. This report will show you the top tactics used to avoid PayPal limitation and how to go through the process quickly and painlessly in case it still happens. From now on, your money is YOUR's and PayPal won't touch it!

Another aspect that I will deal with is chargebacks – if you've sold your products and services and accepted payments via PayPal then I bet you know what I'm talking about. Chargebacks and disputes are a major issue – not only does it cost you money, but a fact that many people don't know is that too many disputes is actually one of the easiest ways to get the PayPal account limited! In the second half of the book, I will teach you some neat tricks about how to avoid chargebacks, keep your money and never have to fight with PayPal.

So let's get down to business, shall we? :-)

PART 1. WHAT IS ACCOUNT LIMITATION?

Even though you're probably already familiar with the topic (otherwise you wouldn't have bought the report), I'll still cover it quickly.

So what does „getting your PayPal account limited“ exactly mean? It's actually pretty simple. If your account gets limited then you are unable to withdraw or send any money until the limitation is removed. So simply put – you can still receive funds but you can't cash them out or otherwise spend them, meaning that all the money in your account is completely useless. Until you meet the requirements that PayPal has set you, that is. Those requirements vary but usually include the following:

- Copy of your Identification Document (Passport or ID)
- An address proof (Utility bill)
- Proof of shipping documents (if dealing with goods)
- (Sometimes) Authorized Credit Card Statement
- (Sometimes) A Bank Account Statement

In reality, the list goes on and on and the exact requirements depend largely on the reason why your account was limited. But in this report, we will concentrate on the most common limitation reasons and learn how to avoid them / how to deal with them.

PART 2. HOW TO AVOID GETTING LIMITED?

In order to learn to avoid PayPal limitations, you need to first understand what causes it. The list of things that can cause a PayPal account to get limited is an extremely long one, but a simple rule of thumb applies:

Any out-of-ordinary or suspicious account activity may get your account limited.

It's important to understand this concept and keep it in mind at all times. Your job here is to make everything you do look as legit and ordinary as possible, and if you do just that then you're on the safe side. The good news here is that almost everything PayPal does is automated – and it's far easier to trick a computer than it is to trick a human being :-)

But before we dive into specific techniques and things to do, let's see a few examples of reasons and account can get limited:

- Suspicious change in activity – for example, having sold only \$7 products before, you suddenly make a sale for \$600.
- Quick withdrawal to zero – for instance, you make 20 sales worth \$30 each during one day and decide to withdraw the whole \$600 immediately, on the same day.
- Being linked to a suspicious account or using the same IP address / computer to log in to two or more different accounts.

Those are simply the most common reasons – as I said before, the reasons vary and you can get limited for almost anything that's even a little bit out of the ordinary.

But enough of the fluff – let's see what YOU can do to avoid this happening!

Precaution #1 – Never Use Untrusted Virtual Credit Cards

This is the first precaution for a reason. If you have used a shady VCC (virtual credit card) to verify your PayPal account then chances are that your account will get limited sooner or later – i.e. as soon as PayPal finds out that the credit card is not real.

Therefore, I suggest you to NEVER use virtual credit cards to verify your accounts – instead, you can use prepaid credit cards that can be retrieved from many shops (if you're in US) and even ordered online from reputable sites such as EntroPay and EcoCard (for non-US residents).

Alternatively, you are always free to use proxies to open as many accounts as you need and simply throw them away as soon as the withdrawal limits are reached.

Precaution #2 – Keep Your PayPal Accounts Separate

This is another VERY important precaution because failing to do this properly may result in **ALL** of your PayPal accounts (given that you have more than one) getting limited and the funds frozen.

I will go quite a bit into detail when talking about this step, both because of its importance and because its fair complexity.

There are several things to keep in mind when trying to make sure that no two accounts get linked to each other – the main ones being:

IP Address – You need to be absolutely certain to NEVER log in to two PayPal accounts from the same IP address or your accounts will get linked almost instantly. In order to achieve this, I suggest you to either use **private** proxies (I say private proxies because using open, free proxies will get your account limited as soon as PayPal discovers that your IP belongs to a proxy!) or alternatively you can simply go into bars/cafes offering free WiFi and use one cafe for each of your PayPal accounts.

Cookies – But IP address isn't all you need to be worried about. Every time you log in to your PayPal account, it stores information about your account on your computer's hard drive – and surprise, surprise, it can read this information next time you log in!

Because of this, you need to make sure to clear the cookies (both regular and Flash cookies) every single time before logging in to your PayPal account. Removing regular cookies is rather simple and chances are that you know how to do it (if you don't, then simply Google for it and you will come across browser-specific details in a couple of seconds) but PayPal also uses what's called Flash Cookies, which is a rather new concept.

In order to get rid of Flash Cookies, I suggest you to use Mozilla Firefox together with a plugin called BetterPrivacy (you can get it from <https://addons.mozilla.org/en-US/firefox/addon/6623>). This

way, you can get rid of absolutely all the information websites store about you on your hard drive and worry no more.

Account Details – Even though this should be rather obvious, there are still people out there who register more than one PayPal account using the same details. Avoid making this mistake at any cost and ALWAYS make sure that none of the following would match any information you may have attached to one of your previous accounts:

- Your name (NB! Using John M. Smith or Smith John when your other account is registered for John Michael Smith does NOT help you)
- Your address (For best results, use an ENTIRELY different address for each account – I’m talking different street, different zip code and even different city!)
- Your phone number – NEVER attach the same phone number to two accounts. You can get unique phone numbers for free (Google for „free VOIP number“ so this shouldn’t be an issue.
- ANY banking info – Do not use the same credit card or bank account details on more than one PayPal accounts. This is a very quick way to get your accounts linked and limited.

Precaution #3 – DO NOT Lie About Your Country!

Quite frankly, it amazes me how many people sign up to PayPal and lie about their country for one reason or another. **DO NOT DO IT!** Even though there may be some benefits having a US PayPal account while not based there, this is a very quick way of getting limited! PayPal WILL discover you, unless you do a perfect job hiding your tracks, and this includes:

- ONLY using an IP address that belongs to the country you say you are from;
- Providing realistic address and telephone number details;
- Using a credit card that is issued in this particular country;

And even then it's risky so unless you have a very good reason, do not do it!

Precaution #4 – Make Your Account Look Legit

This is one of the most difficult precautions, simply because there's only so much you can do on your own.

However, there are a few things that you can (and should) do to make your PayPal accounts look legit.

The most important thing to keep in mind is to use all of your PayPal accounts for both selling **AND** buying. Most PayPal users make purchases using their account and you should do the same!

Chances are that you make PayPal purchases anyway – but don't do it only from your main account! Share those purchases

between your accounts and you will come off looking far more legit than you would otherwise!

The second suggestion is rather easy – NEVER withdraw your account to zero. I have done business with PayPal a lot and have noticed that PayPal is very eager to limit accounts that tend to make full withdrawals – and it makes complete sense: withdrawing all the funds you have on your account means that there will be nothing left for PayPal to cover any possible disputes! Simply leave a small amount on your PayPal account at all times and you should be fine. Note though that the definition of „small“ depends largely on the average cost of what you’re selling:

If the product you’re selling costs \$7 a piece then leaving \$25 to your account will probably serve you fine. However, if you’re selling \$500 products then the \$25 won’t go far.

Precaution #5 – Get the Money Out Wisely

This is the final (and the most important) precaution this report gives you – it’s a method that is not at all widely known (and I would certainly appreciate if you wouldn’t share it!) and it has served me exceptionally well for over 2 years!

Simply put – the **VERY WORST THING** you can do with your PayPal accounts is transferring funds from your fake accounts to your main (verified) account to withdraw them from there. Believe me when I say that this will get your accounts -

INCLUDING YOUR VALUABLE MAIN ACCOUNT – limited very fast and all your funds will be frozen for good!

But luckily, I'm going to give you a trick that allows you to get as much money out of your phony accounts as you damn well please :-)

And the secret is ... (drum-roll please).....

USING FREELANCING SITES!

That's right. You'll be using Freelancer websites (such as GetaFreelancer.com, RentaCoder.com, eLance.com and countless others) to get the money out.

The process itself is incredibly simple, and to make it even simpler, here's a Step by Step guide for you:

Step 1

Create an account at one of the popular freelancing sites and use the name and details that you have used on the PayPal account that **you want to get the money out** from.

IMPORTANT Make sure that the freelancing site you choose to use has an Escrow service.

(Escrow service means that the money paid for services will be first paid to the account of the site, and only once the service has been completed it will be released to the worker.)

Step 2

Using this account, post a Job Request (task to be done) asking for a service that would usually cost close to the amount of money you want to 'clean up'. Make this job offer look legit and watch the countless number of freelancers offer you their services.

Step 3

Sign up on the same freelancing site, using a different IP (an open proxy or a WiFi hotspot is perfectly fine year) and you **real name and PayPal information**.

Step 4

Use the newly created account and **make a bid on your own job offer** – as if you would want to do the job.

Step 5

A few days later, return to the freelancing site with the first account you created, accept the bid that your second account made and pay the money to the freelancing site.

Step 6

After a couple of more days, log in again, claim that the work has been done (notifying the freelancing site that the payment can be released) and enjoy nice clean funds on your main PayPal account, ready to be withdrawn!

Conclusion

This method has been working wonders for both me and a few of my close friends I have decided to share it with. The reason behind it is simple – PayPal has **ABSOLUTELY NO WAY** of finding out on which account did the money you sent ended up! This is especially true if the sum is, for example, \$200 and the freelancing site is popular as there are tens if not thousands of similar transfers done every single day.

PART 3. WHAT TO DO IF IT STILL HAPPENS?

Ok, let's move on to how to act when it still happens and you'll wake up one morning finding (one of your) account(s) limited.

First of all – most of the limitations are rather easy to handle. Once you log in to your limited account and check the „Resolution Centre“ section, you will see certain „Tasks“ needed to be done in order to lift the limitation.

While the exact task vary, in most cases PayPal simply requires you to prove your identity (send them a copy of your ID or passport) and address (send them a scanned version of a utility bill).

If your account was opened using legit details then there's absolutely nothing to worry about. Simply send PayPal what they want and the limitation will be lifted in a matter of days – (yeah, they're pretty quick when it comes to dealing with limited accounts!). However, if you've used fake details to register your account then you have quite a bit more to worry about. Basically, you have two options:

Option 1 – (not recommended) – Fake the documents

First of all I need to say that this option is to be used at your own risk. Faking identification documents is illegal in most countries and therefore I suggest you to familiarize yourself with your local laws and regulations before doing it.

However, if you do choose to go with this then it's actually pretty simple.

There are A LOT of great graphic designers over at DigitalPoint, and posting a simple thread in the „Buy Sell Trade > Design“ section (you can write something general, such as „Designer needed to modify a few images“ will result in quite a few messages in your PM box – all from people who are willing to do the trick for as little as \$10.

Then, you can simply take your own ID (or Google for somebody else's one) and utility bill, pass it over to the designer, specifying the details you have attached to your PayPal account and asking him to change the name/birth date/address for you.

There's A LOT of designers who are capable of doing it flawlessly!

NB! Note that even though this is illegal (in many jurisdictions, not all), there is almost NO WAY PayPal can find out that the documents you've sent them aren't real (unless they are OBVIOUSLY fake in which case you should not send them to PayPal in the first place) – simply because PayPal **is not** a financial institution, meaning that they have no authority what so ever over checking whether identification documents are legit or not. The only thing they can do if they think that you've provided them with fake documents is file a report with a police station, but a company such as PayPal would NEVER waste their time on anything like this, unless there are tens of thousands of dollars locked in your account.

Option 2 – Wait for 180 days

That's right – if you're willing to wait for half a year to get your funds released then you don't have to do **anything at all**. In order to comply with the laws & regulations, PayPal has implemented a system where they hold the funds of limited accounts for 180 days, after which they release the money either via cheque or via bank transfer.

Your best bet is to always go with the bank transfer as you may have major problems cashing in a cheque that isn't on your own name.

PART 4. CHARGEBACKS/DISPUTES AND AVOIDING THEM

In the final chapter of this report, I'm going to tell you a little bit about chargebacks and disputes.

If you've been in the IM business for long enough, and especially if you're dealing with info-product sales (e-books, videos), you have probably encountered A LOT of people buying your product and then either threatening to file a dispute or actually filing it – even though you have delivered them the product.

Just so you know - in case someone files a dispute against you, the funds will automatically be frozen until the dispute is resolved – meaning that the process is exhausting even if you end up winning the dispute! But luckily, there's quite a few things to do in order to avoid disputes being filed:

1. Always Try to Avoid Disputes

Unless you have a flawless reputation, it is always a good idea to try and resolve all problems **before** the buyer files a dispute. Always be nice with your customers, answer their e-mails and provide them with the assistance they need – this will save you from a lot of disputes already.

Apart from that, you will most definitely come across buyers who simply shoot you with a „refund or dispute“ type of an ultimatum. Once again, if you have a flawless reputation (which I do so don't even think about trying to threaten me that you'll file a dispute against the \$7 you paid for this report ;) then you can simply tell them to „Go ahead!“ and chances are that the dispute will be resolved to your favour.

If you're using a fake account or already have a load of dispute in your accounts, then your best option is to swallow it and refund the money voluntarily. It sucks, I know, but in the long run it saves you from a lot of hassle (remember when I said earlier that having too many disputes – even if you've won them all – is one way to get your account limited?)

2. Escalate the Disputes by Yourself

According to PayPal's procedure, each and every dispute is kept in the „Open“ status for either 20 days, until it has been resolved or until either of the parties has chosen to escalate the dispute to PayPal so that they would take a look at it and decide who will get the money.

Keep in mind that your money will be blocked for the whole 20 days **plus** any time PayPal will take to go over the dispute (usually a month or more!). For this reason, it is almost always a good idea to go ahead and **escalate the dispute to PayPal by yourself**. The only exception to this is if you seriously think that the dispute can be resolved by talking to the buyer, but 98% of the times this isn't the case.

There are two things that can happen if you choose to escalate the dispute:

- It gets redirected to PayPal's personnel who will review the case and make their decision. It doesn't matter if the decision is in your favour or not – you have still won 20 days by escalating it!
- More importantly – many disputes that are filed for digital items get resolved **automatically** – and the fun part is that they get resolved **in the seller's (your) favour!** ;-)

3. NEVER Sell Anything Using Manual Payments

This is a VERY important pointer - I can't stress it enough. Every time you sell something, go ahead and generate a „Buy Now“ button. It's free and it's easy! Just go to the „Merchant“ section of PayPal and you will get detailed instructions on how to do it!

The reason for this is simple – with a „Buy Now“ button you get to specify that the payments you are about to receive are for **SERVICES**. Otherwise, you can (and will!) come accross people who send you the money as if it was for „goods“, attach their shipping address and later on file a dispute claiming that you never shipped the goods. **If this happens, you can consider yourself to have automatically LOST the dispute and your money** – it's as simple as that!

4. Avoid Scammers and Account Thieves!

This is the fourth and the last pointer I give you. If you're selling information products that you deliver via e-mail then ALWAYS make sure that you send the product **ONLY** to the e-mail address that you received the payment from!

There's **A LOT** of people out there who have access to stolen PayPal accounts and they use this access to buy infoproducts – obviously, as soon as the true accoutn holder discovers it, they will dispute the payment and you can say bye-bye to your money!

That's it.

Hopefully you'll find the information useful and won't face a limitation ever again!