

+PayPal Success+

**My secrets to always getting my
money back, even if it's close to
impossible.**

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PayPalTM

PayPalTM

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A Few Things First...

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Please note that much of this guide is based on personal experience and anecdotal evidence. Although I have made every single attempt to achieve complete accuracy of the content in this guide, I assume no responsibility for errors or omissions. Also, you should use this information as you see fit, and at your own risk. Your particular situation may not be exactly suited to the examples illustrated here; in fact, it's likely that they won't be the same, and you should adjust your use of the information and recommendations accordingly.

Finally, use your head. Nothing in this guide is intended to replace common sense, legal, or other professional advice, and is meant to inform the reader.

Prologue

Greetings frequent PayPal user and most likely PayPal hater too. First of all, I would like to formally thank you for buying my eBook. It is these exact methods that gave me a huge insight, and much more self-confidence when making deals involving PayPal. Be it gift payments, with notes, intangible software, scammers, unauthorized, anything. This eBook contains information that PayPal does not want ANYONE to know. I repeat they don't want **ANYONE** to know about this. My missions are to make sure that all of you that have gotten scammed involving PayPal, and are having a hard time getting your money back, can and will get most, if not all your money back. Now, enough blabbing, let's get to it.

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PayPal Itself

PayPal is run just like a regular person would run a payment processing company. Now because you're buying this, I assume the payments that you will be using this information for will be payments for intangible items, which is what PayPal HATES.

Here's why. Think about it this way. Person A is selling a program that he will give a download link to person B. Person B sends person A \$50 for the program as a gift and a note saying it's an intangible software. A week later, person B calls PayPal and claims he got scammed and that the program didn't work. Legally, if PayPal refunds the money to person B, and person A has proof that he did send person B the program, he can take PayPal to court. If PayPal does nothing about it, person B, according to the law, has the right to take PayPal to court for not having essential tools to figure out transactions. 99% of people will just say "Well, I got scammed, I learned my lesson. Nothing I can do now." And that's EXACTLY what PayPal wants you to think. It is absolute HELL for them to deal with "scams", gift payments, intangible items, and "unauthorized transactions". Here are a few tips before we start off. Be VERY nice to PayPal on the phone. I've read numerous eBooks about PayPal and they all say "be mad!" and "be aggressive!" Which is not going to work. Be nice to them, make their lives easier and they will make yours easier. Simple as that. Also, DON'T give up. That's key. Remember, PayPal HATES to deal with things like this, so if you don't quit, they'll realize that they have to do something about it.

What to Try Not To Do, and Why

Always when making a deal over an intangible item, try your best to send the payment as a regular payment, and not as a gift. It just makes things a lot easier for you if you get scammed. Yes, it does make things harder for the seller if you chargeback, but use your common sense in terms of who you think is trusted and who you will send a payment as a gift to, and who you will not. If the seller asks you to attach a note to your payment saying its intangible software, or it's a tutoring session, something completely irrelevant, then again, debate on whether or not it's safe according to the reputation of the seller. This eBook WILL teach you how to get out of situations where you have sent the payment as a gift with a note attached saying something like "I purchasing an intangible item." That being said, consider other options before being 100% sure when sending a payment as a gift, especially with a note.

So, what's wrong with sending a payment as a gift with a note?

First of all, you cannot file a dispute because the payment was sent as a gift. What you can do, is file an unauthorized transaction report. Which is basically what people do when they've had their account hacked and someone has sent a payment from their account and they didn't do it themselves.

So it's close to impossible to get your money back if you don't know the right tricks. Which, again, this guide will teach you.

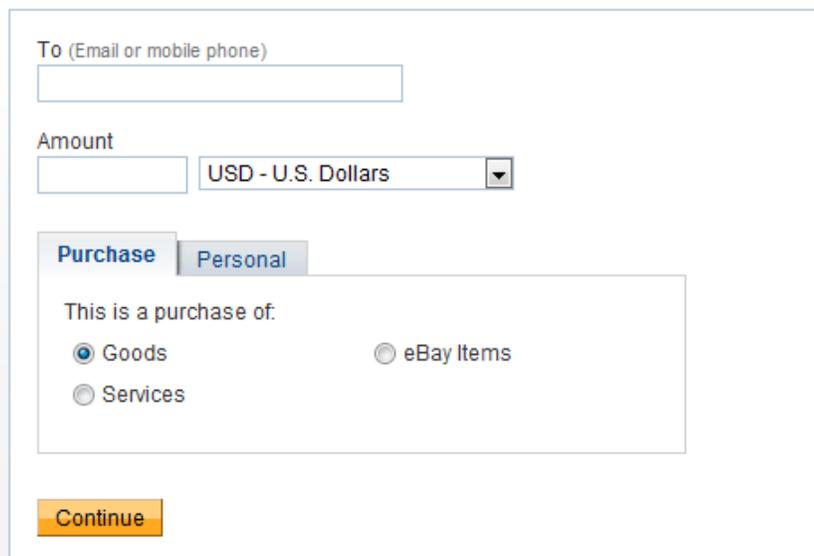
The First Scheme: Sending Money NOT as a Gift

This is one of the easiest ones to deal with, and that's exactly why you always want to try and convince the seller that you will send your payment as a regular payment, and not as a gift. When you send a payment, you will get a screen that looks like this.

Send Money

[Secure Transaction](#) 

You can pay for goods and services or send money to friends and family.



The screenshot shows the PayPal 'Send Money' interface. It includes a text input field for the recipient's email or mobile phone, an amount input field, and a currency dropdown menu set to 'USD - U.S. Dollars'. Below these are two tabs: 'Purchase' (selected) and 'Personal'. Under the 'Purchase' tab, there is a section titled 'This is a purchase of:' with three radio button options: 'Goods' (selected), 'eBay Items', and 'Services'. A 'Continue' button is located at the bottom left of the form.

If the seller agrees to let you send the payment as a purchase, and not as a personal payment, send it as a good, and not as a service or eBay item. This is because if you get scammed, the seller needs to provide a valid tracking number for the “good” that you purchased, and add a note saying anything applicable to the amount you are paying. For example, if you are sending \$100, say something like “Payment for used Nintendo Wii with 2 Wii Remotes”. Now, sellers, you may be thinking “Oh yeah, I’ll just send him like a box of pencils and give PayPal the tracking number for that.” Sorry scammer, not going to

work. You as the buyer, if you are in the situation where you get a tracking number from the seller and you didn't buy a physical item, must immediately call PayPal and ask them to investigate the tracking number. PayPal will then call the company that is being used to ship (UPS, FedEx, USPS, etc.) and ask them to verify the type of item, size, cost, etc. Of course, it won't match what you wrote in the note, and your money goes right back to you.

That was worst case scenario. The easiest way to get out of these is simply file a chargeback.

Have a problem with this transaction? PayPal strongly recommends attempting to resolve this directly with the seller whenever possible.

You can also report it in the [Resolution Center](#) within 45 days of the transaction.

The screen above is located at the very bottom of a transaction. When you are on the home screen of your PayPal account you will see your most recent transactions. Click details of the one you want to dispute, then resolution center which is at the very bottom, as shown in the picture above.

Report a problem

What type of problem would you like to address?

Item dispute: I did not receive an item I purchased or the item I received is significantly not as described.
[Learn more about opening a dispute](#)

Unauthorized transaction: I did not authorize a recent transaction.
[Learn more about filing an unauthorized claim](#)

Continue

Cancel

Click "Item Dispute".

I'm opening this dispute because:

- I haven't received my item.
- I received my item, but it is significantly not as described. For example:
 - The item was damaged or defective.
 - The box was empty.
 - The order was incomplete.

Click “I haven’t received my item.”

Provide Additional Information

Please provide some additional information about the transaction. In the text box below, let the seller know why you are opening this dispute. Be as specific as possible about the problem and let the seller know how they can help you by providing some options for resolution.

What is the category of your purchase?

-- Select Category --

Compose Message to Seller

Your message will be shown to the seller in the Resolution Center. All messages will be stored by PayPal.

characters left

Under “Category”, DO NOT CHOOSE VIRTUAL ITEM. I repeat, do NOT select “Virtual Item – Delivered electronically” or “Other Intangible Goods”.

I'll make this a little more clearer, because I cannot stress this enough.



My Account | Send Money | Create an Invoice | Merchant Services | Products & Services | Community

Overview | Add Funds | Withdraw | History | Resolution Centre | Profile

Provide Additional Information

Please provide some additional information about the transaction. In the text box below, let the seller know why you are opening this dispute. Be as specific as possible about the problem and let the seller know how they can help you by providing some options for resolution.

What is the category of your purchase?

-- Select Category --

- Select Category --
- Computer Hardware/Software
- Home/Consumer Electronics
- Jewelry
- Antiques/Collectibles
- Entertainment-Related Goods
- Other Tangible Goods
- Travel
- Service
- Virtual Goods - delivered electronically
- Other Intangible Goods
- Tickets for Events

Resolution Center. All messages will be stored by PayPal.

Continue Cancel

In the message box, write something like you saw an ad on craigslist for shoes (Or whatever item you wrote in the note), contacted the seller and asked if he could ship to your location. You sent the payment, and never heard anything from the seller again. Simple as that.

The Second Scheme: Sending Money as a Gift

Here is where it gets spicy and more interesting. When you've sent someone money as a gift and you get scammed, it's hard to get your money back. There are two options that you can choose from. Each has equal success rate.

Option one: Call PayPal immediately without filing an unauthorized transaction.

Option two: File an unauthorized transaction report and wait for PayPal to deny it (This sounds bad, but I actually had more success with this option than with option one.)

Your conversation with PayPal:

Call PayPal, and tell them that you made business with a man/woman off of webmaster forums, and he/she was doing some work on your website. You let him/her on TeamViewer, and watched him upload files onto your website. You let him do it on your computer VIA TeamViewer because you did not want to give him the password, and when he tried to walk you through it over MSN, it was too complicated. He did everything just fine, and about a week later, you asked him to help you out again, but this time he asked for a payment after he completed the task. You agreed, and let him on TeamViewer again, and everything was fine until he said he needs to go and will finish the task in a few hours when he gets back and that's when I can pay him. I agreed, left my computer on, and went to make myself lunch. Coming back, I logged on to my e-mail and saw that I have sent

a payment while I was gone, and that payment was to the guy who helped me with my website's account. Interesting enough, it was sent as a gift and he sent \$60 to himself yet I have \$80 in my PayPal. If he was planning to steal my money, why didn't he take all of it? I filed an unauthorized transaction but I definitely expected it to fail and get denied by your fraud investigation team, as I have no proof to prove to you that I did not make that payment. However, I am doing everything I can to get my money back. And I can guarantee you that if you contacted the person the money was sent to and asked him what it was for, the reason would make no sense. I assume it had something to do with him stealing my login information onto my PayPal when working on my site VIA TeamViewer. Could you please check the IP that was used to login? (It will be YOUR IP...unless you used a proxy). My IP...that means he must have somehow changed screens because I was watching his every move. I know I don't have anything to prove myself, but I can guarantee you that if you contact the person the money was sent to, he will have no proof of what it was sent for.

Most likely, the representative will file a report with what you told them on the phone, and they will give that to the fraud team to investigate and someone will get back to you in a few days. Make sure you stress for the representative to note that you have no proof to prove yourself, but you can assure PayPal that the one who got the money from your account has no proof either.

In my case, they got back to me in about 20 minutes.

They said that there is nothing they can do, as it was the same IP address used to login, and there is no proof. I kept pushing and asked to speak to their supervisor. I re-told my story, supervisor says that they will credit me \$30 (The amount I got scammed), from PayPal.

[Log Out](#) | [Help](#) | [Security and Protection](#)



My Account | [Send Money](#) | [Create an Invoice](#) | [Merchant Services](#) | [Products & Services](#) | [Community](#)

[Overview](#) | [Add Funds](#) | [Withdraw](#) | [History](#) | [Resolution Centre](#) | [Profile](#)

Transaction Details

Correction (Unique Transaction ID # 00070000012000017)

PayPal

Total amount: \$30.00 USD
Fee amount: \$0.00 USD
Net amount: \$30.00 USD

Date: Mar 9, 2011
Time: 10:58:28 PST
Status: Completed

Subject: Roman, here is the \$30 credit as we've discussed. Have a great day!

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The key is to keep pushing, explain that you know it's tough for you to prove your case because you have no proof, but money is tight, the economy sucks, and you need whatever amount of money you can get, and something like falling into a scam is devastating.

PayPal won't take back the money from the person you sent it to, but will credit you themselves. Once they have credited you, thank them,

and ask them to keep a close eye on the transactions that the one who scammed you makes, as you don't want others falling into the same trap that you fell into.

In option one; simply don't mention the fact that you filed an unauthorized transaction. Just get straight to the point and say that you did not make that transaction and it was made to the account of the person who was helping you with your website, and continue saying what was said in the long paragraph above.

Remember what I wrote in "PayPal Itself"?

You don't need to be great in human engineering, social manipulation, and just making people believe you. All you need is to be able to have PayPal understand your story, and that if they contacted the receiver of the payment, he would not be able to prove his case.

You can also mention that you researched things like that, and that you came across a user on forums that fell into the exact same problem you did. Unauthorized transaction, made from his own IP and it wasn't him, and say that when he called PayPal and explained his case he got his money back, and that's what you are trying to do likewise. If they see that you've researched the topic, and you know someone has been successful with it, they know they have to do something to help you out.

The Third Scheme: Sending Money as a Gift with a Note

Surprisingly enough, attaching a note when a payment is made is easier than not attaching a note when it comes to calling PayPal when you've gotten scammed. I am not going to rewrite what I wrote in the Second Scheme, as they are the same. Only difference is of course, a note is attached. Many sellers ask you to attach a note when making a payment because they believe it's easier for you to get your money back and counter-scam the seller if there is no note. However in my experience, a note makes it easier.

Why?

Because you can tell PayPal that the guy knew what he was doing, and was clearly of high intelligence in the PayPal Company, and that it will be nearly impossible for me to get my money back if he does that.

Follow the steps in the Second Scheme when talking on the phone with PayPal.

Following Up

To sum up this eBook, let's look over the key points that you need to mention to PayPal when on the phone with them.

- 1.) – You did NOT send the payment.
- 2.) – You know that you cannot prove yourself, but you have faith in the PayPal fraud team and that they can somehow figure out that the payment was not sent by me.
- 3.) – You researched this issue, and a webmaster forums fellow fell into the same trap. He called PayPal and got his money back, which is what you are trying to do.
- 4.) Make sure the representative files a ticket to the fraud team with everything you have told her.
- 5.) State that if PayPal contacted the one who received the payment from you (scammer), he would not be able to prove that the payment was for whatever he said it was.
- 6.) You are a valued PayPal customer.
- 7.) Have GREAT respect to them. If you are nice to them, they will be nice to you. Remember, PayPal is one of the nicest companies ever when it comes to customer service.

If the fraud team calls you back and says there is nothing they can do about it and they are sorry to tell you that, (This has never happened to me before, but just to be safe let's go over what you should do.) then tell them that you know PayPal has one of the best fraud teams out there, and you are confident that they can trace

back and determine that you did not send that payment. If that doesn't work, speak to their supervisor and say the same thing.

In essence, you need to convince them that you didn't send that, and then praise them saying they are a great company and you have faith in them.

In conclusion, this is NOT a social engineering eBook. It does involve it, but in the Second Scheme I listed exactly what you need to say on the phone, and as long as you mention the things it says to mention, you will get at LEAST 50% of your money back, if not all of it. But that money won't be taken from the one who received the payment, but PayPal will credit you.

If you have heard nothing from PayPal after 2 days, call them and ask them for the status of the case. Say that you are worried because money is tight at the moment, and you cannot let a scammer just take that from you.

Many of you are going to think this eBook is crap because all it is, is manipulating PayPal to believe you. Not even close. I've been in Skype calls and have heard people majorly fail at calling PayPal and trying to get their money back when they have been scammed, and it never works.

I have included tips and tricks, and many things that you NEED to say, and a full phone conversation (In the Second Scheme) for you to get most, if not all, of your money back.

Once again, I appreciate your purchase and I hope that this guide will get you more comfortable when sending payments with PayPal.

And if you're thinking that it will only work once and never again. Think again. If it happens again, call PayPal and if they mention anything about something like this already happening, say that you haven't formatted your computer yet, and you still have viruses. They can't do anything about that. 😊

In the case that you should have any questions, concerns, or anything that pertains to this guide, please e-mail me at:

nick.pakula@hotmail.com, and I will get back to you ASAP.

Best of luck with your PayPal journey.

REGARDS,

Nicco(HF) / Stickynotee (DP)

