

Petreski, Sonya

From: on behalf of Adjudication

Subject: FW: ebay

From: Victoria Button [redacted]
Sent: Friday, 18 April 2008 9:23 PM
To: Adjudication
Subject: ebay

**EXCLUDED FROM
PUBLIC REGISTER**

I am writing to object to ebay making Paypal the only valid payment method except for cash on delivery. I think this has competition implications on several grounds:

1. The general market. Many ebay sellers and buyers prefer to use bank direct deposit, which generally has no charge at all to buyer or seller. Paypal carries **increased** charges for the seller:

- * makes the barrier from seller to market greater by introducing extra sign-up steps and higher costs of business, therefore decreasing free competition amongst both sellers and buyers.
- * Bars buyers who do not have access to Visa or Mastercard from buying, thus reducing competition and encouraging excess use of credit cards by those who can't afford them or would prefer not to have them.
- * Discourages some consumers who do have Visa/Mastercard who don't trust Paypal as many phishing attempts are made in Paypal's name.

the general market and competition by lowering the cost of business.

2. It is anticompetitive for one payment system to take a stranglehold on the dominant market force. Other payment systems such as Google Pay, direct deposit, cheque or money order should be allowed to continue.

As a seller, I note that I always give customers the choice of ebay or bank deposit - and at least 50% choose deposit even though Paypal is available on all my listings.

It is the interests of competition to make the costs of entry to selling 'anything' as low as possible, thus maximising competition and the market in general. To ban major payment methods such as bank deposit and cheque is anti-competitive.

Yours,
Victoria Button,
ebay seller with more than 500 feedback.

Going green? [See the top 12 foods to eat organic.](#)