

**Roy, Lauren**

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**From:** Petreski, Sonya on behalf of Adjudication  
**Sent:** Monday, 28 April 2008 10:07 AM  
**To:** Chisholm, Shane; Roy, Lauren  
**Subject:** FW: Ebay Paypal submission [SEC=UNCLASSIFIED]  
**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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**From:** Carole Parnell [mailto:  
**Sent:** Friday, 25 April 2008 8:57 PM  
**To:** Adjudication  
**Subject:** Ebay Paypal submission

**EXCLUDED FROM  
PUBLIC REGISTER**

Dear ACCC

I want to submit my comments on the proposed ebay plan to make all sellers and buyers pay through Paypal.

There are a number of issues here,

1. Paypal want this procedure so that they can pickup an extra percentage on every sale made on ebay. They charge already to list, then charge a fee when item is sold , and if paypal is used for payment, then another fee. Three fees from the one sale.
2. The most important aspect of this enforcing of Paypal is under false pretences of being able to offer secure payments through Paypal. The facts are clear that for sellers accepting Paypal, they are open to fraudulent credit card holders, who can place chargebacks for fraudulent reasons. As much as Paypal state the opposite, they do not help the seller fight chargebacks. They fall back on the old 'privacy issues'. and offer no help in identifying the bank involved in the credit card owners chargeback. If they assisted in this way, instead of just reversing the payments out of the sellers accounts, then being forced to use Paypal would not be so vital a step.

It is a quite different sequence of events when a retailer receives a chargeback, because they have the buyer's bank details, they can respond and fight the chargeback. Not so with Paypal, who are just not interested, why would they be, they can just either redraw the payment from you, or chase you for the money. They also hide behind their postal and shipping requirements and use that as a first up way to deny any assistance to the honest seller.

And then the final insult to consumers, no choice at all, as long as it is Ebay and Paypal.

Imagine going into any retail store in Australia, and being told at the door that they will only accept their branded credit card. Unbelievable arrogance and cheek.

I hope ACCC will look seriously at the issues involved at the removal of consumers choice in this matter. Listen to the ebay customers and make a stand for the consumer, not the Ebay juggernaut.

Thank you for reading this submission.

Kind regards  
Carole Parnell

28/04/2008