

Roy, Lauren

Subject: Ebay International A.G. notification N93365 [SEC=UNCLASSIFIED]
Importance: High
Categories: SEC=UNCLASSIFIED
ACCC Classification: SEC=UNCLASSIFIED

From: plazadj **EXCLUDED FROM**
Sent: Friday, 9 May 2008 7:46 PM
To: Adjudication
Subject: Re: Ebay International A.G. notification N93365
Importance: High

To whom it may concern,

I am writing in regards to eBay International AG notification (N93365) and wish that this letter be treated as a submission against the said notification and where I refer to Paypal, that should also be taken as meaning its association with Ebay and the said notification.

I am an eBay Powerseller and I have been trading on ebay for over 4 years, up until recent times I have probably received ½ of my payments via paypal and the other half via other means, predominately Direct Deposit.

I have not seen any proof that any one method is safer or better than another, all payment methods have advantages and disadvantages, however, my issue is really with choice, both for my buyers and for myself. As a matter of interest, I like paypal and am happy to offer it as a payment method, both on eBay and other auction sites, as well as my own web site.

While I believe the reason why choice for buyers does not need a lot of extra explanation, I have huge problems with being forced to deal with a biased provider who at their discretion have made it clear that they can control my funds for little or no reason based on suspicions that do not appear to be controlled in any sort of proper manner. They also do not appear to not have to answer to anyone but ebay and all their relevant shareholders.

I also take issue with ebay jumping into bed with paypal, when a year or so ago, I was led to believe that paypal was autonomous to ebay during a dispute with another seller (as me being the buyer). I made a purchase from a seller who displayed the paypal logo in their listing and as a payment method, I paid the seller immediately and was informed by that seller that they do not accept paypal. I contacted ebay about this, their response was something less than pitiful, and they claimed that they have no control over people listing items and sellers giving the impression that they accept paypal. I of course chose to buy of this seller because they accepted paypal.

So, it is now apparently simple and OK for ebay to provide all members information and have 2 way communication with paypal to make sure the so called safe environment can now be maintained at any cost, and at the same time force all members to pay all relevant fees to their own organization.

I also take issue in regards to Paypal's (Ebay's) "Buyer Protection" – where there appears to be total confusion and lack of communication to buyers in respect of using tracked shipping and the relevant costs involved. We as sellers are being told that we need to provide proof of shipping otherwise Paypal will do charge backs where goods are lost etc, but Paypal and Ebay are doing nothing to enforce buyers to accept tracked shipping and the relevant costs, and now we are being asked to accept Paypal as the sole arbitrator!

I also take issue with Ebay and paypal in regards to making the trading platform safe, it is high time that ebay and paypal start proper identity checks and verifications so that fraud is reduced to a bare minimum, and save all this work and pain in knee jerk reactions at the other end of the sales process, this way we do not need to make any changes to the payment options when trading on eBay. I as a seller and I believe most other sellers would be happy to satisfy identity verification processes as another Australian website has already implemented.

On a point of cost, while I am happy to pay transaction fees, it has worked out ok for me to date as payments

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have balanced out and I only pay the commission fees on part of my receipts, but having to now pay a percentage on top of all eBay sales and shipping costs, the viability of my product is lessened, the costs will have to be re-couped somewhere, however, what is worse is the time it takes to get the money to my cheque account – minimum 3 working days, my cash flow is going to be smashed. I have the option to pay for my withdrawals from paypal to get my money more often, but here we go again with the fees! Another cash flow issue, the echeques, 5 working days or more to clear, this causes administration issues, it upsets cash flow – bank transfers are instant (or next day), why do I want to pay and be forced to use this provider that owned by a vested intrest – EBAY!

I would also question eBay's primary motive of fraud protection, I believe that if eBays primary concern was fraud, they would at least provide one competitor (such as Paymate) an opportunity to provide a similar service so that the market can self regulate itself. I actually prefer Paymate over Paypal, not just because its Australian company, but simply because it automatically transfers the money into my account, this is exactly the point I am making about choice.

Thank you for reading my submission, I have tried to keep it factual, I trust that common sense prevails in the end.

Cheers
David J Tingate

Address excluded
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PUBLIC REGISTER