

Roy, Lauren

Subject: eBay International AG [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

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PUBLIC REGISTER**

From: Michael Bussani [mailto:
Sent: Thursday, 1 May 2008 11:39 PM
To: Adjudication
Subject: eBay International AG

Dear ACCC

I am writing to you in regards to the recent proposed change that ebay wishes to enforce upon its users. I do not want this to be a 5 page essay on why these changes are not good for the users of ebay so I will address the main reasons in point form.

* As both a seller and a buyer on ebay I believe that the choice of what method I use to pay someone should be up to me. I have a paypal account, and still prefer to pay someone with a standard electronic bank transfer. It is simple, quick and efficient and I don't need to have wasted funds sitting in a paypal account benefiting no one but paypal .

* In your email to me one of your points you referred to that the ACCC would take action was " the proposed conduct will result in a substantial lessening of competition " I firmly believe that this attempt at enforcing paypal as the only option for payments does lessen competition. Our company has the facilities to process credit cards, we do this through merchant facilities we negotiated with our bank. This will no longer be allowed once the "paypal only" payment method comes into force. This is done all in the name of safety for the buyer. So what ebay is saying is this, credit card purchase through our bank "unsafe", credit card through paypal "safe" ? I don't see the difference, other then to pay almost 3 times the rate on credit card transactions to paypal and to double dip on fees and charges (fees for ebay and fees for paypal on the same transaction)

* Your second point you mention was " The public benefit that may result from the proposed conduct would not outweigh the detriment to the public caused by the lessening of competition. ". All the ebay proposal does is remove choice. I should be entitled to decide what method of payment I want to use, be it cheque, money order, bank transfer or cash. Ebay is forcing this through under the pretence that is is all for customer safety. If this was the case then they would get EXACTLY the same level of safety if they just got all sellers to accept paypal as well as all other methods of payment. Then the buyer can decide what method suits them. Not be forced into signing up for a service they may not even need or use. If the buyer thinks they need what protection paypal has to offer then they can use paypal. If they think paypal has nothing they need then once again they can make the choice of not using the service.

* Finally as a seller I already have a paypal account, but the over whelming majority of payments I get are bank transfers and money orders. So I am not sure what is to be gained by this forcing sellers to use a service from a company that is also owned by ebay other then the bolster the bottom line for ebay. In the end the additional costs will be passed onto the customer, and everyone loses except ebay.

Regards
Michael