

**Roy, Lauren**

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**Subject:** Submission - eBay International AG - Notification - N93365 [SEC=UNCLASSIFIED]

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**From:** Skullduggery-Grafx

**Sent:** Wednesday, 7 May 2008 11:31 PM

**To:** Adjudication

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We have been eBay members for 7 years and a seller for 6 years, in all that time the only problem we've had is with Paypal. We've had 4 fraudulent charge backs in the last couple of years. We say fraudulent because we've emails from the buyers stating they had received their goods and then they have commenced a charge back and even though we showed proof of postage and the emails to Paypal they still took our money and gave it back to the buyer.

We believe this new rule will disadvantage us as 40% of our buyers do not use Paypal, and we are told if these buyers won't use PayPal then we cannot sell to them and if they pay by other means we are to refund them and cancel their purchase. This is restricting our trade and our business and in turn reducing our income.

The problem with Paypal is they hold your money until you request it; all other payment option used eg Direct Deposit, PayMate and money orders, go straight to the seller. We would rather not trust our funds with PayPal - it doesn't have the strict regulations and requirements of a bank.

The eBay management say that other companies tell their sellers what payment option they can accept, but these usually involve credit cards and the company's process payments directly to sellers.

eBay management are also saying buyers wont have to give out their banking details if they use PayPal and that will make the feel safer but with PayPal they do have to give those details but when doing a direct deposit a seller does not see the buyers bank details, eBay are being dishonest and misleading.

Buyers don't need to pay by PayPal to feel safe on eBay; they need to be taught how to check a seller's feedback, how negotiate a return with the seller, how to communicate with their seller. Honest sellers offer their own buyer protection. A replacement is usually the cheapest option for a seller but with PayPal handling the sellers money, the sellers doesn't get that option.

If eBay are serious about making the auction site safer then they would be best to introduce a seller verification process, a process to make it a lot harder for dishonest people to sell on eBay.

We believe Paypal needs companies like PayMate and Q-Pay to keep it honest and competitive and affordable.

Thank you for you time

Quentin & Jo Tomkies  
Skullduggery-Grafx