

Roy, Lauren

Subject: eBay International A.G. notification N93365 [SEC=UNCLASSIFIED]

Categories: SEC=UNCLASSIFIED

ACCC Classification: SEC=UNCLASSIFIED

EXCLUDED FROM

-----Original Message-----

From: Vaden Shelley

~~PUBLIC REGISTER~~

Sent: Tuesday, 29 April 2008 12:31 AM

To: Adjudication

Subject: Re: eBay International A.G. notification N93365

To Lauren Roy, Adjudication:

I am writing to urge you to reject eBay's application for a waiver to require Paypal-only on their auction site.

Obviously, this will by definition cause a lessening of competition. eBay's argument is that public benefit would outweigh that problem. That argument is disingenuous and false. Paypal is far less secure and less convenient than bank transfer, and it is far more expensive. Any experienced scam artist can manipulate Paypal's rules to get merchandise from eBay's customers (sellers) and then have the payment reversed while keeping the merchandise.

When this happens, eBay/Paypal keep the fees they charge and the customer is the loser, with no recourse. The proposed move to require Paypal is entirely to generate more profit to eBay/Paypal.

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