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To: Adjudication
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I utilise the service provided by ebay as both a buyer and seller. I have used several methods of payment including paypal, direct deposit and cheque as a buyer and a seller.

Paypal significantly effects my ability to trade on ebay. Thus enforcing a requirement to use a service (paypal) to which there appears to be little benefit is in essence charging me to use a redundant process. Paypal offers little extra convenience where direct deposit or other forms of payment are possible and in most cases preferred.

Paypal actually obscures buyer and seller information so that it is difficult to track down the true identity of a buyer or seller, the identity with whom I am dealing is restricted to an email address, rather than bank account details or other forms of identification. as it charges money to use the service. hides details of the people I am making payments to. Thus I prefer not to use paypal. Paypal is also open to abuse and depends upon verification of the account and dispute resolution to be handled by the operators of paypal, rather than the regulations which govern the operation of bank accounts (and therefore identity requirements) by Australian banks. Paypal steps outside the regulatory processes, since it operates across borders and ultimately is only protected by a user ID and password.

Since ebay has effectively obtained market dominance in the online auction arena, forcing the users to use a specific method of payment is akin to forcing users into a specific bank and therefore appears to be a restriction of trade. It would be like Holden requiring buyers of their cars to use only Shell petrol.

The security rationale presented by ebay is transparently false and the ebay disputes resolution system has been found to be inadequate, relying as it does on the word of the respective buyers and seller. Ebay has no effective way to resolve issues in normal buying or selling activities, let alone through paypal.

Paypal charges to use this service (which is entirely reasonable) and permits transactions with overseas buyers and sellers which would otherwise be awkward. I am prepared to use paypal for such transactions. In the case of Australian buyers and sellers, there is no such advantage to using paypal.

Ebay, in addition to the online auction service, is devolving into a mass market retailer, acting as a front end for online shops. Forcing buyers and sellers to use paypal as the only accepted means of conducting transactions is like an owner of a shopping precinct or mall requiring the retailers who rent the shops to use a specific banking service or credit card intermediary

Finally, there is the double dipping aspect of charging people (sellers) to use ebay and then charging them extra to conduct their transactions through an interested company (paypal)

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