

**Roy, Lauren**

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**Subject:** eBay and Paypal [SEC=UNCLASSIFIED]

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From: Wilf & Caroline [mailto:  
Sent: Sunday, 22 June 2008 5:53 PM  
To: Adjudication  
Subject: eBay and Paypal

Caroline Alexander  
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Sunday 22nd June 2008

To whom it may concern:

Re Ebay and its attempt to enforce payment by paypal as the sole payment method on Ebay.au

I applaud the interim decision of the ACCC to prevent eBay from enforcing the compulsory use of Paypal as the sole payment method for transactions on its site, other than cash on pick-up.

Last weekend I made a sale that was paid for via Paypal, but received no notification from Paypal that the payment had been made. When I investigated, I found that the payment had been sent to an old email address that no longer existed, and its use had been cancelled with both Ebay and Paypal over 6 months previously. More disturbingly, when I checked my few eBay listings I discovered that a couple of them had the correct Paypal email address over-written with this out of date one! Fortunately my buyer was able to cancel her payment and re-issue it to the correct email address, so no harm was done.

However, had that email address been taken up by someone else, they would have been able to claim that payment merely by logging on to Paypal and opening an account in their own name.

It is experiences such as this, and much worse, that make buyers and sellers nervous about having to rely on Paypal, when we have a secure, safe, efficient and familiar transfer system operated by our banks, who are also signatories to the EFT Code of Practice.

Until Paypal signs the EFT Code of Practice, it cannot be as secure for its users as the many alternative payment methods currently on offer in Australia, and I find it unconscionable of eBay's decision-makers to force my buyers to use a payment system that they know is flawed, that they know no-one can guarantee and is so open to exploitation by the unscrupulous, and that does not perform to the same standards of behaviour expected of a trustworthy financial institution, and whose dispute resolution measures are so lacking in transparency and logic.

We have already been told by eBay not to include bank transfer as a payment option in the body of our listings, and that listings that do so will be removed. This is in preparation for compliance with Ebays terms and conditions on July 15th, when bank transfer will no longer be an option. Many buyers and sellers are already finding that the bank transfer option is impossible to access, perhaps due to alterations being made to Ebay's software that will enforce total compliance on July 15th.

Your faithfully  
Caroline Alexander

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