

To Whom It May Concern,

I have been a relative small time Buyer and Seller on Ebay for the past 7 years and have not and will not use Pay Pal due its record of being unsafe for users and an inability to respond to user's complaints or concerns.

I have sold using either Money Order or Direct Bank Transfer and have not had a single problem in 7 years so for Ebay to say that other forms of payment are unsafe is clearly wrong based on the data associated with my experience.

I object very strongly to being forced to offer Pay Pal on my listings and very strongly object to being forced to offer only Pay Pal to my customers. I firmly believe that my customers should have the option of various methods of payment and therefore be able to choose the payment method that best suits them. Ebay makes a big point of the fact that Pay Pal accepts Credit Cards as well but not all of my customers have Credit Cards.

I object as well based on the fact that there is NO independent intermediary over Pay Pal. At least with the banks we have the Banking Ombudsmen.

One fact about Pay Pal surprised me and that is that a Buyer can in fact pay you without even receiving an invoice from you and to me this is clearly wrong. At least with Bank Transfers they are unable to pay you until they get your bank details with the invoice.

It's far too easy for anybody to register on Pay Pal using any Credit Card they want. At least Ebay should introduce some sort of identification check to prevent the use of stolen Cards.

I would like the ACCC to undertake the following:

- Immediate removal of the requirement for Sellers to use Pay Pal ONLY.
- Immediate Return to the previous system where Sellers had the option of including Pay Pal or not in their payment methods.
- Ebay and Pay Pal to be more upfront on full details of operational requirements.
- Pay Pal to be included under the scope of operations of the Banking Ombudsman.

Yours Sincerely,  
Paul Johnson