

## Macrae, Tess

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**Subject:** FW: Submission re N93365, 11th April 2008 [SEC=UNCLASSIFIED]

**Categories:** SEC=UNCLASSIFIED  
**ACCC Classification:** SEC=UNCLASSIFIED

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

**From:** Karin & Bill Peters [mailto:  
**Sent:** Wednesday, 25 June 2008 6:37 PM  
**To:** Adjudication  
**Subject:** Submission re N93365, 11th April 2008

To whom it may concern:  
re Ebay and the mandating of PayPal as the only remote method of payment to be offered by sellers.

May I add a comment to the submissions on this subject.  
My observation is that PayPal is a relatively inefficient organisation compared to transferring money via bank accounts. As a buyer I have found my payment delayed by a whole week because PayPal switched to using my credit card account to using my savings account (which I had just added). From my savings account they sent the seller an "e-cheque" which had to be cleared. Why this should take 7 days is anybody's guess. When queried, the customer service officer (very helpful) said my account had NO RECORD of the credit card I can prove they had used up until then. I can supply dates and transaction numbers to support these allegations. I changed the email address attached to my account on this officer's advice, as I was also investigating an attempt to change my password by some unknown person. I later found that the email address is the only link to one's PayPal account - there is no individual account number as with a bank account. Because of this change of email address, a payment due to me for a sale was delayed. The money had been drawn by PayPal from the purchaser's credit card and was 'floating' in their system, waiting to be linked to the email address used in my E-bay account. This is altogether too flimsy a system for large numbers of traders and transactions - it gives the impression of an organisation that has grown too fast without thought. If Ebay is allowed to go ahead with mandating this service for all transactions, it is to PayPal's financial advantage to retain these inefficient procedures and use traders' funds during the extended delays in transferring payments. You have my permission to use my name if you choose to put this submission on the public record as I am about to close both my Ebay and PayPal accounts.  
Karin Peters, <address excluded>

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