

*Anton Nadilo & Tony Grant Present:*

**PAYPAL**

**POWERPLAY**

Insider Secrets

**EXPOSED**

*Can You Handle The Shocking Truth.....??*

## **GLOBAL REACH & PAYPAL**

This is Tony & Anton here bringing you a document packed full of useful ideas about PayPal and how to protect yourself from an Account Freeze (or closure). The following information has been gathered from our own research and from discussions with online colleagues.

We have set out to be as unbiased as possible and looked at every perspective with an open mind and would hope that you can do the same.

As with any evaluation, it is necessary to listen to all sides, balance that information in your own mind and against your own criteria and then use it to settle upon your own interpretation. With that in mind, we do hope you find some great observations in this Global Reach Webinar Support Document and look forward to bringing more value to you each and every week.

Before we move on to the main topic, we would like to remind you that you can find us at [Global Reach Webinars](#)

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# Introduction

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Since the recent shock account closure by PayPal of one of our most highly regarded colleagues, there has been open debate, comments and personal interpretations appearing all over the Internet Marketing landscape.

This scandalisation has continued right up until before our Webinar despite that being some time after the actual account closure in focus.

We decided to cover this subject for our very first Global Reach Webinar because the implications do truly have a Global Reach and it is clear that there are opinions ranging from mild curiosity through to apparent and absolute panic.

Even as we were preparing this document and presentation, I happened to attend a webinar by another extremely prominent marketer who stated that he was withdrawing from the Warrior Forum for the most part because he was concerned about PayPal snooping on his activity and the potential threat to his business through a PayPal account closure. When I challenged this thinking, he asserted his belief that it was clear that the whole industry was under scrutiny and we needed to clean our act up and ensure compliance.

Now, for sure the last statement is true and to avoid the attentions or wrath of PayPal, there are some pretty fundamental compliance issues that we need to address but in

reality, if PayPal were waging war, don't you think that quite a few more of us would have been closed down by now?

There is a danger that when high profile personalities start to spread incomplete or misguided statements, they create a panic within the community with many people blindly believing and following. This is again why we felt the need to broach this subject and look at the facts in the cold light of day. It is of course always prudent to move on in your business with some caution, but when balancing that with the knowledge and understanding outlined in this report, we hope that you can put everything in the right place and focus more constructively on your business.

# A Scenario

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Just imagine for one moment that you own a bank and maybe that bank is called PayPal, although it really doesn't need to be.

Everything is ticking along nicely and your business expert systems are happily monitoring the 97 million accounts that you have open and active.

Suddenly, an account that had not really been used much for the past 4 or 5 months started to get literally hundreds, if not thousands of small deposits and the amount was quickly building up to around \$50k.

The flags go up because this does seem a bit 'unusual' and your software systems, being based wholly on logic, promptly handed the account over for human scrutiny.

With a little more delving, it now appeared that the actual sales that were being generated and leading to this increase in payments was actually some 3 times greater than the value that was sitting in the customer account.

In your role as a bank official, you suddenly realize that you as a bank are looking at a possible deficit of around \$150k with only \$50k sat in the coffers to cover it.\*

What would you do in this situation?

Would you wait and see what happened and then prepare a statement for your directors and shareholders as to why you



placed the banks money and reputation at risk or would you perhaps freeze the account so that at least you kept hold of the \$50k and offset at least 1/3 of your liability?

It's a close call but of course the best action to take is to freeze the account before too much money is taken out and then head off to see what was behind this peak in business account activity.

As you continue your investigation, you find yourself on some sort of forum where digital products are sold in quite an informal way really.

Maybe to try to understand a bit more, you do a trial purchase and when you look at all the email receipts you realize that some pretty basic rules of engagement have been broken.

Now, when you get around to calling the account holder in question, how confident do you feel that all is squeaky clean and above board? Of course, they may well be but do you have any real evidence to suggest that to you?

Well, judging by the findings so far, this is pretty much unlikely and so the account remains closed, for the time being at least.

- \* This situation arises when the account holder withdraws all of their funds from their PayPal account and the purchasers request a refund on the purchase. This is common practice with information products. Paypal would be liable to refund the money which they no longer hold.

# Are They Watching Us?

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The simple answer to that of course is YES and it is also NO. Obviously when the flags are raised, then a human steps in to scrutinise the accounts in question but as to whether they are watching each and every Internet marketer is a bit like asking if Star Trek was Reality TV.

As we mentioned above, there are 97 million PayPal accounts, and that is active accounts, not just ones that exist. By the time you read this, there is every likelihood that they will have passed the 100 million mark which is a phenomenal number. Now take a moment to work out how many of those are internet marketers and see if it does pose a significant threat as an industry to PayPal. Ok, we are going to cover this again a bit later but I just want you to see some truths up front to limit some fears.

The next incredible statistic is that PayPal processed around \$27bn (yes, that is billions) over the past 3 months globally. Now nip back over to the Warrior Forum and take a look at the figure that Mike Lantz is showing as the Warrior Plus turnover and whilst it is quite impressive, it doesn't even equate to 0.1% of that turnover so again, is it really logical for PayPal to attribute the expense of close scrutiny on an industry that is a little blip on their radar in comparison to their other markets, such as eBay of course.

# The Common Sense Approach

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Throughout this document, you will see references to the 'infamous' account closure as this was what sparked the recent worries, however this is merely a way to explain or emphasise certain points and there is no real way of us ever knowing exactly what is behind all of this.

Even though certain strategies can be put into place to avoid a closure or freeze, no one really fully knows what the triggers are for obvious reasons. If PayPal showed their cards and told us everything, then it would be too easy for the less honest to put systems in place to avoid scrutiny or discovery.

Therefore, if we do get something slightly out of synch with their systems, this is not through lack of any genuine intent, it is because certain parts of the jigsaw need to be put in place by looking at the pieces around them rather than knowing what that piece actually was (if that makes sense).

The most obvious thought that did occur to us however as we continued our research was that there was little evidence other than pure common sense. And as long as this is applied, you really should not face too many issues with your PayPal account.

# Why Does PayPal Freeze Accounts

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In the US, PayPal is not registered as a bank. Although it does have banking status in Luxemburg, which is the location of the PayPal Headquarters. Instead, in the countries where it does not hold bank status, it acts as an intermediary between a buyer and a seller of online products or online processed payments.

Because PayPal is positioned as an electronic payments service, it is not able to offer credit or offer the more traditional services that are associated with banking. And equally this does give them other flexibilities to strengthen their place in the market.

For your information, you can review the [PayPal User Agreement](#) here although it is written in a legal form and therefore not the best bedtime reading for the masses.

Even though PayPal is not trading as a bank, they still have a legal obligation to report any suspicious transactions and transactions that exceed the current level of \$2000.

Of course, wherever money is flowing, criminal interests will also not be too far away. Whilst PayPal could do more to verify users upon account application, they have balanced this online verification against the interactive experience and decided that a more rigid application process would impact negatively upon the overall user experience and thus, on user account registrations. Therefore, PayPal have opted to 'accept' that

certain fraud will occur and rather than attempt to stop this activity, will offset any losses against Fraud Prevention and Enforcement", or in other words, out of the pockets of the upstanding and honest account holders.

The one strategy that they do follow however to minimize the liability is to monitor accounts against certain triggers and it is these triggers that can cause an account to be locked for apparently no real reason.

Our investigations have discovered several such triggers and have selected some of the more likely to affect people within the Internet Marketing niche, whether buyers or sellers:

- **Change in size of withdrawals**
- **Withdrawal of large amounts**
- **Change in amount of transactions**
- **Inconsistent transaction values**
- **Sudden increase in amount of transaction**
- **Account access from different IP addresses or different countries**
- **Too many refunds, requests or complaints**
- **Prohibited transactions such as sale or purchase of counterfeit goods, pornography or gambling where this is not permitted.**

Also, if any request is made of you by PayPal for additional information and you do not respond or comply, then this again could lead to closure or at the very least some unwanted scrutiny.

It is also possible that credit checks could alert PayPal to further scrutiny, especially if any insolvency or credit terminations are highlighted within your recent credit rating history. You should always ensure that your linked credit cards and bank accounts remain active or updated as an inability to establish a live link with these payment methods will raise the flags for sure.

# Don't Panic

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We are now approaching the part where we start to look at the practical steps you need to consider to avoid problems arising for you.

We are hoping by now you are starting to see that panic is not the answer and we are also hoping that you are now prepared to open your mind to some practical guidance, rather than seeing PayPal as the unbeatable enemy.

Of course, before we move on, we must again remind you that there is no way that we can protect you from an account freeze or closure. We simply do not know your products, your processes or your financial history.

We do believe though that if you follow the advice outlined in this document, you will reduce the risks of unwanted attentions from PayPal.



# Your Responsibility as a Vendor

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If someone buys a product from you as a vendor, you have the liability to refund should that product be faulty. This is not unique to PayPal, it is standard consumer law in pretty much all of the countries that I know of at least.

This law stands true for every Business to Consumer transaction that you enter into, whether as the buyer or the seller.

Of course, if you use a credit card or bank card when making a purchase, then they also have an element of responsibility which is why you can claim refunds from the credit card companies if all other channels have failed.

Similarly, with online payments, the relationship and responsibilities are the same between buyer and seller. It is also the same for the payment processor, which may or may not be PayPal.

So just put that back into the context of our case study and you can see that PayPal were looking at a big liability if the account was emptied and it was just too big a risk to take on an account that had been dormant for almost five months.

Of course, it is not all just about the money either. PayPal are trying to maintain their position in the market as being THE Internet Payment Processor and one that you can unquestionably trust for your sales/purchases.

You see, the difference between PayPal and let's say Visa or American Express is that purchasers have no doubt about who the payment processor was. When you use your credit or debit card on a direct sales page, the transaction is almost invisible. Yes you are using your card, but you are not being directed to a Visa payment page for example, you just deal directly with the vendor (for example, when buying through Amazon. However, when you buy using PayPal, you are directed to their website and you process your payment directly within the PayPal site, thereby clearly establishing the engagement of the 'middle man' in your purchase transaction.

So, whilst PayPal have no control over what you are selling as a vendor, they are caught up in the middle and because of their more prominent positioning within the transaction, are more often called in to disputes.

## Be Legitimate

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One of the clear points that came out of our investigations is that PayPal do feel far more confident if they are dealing with established and credible businesses.

For some strange reason, whilst Internet Marketers proclaim loudly about being professionals, many of them are hiding behind someone else's PayPal account and possibly not declaring all that should be declared.

The Internet is rife with non-legitimised business interactions and it is not only PayPal who are interested in this. Most governments also see millions of dollars lost every year in tax revenue because of the difficulty in tracking all online 'business' activity.

In fact, whilst writing this report a post on a forum was suggesting that PayPal requesting personal ID was tantamount to a devious control order by the state. The fact is that almost every other bank in the country would ask for proof of identity and it is unbelievable to think that people can't accept this same requirement of PayPal.

When the conspiracy theorists move in then all manner of incredulity comes out of their minds.

Not only do we find it hard to believe that PayPal are singling out people for closure, it is even more far-fetched that this is the result of government intervention. PayPal are a business

Full Stop, they are not the Secret Service (although they do of course have some reporting responsibilities when or if fraud is suspected).

Anyway, the point here is that if you intend to do business on the web, then we strongly suggest that you legitimise that business, whether as a formal limited company or as a sole trader. In the UK where Tony is based, it costs about \$50 to set up a limited company and is totally free to set up a sole proprietor, you just need to request a SE Tax ID from the taxman.

Anton suggested that it was about the same cost in NZ for a limited company and the US is mostly less than \$100 across the states so there is no real big holdback there.

The other bonus is that with each business entity that you create, you can have a different bank account and a different PayPal account too which sort of spreads the risks around a bit although we will talk about that later.

Whilst we are mentioning bank accounts, the next step along the way is to verify your PayPal account. This can be done with a bank account or a credit/debit card. This account or card must be unique to this one PayPal account and they will not accept cards or accounts already assigned to another PayPal account.

In most cases, it takes just a couple of days to verify your account and is very straightforward to do.

We are not going into details on this here and now but both Anton & Tony both went through this process when setting up the Global Reach Webinars PayPal accounts for the UK and NZ. It took Tony 4 days and it took Anton 2 days, after which, the account limits were opened up and we were ready to welcome in swathes of cash.

# A Way to Reach You

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This section actually covers one of the main objections that PayPal has stated in their list of objections to Internet Marketing.

So many people, especially when advertising on the forums, tend not to disclose their contact details. In fact, you can actually go through an entire purchase and still not really know who you have bought from.

I mean, did you ever buy a WSO and then struggle for days trying to work out how to get in touch with them because you didn't get any notifications or download links? I know for sure I have had this experience.

The one strong message that we learnt from our research was that PayPal really do want to see a clear path to the vendor on each and every sales page and this is not just on any new ones, this is on every single page you have one of their PayPal buttons on.

This means that you should not only cover compliance from your legal responsibilities such as Terms & conditions, FTC Guidance, Earnings Disclaimer and a Privacy Policy. It also now means that people viewing the sales page should also be able to clearly identify who you are.

By clearly, this means the ability to contact you, not just by Private Message but by email, phone or mail.

This requirement is just as valid on the Warrior Forum, if not in fact more so because often we are buying from a 'Warrior Handle' rather than a real name. It is not the responsibility of the Warrior Forum, Warrior Plus or JV Zoo etc to put these statements there for you, you must do it on each and every post.

Now before you get all protective and scared about publishing your details for all to see, there are plenty of alternatives that you could use in order to fulfil this compliance.

You can register a phone number through Skype or [Google Voice](#), the latter being free for all Gmail account holders.

Just pop a message on the phone line and let people know that they can reach you by email or through a support desk.

As for an address, again, you can get one for very little investment. I bought a mailing address for the US in Austen, TX. This cost me \$15 per month and I will get any mail that is sent to that address, albeit not quite as quick as to my home address.

Just a moment ago, I mentioned support desk software and you might be seeing big costs looming, but again as long as you are using cpanel on your hosting, which many hosting providers do, then you can just go to Fantastico and set up osticket software in minutes. You can see osticket in action on our own site at [Global Reach Webinars](#).



Again, using cpanel, it is a 30 second job to set up a new email account and maybe the same time again to configure it in outlook. You can set up a support mail address that is specific to that one offer and, once the offer has expired, you can close the email account to avoid a build up of spam. So you see there are many ways to fulfil this requirement but whatever you do, if PayPal come snooping, make sure they can find a direct way to you or your support through each and every sales page and that will possibly offer you more protection than any other single tip in this guide.

# Killer More than Copy

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We are now going to move on to another area of potential danger and that is with your sales copy.

We should all realize that the sales copy is the single most important part of the sales process for converting browsers to buyers.

We get told time and again that this must be a killer and hit all the triggers to urge people to buy.

To achieve this, we probably use provocative statements or words which are known to trigger a response, but of course we don't want that response triggering in PayPal Central Command.

Now, we are not going to teach you how to write copy here and we are not really going to highlight good practice but what we do want you to consider is whether you feel your sales copy is genuine and not trying to deceive, or trying to make promises that would be difficult to achieve.

Within Internet Marketing it is not uncommon to see headlines such as Make Millions While You Sleep or Quit Your Job Tomorrow with Our Proven System That Simply Cannot Fail. Whilst the truth might be in there somewhere, it is quite unlikely that many people who buy will achieve those results and could therefore feel misguided.

If at all possible, remove the reasons to complain but of course, if they do feel that need, then make it simple through the contacts strategies outlined above. At least if they can get hold of you easily, they are less likely to lodge a complaint through PayPal.

Also, whilst we are on the sales page, let's also think about copyright and branding. In some cases, you simply do need to use a brand in the title. Take this guide for example. It is clearly about PayPal and we have therefore put that in the title. It is not misleading and is not derogatory and so should not raise too many issues (but ask me later about that one lol).

You should not however use other people's copyrighted materials nor should you use branding or testimonials in a way that could be seen as misleading.

We are aware that it is common strategy to 'request' false testimonials for WSO releases but why this occurs can only be for one reason and that is to deceive.

This is bad practice and really not necessary as your WSO thread should fill up quick enough with genuine comments in any case. Why play with fire for limited gain?

Another point that was made during our Webinar broadcast was that it might even be a good idea to avoid using PayPal branded buy buttons on sales pages. Whilst this does seem a bit bizarre as those buttons are provided, in a marketplace that is considered to be somewhat more high risk, PayPal do not

necessarily like their name being so directly linked to the offer as this could be construed as some form of support or approval.

Of course, once the buyer goes on to purchase they will then see the PayPal branding but their purchase decision has already been made and not influenced by seeing the PayPal branding.

You may be thinking this can't be true but just consider for one moment what goes through your mind when faced with a clickbank purchase screen or an AlertPay logo etc. It is possible that these brands provoke some response, and whether negative or positive, this is merely to emphasise a point.

# Standard Good Practice.

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In this section, I want to consider some of the questions that have been raised during our research and some of the misconceptions that are out there.

In most cases, these answers are based on personal experience and combined with findings from our quite intensive research.

## **Q1: Can I have More Than One PayPal Account**

A1: The simple answer is yes. Whilst PayPal does limit you to just one personal account, you are allowed to have any number of business accounts, one for each separate business or division etc.

The limitations are however that in order to validate an account, which is absolutely advisable, you must use unique email addresses, a unique bank account and/or a unique credit card. Your personal details can remain the same, i.e. Your Name & Your Address.

## **Q2: Can I Have Accounts In Different Countries?**

A2: Yes you can and yes these will operate ok to a point but from my own experience as soon as I have ever tried to make any account amendments when logged into my UK based account when not in the UK, it then places a temporary limitation on the account and blocks me from making any account changes such as setting up or cancelling scheduled payments.

On that note, what seemed quite funny was the fact that I got a message saying that it appeared that I was accessing my account from another country and had been limited until I could verify it was me. It went on to say that they had sent a secret pin to my home phone and that I must retrieve it to remove any limitations. Now, when they clearly knew that I was out of the country, how did they expect me to answer my home telephone to retrieve that pin?

Another point I should make here was that when needing help for a non-UK account whilst in the UK, the call centre was unable to help as they only maintain records for accounts within their own country. So, whilst you can hold different accounts in different countries, you might very likely experience problems if you do more than buy or sell, and that could include withdrawing funds so please be careful on this one.

### **Q3: Should I Tell PayPal About My Product Launch?**

A3: A lot of people say this is a good idea and they believe it works for them. There is little to suggest whether this is right or wrong but again speaking from personal experience, when I have tried to do this to protect against an account lockdown, PayPal informed me that they would note my comments on the account but it would not stop or deter any action on their behalf. Because the lockdown is generally as the result of a system generated alert, the system is not able to read those messages or apply them to its logic. It is understood that of course the account will be referred for human verification and that is when someone might read your message but at this point, the investigation has commenced and due process must continue. So whilst it cannot harm to make those calls, do not expect them to be a safeguard in themselves.

### **Q4: Are PayPal Biased Towards The Buyer?**

A4: PayPal strongly deny this and state that they apply a fair assessment of the situation and make their decisions based on all the facts from both parties. From personal experience again, I wouldn't entirely agree as there are many cases where PayPal have sided with the buyer even against absolute contrary evidence. (Refer to [audio recording](#)).



### **Q5: What Happens If a Buyer Raises a Resolution (Complaint)**

A5: This could possibly be just the UK and I am unable to state whether the US or any other country acts in this way but Resolutions are only considered for purchases made through eBay. If the purchase was made outside of this, then PayPal do not necessarily become involved. This is further complicated in the case of digital downloads as PayPal ideally only want to be a party to physical shipments. This is why any sales on eBay are only permitted if supported by a physical shipment as well.

If this information is different in any other country then please do let us know so that we can mail out addendums.

### **Q6: Why Should I Leave A Balance In My PayPal Account?**

A6: In normal day to day operation, it is not uncommon for a PayPal account to be running at zero balance. If there is no balance on the account, then PayPal will take money from the linked card or bank account to fulfil any requests for payment.

However, just imagine that you have launched a product and you get \$5k or \$20k into your account in 2 or 3 days. First off there is a chance that this will raise the flags anyway unless it is a frequent occurrence, but also, if you then withdraw that money, then PayPal will quite rightly become nervous.

You see, PayPal are liable for 180 days for any monies that they have processed and if you have just emptied your account, there is no reliable way for them to retrieve funds to honour any refund requests. Therefore PayPal are looking at a huge liability and will most probably freeze your account.

### **Q7. Is It Safe To Sell On PayPal?**

A7. The official answer is of course you are safe. They offer seller security but they also offer buyer protection so this is a bit of a contradiction. I would like to think that they review each case in its entirety and then arrive at a balanced conclusion but unfortunately this hasn't been the case in my personal experience.

I have known many sellers who have complied absolutely with the terms of the sale contract but PayPal has still found against them. This is further discussed in an audio snippet that is in the member area where the BBC Money Box program interviewed a man who had his account frozen despite having police evidence that the other party was to blame.

I think at present the general consensus is that PayPal tend to favor the buyer and in cases where this is clearly not the right resolution, it can be extremely difficult to get a reversal on their decisions.

## Q8. How Do I Respond To A Customer Complaint?

A8. The simple answer to this is to not get to that point. This is something that you really do need to learn early on in Internet Marketing. There is a saying in business that the customer is always right and whether you believe it or not, just accept it and carry on with your business.

There is absolutely no mileage to be gained by entering into arguments about a refund request. Just accept the request and walk away. This will protect your status on PayPal by not having a dispute lodged. It will raise your profile with the customer you refunded to and avoid them going on a rampage of revenge in the forums and, believe it or not, you will actually feel better yourself afterwards for making the right decision.

As to resolutions, well if it gets that far, and some people will just go straight for the jugular without consideration of the impact, then this will place a dirty black mark on your record. You will most probably get away with one or two of these but if you get a run of them or a continuing stream over time, then this spells trouble so please always try to avoid this action and if we are talking WSOs, then it is probably not enough money to worry over.

### **Q9. How Long Can PayPal Keep My Money?**

A9. The legal answer to this is 180 days which is about 6 months. This is because their liability extends for that period and so they will retain sufficient funds to cover that liability.

You might be able to negotiate a partial release after 30 or 60 days and when it becomes clearer that refunds are less likely.

You could also argue that after this period any fraudulent transactions will have been discovered, thereby reducing their potential liability. The results of this request will be pretty much dependent upon whether they have restored privileges to you or not, which in turn is an indicator of their confidence in you as a vendor.

### **Q10. Can I Take My Money Out Whenever I Want?**

A10. Again there are 2 answers to this. In practical and legal terms, yes you can take your money out whenever you wish but it really makes sense not to do this. If you can, it might be worthwhile trying to place most business expenses against the PayPal account and let the money be absorbed into the business rather than withdrawing large amounts of cash following a launch.

Again, if the withdrawals are regular, such as in a form of a salary, then this can be acceptable but it really is not advised to generate a rush of sales and then empty the account. This will raise the flags as of course PayPal have no funds remaining to cover their liability which extends to 180 days.

So the advice here is to act with common sense and caution. If you really need to take out money, try not to empty the account and try to manage the withdrawals in a more likely business manner.

Just as an example, imagine a land based business. It is not really standard practice to empty the bank accounts every time a customer makes a payment. There is usually a period where the money remains to meet other liabilities so treat PayPal in the same way, it is not an ATM.

Going one step further, it not only raises flags but also alerts them to potential fraud or tax evasion so just be careful here.

### **Q11. Can I Be Banned For Life?**

A11. I am afraid the answer to this is most definitely yes! PayPal quite arrogantly state that their service is a Privilege and not a Right. This really does strengthen the argument for caution because just imagine running your life without PayPal. It is not only you that could be affected too. If your partner uses the same PC to log in or the same internet connection

gateway, then they could also be closed down through association.

### **Q12. Do They Warn Me Before Blocking My Account?**

A12. They will contact you prior to locking your account but they will not delay the action as this call was provoked by a real liability they are facing and time could cost them money. So, whilst yes they will call, if you do not answer, then it is likely that the closure will occur in any event and the onus will then be on you to strike up the dialog. This is not placing you in a favorable position so try to react quickly to phone calls during periods when you know your account might be at risk.

Just as an aside here, if you have not declared valid phone numbers or have virtual phone numbers with voice mail, then you could again be in some trouble so this echoes the fact that you should never try to deceive.

### **Q13. Should I Warn PayPal of Increases In Account Activity?**

A13. This is a question that I have heard debated from every angle and this is the general thinking overall. It should not harm if you do make the call although you might be invoking attention to your account. I personally have tried this tactic and was quite coldly told that it makes no difference

whatsoever. They said they will post my comments on my account but the decision to raise the flag is done by computer based processes that cannot read notes. Now it is accepted that once a flag is raised, the account will be passed for human intervention and they can read those notes, it is also a fact that the first steps to closure have already been taken and you are definitely on the slippery slope no matter what you have told them.

There is speculation that if the message is delivered to within the financial risks team, then it would have more impact than just giving it to a call centre operative but the jury is in the balance on this one.

#### **Q14. Should I Leave PayPal?**

A14. Although this does seem to be a knee jerk reaction right now, there is absolutely no logic in this. We know that PayPal are the largest payment processor of its type and we know that many consumers are comfortable to use PayPal as their preferred payment method so closing accounts just cannot make business sense at any level.

What does makes sense is to diversify and this goes back to the age old saying of never put all your eggs in one basket.

In any business, you are building extreme instability by placing all your financial control into one place, contract or customer. There is no difference here, you need alternatives.

Ok, some payment processors are not as easy to open accounts as with PayPal but there are other alternatives that are not so complex.

ClickBank for example will quite happily pay you by cheque and whilst they still use PayPal, you do not need to have a PayPal account to be paid your affiliate commissions. The same goes for paydotcom and many other such platforms.

Because of the recent events, it is also known that these platforms, such as WarriorPlus and JV Zoo are actively seeking alternatives to plug in to their systems for your use.

Maybe PayPal won't miss intangible products but someone will be happy for that business.

#### **Q15. What Do I Do When I get My Account Frozen?**

A15. This is the sixty four thousand dollar question and one that we will not attempt to answer here in this Q&A. Instead, there will be a separate document within the member area detailing strategies, templates and mindset for getting your account back up and running.



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- There are more questions that are asked every day and these will be dropped into the product area as we answer them or will be sent out through our autoresponder mailing list. Please do not hesitate to contact us with your questions through our [Help Desk](#)

# Summary

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As we prepare to wrap up our findings on PayPal, we would like to reiterate some points. The first is that we really do not want you to spend a disproportional amount of your business time on PayPal issues. The risk is there of course and it is without doubt greater in the Internet Marketing or Digital Downloads marketplace. However, if you apply common sense and the principles that we have outlined above, you should be protecting yourself from unwanted scrutiny.

This document will continue to grow as this situation continues to evolve and we will be releasing updates and amendments through the mailing list so please do remain subscribed for those.

If you are reading this guide and do not have access to current versions then please do request this from [support@globalreachwebinars.com](mailto:support@globalreachwebinars.com) where we will be happy to add you to our list.

We would like to point out again that there are alternatives to PayPal and as a business you should definitely include some of these alternatives in your financial planning. It is intended to include a further document about this and you will find this within the member area for this product.

Again, if you have come to this guide without being given access to the member area, please contact us at

[support@globalreachwebinars.com](mailto:support@globalreachwebinars.com) where we will find the best way to get you inside our community.

Anton & Tony have learned many valuable lessons while researching this document and do intend to present future webinars to extend our service to you.

If you have any thoughts for future guests, information or even suggestions about this document, then again please contact us at [support@globalreachwebinars.com](mailto:support@globalreachwebinars.com)

Finally, if you found our work of interest and benefit you can still sign up on one of our membership programs to get access to each and every webinar or document from Global Reach Webinars (both past and future).

We cannot state here what the price will be as this increases after each month to reflect the growing value of the membership. However, you can go over to view our Offer of the Month to lock down your membership at what will always be the lowest price available.

Anton & Tony sincerely thank you for your time and hope to connect with you again real soon.

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