

My **PAYPAL** Blueprint!

“Go from “Paypal Terrified” to “Paypal Verified” in less than 24 hours!”



“How to Avoid, Eliminate, & Resolve ANY Limited Paypal Account!”

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Welcome to My Paypal Blueprint!

Welcome to My Paypal Blueprint. I want to first thank you for being intelligent enough to take advantage of this very powerful and necessary resource.

Paypal.com is the most popular and powerful online 3rd party payment processor of all time. They have over 100 million users worldwide, and are a partner company of the very popular eBay.com.

With that said, you would think that everything would be running very smoothly with this billion dollar company, but in more cases than not, Paypal sellers end up very unhappy in the end result.

This guide is going to explain everything that you need to know about the dreaded "Paypal nightmare" as well as how to avoid it and keep it from ever happening to you, your colleagues, friends, family, and business partners again.

Many people would rather just skip using Paypal all together and just use the world's #1 recommended Paypal alternative www.merchantinc.com where there are absolutely no freezing of accounts or business nightmares, EVER!

Remember, if you have not yet been a victim of the Paypal nightmare, but you are currently using Paypal, it is very important that you read EVERY WORD of this ebook so that you can avoid having to deal with having your account suspended, money frozen, and business compromised without ever getting any type of explanation from Paypal or anyone else that could ever possibly help you.

You see, the problem with Paypal is that they are widely misunderstood as being some very powerful crooked billion dollar company that is only out to rip us all off, steal our money, and frustrate us at all costs.

As I stated on my website, this literally couldn't be further from the truth. I must admit Paypal customer service could be better because the misunderstanding starts within their system of doing business.

Paypal now has thousands of pending lawsuits against them from people that believe they have been mistreated and cheated out of their hard earned money.

This book is very short but also very informative and to the point. I didn't feel this ebook with a ton of filler and extra text just to make it look like it was a nice size ebook. My goal was to make it as short as possible while still keeping it as informative as possible by answering every question that you could possibly have on this issue.

The main issue that will be accomplished after reading through My Miracle Paypal Blueprint will be solving your problems and eliminating the ignorance that is going on with

Paypal and its users, ex users, and potential users.

So sit back and pay very close attention to EVERY SINGLE word that I say so that you can follow my instructions to the exact details so that you never have problems with Paypal every again. For those blessed enough to never have had any problems thus far, you can rest assured that you will never have to deal with any issues.

You may even want to get out a clean sheet of notebook paper and a pen or even open up a clean word document for some note taking. Nothing too serious so don't worry. Just jot down things that maybe stick out as important to you.

The “Paypal Nightmare” Explained!

First off, before we go any further, I want to explain this “Paypal Nightmare” to any of those that are not fully clear on exactly what I am talking about. Even if you had never heard of the Paypal nightmare before reading this book, I’m sure that you now have some idea of what it is just from reading the introduction, and I’m also sure that if you have any type of grip on reality, that you definitely don’t want this horrible ordeal to happen to you.

The Paypal Nightmare has nothing to do with business to business or even consumer to business transactions. In fact, it really has nothing to do with transactions at all. The Paypal Nightmare refers to legit, honest Paypal sellers (usually sellers for many years with flawless history and no complaints) having their accounts and all the money in it frozen by Paypal without any type of explanation on why it was frozen or how to get it unfrozen.

When an account is “Frozen” or “Limited” as they like to call it, you can’t really do anything except give refunds to past clients as long as you have sufficient funds in your account to do so.

Other than that, you really can’t do much of anything! Your business will be completely put on hold out of the blue with no explanation and absolutely no solution. What’s worse is it is very difficult to get a hold of the right people by email, let alone by phone unless you are fully equipped with the secrets that you are about to learn.

When I say that you can do ALMOST NOTHING with a limited account, I really mean that.

Things that you CAN NOT do with a limited account include:

- Send money
- Receive money
- Run a business
- Withdraw money
- Use your shopping cart
- And much more!

I think you get the picture. Imagine working very hard for years as I did, and going to check your account to see how much money you have earned that day only to find that your account is now “LIMITED” and you can’t make money anymore!

And what’s even worst is the fact that you can’t even gain access to your own money!

Over 95% of the time that Paypal “Limits” legit sellers accounts, they will never get resolved. Sure they have that resolution center, but honestly, not to criticize Paypal, but this resolution center has never resolved anything for me.

Let me tell you a quick story about my own experiences with Paypal.com.

I started out using Paypal right after I graduated high school in 2002. I had a part time job working as a stocker at my local Walmart, but being a freshman in college living on campus, I still seemed to always be in dire need of more money.

So I began to look at ways to earn some extra money on the side and of course I let all of my friends and family members know to keep their eyes open for opportunities that could help me live a little more comfortably.

Sure enough, a good friend of mine, Davin, called me up one day very excited saying that he had just made a bundle of money using eBay.com!

My initial reaction was like “Really?” People really make money using the Internet? I mean sure I thought that the Internet was very fun to surf, play games, and do other things to entertain and kill some time, but to be able to make money from home?

WOW!

This was something I definitely wanted to be a part of.

So let's fast forward a few months later and I was consistently bringing in a few extra hundred dollars per week just sitting in front of my computer in my dorm room or parents house!

Nice!

Needless to say, I was using Paypal for all of my transactions. I thought Paypal was my dream come true. They allowed me to accept credit cards, debit cards, and e-checks on my own website with no applications or approval process whatsoever.

I did great business for about 2 years before I ever had any problems, but eventually, I was a victim of the dreaded “Paypal nightmare” and unfortunately, it was the first time, but it wouldn't be the last time.

Just out of nowhere, I went to check my account hoping to see a flood of new sales, but instead I was completely devastated to see that my account was “Limited” meaning “Frozen” as I explained earlier.

As upset as I was, I still thought that there was hope because there was a link saying that I could click on it and not only get an explanation on what violation I made, but also how to “Resolve” this problem.

At that time, there was no phone number to call just email support. It must have taken me hours even to find the customer service email address on their site almost as if they had intentionally hidden it from me.

Did they?

Well to this day I am still not sure, but service was slow and I was instructed to fax in document after document including:

- A copy of my driver's license
- A copy of my birth certificate
- A copy of my social security card
- Several copies of utility bills in my name
- Signed and notarized documents
- And much more

It was so inconvenient and every time I sent something in, it would take another 2-3 business days for Paypal to get back to me only to say that they received it, but they need even more verification.

Keep in mind that I still had not yet been given any explanation as to why my money was frozen and I couldn't accept anymore payments. They just continued to tell me that they needed more verification to be sure that I am who I say I am.

After weeks of going through this nightmare, I was finally told that I was not going to be receiving an explanation as to why my account is frozen and that it would remain frozen forever.

The worst part about this is that they said they were going to hold every penny of my money for 180 days and then after that 180 day period, I would be able to request a check for any money left in my account.

WHAT! I was steaming!

Years later I opened up another Paypal account and operated this account doing legitimate business for over a 1 ½ years until BOOM!

It happened again! Can you believe it?

I had made hundreds of thousands of dollars through that Paypal account alone. I had even gone through all the steps (at least I thought so) to avoid having this happen again including:

- Faxing in all identification documents even before they asked for them
- Setting up a "Business" Paypal account
- Getting verified by adding and confirming a bank account and credit card

And yet it happened again. This time, they did have a customer service phone number, but to make a long story short, my account never got resolved and I ended up having to

close that account and wait 180 days for my money to be released (thousands of dollars once again).

This is why I created My Paypal Blueprint through years of research and dozens of other Paypal users' much needed help.

NO PAYPAL MEMBER IS HOPELESS!

As horrendous as my true story is, NO ONE IS HELPLESS! It doesn't matter what rules you have broken or how badly you believe in your heart that you have been wronged. The only thing that matters is knowing what you are about to learn about getting through the system and avoiding any snags or problems with your account forever.

One thing that you have to understand about "Limited" Paypal accounts is that almost everyone's situation is almost the same.

This is broken down into two simple groups:

- Those sellers that abide by Paypal rules and regulations
- Those sellers that DO NOT abide by Paypal rules and regulations

Now you should know that if you are one of those that belong in that second group, YOU MAY HAVE A SERIOUS PROBLEM ON YOUR HANDS!

You MUST follow the rules of Paypal if you intend on using them just as you follow the laws of the country that you live in to keep from going to jail. Just like in life with the legal system, even if you unknowingly break a law, YOU WILL STILL BE PROSECUTED!

Paypal is the same way, but for those legitimate sellers that are going through the Paypal nightmare, pay attention because we have your solution.

Understanding Paypal is Key

The most important factor is that you fully understand Paypal and how they work. This is literally half of the battle. If you understand why Paypal limits accounts then you can take the necessary steps, precautions, and procedures to avoid it happening to you if it hasn't already.

Now, there is what Paypal tells you on their website, and there is also the nitty gritty details and ugly truth that Paypal doesn't tell you on their site.

Any and everyone can log onto the site and get information on exactly how they work, but there is a lot of vital information that is either made unclear on the website, and some more information that is left out all together.

In this chapter, I will be educating you on exactly how Paypal works so that you fully understand what makes them tick.

Paypal's Basic Concepts, Rules, Regulations

Like any other business, especially a very large billion dollar business, Paypal has its basic rules and regulations. You need to be aware that since Paypal is a 3rd party payment processor that allows you to collect credit and debit card payments on your site without any real background check or approval process, I guess you could say they are VERY paranoid and extremely cautious as to what activity is allowed.

Put yourself in their shoes for a moment. If you were in charge of hundreds of millions or even billions of dollars being transacted through your payment gateway by people that you really know nothing about, wouldn't you be a bit cautious as well?

Of course you would. Anyone with half a brain would be very cautious.

This is why you MUST stay in tuned with ALL of Paypal's basic rules and regulations. These rules and regulations change on a regular basis so I suggest that if you are going to be selling through Paypal you check this list of rules and regulations at least once monthly.

For full details on Paypal's acceptable use policy on what you can and cannot sell go to http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/use/index_frame-outside. There are also many other rules NOT clearly listed on their site so it is very important to pay close attention to every details and read through every word even if it takes you hours to complete.

Don't be lazy by trying to skim through the information or cut corners. This is a huge mistake that many of us make or sometimes not reading through Paypal's rules at all!

Be sure to always follow these rules exactly to avoid any service interruption or account problems for starters. Many of us complain about Paypal being so unfair or even being cheaters, but 90% of the time we don't abide by their basic guidelines leaving us vulnerable to have our money frozen and accounts limited.

I mean this with no disrespect to Paypal, but a good rule of thumb is to always assume that Paypal is VERY strict and that even bending the smallest basic most insignificant rule will end in disaster.

Why Paypal Limits Accounts?

I'm sure that this is something we have all been waiting for which is that moment of truth. Why does Paypal limit accounts?

Give up?

Let me make this very short and to the point so that we are all very clear on things. Paypal limits accounts because they feel threatened that their may be some illegal, unethical, immoral, or fraudulent behavior going on.

I know that you would probably disagree with this if you are a legit seller that has had your account limited, but pay closer attention to what I am saying.

Paypal limits accounts because "THEY" feel threatened.

This doesn't mean that you actually did anything wrong, but the fact is that Paypal has hundreds of millions of faithful users world wide. They are not in need of money or members. In fact, they probably have more members than they can handle so bringing in more members, or even keeping the members that they already have at any costs is not a big issue for Paypal.

They are already by far the largest and most profitable company doing what they do and they continue to get farther and farther ahead of the competition every hour of every day.

With this said, they have no problem losing tens of thousands or even a few million users a year if they believe that these users could be a liability. You see, when someone gets away with a fraudulent act through Paypal, Paypal is then responsible for reimbursing that particular member or buyer that was ripped off.

In the long run, if Paypal is not extremely strict and careful about whom they allow to sell through their gateway, they could wind up losing tons of money in both the short and long term.

Paypal #1 goal is not to please sellers. With Paypal, it's all about the buyer. Never

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forget this. Have you ever heard that old saying “The customer is always right”? This is Paypal’s motto also so they feel that their job is simply to keep each and every one of their buyers (Members that are spending money through Paypal) safe at all costs.

Why?

Simple, because there will never be a shortage of sellers. Everyone is selling something or could be selling something regardless to what it is, the quality, or even the quantity. I could go out and sell my old grass cutting shoes that are old, beat up, and covered in grass stains.

That would instantly make me a seller.

The problem would be finding a buyer that is willing purchase those old beat up and useless shoes.

Get my drift?

I can’t stress enough that IT IS ALL ABOUT THE BUYER so to avoid risking ANY buyers being ripped off and lost to one of their competitors, Paypal will freeze your account at the drop of a dime if they believe that you are involved in any suspicious activity in any way shape or form.

So the second thing that you need to do in order to walk a straight line besides faithfully following each of Paypal’s basic rules that are on and even not listed on their site is to avoid suspicious looking activity even if you are operating 100% inside the U.S. law.

For example: One of Paypal’s rules is that you do not sell investment opportunities or anything having to do with gambling. If you should just so happen to be selling an actual “ebook” that teaches users how to be a better investor or gambler, you need to be 100% sure to put ALL OVER your site in bold letters that this is an “EBOOK”.

Why? Because the ebook is acceptable but the topic is frowned upon so make it clear that you are only selling an ebook.

Honestly, many people like myself would steer clear of something like this that could be mistaken for rule breaking.

****VERY IMPORTANT!****

This next little piece of juicy information is VERY important! One of the main reasons that accounts are frozen is because once you have screwed up one of your accounts, it is impossible to open another account without eventually being limited without following my important steps that you will learn later in this book so keep reading!

Here is a detailed list on scenarios that can freeze your account:

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- You own more than one Paypal account, or Paypal believes you do.
- You clicked on a link in an email that you believed was from Paypal that turned out to be a scam.
- You moved into a new resident in which a Paypal scammer or someone with a "Limited" account used to reside.
- You have a new phone number that was once used by a Paypal scammer or someone with a "Limited" account.
- You use an ISP assigned to you or an IP that was used by a Paypal scammer or someone with a "Limited" account.
- You sent payment to a Paypal scammer or someone with a "Limited" account.
- A Paypal scammer or someone with a "Limited" account made payment to you.
- Your name or address is similar to a Paypal scammer or someone with a "Limited" account.
- You sold something to someone who questioned it's authenticity.
- You bought something from someone who had someone else question the integrity of what they sold to you.
- You registered a bank account or credit card that someone else used one time.
- You accessed PayPal at a friends house one time, and that friends account was frozen.
- Your friend used your computer to access their PayPal account, which was later frozen.
- You sold an item that is a common item often sold by con artists who used PayPal to steal
- You bought an item that is a common item often sold by con artists who use PayPal to steal
- You accessed PayPal via an anonymous proxy service.
- You sent more than \$2,000 to someone.
- You received more than \$2,000 from someone.
- You participated (knowingly or unknowingly) in the "work at home" money shuffling scam.
- You sent money to someone in foreign country that PayPal considers "evil."
- You received money from someone in a foreign country that PayPal considers "evil."
- You used your PayPal ATM card in a foreign country that PayPal considers "evil."
- Your account was "corrupted" by a criminal posing as a PayPal employee.
- And MANY other unknown reasons.

Why Accounts are closed

Believe it or not, having your account closed is not necessarily a bad thing. This is because honestly if your account is in bad standing such as it being "Limited" or having a negative balance (Any balance less than \$0), you actually can not close your account.

Mind you if your account is limited and Paypal rules that your account will remain limited forever you can never close this account. This account will also remain open for as long as it is in “Limited” status which in that case would be forever.

According to Paypal's rules and regulations, you cannot open another Paypal account once one Paypal account either has been labeled as “Limited” or has been locked forever. This means that according to Paypal, you can never open another Paypal account if you currently have one in bad standing.

So it is actually a good thing to have your account closed in many cases. It means that your account is in good standings and also that you requested it. If you don't request it, they won't close it.

If you do request for your account to be closed, they will release your funds immediately through the form of your choice whether it's your Paypal debit card, bank account on file, or even by mailing you a check to the address that they have on file.

So if you ever have any issues with Paypal or if things are beginning to look fishy for whatever reason, the best solution if possible is to CLOSE YOUR PAYPAL ACCOUNT IMMEDIATELY.

Once the account is closed, you can then research to see exactly what caused Paypal's red flag to go up so that you can fix, change, or avoid the problem in the future and then you can immediately open a brand new Paypal account.

Just make sure that you handle things differently this time even if you feel like you haven't actually violated any of their rules.

Top 5 Most Common Problems Paypal Users Face

We are almost to the section where I teach you to solve your problems without the headache or frustration over the course of six long months. For those of you that have had the disservice of a limited Paypal account, you may have experienced all of the following that I am about to explain.

But for those that have never dealt with the Paypal Nightmare, you should know the top 5 problems that Paypal sellers are most commonly plagued with.

They are as follows:

- Frozen Account Funds
- Limited Account Access
- Sending Limits

- Unable to Send or Receive Money
- Unable to Withdraw Funds

Part of what you have already learned in this ebook (if anything) along with what you will learn from here on out, will insure that no matter who you are or what your history is with Paypal, you will never have to deal with these 5 problems with Paypal again.

Determining if Your Business is Acceptable

This next step is very important also. Before you attempt to sell anything, I am sure that you would have the good sense to checkout Paypal's acceptable items list. Once again, you can go to

http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/use/index_frame-outside to visit this list if you have not already done so.

It is very important that you check this list minimum once per month just to be sure that nothing has changed that will get you banned from Paypal forever.

For example:

Let's say that you were selling an ebook using Paypal that explained "How to straighten your own hair using store bought chemicals without having a beauty license". You may have been selling this product for years with absolutely no complaints from your buyers and it may have been 100% acceptable by Paypal, but Paypal hold's the legal right to change their rules ANY TIME that they would like.

What if one day they decided to ban the selling of any instructional manuals or books that promote the home use of any type of chemicals at home by non licensed professionals because they voted that it could be hazardous, dangerous, and they now wanted nothing to do with anything like it?

This would be a nightmare for you if you weren't prepared for it!

Unfortunately, this actually happens all the time. This is why it is important that you stay in tune with what products and service are acceptable and what products and services are not acceptable.

Think about it.

This could very well be a business disaster had this been a real life scenario. Why? Because Paypal would have quickly noticed that you are not abiding by their rules and regulations. Therefore, they would have quickly threw up the red flag and immediately "Limited" your account access.

Although it may seem unfair and unethical, rules are rules and they are not meant to be broken especially when using Paypal.

What would make this scenario even worse is the fact that even though you would have been a good honest seller, you would have accidentally broken some real Paypal rules. Unfortunately, your account access would have never been restored and your current funds that were in your account would have been held for the full 180 days.

Not only would you have your money frozen, but you would never be able to accept Paypal unless you know the secrets that I am going to be revealing very shortly.

So once again, let me say just keep on the safe side and be sure to keep your self updated at least monthly with what products and services are acceptable to cover your hide in case things should so happen to change without warning.

What You CAN & CAN'T Sell

Paypal has their list of exactly what you can and can't sell on their site, that can for the third time be found at

http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/use/index_frame-outside

Unfortunately, in many cases, it is not so cut and dry as to if you can or cannot sell something on Paypal. I have news, after going through my research and my own issues with Paypal, you would be very surprised to see exactly what you can sell and what you can't sell to say the least.

What to do if you are confused

If you are unsure about a product or service being acceptable even after thoroughly reading through Paypal's lists, then you should definitely take these necessary steps to be 100% sure that you will not have any problems when you start selling.

NOTE: Paypal could let you sell an item as they did me for 2 or more years and then freeze your account out of the nowhere and ban you forever.

If you think that you are about to take your chances on selling something through Paypal, that you are not sure about, that is a very risky and in my opinion stupid move to make.

Here is what you need to do:

Contact Paypal through email by going to <https://www.paypal.com/cgi-bin/webscr?dispatch=5885d80a13c0db1fca8cb0621aa94a5f79f0a43673e1ec7bc7ccc4f7f65b31ba> and ask them if your product or service is acceptable. If you have a website that either displays or sells this particular product or service, you should definitely ask Paypal to thoroughly review your website as well as give any relevant information about your site to Paypal.

This would be things that may sound border line "Breaking the rules" to you.

Being that we are now swiftly approaching the year 2009, although many Paypal users are still very unhappy with the entire customer service process, they do have a phone

number to call in which you can actually get someone on the phone and get helped.

Now this doesn't mean that getting your accounts resolved after they are limited is just a cake walk these days. It can be, but you have to know the tricks of the trade as well as have a little bit of good luck.

You need to speak to a live representative. Once your hold time is completed and you finally get to speak with this live representative, you need to be VERY DETAILED when you ask them about your product or service being acceptable.

If they can assure you that it is acceptable, you need to repeat the email process minimum 2 more times so that you have it in writing that your products or services are 100% acceptable to sell. This will hold as proof in case Paypal wants to limit your account access.

Be sure to get an email answer in writing all 3 times.

You then need to repeat the phone process 4 more times so that you speak with a total of 5 representatives and out of these 4 new agents that you speak with, at least 2 of them need to be supervisors. Simply tell the representative that you need to speak with a supervisor that is currently on staff.

They will try to avoid allowing you to speak to their boss, but just be very respectful, professional, and persistent until they put you through. Since supervisors especially at Paypal are usually very busy, you will probably be placed on hold for several minutes until the supervisor is available, but that is perfectly ok.

Just hold and handle your business once you get them on the phone.

Keeping Your Account in Good Standing Forever

Now just before I get to the chapter that actually teaches you how to reverse and flat out beat the Paypal Nightmare without the headache and frustration, I want to first teach you how to keep your account in good standings if you either already have one in good standings or if you plan to open one in the near future.

If you follow my 4 components in this key system, you will drastically cut down on the risk of having your account limited. In fact, since I've started using this system, I have had absolutely NO problems with Paypal thus far.

That's not to say that I won't eventually have some serious issues, but what's important is that it's been nearly 1 full year and I have had absolutely no issues.

Instantly Eliminate Complaints

First off, as I stated earlier, you need to take on the ultimate business man's attitude and follow the guidelines that "The customer is always right". I know that it isn't at all fair, but I don't make the rules I just follow them.

Be sure to strongly encourage each of your customers to always come directly to you as the seller if they ever have even the slightest issues either through phone or email.

If possible, phone is always the best option because it allows customers to feel safe and really believe that if they have an issue, they don't have to wait for you to resolve the problem through email response.

They can always contact you whenever they want to so that they will never have to make a complaint to Paypal that would raise suspicion.

You should also be sure to always follow up with new customers to make sure that you guys are all on the same page.

There are many times that a legit seller feels that they have delivered or even over delivered on a particular transaction with a customer, but the customer may feel the complete opposite.

This is why it is very important that you follow up with the customer shortly after the transaction at least one time to be sure that they are satisfied. If they are satisfied, you can be certain that they will not be filing any complaints through Paypal.

However, if they are unsatisfied after you have contacted them, you must do whatever is necessary to satisfy them even if it means giving them a full refund from a product or service that they have already benefited off of.

That's just life and life isn't fair so just deal with it!

Getting Paypal Verified in 7 Days or Less

The next thing on the list that is very important for keeping your account in good standing is to get Paypal verified as soon as possible by going through the necessary steps to prove that you are not only a legitimate seller, but that you are in fact the person that you claim to be operating out of the address that you claim is yours.

Paypal's website explains everything that you will need to do and it is a very simple and painless process that can be done in just days.

The only way that you would have issues or problems in the Paypal verification process is if you were operating illegally or falsifying information. If you don't plan to be 100% honest, don't bother. You may as well figure out some other type of way to scam people. I AM AGAINST DISHONEST SELLERS AND SCAMMERS!

All of the information in this ebook was put forth and created to help those legitimate online sellers and legit sellers ONLY! If you are a scammer that wants to get over on people you should close this ebook immediately and find somewhere else to get help with your evil ways.

I don't mean to be harsh, but it is what it is. DO NOT USE WHAT YOU LEARN TO SCAM ANYONE INCLUDING PAYPAL.

Getting verified is a very simple process in which you will be walked through the steps after signing up and logging into your free account at https://www.paypal.com/us/cgi-bin/webscr?cmd=_flow&SESSION=uFiNjf3T9ipjRBa0T_IeLVbit3CnqEYtCIJ4p80YTLxXslyn0x5BaCtqrK&dispatch=5885d80a13c0db1fca8cb0621aa94a5f79f0a43673e1ec7bc7ccc4f7f65b31ba.

The only thing that is required is for you to send in copies of certain things such as:

- Photo ID or drivers license
- Social Security Card
- A few Utility Bills
- And possibly other simple things to help verify your identity

Again, just log into your Paypal if you already have one, and click on "Get verified" immediately if you have not already done so.

Always Offer an Alternate Payment Method

This next precaution is something that most sellers don't do, but they definitely should for

many reasons which is give buyers multiple online payment options.

This is a must if you are serious about not having any problems with your business being compromised or losing out on any profits.

The bottom line is that even though this ebook teaches exactly how to get around the B.S. when it comes to dealing with the Paypal Nightmare, that doesn't mean that you will NEVER have any problems again.

When you are finished reading, you will know how to avoid the problems as well as how to resolve them if they should unfortunately occur.

So just in case your Paypal account becomes limited even for just a few hours in the future, you need to be prepared. If you are only offering one form of payment, this would be a grave mistake especially if this one form of accepting payments was through Paypal. You should offer multiple payment options in order to:

- Give your customers a choice as to how they spend their money
- Increase credibility and website conversions
- Insure that you lose no profits due to limited accounts

I strongly recommend offering 2 online payment methods on top of using Paypal, and these payment methods can include any of the following depending on what you are selling:

- Alertpay.com
- Googlecheckout.com
- 2checkout.com
- And #1 recommended Merchantinc.com

Again, if you are one of the thousands that absolutely hate Paypal, you should really reconsider your position. I totally understand your frustration and couldn't sympathize with you more, but boycotting Paypal completely will cost you profitable sales in the future that you don't want to lose.

There are many people that will ONLY use Paypal when making purchases online. This is because they are the largest 3rd party based payment processor in the world and whether you agree or not, they have a very reputable name to the online business newcomer community.

To make sure your safe, just be sure to use Paypal and also offer minimum 2 of the above payment methods or something similar that you would prefer.

I strongly recommend using #1 worldwide rated Merchantinc.com.

Monthly Account Supervision

The last thing that you need to do in order to be sure that your account stays in good standings forever is to have a Paypal supervisor monitor your account monthly. Let's face it, every time that you buy or sell something through Paypal, no matter how large or small the transaction is, you make Paypal money.

Where would Paypal or any good payment processing company be without you and I? They would be out of business because they make 100% of their money from processing fees so without any processing, there are no profits.

Keeping this little piece of information in mind, you owe it to yourself to have Paypal work for you. After all, you make them money, the least that they can do is return the favor by providing you with the excellent customer service that was promised to you upon signing up.

You should take full advantage of this by having a support agent review your account and all products and services being sold on a monthly basis to insure that you are not in any violation of their terms.

Be careful because you do not want to be unknowingly breaking one of their rules and then contact them and blow the whistle on yourself so that you immediately get your account limited or frozen when you were only trying to do the responsible thing. I know that it sounds pretty cruel, but it has happened before.

You can have your account reviewed either through email at <https://www.paypal.com/cgi-bin/webscr?dispatch=5885d80a13c0db1fca8cb0621aa94a5f79f0a43673e1ec7bc7ccc4f7f65b31ba> or by calling Paypal directly at and speaking to someone over the phone at:

PayPal Customer Service:

1-402-935-2050

(a U.S. telephone number)

4:00 AM PST to 10:00 PM PST Monday through Friday

6:00 AM PST to 8:00 PM PST Saturday and Sunday

Just note that if you do it through email, it may take longer, but at least you will have everything in writing for proof purposes in case Paypal says that you are in perfect standing with their terms and they possibly try to come back and say that you are breaking some rules even as soon as days later and then limit your account access.

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Directly before you ever contact them to review your account, ALWAYS review your own account thoroughly and if you have a good trustworthy friend or business partner that is familiar with Paypal, you should honestly have them to look over your account for a second opinion to assess if you are following every rule correctly.

Be sure to put yourself in Paypal's shoes and be very critical of anything that you may be doing that could be potentially border line breaking the rules or suspicious looking activity. Once you're finished reviewing your account and have gotten a second opinion, you are good to go so go for it! Contact that representative through phone or email around the same time every month.

Withdraw Funds Regularly

If you withdraw a large amount of money out of the blue and you've never done this before, this will look pretty suspicious and could cause Paypal to raise a brow at you. However, if you do this regularly then it becomes common place and Paypal will view this activity as normal behavior for your specific account.

This is not the only reason that you want to withdraw your money regularly. You also want to do it because again, you need to take every step and precaution imaginable to prevent your account from being limited and still at the end of the day, there is nothing that can 100% guarantee that you are safe.

Therefore, as you make money, it needs to be withdrawn to your bank account, through your Paypal debit card, or even by check by mail.

DO NOT KEEP LARGE AMOUNTS OF MONEY IN YOUR PAYPAL ACCOUNT!

This would be a grave mistake.

How often you should withdraw money depends on how much money you are earning and how quickly.

Me personally, I believe that you should withdraw funds about once per week probably on the same day of the week if your income and payments are pretty consistent and steady. This is because it will get a nice pattern going and this pattern that I propose won't look suspicious as it resembles that of how Payroll is done with other traditional businesses with their employees. Of course this means that you could also withdraw bi weekly, but I figure why not once a week?

If you have made money that week, even if it's not a lot of money, **YOU SHOULD WITHDRAW** it because it's **FREE** to do so and it prevents any potential issues. Think of it like this, Paypal cannot freeze money that is not in your account!

Reversing the Paypal Nightmare

This is the moment that you have been waiting for. In fact, this might be the only reason that you even purchased this ebook. It's finally time for me to reveal how to reverse that Paypal nightmare of having your account limited and money frozen with absolutely no explanation given as to how you can solve the problem.

Pay very close attention because the process that you will learn is clever, time tested, somewhat common sense, and what's most important is the fact that it works every time. If you have any negative thoughts going through your head at the moment, doubts that I don't know what I'm talking about, or that your situation is hopeless, then you have to immediately change your mind set for success.

If you don't believe, YOU WILL NOT ACHIEVE!

It's not enough to know what I am about to teach you and even to put it to use. You honestly need to feel in your heart that it is going to work, and it will work.

Connecting With an Agent

The first thing in this process is to speak to an agent immediately! I will admit that in the past, getting a live agent on the phone was nearly impossible and if you were able to pull off this nearly impossible feat, they were more than likely going to be completely useless and unable to help you in any way shape or form.

They weren't going to have ANY answers for you because they are given very limited information, and your account issues would remain for a very long period of time and possibly forever.

I must say, that over the years, Paypal has really improved their tech support and customer service to say the least. Now, I'm not saying that they are perfect, because no company is, but I am saying that if you know how to work the system, you can be helped. Call Paypal's customer service phone number at 402-935-2050 and follow the menu prompts to speak to an agent.

This task is not nearly as difficult as it once was so don't be afraid. Just follow the prompts and you will have an agent on the phone in just minutes.

Keep in mind that if you should happen to get disconnected before or after you are able to connect with a support agent, just be patient and call them back. Just like any other automated phone customer service system, sometimes there are errors or glitches that could disconnect you, but for the most part, Paypal's system is pretty reliable.

Remember, getting them on the phone isn't the problem. The hard part is getting the

answers that you need which is what I will be discussing in the next section.

Getting Answers ASAP!

Now it's time to get your answers! There are really only 2 questions that you need answered and you need them answered immediately so that you can fix this problem. For starters, how about an explanation on exactly why your account has been "Limited"? The next question that you need answered is what are the necessary steps to get your account out of "Limited" status?

So now that you have these people on the phone, **YOU NEED TO SPEAK WITH A SUPERVISOR!**

Do not even think about attempting to have a regular agent handle your account because not only do they have VERY LIMITED authority as far as getting your account back to good standing, but also, if they happen to take a look at it, and they want to deny your account appeal, your account will stay limited FOREVER and you will more than likely have to wait that entire 180 day period before you can withdraw even a penny of your money.

Be stern, professional, polite, and persistent. You may have to request a supervisor several times before your request is actually granted, but you need to make it happen regardless to what it takes.

Once you finally get a supervisor on the phone, the most important thing at this point is that **YOU SHOW NO ATTITUDE OR DISRESPECT** to the agent because they hold your life in their hands.

I don't agree with it, but Paypal gives these employees a ton of power when it comes to you trying to lift your account limit. If one person says "NO" and that your account limitations will be there forever because they denied your appeal, it will be pretty difficult or in many times impossible for you to get your account back where you want it.

This really sucks because this means that if someone on the other end of the phone was having a bad day and you were unlucky enough to be that random person that they decided to take their frustrations out on, **NO ONE WILL BE ABLE TO HELP YOU!**

I know that this is a very frustrating ordeal that you are going through and that you could be losing hundreds, thousands, or even hundreds of thousands of dollars daily depending on how successful your business is, but just stay positive and remember that the person that you are speaking with more than likely had absolutely nothing to do with your account being frozen.

I also fully understand that the amount of money that was frozen could be as little as just \$20 or as much as millions of dollars, but regardless to how much, it is still your money and you still deserve it.

The more important it is to you to get your account limit lifted, the more important it is to stay calm and go directly by the book.

After asking the agent (Supervisor) those two important questions, don't expect to get an immediate straight forward answer and here's why.

Unfortunately like I stated earlier, these people working for Paypal (even the supervisors) are still nothing more than privileged employees with very limited powers and even more limited information.

They can only see the information that is allowed and listed on their computer. In many cases, the agent on the other end of the phone has no detailed idea of why your account has been frozen. They usually have only some general information that could mean you violated any one of dozens of rules.

Now what's important is the fact that the agent's computer screen should give some prompts and vague instructions as to what was possibly the issue and even more important is what you need to do to lift the limitation.

Usually you need to either stop selling a certain type of product or service or you need to verify information over the phone, through email, and possibly through postal mail. They will instruct you on what they need from you, but this is not enough.

This is the mistake that most people make and they begin to just fax in paper work and document after document without knowing exactly what the problem is as to why your account has been classified as limited.

Lifting the Limits in as little as 24 Hours

LISTEN VERY CLOSELY!

What I am about to tell you may seem nearly impossible, but it works so just stick with it. The person that you really need to speak with IMMEDIATELY is the one person that made the sole (Wrong) decision to limit your account.

The problem is that this part of the resolution department can not be reached through phone. How convenient huh?!?!

This is what makes it difficult, because every time that you ask to be placed in direct contact with the person that "Limited" your account, you are told this is IMPOSSIBLE because they DO NOT handle any of their business through the phone.

Have you ever heard of the term "Bug-a-Boo"?

A bug-a-boo is someone that is a huge pest. They are like the ultimate pest that you just cannot seem to get rid of.

Well my friend, you are going to have to turn into a complete bug-a-boo.

No one likes to continually call and email someone that has no interest in speaking to them or hearing what they have to say, but you are going to have to do it anyway. In some rare cases, you can settle your disputes very easily just by faxing in the necessary paper work and nothing else.

First, you need to demand to speak to the person that was in charge of making the decision on your account even though you will more than likely be denied initially. Be firm and stand your ground.

If you are persistent over that phone, eventually they are going to give you the email address of the person that you need to speak with so that you can go back and forth with them through email.

Once you get their email address, the only thing that will be left for you to do is to follow the instructions that you receive from the phone agent to restore your account and lift the limits.

You then need to check your email in order to respond to the email that was sent out from the department that froze your funds and begin speaking with them.

Be direct so that they can give you a direct answer and the LAST thing that you want to do is tick them off so be polite and professional. In some cases, you can actually get the limits lifted within just 24 hours, but it definitely shouldn't take longer than a few days.

Honestly, sometimes if you haven't followed the steps as I have just explained, then you literally will never be able to lift your account limitations, but there is still a solution to immediately continue to sell through Paypal as well as a few solutions to access your frozen funds immediately.

Unfreeze Denied Accounts

If your account appeal has been denied and you are told that your account access will not be restored, EVER, DON'T GIVE UP Because I have a solution.

As I have already explained, knowing "Why" your account has been limited is very important to figuring how to restore access, but if your account has been denied indefinitely, it is IMPARATIVE to find out what the reason was for the "Limitation" in order to form a quick and effective game plan to reverse this nightmare.

From my research, in most cases, accounts are frozen due to an error in the Paypal system. It seems that their computer systems are very sensitive to linking similar information to the same accounts and then red flagging their staff to freeze them.

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Now again, don't be upset at Paypal because I already explained to you their position and why it is so very important for them to be so strict.

Honestly, when they accidentally mix and match your info with someone else's that had bad accounts, it is a very honest mistake. However, if they trace you back to an account of yours that truly was unlawfully frozen, here's how you can prove your case that you are a legit seller and that it was a glitch in their system.

Over 90% of the time that Paypal "Limits" an account of a good honest seller that had no intentions of breaking any rules, whether they actually give you an explanation or not, it's probably because they have strong or maybe even slight reason to believe that you either aren't the person that you claim to be or that you have done direct or indirect Paypal business with someone who now or in the past has problems with their account.

I know that it is probably easier said than done, but you need to convince PayPal that you are not that person IMMEDIATELY!

Most likely, PayPal is not going to believe anything you say at first, and if you admit to knowing the person they have linked to your account, it seems that makes the problem worse.

It could be a legitimate error on PayPal's part.

For example: Your phone number or address is the same ones used previously by someone else who had a problem with PayPal. So you might try showing PayPal that their information is old and outdated.

If on the other hand, they are linking accounts based on ISP or IP, you'll have to prove to them when you got your ISP and that it's not at the same time as when the other person allegedly used it.

Your account could also be linked based on who you paid and who paid you. This is a little more difficult to resolve, but far from impossible. If you made more than one payment or received more than one payment from an account PayPal has determined is fraudulent, the game is pretty much over.

The only recourse I see is challenging the assessment made on the other account. You'd have to work with that other party to prove to PayPal that they are wrong in their determination.

You have the option of hiring a lawyer, possibly spend a small amount of necessary money, and taking legal action if you truly believe that you are innocent of all accusations.

This is definitely NOT as an insult to Paypal in no way shape or form. It's just business. We all make mistakes and I am more than sure that Paypal (As a company in whole)

would never deliberately make a mistake that will cause you lost profits or inconvenience.

How about your friends...

Your account could also be limited because you used a friend's computer or they used yours, and this could also get a little tricky, or it could also be any of the other reasons listed in previous sections of this ebook.

You should write a letter to the attorney general of Nebraska, California, and your state.

Explain to them what has happened in detail. Simply, ask them to begin an immediate investigation because you need your money unfrozen ASAP!

You might also hire a local attorney to write a letter on your behalf or possibly just use a very cheap service such as Pre-paid Legal (www.prepaidlegal.com) for unlimited legal help from some of your state's top attorneys in this area for under \$40 per month.

In most cases PayPal completely ignores user complaints, phone calls, faxes, & email unless you are using my methods, but does respond to government investigators and private lawyers.

Access Frozen Funds in Days

I want to give you a few techniques that have worked for me and thousands of others in the past for accessing your funds immediately.

When your money is frozen and your account is limited, there is not much that you can really do. When they say “Limited” they really do mean “Limited” and running your business through that account before full access is restored is not going to happen.

If you are in desperate need of your money and absolutely cannot wait even a few days to see if your account can be fixed or maybe unfortunately your account was one of those that was already charged off as frozen forever, here are some last minute solutions that I personally have used.

Method #1 – The Refund Reimbursement System

One of the few things that you can do with a limited account is refund any and every customer that you have done business with.

Any one that has paid you any amount of money can receive a refund as long as your funds are in the account even if your account has been limited indefinitely.

Why?

As I explained earlier in this ebook, with Paypal, the customer is always right. Therefore, if you want to refund a customer for whatever reason in a specified time frame, you can. This solution isn't for everyone so use your better judgment. You need to evaluate your position and your situation and decide if these (Could be) drastic measure are necessary because what I am about to say could be a little risky.

Depending on the nature of your business and the products or services being sold, you may need to refund certain or possibly ALL of your customers in order to access your money very quickly.

I know that it sounds crazy, but keep listening, it's very clever and it has worked for me and several of my business partners more than once.

Paypal only takes days in order to refund your customer their money out of your account and you can use this to your advantage.

If you do several large transactions regularly rather than a ton of small transactions, then this could possibly be the solution for you.

For example: If you sell web design services for say \$2,000 a pop, you might want to consider this option, but if you sell something cheap like a \$30 ebook and you are making

dozens of sales per day (which means dozens of transactions with dozens of different people daily) you may want to avoid this little method.

So here is what you do. Most people are genuinely good people. Therefore most of the customers that purchase from you are trustworthy especially if they have purchased something expensive.

If they trust you enough to pay you money, even a small amount over the Internet and they were satisfied enough as a customer not to complain to you and ask for a refund, they will probably work this deal with you.

Maybe you have a better feeling about certain past customers than others, but just log into your Paypal account and take a look at the list of all Payments received and decide which customers you feel would be trustworthy enough to honor their word vs. your others. Maybe certain business relationships or characteristics in certain clients stand out as putting them ahead as far as trust goes with you.

What you need to do is contact these customers and be perfectly honest with them. Briefly explain to them either by phone or email exactly what happened and that there was a mistake made on Paypal's end and ask them if it would be ok to refund them their money and have them pay you through some other means.

It is very important that you only contact SATISFIED customers; otherwise there is not a chance on this earth that they would be willing to lift a finger to help you.

This is why I said that my methods work only for honest and legit sellers not those that are doing bad business and out to scam or cause harm to these innocent buyers.

If you are an honest seller that makes your customers happy, they will be willing to work with you. Just make sure that their debit card, bank account, or credit card that they used in order to pay you is still in good standing because the same form of payment that they used to pay you, this is the account that will be reimbursed.

BEWARE: I once tried this method with a good and honest customer of mine that I knew would be willing to work with me without consulting with him first. It turns out that his credit card status had gone into default just days before and when I sent the refund in the amount of \$1,000 the money was sent back to his card and the credit card company zapped it up and he lost the money and so did I!

Talk about a real nightmare, so to keep from having the same problem just ask them. Also, it's unfortunate, but you might have to offer some type of extra incentive for people to help you out such as giving them a 10% discount.

I know that I would do it for a 10% or more discount and maybe a promise of some free services or discounted products in the future. Just explain to them that something that could take them just a few minutes could save them money and help you out a great deal

and that you will forever be grateful to them for the life of your business. Don't think that this is some long shot because trust me, it has worked for me more than once and will work again in the future if necessary.

Once they agree to send you the money, you need to fax or email them a quick agreement (nothing fancy) just stating that they will be repaying you your money in the specified amount within 48 hours of receiving the funds back in their account.

Make sense?

You honestly don't even necessarily have to get a signature or involve a notary, but I do highly recommend these things. As long as they agree in writing through email clearly what is being outlined, you should be legally protected.

Remember, you have their contact information, full name, etc so they can't run from you! In the event that things go sour and they try to make off with your money after receiving their refund, you have the necessary personal and/or business information to take them to small claims court for up to \$5,000.

Method #2 – The Chargeback Method

This second little method also works. Just go through the same steps as you did with method #1, but this will be slightly different. With this method you will not be refunding the customer.

You can contact your customer the same was as in method #1 and explain to them exactly what happened. If they agree to help then once again you proceed to tell them to take action.

What they can do for you is to file for a chargeback with their credit card company, but of course this only works if they used an actual credit card to make the purchase in the first place.

In most cases, they will get an immediate refund in days and Paypal will debit the money out of your Paypal account. Normally if you were in good standing with your Paypal account and you were doing good business with your customers, a chargeback would be a nightmare in itself, but since you are not worried about the future of this particular account, you can allow Paypal to give it right back to them and not worry about having to dispute it or fight to get your money back.

Make sense?

You can just get reimbursed by your customer as soon as funds are back available on their card.

Obviously, I recommend method #1 first and believe me it works! Don't start thinking negatively to yourself that this might be ridiculous. What's ridiculous is having your money frozen for a full 6 months with no explanation.

What's ridiculous is being able to see this money daily as you log into your account, but not being able to withdraw it or use it!

What's even more ridiculous is that this has happened to you honestly believing that you have followed every guideline put forth by Paypal!

So before you begin to think to yourself that my methods are slightly wacky (Which they are) just think about how badly you need your money ASAP!

As far as fixing your account, once an account has been flagged and limited, honestly even if you are able to lift the limitations which happens all the time, you are now going to have to deal with this as being an issue with this particular account forever.

In the next few sections I will teach you how to open up multiple accounts so that your accounts NEVER get linked to each other and by taking the precautions that I explained earlier you can stay in good standing without interruption forever.

Have you ever heard the saying "It will never be the same again"?

This is one of those cases actually in which Paypal will never forgive you and they will be watching every move that you make so that even if you do something as petty as unknowingly buy or sell through a legitimate deal with a Paypal account holder who is later found out to have broken or potentially broken one of Paypal's rules, your account will probably end up limited once again.

In my experience, Paypal does not like dealing with ANY potential risks no matter how small or large so you would more than likely have to be Houdini in order to lift limitations on the same account a second time.

Method #3 – The Paypal Exception Strategy

I don't believe in being dishonest or misleading people in life, but sometimes desperate times call for desperate measures.

With this said, Paypal like any other large or small company CAN make exceptions to its rules, and this would be the time that you need for them to give you special treatment. After all, you deserve right?

You funds have been frozen unlawfully through an error in Paypal's system of doing business and treating their loyal clients. Usually when there is an emergency or death of a close relative or some other dire need reason why you absolutely MUST have your

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money released such as a sick child that needs this money for medical attention or anything similar, Paypal WILL release the funds.

Please note that this is also something that is probably going to take some persistence. You need to come up with a “Life or death” explanation that is directly related to you and your life.

Don't just flat out lie! In fact don't lie at all!

What I'm asking you to do is to simply bend the truth. Yes that's right bend the truth so that if your situation for getting your money out of your frozen account isn't a “Life or death” situation, you still better make it appear that way to Paypal!

I had a real life situation happen to me in which I had lost 2 very dear, young friends of mine around the same time to 2 unrelated tragic accidents and I desperately needed the funds as a result of these deaths.

To make a long story short, after explaining what happened and giving proof such as a copy of a death certificate or letter from an attorney (Not for intimidation, for validation of how serious the situation is), doctor, someone in law enforcement, a pastor, or an expert in the field directly related to your immediate need for your cash.

Understand that EVERYONE believes that they just MUST have their money unfrozen immediately or they will go crazy or lose their mind so everyone will give them all types of stories and excuses why they need their money and honestly, most of the stories will be the truth.

It's not enough for your story to be the truth.

You need to evoke some type of fear in the person that is handling your account issues and that froze your funds other than just threatening to file a small claims law suit against them like tens of thousands of others have done.

Go ahead and do the research and you will find that this WILL NOT provide an immediate solution for you to get paid.

Why? Because most people that threaten to sue are just bluffing, and of those that really do hire attorneys and pursue actual legal action against Paypal will never see a dime because Paypal is one of the largest and most powerful companies in the world.

They have all the angles figured out and a multitude of some of the best business attorneys in the entire world on their side.

So what you are shooting for is “Moral” fear. Let me explain, you want to lead that one person that is in charge of your account to believe that they literally are dealing with someone that is in dire need of this money that already belongs to them to be able to

access it.

Sadly enough, the fate of your Paypal business always lies in just one individual's hands. There are no voting, discussions, meeting, appeals with other parties, etc. What they say goes, and this could either work against you like it does for most people, or you can use the ammunition that I am supplying you with in order to use this to your advantage.

You are not asking them to break any rules or laws or even to reopen your account. You are only asking that they release your funds and then give them permission to close your account or do whatever they feel with it.

Convincing one person if you are persistent with a really heart felt yet honest story is not very difficult to do believe it or not. Just make sure that they feel "Morally" obligated to fulfill your request and that they will feel like trash if they refuse.

I understand that many people are not very good writers, debaters, and especially negotiators, but trust me, stick with it emailing them around the clock (at least one every hour) and you will have success.

If you absolutely feel the need, you can even hire a negotiator or writer for fairly cheap through Elance.com or searching for them through Google.

Method #4 – The Sell & Collect Strategy

Here is the #1 recommend method for accessing your cash in your frozen Paypal account in as quickly as 48 hours from this very second.

Are you ready for this mind blowing secret?

Sell your account funds to a family member, business partner, friend, associate, or even better yet, an investor that specializes in these types of deals for a 3-15% fee. That's right, if you absolutely cannot get your money out, but you honestly need it asap, this is definitely the way to go.

Here's how it works.

Have you ever seen those TV or heard the radio commercials advertising that you can get annuity payments all upfront wrapped into one large lump sum?

There are literally thousands of legit companies out there that offer this service in which you are owed a large amount of money over a long period of time LEGALLY, but you want your money upfront.

These companies will pay you one large sum rather than you having to wait months or usually even years to accumulate all of your monthly, weekly, or annual pay outs when your deal was initially set up.

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These deals could include:

- Lottery winnings
- Inheritances
- Settlements
- And MUCH more

For example: Let's say that you won the Texas Lotto and the total amount of your winnings was \$40,000,000 (Yes \$40 Million)! Most lotteries and other large payouts will only give you a certain amount per year.

They would probably set you up with \$2,000,000 (\$2 million) per year for 20 years, but what if you for whatever reason wanted or even needed all of your money upfront which is a total \$40 million?

You could call up one of these type of companies that offer immediate funding in exchange for the legal right to the rest of your payments to be signed off or "Bought" off to their name.

Keep in mind that you will have to forfeit a small (But well worth it) percentage of the money that was coming to you, but if you really need your upfront money, you will just have to deal with this.

Now in this scenario you would probably have to forfeit 5-10% of your total lottery winnings and end up with approximately \$36,000,000-\$38,000,000 which is still a ton of money.

This is a winning situation for everyone.

First, you receive your cash upfront of course minus a small percentage.

Finally, the investors receive a \$2-\$4 Million profit over a long period of time just for paying you upfront with money they had to spare.

Everyone gets exactly what they want, and this is the same basic concept of how it works with Paypal in getting your money released. The only difference is that you will more than likely not find a traditional financial institution interested in this venture because it is so unorthodox and out of the ordinary.

Don't worry because I have all the resources that you could possibly need so just keep listening.

Here is what you will need to do. First, you need to hit up your warm market meaning your family members, friends, and others that you are close to.

Don't ask just anyone.

Pretend as if this was one of those bogus "MLM" businesses and make a list of 100 people that you know. YES! You definitely know 100 people so make no excuses! Take some time to really think. I don't care who it is, if you know them and have a means of getting in some form of contact with them, then write them down!

This could take up to 30 minutes or so to get a really good list. After you are finished be sure to pick through this list and really evaluate the top 10 people that you believe are most likely to be interested in this deal.

This is more than just a favor to you.

In fact, it's actually not a favor to you at all. It is a very unique and possibly profitable business proposition for anyone that has money to spare upfront.

They will do absolutely nothing and they will be able to receive your money as it becomes free and available after that 180 day period.

After finding the person and coming to an agreement of what set dollar amount or even better percentage that will be receiving (Definitely no more than 15%) then the only thing left to do is to draw up a written agreement or promissory note outlining the details of this deal, have both parties sign it, and have it notarized.

It doesn't need to be anything complicated or fancy and you definitely don't need any attorneys getting involved unless it a VERY LARGE amount of money (More than \$5k which is the maximum allowed in small claims court).

In the end, if you can't locate someone for the upfront money, we have your back! Email us at support@mypaypalblueprint.com so that we can immediately put you in contact with a buyer.

Method #5 – The 0% Non-traditional Loan

Here is a good method for accessing that money immediately that works 100% of the time as long as you meet necessary requirements.

Here are the requirements:

- Have Funds in 401k
- Have a Good-Excellent Credit Score
- Have equity in a life insurance policy

If you have any of the following, you can access the money that you need in just days

without forfeiting ANY of your money in fees whatsoever and absolutely 100% risk free!

Let me explain the basic concept of this method. If you have any of the above 3 requirements needed in order to use this method, then you should understand that there is absolutely no reason to be afraid or hesitate to take advantage.

What these 3 methods will do is allow you to immediately (In just days) access the amount of funds that are locked into your Paypal account for the maximum 180 if necessary without any risks, penalties, fees, or forfeiting any of your money as you can reimburse each of these 3 methods as soon as your Paypal funds are free.

Mind you that I ONLY recommend these 3 methods because the funds in your Paypal account are 100% guaranteed and 100% yours so there is no worry about this system being unsuccessful in this case.

The 401k Plan

Many people don't want to touch or should I say "Spend" or "Waste" their 401k money on anything except for retirement and they shouldn't because that is exactly what those funds were placed there for in the first place.

I need you to understand a very important and key factor.

All 401k plans basically work about the same in which as money as deducted out of your paycheck to be placed in this special savings account for your retirement is always matched with a certain percentage.

For example: As a teenager, I worked for Wal-Mart and of course you probably know that they offer a very generous and profitable 401k plan in which I believe when I was an employee there they would match you 50% on every penny that you allowed them to automatically deduct out of your paycheck.

You don't have to be a mathematician to understand that this totals out to truckloads of pure profits made on interests annually even for those workers that make only minimum wage.

I bring up this key point to say that, your 401k money is earning you a ton of money while you do nothing and whether you have any real money built up into your 401k plan or hardly any money at all, you should still be open to this risk free solution.

What most people do not know is that not only are you earning a ridiculously high instant interest rate on your 401k, but you can actually "Borrow against" this money 100% INTEREST FREE and receive funding in days with absolutely no headaches or loopholes.

My family members do it all the time!

Please understand what I am saying! You will not be withdrawing money out of your 401k account. That would be a bad idea. What you want to do is contact the person in charge of your 401k and let them know that you would like to simply “Borrow against” the money that you have available.

This prevents you from losing money, as well as paying interests.

Since the loan is secured by YOUR OWN MONEY, you should be able to set up arrangements to start paying the money back after 180 days in which case you will pay the exact amount off once you receive your Paypal funds.

Make sense? Of course it does and since 100% of your funds will still be in your 401k account, you will still be earning the same amount of interest and not losing a single penny.

Good Credit & Financier Relationships

Here is another killer tactic to use if you don't want to wait for your funds to become available and you feel that your account will be limited either indefinitely or for longer than you can afford to wait.

Use your good credit score to simply take out a personal loan for the money that is being held. I know I know, you might be thinking, “This is the dumbest idea I've ever heard”! If so, no offense, but you may need to re-think “What” or should I say “Who” is actually dumb and here's why.

If you have a good credit score, there are many different sources that will allow you to use that personal credit score as assurance that you will not only pay every penny of the money- that you borrow back, but you will pay it back in a timely fashion with no late payments.

After all, that's how you built this great credit score in the first place, correct?

Most people, even people with good credit are unaware that if you have a good personal credit score or even better yet, a good credit score as well as a good relationship with your bank, that 9 times out of 10, you can stroll right into your bank and take out an instant personal loan for thousands.

Many people literally walk out of the bank during that initial loan request with up to 5 figures in hand with the loan terms that they want which of course are for low interest always, but in this case you want to shoot for NO interest in the first 6 months and hopefully even NO payments in the first 6 months either.

Trust me on this, I've seen it happen dozens of times so depending on how much money has been frozen, this is probably a great solution that will have you paid TODAY in most cases assuming that you make it to the bank nice and early in the day.

Life Insurance Equity

Here is another one that may come as a very pleasant surprise to most people. Did you know that many life insurance plans (The good ones at least) hold an actual cash value.

More than likely, this life insurance plan comes with a cash value whether you know it or not, so if you have one and are unsure, just give your insurance company a call and ask.

If it has a cash value, then ask them if you can borrow against it. If so, this works a lot like your 401k option. You will not be risking anything or jeopardizing anything if there should be some tragedy that would call for you to actually need to use this life insurance policy inside of 6 months.

Your loved ones WOULD NOT be stuck with any costly funeral expenses on your behalf.

All of your funds will still be available and it will be business as usual. I bring up this option for the simple fact that like 401k loans, you should be able to borrow against this policy interest free and receive funding within just days that you may not have to begin paying back for the full 6 months that you may possibly need in order to receive your Paypal funds and reimburse your loans.

Another way that this could work similar to the same thing in which I have done more than once in emergency situations is borrowing against the equity in your home.

Same basic principles apply.

Contact your mortgage lender and ask them about taking out a 0% interest loan.

****IMPORTANT****

If you use any of these 3 quick methods for reimbursement of your frozen Paypal money, it is imperative that you be sure not to get careless, irresponsible, or greedy by borrowing more money than the balance that is frozen in your Paypal account.

Owning Multiple Paypal Accounts

Now I would like to take the brief time to explain to you that not only do you need multiple accounts if you plan on selling through Paypal to be on the safe side, but you also need to know how to do it.

Normally I would be against encouraging you to go against Paypal's rules and regulations as I still am, but guess what? There rules contradict each other and there is a loophole that will allow you the ability to open up dozens of Paypal accounts if you feel it necessary without any problems.

Open New Accounts in Spite of Limitations

There are actually 3 different types of accounts. They are as follows:

- Personal Account
- Premier Account
- Business Account

Once you have already had issues with one or more of your Paypal accounts, then you just forget about attempting to open up either of the first two account types which are personal and premier.

Don't worry because this is actually a good thing because chances are, the only way that you will have account issues with things being limited indefinitely are if you run a business and if you run a business you need a Paypal business account in order to be able to use all of the features and have all of the privileges that Paypal offers.

With a personal or premier account, you don't have nearly as many selling tools and weapons that you are going to need anyway. If you are just an average Joe that uses Paypal for non business related use, you are just going to have to up grade to a business account anyway.

Why not, it's free?

Here is what you have to do. You need to log onto Paypal.com and click sign up for a new account. This time, whether you did or didn't do this the first time, you need to choose the "Business" account type option. This is because when you form a business the proper way, it is not attached to any person's name.

For example: I could form a corporation today and open up a clothing store under that business LLC name. I could literally build up the credit over several months to be excellent so that I can use my company's credit in order to borrow money for repairs, advertising, expansion, and many other things.

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As long as I don't sign as the personal guarantee on the account, I have absolutely nothing to worry about if the company is unsuccessful for whatever reason and I am unable to repay the hundreds of thousands of dollars that I have borrowed.

This is how businesses are run.

There for if I go out of business, its ok. It's not the end of my world. All of my personal assets are perfectly safe because everything was borrowed against the business.

I could literally open up dozens of more companies in all different industries just as many billionaires do and as long as I take the proper steps to build the credit and get the funding through my business name and not under my personal credit, they will never be linked together.

This is completely legal, ethical, and actually what you are taught to do in business school believe it or not.

With all that said, Paypal works exactly the same way with legal businesses. You will need to form an LLC or some type of business legally even if it's just a sole proprietorship which is very inexpensive to do.

Try checking out www.legalzoom.com or doing your own search through Yahoo or Google. You can be incorporated in just days. You could also go to eBay.com and find brand new corporations that are immediately ready for you to take over for pretty cheap.

Once you have received your tax ID number (TIN), you no longer will be using your social anymore. You will use your TIN in place of it when signing up for a new account on Paypal.

Be sure to use a different phone number and address other than the one you used on the account that went bad. **NEVER USE ANY INFORMATION ASSOCIATED WITH AN OLD ACCOUNT.**

Another side note is to make sure that you open up a free business checking account at a bank because when Paypal issues your checks, it will not be made out to you personally. It will have your business's name on it and if you don't have a business account, you will not be able to cash your check under any circumstances.

Your Exact Plan of Action

You are now armed with everything that you need in order to deal with Paypal. The question is are you going to use what I have given you to immediately fix your situation, are you going to be negative and convince your self that my time tested methods don't work, or are you going to do nothing at all.

The choice is yours, but to make things easier for you, I want to give you an outline and an exact plan of action depending on who you are and what category you fall under.

New or Currently in Good Standings

For those of you that are new to Paypal, this is just great. What I need for you to do is go through the steps that we discussed in the "Keeping Your Account in Good Standings" section so that you NEVER have to deal with the Paypal nightmare first hand.

Your Account is Currently Limited

If your account is currently limited and you need your money, refer to the previous section "Reversing the Paypal Nightmare" take action immediately. Don't make excuses; just do what you need to get your account in good standings and your money released.

You Have Been Banned From Paypal

For those of you that have been banned from Paypal, you should refer to the section "Owning Multiple Accounts" and follow that system to success.

Paypal Alternative Payment Methods

There are many companies out there that claim to be a legit and trustworthy Paypal alternative, but believe me, I have done the research, the trial and error and most of these companies are garbage.

Here are the 3rd party payment processors that I recommend:

- Alertpay.com
- 2checkout.com
- Googlecheckout.com

However, its been proven through many customer satisfaction surveys and polls that the world's #1 Paypal alternative is definitely having your own merchant account through Merchantinc.com. Check them out because they can definitely help you.

It's Problem Solving Time!

After reading through everything that was just explained in this manual, there is no reason that you should be in the same predicament this time next week that you are currently in with Paypal.

Don't make excuses or begin thinking negative thoughts. My associates and I have used every one of these methods, precautions, and secrets to have ultimate success with Paypal so that we run our businesses worry free.

Use what I have taught and take action immediately!

Good Luck and don't forget to stop by www.salescopyexperts.com if you ever need a custom #1 best selling e-book or sales letter created by a best selling author!