

## How to dispute a Paypal transaction

Paypal transactions post to the bank account designated by the user during account registration. Payments can be made through the ACH network using a bank account number or through a payment card.

Most Paypal transactions are warrantied directly through Paypal, but always follow the security and privacy agreements of Paypal to ensure you are covered. Be cautious of any seller asking you to pay them directly for something you have not received. Review the seller's approval rating and history before considering buying or selling. And, always try to use a well-established source to conduct your business such as eBay or Amazon. Never use social media sites like Facebook to conduct a transaction or give out your account information.

To file a dispute on a transaction conducted through Paypal, login to your Paypal account and go to the transaction that is in question. Look for a section regarding "Disputes" or "Problem Resolution." If you cannot find that, send Paypal a message directly through their Customer Service Contact, and they will help resolve the issue.

The only action a bank can take on a Paypal dispute is to return the transaction entry to Paypal as "Authorization Revoked." This would reflect badly on the user's Paypal account history and would likely result in an unwanted block on the Paypal account.

- *From:* Denison State Bank