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A Moving Experience: Left high and dry by PayPal. Why?



by C.Flisi

PayPal! The name is either an oxymoron or a bitter joke. Maybe it's a bitter oxymoron? Fact is, this company tries everything NOT to pay you, and they are no pal to anyone, except maybe their shareholders.



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 Erin Triplett



I have been trying solidly for 18 months to extract a pathetic amount of pocket change from their cybersafe. It's a cybersafe all right; my money is somewhere in cyberspace and it is safe from me since I can't get my hands on it. Maybe I am naive, but I thought the point of PayPal was to keep money safe FOR me?

Admittedly my case is a bit complicated, but nothing a multinational, billion-dollar company based on cutting edge technology shouldn't be able to handle.

Here's the situation: For a number of years, I have had a PayPal account in Italy with one email address, and one in the US with a different email address. My US account seemed to work okay, but I had alternative ways of moving money that didn't involve a commission, so I rarely used it. When I moved from Italy to the US as year ago, I had a few issues

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updating my US information but all were resolved with a couple of inexplicably long but ultimately effective phone calls, so my US account is linked to my US cellphone, my US address, a credit card, and a US bank, all valid and updated.

I did use my Italian account occasionally while living in Italy. So last year, a few months before moving stateside, I checked and saw that it contained a tiny amount of money — less than 100 euro. Small as that was, I figured it was better to have it in my Italian bank than in a PayPal account that would no longer be useful once I moved. So I tried to transfer that money into my Italian bank. After several vain attempts followed by phone calls to PayPal Italia, I managed to get them to send the money to my bank, only to have my bank SEND THE MONEY BACK to PayPal and — here's the best part — one of the two charged me SIX PERCENT for this non-transaction.

I was apoplectic, but when the crush of the final weeks of my move descended, I had so many other things to deal with that a tiny misunderstanding worth less than € 100 seemed irrelevant.

But PayPal Italia continues to send me a message every month, reminding me of this money in limbo and asking me what to do with it. They *say* they want me to do something, but they give me no tools to do it. My Italian account is linked to my Italian cellphone (no longer valid), my Italian address (no longer valid), an email address (no longer valid), and a credit card (no longer valid). One or more of these bits of info is needed to access the account. By way of example: there is an online form to change my phone number. But to activate the new number, the system must “verify” the information by sending it to my old number, the one that doesn’t exist anymore. Another example: there is an online form to add a new

credit card number. But it has to reconcile with my old address (physical or email, not sure which), neither of which exists anymore.

(My Italian bank information IS still valid, though I would certainly love to get rid of it.)

The help page for PayPal in the US offers as an option a phone number that always ends up with a rep telling me that “You are asking about PayPal in Italy. We can’t answer questions about any country but the US.” When I queried through twitter, the answer was the same. Now, I get it: European laws about privacy are different from those in the US and I — as an Italian — wouldn’t be happy if an American company started mucking about my business in Europe. But that is the general rule and I am the exception — ONE person with accounts in two countries who wants MY money to go from one account to the other. Two countries yes, but ONE person

requesting ONE transaction through ONE company. At least five phone calls over the course of several months yielded the same response — that PayPal US had no knowledge of (and probably no interest in) its colleagues elsewhere on the globe.

The help page for PayPal in Italy offers a phone number that I cannot access from the US with WhatsApp, FaceTime, or Skype. A “regular” phone call could quickly cost more than the amount in limbo. So eventually I borrowed a US phone that was equipped to make free phone calls from the US to Italy. On my second attempt I was connected to a phone rep who seemed to know what she was doing. “Sara” dictated the wording of a note that needed to be sent to assistenza@paypal.it. Upon receipt of that note, she assured me, I could modify my information and link it to my current credit card.

I was thrilled. After all this time and

all these attempts, finally a competent person who knew exactly what I had to do. So I did it . . . and a minute later my note reappeared in my inbox with the warning that it had been sent to an address that could not take incoming mail. WTF? All the online instructions, robotic instructions, and absence of instructions had served no purpose other than to waste time and build frustration. Now I had been provided erroneous instructions, and from the one live person who seemed to know what she was doing.

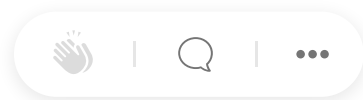
Back to the drawing board. No more phone calls for now. I wrote to every email I could find, US and Italy, that seemed remotely related to customer service. (Believe me, the website is deliberately designed to obfuscate these addresses.)

Of course, no one has replied. Why should they? At stake is a risible sum of money, not worth anyone's

trouble, including mine. But it is MY money. And once upon a time, wasn't PayPal supposed to help Everyman move small amounts of money, since the high-net-worth folks have plenty of high-priced options?

Customer service. Now that's another oxymoron these days.

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