

## PayPal Seller Protection for Sellers in Turkey, Israel

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### **PayPal Seller Protection is available to:**

Payment Recipients with registered PayPal Account(s) in Turkey or Israel who receive PayPal payments from buyers making eligible purchases.

If you sell or market to buyers in other countries, you should read the PayPal Buyer Protection policies of the countries in which your target buyers are based (the relevant PayPal Buyer Protection policies are available [here](#)) as these policies will apply to you as a Payment Recipient or Seller.

PayPal Seller Protection does not apply to Claims, Chargebacks and/or Reversals for the reason that the purchase was Significantly Not as Described (SNAD) nor for items that you deliver or are picked up in person.

### **How much protection is provided by PayPal Seller Protection in Turkey and Israel?**

PayPal will pay you the full amount of an eligible payment the subject of the Claim, Chargeback, or Reversal and waive the Chargeback Fee, if applicable.

The PayPal Seller Protection for Unauthorized Payments and Item not Received Chargebacks will apply, unless over the past 30 days:

- a. the total amount of Claims (INR and/or SNAD), Chargebacks and Reversals cases issued against your PayPal account is equal to or exceeds 1% of the total payment volume received

AND

- b. is equal to or exceeds 100 Claims (INR and/or SNAD), Chargebacks and Reversal cases. If you exceed the thresholds as outlined above, your eligibility for PayPal Seller Protection will be suspended for at least 90 days and Section 11.5 will apply.

After such 90 days' period, Your PayPal Account may be eligible for PayPal Seller Protection only if, during a 90 days period, Your PayPal Account meets the following conditions:

- c. the total amount of Claims (INR and/or SNAD), Chargebacks and Reversals cases issued against your PayPal account remain below 1% of the total payment volume received

AND

- d. below 300 Claims (INR and/or SNAD), Chargebacks and Reversal cases were issued against your PayPal Account.

PayPal will notify You by e-mail if your eligibility for PayPal Seller Protection for Unauthorized Payments is declined based on the above requirements or if you may be eligible for PayPal Seller Protection again.

### **What happens when a buyer files a Claim, Chargeback, or Reversal?**

PayPal will place a temporary hold on the funds in your Account to cover the full amount of the Claim, Chargeback, or Reversal.

If the payment is not covered by PayPal Seller Protection, PayPal will remove the funds from your Account and return the payment to the buyer. In addition, you will be responsible for PayPal's Chargeback Fee, if applicable.

### **What are the eligibility requirements for PayPal Seller Protection in Turkey and in Israel?**

- a. If You have received more than €100,000 per month at least once over a consecutive period of 6 months on your PayPal Account and/or if You are applying surcharge for the use of PayPal (when the law applicable to You allows you to apply surcharge), You are not eligible for PayPal Seller Protection unless otherwise agreed between you and PayPal. PayPal will review your eligibility for Seller Protection in October and April of each calendar year.
- b. To be eligible for PayPal Seller Protection, you must meet all of these requirements to be covered:
  - a. You must respect the requirements specified above in relation to your PayPal Account.
  - b. The item purchased must be a physical, tangible good.
  - c. The transaction must be marked by PayPal as eligible for PayPal Seller Protection on your Account "Transaction Details" page. If it is marked eligible, protection for both Unauthorized Payments and Item Not Received will apply.
  - d. Post the item to the shipping address on the "Transaction Details" page. If the item is delivered in person or if the Payment Recipient posts the item to a different address (for example, if the buyer asks that you send to another address on the basis that it is a "work address" or a "gift" address) then you will not be eligible for re-imbusement under the terms of the PayPal Seller Protection.

- e. You may access the “Transactions Details” page by logging into your PayPal Account, selecting “History” and then selecting “Details” for the transaction.
- f. Follow the postage requirements described below.
- g. You must accept a single payment from one PayPal Account for the purchase (partial payment and/or payment in installments are excluded).
- h. Respond to PayPal’s requests for documentation and other information that is reasonably required by PayPal to investigate the matter in a timely manner.

**What are the postage requirements for Sellers in Turkey and Israel?**

Type of shipping	Protection for Unauthorised Payment	Protection for Item Not Received
National/international	Proof of Postage	Proof of Delivery

If the payment is for pre-ordered or made-to-order goods, postage is required within the timeframe specified in the shipment policy or other specification on the Merchant’s website. For all other national shipping services (and international shipping), PayPal requires a Proof of Delivery, whatever the value of the item.

**What is “Proof of Postage” for Sellers in Turkey and Israel?**

Online or physical documentation from a postal company that includes all of the following:

- a. A status of “shipped” (or equivalent) and the date of postage
- b. The recipient’s address, showing at least the city/county or postcode (or international equivalent).
- c. Official acceptance from the shipping company (for example, a postmark, a receipt, or online tracking information). Or, if you have Proof of Delivery then you do not need Proof of Postage.

**What is "Proof of Delivery" for Sellers in Turkey and Israel?**

“Proof of Delivery (for tangible items)” means online documentation from a postal company that includes (or where the postal company warrants that they have obtained) all of the following:

- a. A status of “delivered” (or equivalent) and the date of delivery.
- b. The recipient’s address, showing at least the city/county or postcode (or international equivalent).

"Proof of Delivery (for intangible or virtual items or services)" is any compelling evidence to show the purchase order was fulfilled and includes all of the following:

- a. The date the item or service was delivered;
- b. The recipient's address (email/IP, etc.) where applicable.

NOTE: Although Buyer Protection extends coverage to buyers for intangible items, Seller Protection does not apply to intangible items.

**What are examples of items/transactions/cases that are not eligible for Seller Protection for Sellers in Turkey and Israel?**

- a. Intangible items, licenses for digital content, and services.
- b. Items that you deliver (or are picked up) in person.
- c. Transactions made through PayPal Buy with Mobile or Virtual Terminal (if available).
- d. Claims, Chargebacks and Reversals for Significantly Not as Described.

Disputes filed directly with PayPal in the Online Resolution Center

**Suspension of Eligibility for PayPal Seller Protection**

We may suspend your eligibility for PayPal Seller Protection if we hold a reasonable belief that there is an increased risk associated with your account. In assessing a risk, we will consider the:

- Total monetary amount and/or number of Reversals issued against your PayPal account;
- Reasonable risk of your account to the integrity of PayPal and our system; and
- Potential losses occurring to us or our users.

We may suspend your eligibility for PayPal Seller Protection if it is linked or associated with another account which has been suspended.

We will lift the suspension provided we no longer hold a reasonable belief that there is an increased risk associated with your account.

If we reasonably believe a risk still exists, we may in our sole discretion, require you to take certain action in order to lift the suspension of your eligibility for PayPal Seller Protection. You must follow our directions as reasonably required by PayPal within the timeframe specified.

We will notify you by email if we suspend or lift the suspension of your eligibility for PayPal Seller Protection.