

I've compiled a list of things and behaviors that will get your account suspended. Avoid these at all costs in order to use your PayPal account safely.

1. Moving Money Too Fast

Cause: One of the most common ways to get an account suspended is by moving money too fast. Let me give you an example.

Let's just say that you received \$200 right. Then 5 minutes later you try sending that \$50 to someone else or try to buy something with it.

Boom, your account gets limited. In PayPal's eyes, the reason why they limited you is that when you move money too fast, it looks suspicious, so they limit your account and stop you dead in the tracks.

So it applies to:

Receive money - > send money

Receive money - > withdraw money

Solution: When you receive money in your PayPal account, let it sit in there for 23 days before you try spending it, withdrawing it, or doing anything with your money.

2. Taking in too much money

Cause: The second most common way to get an account suspended is by taking in too much money at one time. Look at it from PayPal's standpoint. If a guy that doesn't have an established history of receiving large amounts of money suddenly starts getting hundreds of dollars at one time, it looks pretty suspicious. Don't be the guy that receives too much money at one time, or you'll get PayPal limiting you and asking you for personal details.

Solution: So how much money is too much? On a newer account, start off by taking payments less than or around \$100 and don't let the total balance on the account get above \$500. If the money gets near \$500, wait a couple days and withdraw it or send it to another account. Of course, when your stealth account gets older, you can start getting larger amounts of money, but if you really want to be safe, that's the general guideline you should follow. Now if you need to receive more money than that, just use multiple stealth accounts to break the payments up. Another potential outcome if you take in money too fast

is that they will ask you for social security information in order to make sure you're properly taxed. Now PayPal quotes that this number is something like 200 transactions of \$20,000 a year, whichever comes first. However, if you come out of the gate taking in a lot of money, they'll ask you for social security much sooner. So the best way to combat this is to just receive money through different accounts so the funds are more dispersed.

3. Spending/Withdrawing Exact Amounts of Money/Not leaving any money left in Account Balance.

Cause: Let's just say that you have \$600 in your balance. If you try to go ahead and withdraw \$600, you'll get limited. Always try to leave some money in the account, at least 10% (don't make it exact). When you withdraw like all your balance, it makes them think that you're robbing the bank and skipping town. That means it's suspicious, so don't do this.

Solution: Always try to leave some money in the account (at least 10%). So for example, if you're withdrawing \$600, leave like 60-70 dollars in there, don't withdraw everything. You'd be surprised how many people get limited by this sort of problem.

4. Error: When you try to send money, and get this message: “Add funds in your account before sending money” when you do have money in the available balance.

Cause: When you try to move money too fast on a relatively new account. They have this filter that prevents you from sending out money. If you have a relatively new account and get this message, your account is under a soft review. However, don't freak out, because chances are, if you don't do anything else that's suspicious during this time, they'll usually release the balance in a couple of days.

Solution: When you get this message, don't try to send money out over and over again. Just leave the balance for a week and come back to try to send it again. It could last up to 21 days, so try again here and there. Most of the time, it's resolved after a couple of days.

5. Adding the account to a website that a previous account

(suspended) has been linked to

Cause: If you've had a PayPal attached to your website before and it gets limited, PayPal then blacklists your domain name from ever using PayPal again. So if you try to attach a new stealth account directly to your site, you'll get banned again. Luckily, there is a solution.

Solution: If you use a third-party checkout tool that uses PayPal you'll be able to accept PayPal without fear of being limited. Another thing that you can use is host the checkout on a different domain name so that the PayPal doesn't see it. I've seen some people manually invoice their customers using PayPal too.

6. Selling high risk items or brands

Cause: If you invoice someone for a high risk item or brand name, like p90x, or Nike shoes, or even receive money from eBay under that title, chances are, they're going to limit you and either ask you for supplier information or identification.

Solution: If you're selling higher risk items, invoice under generic names like "Item 1", etc. If they detect a high risk brand or certain name from which you are receiving payments for, they'll limit your account. The best solution would be not to sell high risk types of items.