

Saundra Knowles, *Founding Editor*

Digital Times is a "for eCommerce newsletter reporting on the development and/or availability of interactive products and services."  
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## PayPal Debunked!

*beware*

by Saundra Knowles, editor

Paypal is the online payment service that is now owned by eBay. Fighting PayPal, when they have made an error, is like fighting City Hall - only worse, as it is a bank devoid of tellers, a manager, or acceptable customer support. If you are unhappy with a transaction gone terribly awry, there is no apparent way to cancel the transaction. Because of my recent experience, I plan to try the new, **UniClear advanced online payment service** launching in mid-August. Their fees are lower than PayPal and they will accept e-currencies such as Evocash, E-gold, NetPay, E-bullion and others. Here is my PayPal story.

I decided to use my PayPal account to do two things: Transfer \$25.00 from the local bank I attached to my PayPal account two years ago, AND purchase some downloadable software, using a VISA card as a secondary payment option for the software. All well and good. Then I decided to add a new bank account to my PayPal account to give me flexibility for future purchases. **It is PayPal's policy that new bank accounts must first be 'verified' before use.** PayPal deposits two small amounts into the new account. The account holder then verifies the amounts with PayPal. On the same day **PayPal deposited the .37 and .23 respectively, they also attempted to obtain \$25 and \$17 from the NEW, unverified bank account!** I was not prepared for that circumstance and charged two \$25.00 fees by my bank! I had assigned the transactions to my existing account before adding the new account--all in the same PayPal session. What about their verification policy for the new bank? I immediately visited the PayPal website to find the best way to contact them. **Unfortunately, the complaint option appeared to be to send a notarized letter, through the U.S. POST OFFICE to their Fraud division.** I thought this a bit backward for an online bank-- nevertheless, a letter was written, notarized, and promptly mailed, stating that PayPal had been fraudulent in initiating transactions from a new, UNVERIFIED bank account.

I decided to go back to the PayPal website and review my options. There was no way to amend a transaction. I did discover if one goes through the FAQ pages, there is an opportunity to email someone at PayPal if the customer's question is not answered. I promptly emailed PayPal support [same day] and got an automatic response, followed by a 'real one.' A flurry of emails progressed over the next two days, with the PayPal representative denying that PayPal did anything I didn't want it to do! I vigorously disputed that. Wasn't their software application sufficiently programmed / written to prevent this sort of thing? They were resolute in their innocence. **Then they attempted to get \$\$ from the unverified account again for the \$25.00 and the software!** I decided NOT to verify the two small deposits until I heard from the fraud department about my complaint. **Then PayPal took the \$25.00 from the VERIFIED bank account and charged the software to the Visa I'd provided. On 7/26, they sent me another email asking that I verify the new bank account.** I refuse to verify that account until the fraud division contacts me. Have I received any communication in response to my letter to the fraud division? **NO!**

-editor

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*Wireless at McDonald's*  
*Digital Experience Slideshow*  
**Super PDA with global positioning service!**



## Digitally Cool



### Wireless at McDonald's

McDonald's fast-food chain has begun offering wireless access at 55 San Francisco-area outlets, in addition to its pilot test at 10 of its New York restaurants. Additional restaurants in New York and Chicago also are slated to become so-called wireless "hot spots" as part of a McDonald's goal to offer wireless service at several hundred restaurants by year's end. Full story from [Information Week](#).

### CeBIT's First Digital Experience



The CeBIT America tradeshow and conference made its New York debut.

[See a slideshow](#) of some of the hottest technologies on the floor at their Digital Experience.

CeBIT holds tradeshow all over the world, bringing together the best in systems, applications, communications and networking.



See For Yourself

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## "Super PDA" features Global Positioning System

GARMIN Ltd, a world leader in navigation and communication, has introduced the iQue 3600, the first PDA to include integrated GPS technology! With operations in North America, Asia and Europe, their principal activity is to design, develop, manufacture and market navigation, communications and information devices. The units are sold only through authorized GARMIN dealers. Their consumer products include portable global positioning system (GPS) receivers and accessories for marine, recreation, land and automotive use sold primarily to retail outlets.

Availability: [Now Shipping](#)

Price: \$589 USD

#### Features:

- Powerful 200 MHz processor powering Palm OS 5
- Flip-up integrated GPS patch antenna can be positioned for optimal reception
- Speaker for voice-guidance commands, MP3 player, and message playback
- Voice recorder for making memos, quick notes, and messages on the fly
- Rechargeable internal Lithium-ion battery
- Built-in 32 MB of memory for downloading map data and other Palm OS-compatible software
- ARM processor enhances battery life, screen redraw, graphics, and audio
- SD expansion slot for flexible memory storage and additional software
- Unit size: 2.8"W x 5"H x .8"D (72 x 128 x 20.3 mm)
- Display: 2.16" x 3.24" (54 x 81 mm), 320 x 480 pixel, high-resolution, color
- Applications: Astraware Game Pack\*, powerOne Personal Calculator, Documents to Go by DataViz\*, DataViz Mail\*, Palm Reader, StarCaddy\*, SplashWallet\*, Vindigo\*, and WorldMate\*

[Dealer Locator](#)

[Dealers that Sell Online](#)



#### Package Includes:

- iQue™ 3600
- Protective display cover
- Metal stylus
- USB HotSync® cradle
- A/C power/charging adapter
- Quick start guide
- Installation/Application CD with manual and basemaps
- Basemaps included on CD:
  - Americas Autoroute
  - Atlantic Autoroute
  - Pacific Autoroute
  - Worldwide Autoroute
- MapSource™ City Select CD with full unlock:
  - North America Version:
    - North America City Select™ CD
  - European Version:
    - European City Select™ CD

#### Optional Accessories:

- Automotive navigation kit
- Travel Kit
- Serial HotSync Cradle
- USB/Serial Sync Cables
- A/C travel charger
- 12-volt power/charging adapter
- External GPS antennas
- Stylus
- Leather case
- Other MapSource software

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