



How to Get Your Money Back From Digital Product Scams

Residual streams of income can help you expand your earning potential and reach financial independence goals more quickly

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01

A Comprehensive Guide to Digital Product Refunds and Chargebacks

Introduction

Digital product scams have become increasingly sophisticated, with misleading sales pages and false promises becoming all too common. Whether you've purchased a SaaS platform, marketing tool, course, or any other digital product that doesn't deliver on its promises, you have rights and options to recover your money. This guide will walk you through the process of getting your money back, even when sellers refuse to cooperate.

Before Requesting a Refund

Before initiating any refund request, it's crucial to build a strong case:

1. Thorough Testing

- Test every feature mentioned in the sales page
- Document functionalities that don't work as advertised
- Take screenshots of errors or missing features
- Compare actual features with sales page promises
- Allow 2-3 days for complete testing to ensure nothing is overlooked

2. Documentation Organization

- Save all purchase invoices (main product, bump offers, and OTOs)
- Create a dedicated email folder for all product-related communication
- Keep screenshots of the sales page (promises may change later)
- Maintain a log of attempts to use the product
- Record all communication with the seller



Understanding Seller Tactics

Digital product sellers who engage in misleading practices often use predictable delay tactics:

1. Initial Response Tactics

- Offering alternative solutions instead of refunds
- Promising fixes or updates that never materialize
- Suggesting user error rather than product issues
- Providing basic troubleshooting that doesn't address core problems

2. Delay Strategies

- Slow response times to emails
- Brief, unhelpful replies that require multiple follow-ups
- Continuous offers of alternatives to avoid refunding
- Attempting to exceed chargeback time limits
- Hidden conditions in refund policies
- Claims that you need to prove technical issues



The Platform Factor

Digital product platforms like WarriorPlus, JVZoo, and ClickBank play a crucial role in this ecosystem:

1. Platform Dependencies

- These platforms rely heavily on payment processors
- They need to maintain good relationships with PayPal and credit card companies
- Excessive chargebacks can lead to account termination
- Loss of payment processing would effectively end their business

2. Risk Management

- Platforms monitor vendor refund rates
- High chargeback rates lead to vendor investigation
- Repeated issues can result in vendor removal
- Platforms prefer processing refunds over risking payment processor relationships



Credit Card Chargebacks

While PayPal is recommended for digital purchases, credit card chargebacks are also effective:

1. Initiating the Process

- Contact your bank or credit card issuer directly
- Explain the situation clearly and concisely
- Provide evidence of product non-conformity
- Include all communication with the seller
- Submit screenshots comparing promises vs. reality

2. Documentation Requirements

- Original purchase invoices
- Sales page screenshots or copies
- Email correspondence with seller
- Evidence of attempted resolution
- Detailed explanation of missing features or functionality
- Timeline of events from purchase to chargeback request

3. Process Timeline

- Banks typically allow 60-120 days for chargebacks
- Investigation can take 30-90 days
- Seller has opportunity to respond
- Bank makes final decision based on evidence
- Funds are usually frozen during investigation

4. Tips for Success

- Be professional in all communication
- Keep documentation organized
- Respond promptly to any requests for information
- Focus on concrete issues rather than opinions
- Highlight specific unfulfilled promises

Why PayPal Is Preferred

PayPal offers several advantages for digital product purchases:

1. Streamlined Process

- More straightforward refund procedure
- Faster resolution times
- User-friendly dispute interface
- Clear documentation requirements
- Established digital goods policies

2. Buyer Protection

- Specific digital goods protection
- Clear timeline for disputes
- Transparent process
- History of supporting buyers
- Familiar with digital product issues

3. Seller Accountability

- Sellers fear PayPal restrictions
- Quick action on disputes
- Strong buyer protection reputation
- Clear consequences for sellers

Impact of Chargebacks

Understanding the impact of chargebacks helps explain their effectiveness:

1. On Sellers

- Multiple chargebacks can freeze accounts
- Risk of platform removal
- Payment processing restrictions
- Damage to seller reputation
- Required higher security deposits

2. On Platforms

- Risk of losing payment processing
- Increased scrutiny from processors
- Higher processing fees
- Potential business model threats
- Reputation damage



Best Practices for Success

To maximize your chances of a successful refund:

1. Documentation

- Save everything immediately upon purchase
- Create organized files for each product
- Take detailed notes during testing
- Keep chronological records
- Back up all communication

2. Communication

- Always use email for traceable correspondence
- Remain professional and factual
- State issues clearly and specifically
- Reference sales page promises
- Include all relevant order numbers

3. Timing

- Start testing immediately after purchase
- Document issues promptly
- Contact seller within first week
- Don't wait for response before preparing chargeback
- Know platform-specific time limits

Protection for Future Purchases

Protect yourself from future digital product scams:

1. Payment Methods

- **Use PayPal when possible**
- Avoid direct bank transfers
- Use credit cards rather than debit cards
- Keep separate card for digital purchases
- Monitor accounts regularly

2. Research

- Check seller reputation
- Look for review patterns
- Verify platform policies
- Understand refund terms
- Document promises before purchase

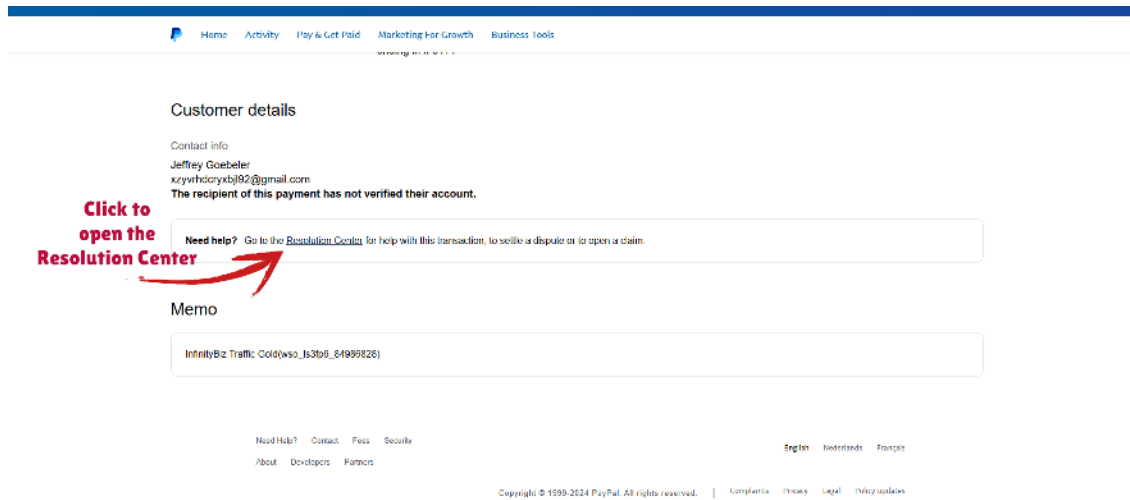
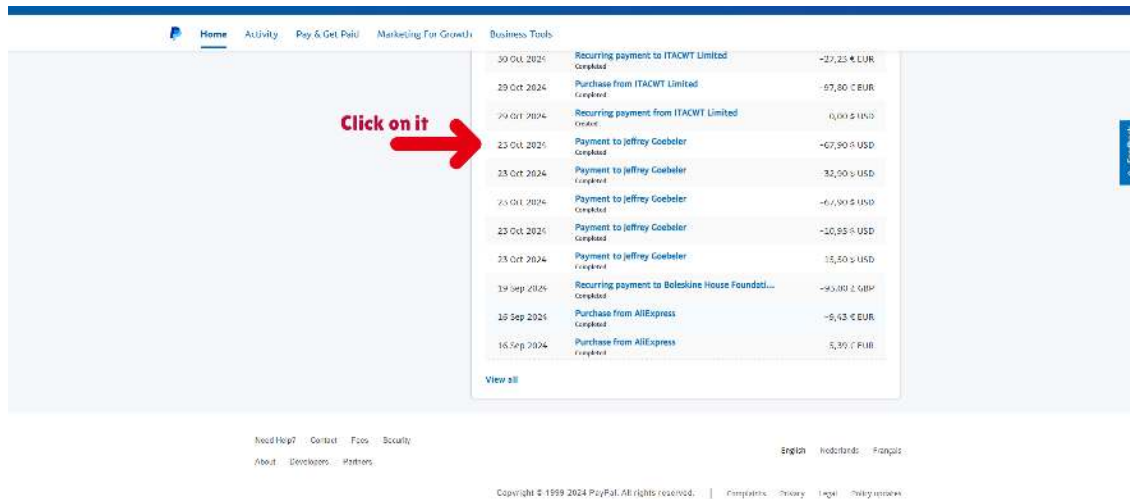
Important Note About PayPal Transactions:

When reviewing your PayPal transaction, you might notice that the payment was made to someone like "Jeffrey Goebler" even though this person isn't the product creator or seller. Don't be alarmed - this is normal. Digital product platforms often use designated payment representatives to handle their PayPal transactions. The name you see could be different, but this doesn't affect your right to request a refund. What matters is that the transaction corresponds to your purchase date and amount.

Detailed PayPal Refund Process

Step #1

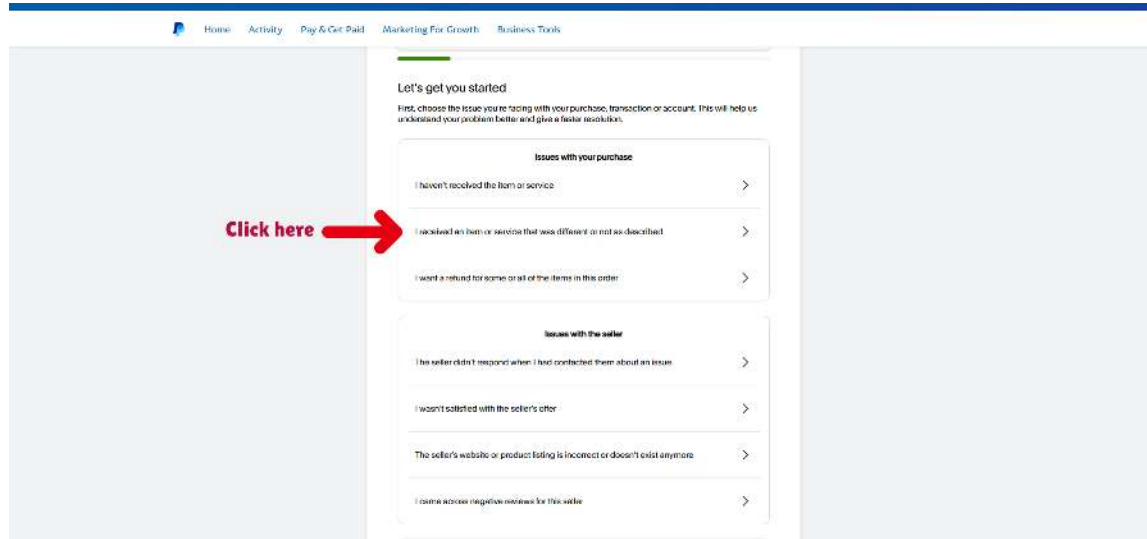
Log into PayPal and locate your transaction. Click on it to view details. Scroll down to Customer details, and below the Contact info section, click the Resolution Center link.



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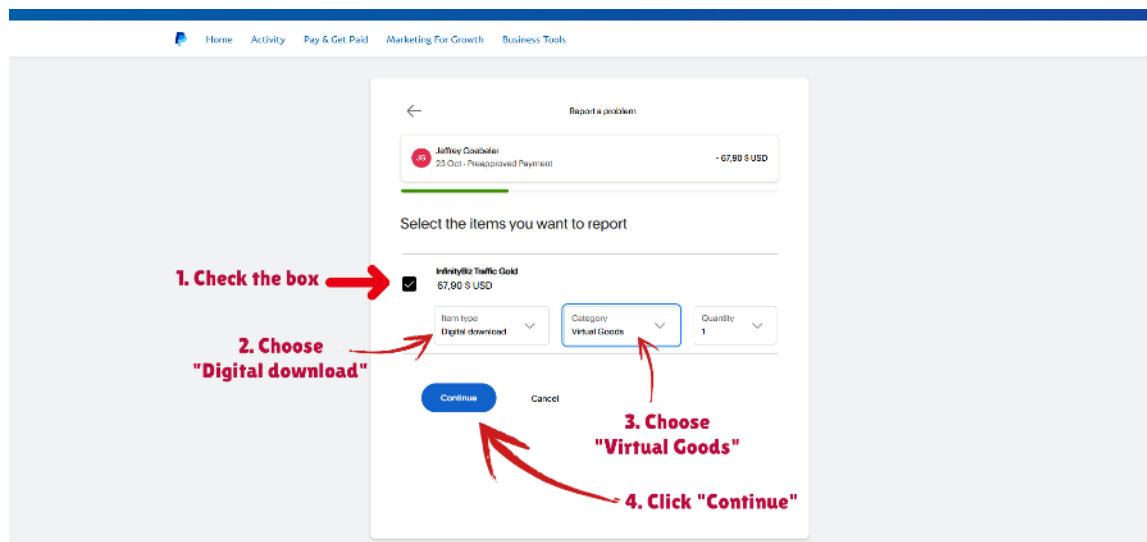
Step #2

Select "I received an item or service that was different or not as described." This typically fits cases where digital products don't match their sales page promises.



Step #3

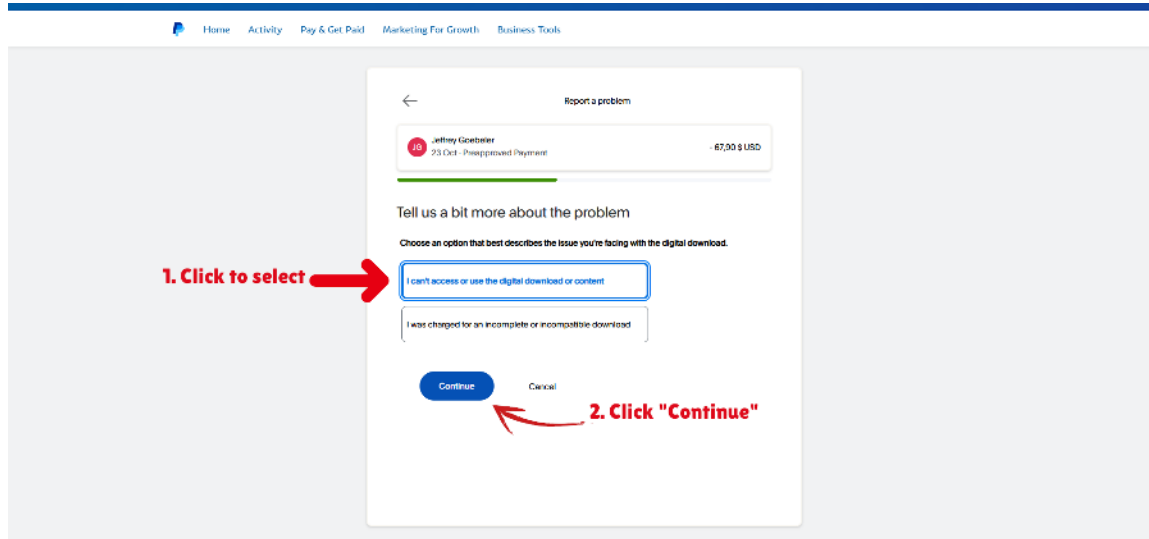
Check the item you want refunded. For "Item type," select "Digital download." Most digital products are cloud-hosted SaaS products, not services (PayPal considers services as real-world, not virtual deliverables). Choose "Virtual Goods" as the category. Click Continue.



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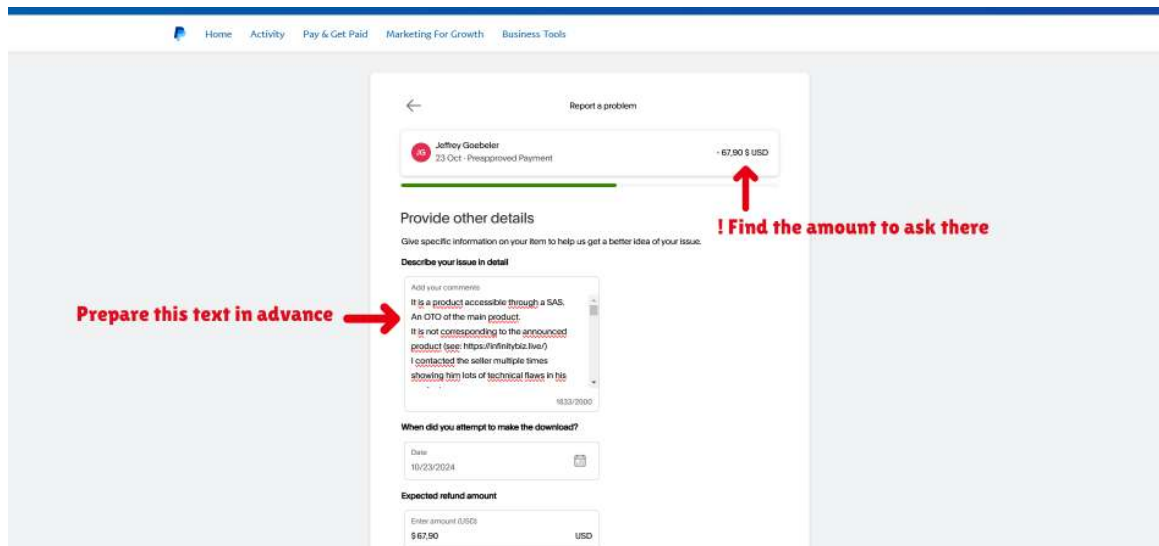
Step #4

Under "Tell us a bit more about the problem," select "I can't access or use the digital download or content." Click Continue.



Step #5

This screen asks for your detailed problem description. Prepare this text in advance, keeping it under 2,000 characters. Keep it handy if you need to file multiple refund requests for bump offers or OTOs.



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Enter the date of purchase and the "Expected refund amount" shown in the top right. In "Add a link to the details of the download," paste the sales page URL. Click Continue.

The screenshot shows a PayPal dispute form titled "Describe your issue in detail". The form includes a text area for comments, a date field for "When did you attempt to make the download?", a currency field for "Expected refund amount", and a text field for "Add a link to the details of the download". A "Continue" button is at the bottom. Red arrows point to the date field, the refund amount field, the URL field, and the "Continue" button.

1. Enter date of purchase →

2. Enter the amount you pay →

3. Enter the sales page URL →

4. Click "Continue" →

Step #6

When asked if you contacted the seller, select Yes.

The screenshot shows a PayPal form titled "Let us know if you reached out to the seller". It asks "Have you contacted the seller?" and has "Yes" and "No" buttons. A "Continue" button is at the bottom. A red arrow points to the "Yes" button.

Select "Yes" ...
... then options
will unfold automatically

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Choose "Sent an email or text message" as the contact method and "The seller's response wasn't as expected." Click Continue.

Report a problem

Jeffrey Goebeler
23 Oct - Prosapproved Payment --67.90 \$ USD

Let us know if you reached out to the seller

If you've spoken to the seller previously, share any information you might have on your conversations with them.

Have you contacted the seller?

Yes No

When did you contact the seller?

Date
10/29/2024

How did you contact the seller?

Through phone or fax

Sent an email or text message

On the seller's website

1. Enter the date when you contacted the seller →

2. select this option →

Sent an email or text message

On the seller's website

Written communication

What was the seller's response?

The seller wasn't available

The seller's response wasn't as expected

The seller was unable to resolve my issue

Continue Cancel

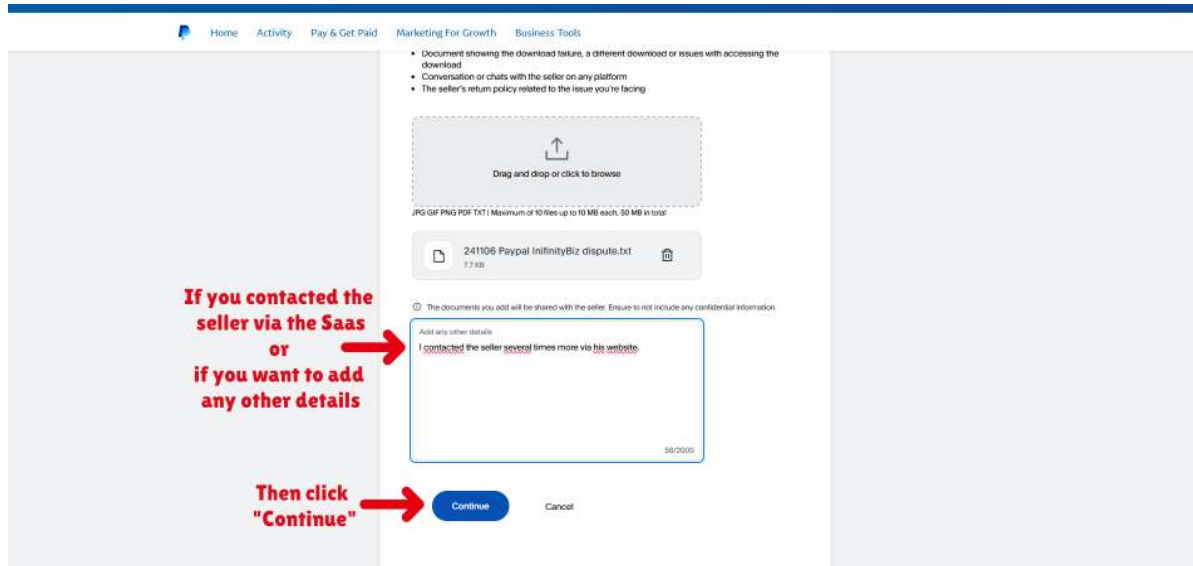
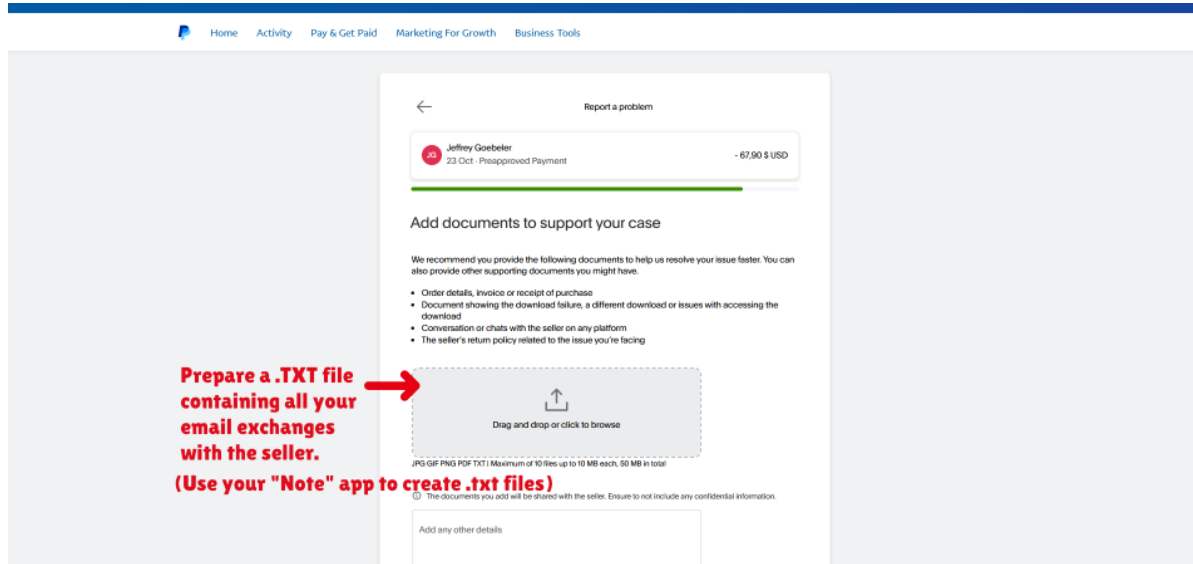
3. Select this option →

4. Click "Continue" →

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Step #7

For documentation, prepare a .txt file containing all email exchanges with the seller. Drag and drop this file in the designated area. Add any additional contact details in the space provided. Click Continue.



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Step #8

Review your submission on the summary page.

Home Activity Pay & Get Paid Marketing For Growth Business Tools

Report a problem

Jeffrey Goebeler
23 Oct · Preapproved Payment
- 67.90 \$ USD

Review the info you had entered

You can edit your info or continue with what you had shared earlier.

Issue [Edit](#)
I received an item or service that was different or not as described

Items reported [Edit](#)
InfinityBiz Traffic: Gold
67.90 \$ USD + 1

Issue type [Edit](#)
I can't access or use the digital download or content

Other details [Edit](#)
Describe your issue in detail
It is a product accessible through a SAS. An OTD of the main product. It is not corresponding to the announced product (see: <https://infinitybiz.live/>) I contacted the seller multiple times showing him lots of technical flaws in his product. I received incomplect answer and no solutions except a increment in drive space that resolves one of the multiple issues the products has. I even made a video to show the seller all the defects of his product <https://youtu.be/hb2D4-gleQ> Lots of technical flaws inside this product series. Vendor is making a problem to redirect Go to YouTube and look at video number: rXZD4-gleQ As you see in the video above downloaded on YouTube, there are lots of technical flaws withn InfinityBiz: 1. Though I bought the unlimited Gold Edition, I cannot download a simple video of 1.34 Go in Infinity Drive. 2. Though I created a List in Infinity Mail, this List is not recognized when I try to create a Form. So it's impossible to link a Form to a List!! 3. Impossible to view the site templates of the Infinite Builder. 4. Impossible to replace the video in the video container of Infinity Builder. So the only videos are the one that are already in the containers! And you cannot set your own videos into!!!! 5. Impossible to center de video in the container, or page. 6. No HTML box in Infinity builder so it's impossible to insert html object into the website, such as Form (Email catcher) and E_Learning aAccess, or YouTube videos, etc. 7. They clame a "6 in 1 AI suite.." but there is only 4 products. . 8 ... and no AI (except for the E-Learning product that's even not their own (not the same branding))! 9. They say you'll get "260+ Proven Sales Funnel Templates Included" but these are non-existent! 10. there is no AI thing (except for E-Learning, that is another product though)

When did you attempt to make the download?
23/10/24

Expected refund amount
67.90 \$ USD

Add a link to the details of the download
<https://infinitybiz.live/>

Seller contact [Edit](#)
Have you contacted the seller?
Yes
When did you contact the seller?
29/10/24
How did you contact the seller?
Sent an email or text message
What was the seller's response?
The seller's response wasn't as expected

Documents [Edit](#)
None
I contacted the seller several times more via his website.

241106 Paypal InfinityBiz dispute.txt
7.7 KB

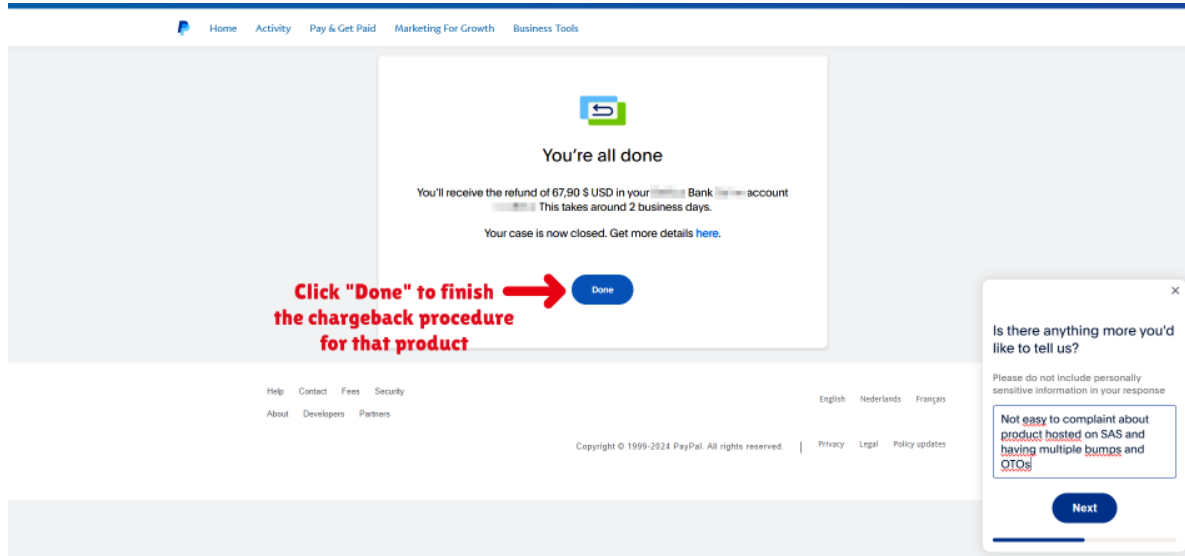
Submit Cancel

Then click "Submit"

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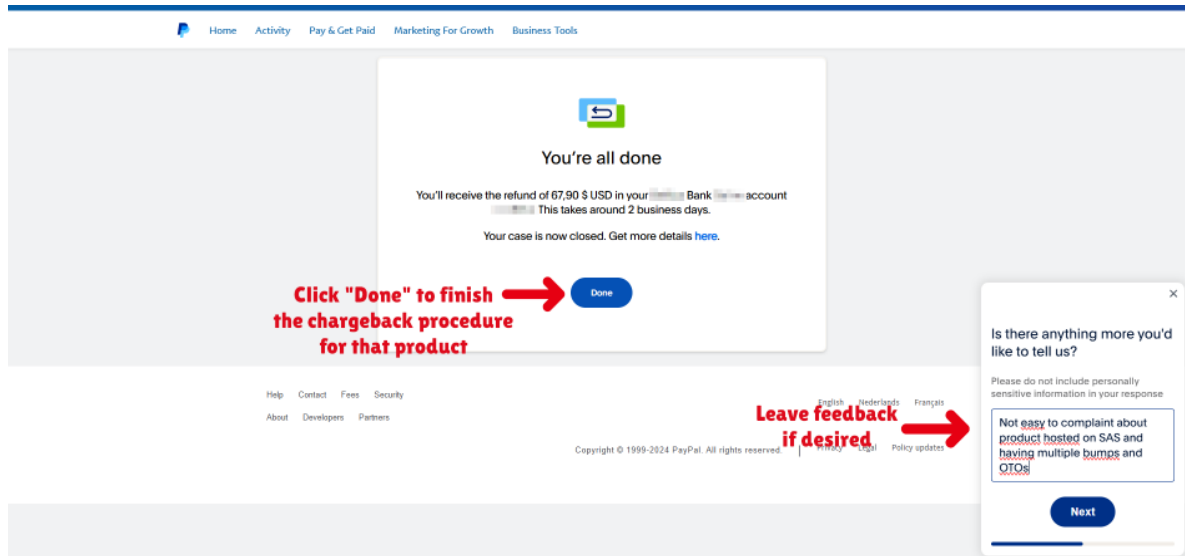
Step #9

Then, choose between bank account refund or PayPal Balance (faster option). Click Confirm.



Step #10

Leave feedback if desired, and you're done.



Your PayPal homepage will show refund status under "Recent activity" as either "completed" or in progress.

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The screenshot displays the PayPal dashboard interface. On the left, a summary box shows a balance of €0.00 and zero pending payments. The main area is titled 'Recent activity' and contains a table of transactions. Red arrows highlight several 'Refund from PayPal' entries.

Time	Activity (including balance & fees)	Amount
16:32	Refund from PayPal Completed	67,90 \$ USD
16:11	Refund from PayPal Completed	32,90 \$ USD
16:04	Refund from PayPal Completed	67,90 \$ USD
15:59	Refund from PayPal Completed	10,95 \$ USD
15:51	Refund from PayPal Completed	15,50 \$ USD
23 Oct 2024	Payment to Jeffrey Goebeler Completed	-67,90 \$ USD
23 Oct 2024	Payment to Jeffrey Goebeler Completed	-32,90 \$ USD
23 Oct 2024	Payment to Jeffrey Goebeler Completed	-67,90 \$ USD
23 Oct 2024	Payment to Jeffrey Goebeler Completed	-10,95 \$ USD
23 Oct 2024	Payment to Jeffrey Goebeler Completed	-15,50 \$ USD

Conclusion

Remember, requesting refunds for non-performing digital products isn't just about getting your money back – it's about maintaining marketplace integrity. Every successful refund request helps protect future buyers and encourages better business practices. Don't let misleading sellers discourage you from seeking refunds. With proper documentation and persistence, you can recover your investment and help clean up the digital product marketplace.

nalopkt - Your BS detector for digital products

We hope this guide empowers you to protect yourself in the digital marketplace. Remember, you're not alone in facing misleading digital products, and you have every right to demand accountability when products don't deliver on their promises. At nalopkt (Not A Lot Of People Know That), we're committed to helping you navigate the complex world of digital products, exposing scams, and highlighting genuine solutions. Our detailed reviews go beyond surface claims to analyze authors' track records, seller histories, and actual product functionality. We investigate so you don't have to waste your time and money on non-performing products. Want to stay informed and protected? Join our community of savvy digital entrepreneurs: Visit nalopkt.com for in-depth written reviews and analysis. Subscribe to our YouTube channel for detailed video breakdowns of digital products. Listen to "nalopkt - Digital Product Reviews" on your favorite podcast platform for regular updates about the latest products, scam alerts, and money-saving alternatives. Together, we can create a more transparent digital marketplace where honest vendors thrive and misleading practices get exposed. Your success matters to us, and we're here to ensure you make informed decisions about your digital investments. Don't let another misleading sales page separate you from your hard-earned money - let nalopkt be your trusted guide in the digital product landscape.

Stay sharp and market smarter!

