

## Buyer risk management - Abusive buyer policy

**GUIDE.SUMMARY** What Our abusive buyer policy lays out unacceptable buying behavior. Buyers may not misuse our feedback, returns, buyer protection programs or payment dispute processes. Violations of this policy may result in a range of actions, including feedback removal, the loss of eBay Money Back Guarantee coverage, issuing warnings to buyers, and account suspension. When buyers don't follow the policy, we encourage sellers to [report the concern](http://pages.ebay.com/help/policies/buying-practices.html#report). This guide covers internal policy for the Buyer Risk Management (BRM) team who enforce the abusive buyer policy. This guide also covers talking points and appeal guidelines when a buyer has received a warning or suspension per the abusive buyer policy.

**Why** We want to make sure eBay is a safe place to sell. In order to make eBay a safe place to sell, we hold our buyers to certain standards. When buyers do not follow these standards we take action on our buyers and we protect our sellers.

**GUIDE.RELATED\_LINKS** CSKB articles

[Report a member](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1043)

**Related Help Pages**

[Abusive buyer policy](http://pages.ebay.com/help/policies/buying-practices.html)

[Report an issue with a buyer](http://pages.ebay.com/help/buy/report-trading.html)

[Violation of the eBay User Agreement policy](https://www.ebay.com/help/policies/member-behavior-policies/violation-ebay-user-agreement-)

policy?id=4371"

target="\_blank"&gt;https://www.ebay.com/help/policies/member-behavior-policies/violation-ebay-use  
r-agreement-policy?id=4371&lt;/a&gt;&lt;/li&gt; &lt;li&gt;Resolving unpaid items with buyers&lt;br&gt;  
&lt;a href="http://pages.ebay.com/help/sell/unpaid-items.html"

target="\_blank"&gt;http://pages.ebay.com/help/sell/unpaid-items.html&lt;/a&gt;&lt;/li&gt;  
&lt;li&gt;Seller performance and feedback policy&lt;br&gt; &lt;a  
href="http://pages.ebay.com/help/policies/defect-removal.html"

target="\_blank"&gt;http://pages.ebay.com/help/policies/defect-removal.html&lt;/a&gt;&lt;/li&gt;  
&lt;li&gt;Seller protections&lt;br&gt; &lt;a  
href="https://www.ebay.com/help/policies/selling-policies/seller-protection-policy?id=4345"

target="\_blank"&gt;https://www.ebay.com/help/policies/selling-policies/seller-protection-policy?id=43  
45&lt;/a&gt;&lt;/li&gt; &lt;li&gt;Seller ratings&lt;br&gt; &lt;a  
href="http://pages.ebay.com/help/feedback/detailed-seller-ratings.html"

target="\_blank"&gt;http://pages.ebay.com/help/feedback/detailed-seller-ratings.html&lt;/a&gt;&lt;/li&gt;  
t; &lt;li&gt;eBay Money Back Guarantee&lt;br&gt; &lt;a  
href="http://pages.ebay.com/help/policies/money-back-guarantee.html"

target="\_blank"&gt;http://pages.ebay.com/help/policies/money-back-guarantee.htm&lt;/a&gt;&lt;/li&gt;  
t; &lt;/ul&gt; Solution Emails &lt;/ul&gt; &lt;li&gt;&lt;a  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&amp;id=SOL8204"

target="\_blank"&gt;Appeal Denied - Abusive Buyer Warning&lt;/a&gt;&lt;/li&gt; &lt;li&gt;&lt;a  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&amp;id=SOL8210"

target="\_blank"&gt;Appeal Denied - Buyer Abuse Suspension - Parting of Ways&lt;/a&gt;&lt;/li&gt;  
&lt;/ul&gt; &lt;/h2&gt;&lt;h2&gt;GUIDE.TALKING\_POINTS Buyer Talking Points - Front Office  
Teammates At the start of the call teammates should: Internal Information &lt;/ul&gt; &lt;li&gt;Review  
the MAC Note to identify what activity was observed on the buyers account&lt;/li&gt; &lt;li&gt;Review  
their My Messages and the email message from eBay to see the language we shared with the

member</li> </li>Look below for the talking points on specific activities / MOs (Modus Operandi) observed based on the action that was taken</li> </ul> What did the buyer do? Internal Information Do not share specific details in terms of policy thresholds and specific MOs (Modus Operandi) that determine what action is taken.  </ul> </li>The buyer violated the Abusive Buyer policy. These policy violations can include: </ul> </li>Opening payments disputes at a rate that was higher than normal</li> </li>Claiming items were not received at a rate that was higher than normal</li> </li>Claiming items they received were not as described at rate that was higher than normal</li> </li>Abnormal buyer protection claims</li> </li>The buyer misusing returns, such as </ul> </li>Returning a completely different item or an empty box</li> </li>Returning an item after they opened, used, or damaged it</li> </li>Returning the items with missing parts</li> </li>Requesting a partial refund or discount without returning the item</li> </li>the buyer misusing their payment service providers dispute processes</li> </ul> </li> </li>The buyer is linked to accounts that have violated the Abusive Buyer policy</li> </ul> </li> </ul> What happens next? Internal Information </ul> </li>If the buyer has received an educational warning (Issue 992): they should follow best practices regarding purchasing on eBay and understand </li> </ul> </li>  
<a href="https://www.ebay.com/help/policies/rules-policies-buyers/buying-practices-policy?id=4374" target="\_blank">our policies</a> when making returns and filing claims on eBay. </li> </li>If the buyer has received a warning (Issue 308): they need to review and follow </li> </ul> </li>  
<a href="https://www.ebay.com/help/policies/rules-policies-buyers/buying-practices-policy?id=4374">the policy</a> when making returns, filing claims and buying on eBay.  If they do not, they may face additional consequences such as an account suspension.</li> </li>If the buyer is suspended (Issue 663): any open cases will be closed as Seller wins, Buyer fault. They

will no longer be able to buy or sell on eBay or open new accounts.</li> </ul> Why was this action taken? </ul> </li>Your account had activity that did not follow our abusive buyer policy.</li> </li>We consider a buyers full history as well as the history of the sellers they have claims or returns with. We review multiple transactions to make our decision and, generally, do not take action based on a single transaction. However, a single egregious transaction can be actioned if evidence warrants it. </li> </ul> My account has been suspended. What can I do? </ul> </li>Because there were serious violations of the abusive buyer policy or because we already informed you multiple times what buying and returns activity is allowed and we continued to observe activity that did not follow the policy, you are no longer able to purchase or sell items on eBay. </li> </li>Do not attempt to open or use any additional accounts to circumvent this suspension.</li> </ul> My account has been suspended. Can I appeal a suspension? </ul> </li>Account suspensions are generally not appealable unless there are extenuating circumstances. They'll be reviewed on a case-by-case basis.</li> </li>For more information on what is appealable, please review the <a href="https://cskb.qa.ebay.com/cskbapp/art?page\_content&id=GUIDE1103&ViewLocale=en\_US#Buyer\_Appeals">Appeals</a> section of this guide</a> </li> </ul> I received a warning. What can I do? </ul> </li>You'll be able to buy and sell with no restrictions.</li> </li>We are letting you know what buying and returns activity is allowed so that you can continue to purchase on eBay, while receiving great service from our sellers, and remaining protected on your purchases.</li> </li>If you do not follow the policy in the future, you could face additional consequences such as losing your ability to buy and sell on eBay.</li> </ul> I received a warning. Can I appeal? </ul> </li>You do not need to appeal the warning as no action has been taken on your account.</li> </ul> I received a warning. How do I avoid this in the future? </ul> </li>Refer to the abusive buyer policy and follow it. </ul> </li>This <a href="http://pages.ebay.com/help/policies/buying-practices.html" target="\_blank">link</a> is

sent to the member in the warning email.

- Only bid on the items you really want and are willing to purchase.
- Make sure that all your account information is up to date, especially your shipping address, customs information, etc.

Prior to purchase the buyer should:

- Read the entire listing.
- Ask questions about the items and request more photos as needed.
- Check the sellers Return Policy.
- Note where the item is located so appropriate time is allowed for delivery. The estimated delivery time is listed as well.
- Be aware that different countries have different size charts, measurements, etc.

After purchase:

- If you encounter problems with a transaction, we encourage you to try and work things out with your seller before filing a request.
- However, if the seller becomes non-responsive, and you've waited an appropriate amount of time, you do have the option of opening a request or leaving the appropriate feedback.

Specific to INR problems, the following suggestions can be used:

- Ask a friend or relative to receive the delivery or have it delivered to your workplace.
- Obtain valid tracking.
- Remember you may have to wait extra days for overseas shipments.
- For CBT cases there is usually a longer time frame to file requests (refer to eMBG policy for specific time frames).
- Wait until after the estimated delivery date and then contact the seller.

See

&lt;a

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=Guide1520#timeframes\_standard" target="\_blank">eMBG Item not received (INR) details and workflows

I received an educational warning email. What can I do?

You'll be able to buy and sell with no restrictions.

We are educating you on what buying and returns activity is allowed so that you can continue to purchase on eBay while receiving great service from our sellers and remaining protected on your purchases.

I received an educational warning email. Can I appeal an

educational warning email?

You do not need to appeal the educational

email as no action has been taken on your account.</li> </ul> Why was feedback removed? </ul> <li>When leaving feedback, we encourage our customers to be open and honest. Since feedback is generally permanent, we encourage customers to review negative and neutral feedback before it is submitted. We want to make sure that our sellers receive a fair review of their selling performance. We choose to remove feedback when we feel like it may not fully represent the buyer or seller experience.</li> </ul>

</h2></h2>GUIDE.DETAILED\_INFORMATION Related Issue </ul> <li>Issue 992: Abusive buyer educational email - This issue is placed when a buyer is sent the abusive buyer educational email.</li> <li>Issue 308: Buyer abuse warning - This tracking issue is placed when a customer has been warned for buyer abuse.</li> <li>Issue 663: Buyer suspended for buyer abuse - This tracking issue is placed when a customer has been suspended for buyer abuse.</li> </ul>

Proof Points for an Abusive Buyer Violation

Proof name	CS Talking Point (MAC Note)
Pattern of SNAD Returns	The number of claims you have made that the item was not as described is significantly higher than normal.
Pattern of INR Claims	You have filed an excessive number of claims for not receiving your item. This may include not waiting long enough to file or filing requests for items with no tracking.
Pattern INR Claim for Received Item	You have a pattern of opening item not received requests for items where tracking shows delivered.
Refund Manipulation	Your account has a pattern of receiving excessive refunds. Possible examples: INR/SNAD SMIR refunds, claiming items are counterfeit so they cant return them, multiple attempts claiming empty box was received, using one tracking number for multiple returns, obtaining double refunds from seller and eBay, exploiting loopholes in eBay policies.
Pattern of faulty return	You have a

pattern of returning items after they have been used, or damaged, or are missing parts.

Pattern of fraudulent return	You have a pattern of returning different items than the one originally sent to you. Examples include: wrong item returned, empty box, brick in box, manipulating return labels to return an empty box to another address, etc.
Pattern of payment disputes	A payment dispute - also known as a chargeback - occurs when a buyer initiates a chargeback for a purchase transaction with their credit card issuer or payment service provider. You have a pattern of opening external payment disputes on a high proportion (in number or value) of your items purchased.