

Seller risk management (SRM) policy and appeals

GUIDE.SUMMARY Internal Information The Seller Risk Management (SRM) team reviews established seller accounts, some new SMB and B2C accounts, explosive growth cases, and sellers who suddenly have a high amount of eMBG claims opened. These sellers typically exhibit risky attributes and behaviors. Upon SRM action, the accounts may be temporarily or permanently restricted from selling to mitigate loss and Bad Buying Experiences (BBEs) for eBay and our buyers.
Note: Established seller accounts are those that have been selling for 90 days or more. Explosive growth means that a seller has had a sudden and significant increase in volume.
New sellers who seem risky are typically reviewed by High Risk Selling. See GUIDE1097 - High risk selling policy - issue 123/188 for more information.

GUIDE.RELATED_LINKS Related Help Pages

- User Agreement<https://www.ebay.com/help/policies/member-behaviour-policies/user-agreement?id=4259>
- Limits on eBay Sellers<https://www.ebay.com/help/selling/listings/selling-limits?id=4107>
- Related articles
- <https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1186> Seller vetting and performance reviews (Site Wide Limit increases)
- <https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1373> Seller Standard appeals - Below Standards (BSTD) and Top Rated Seller (eTRS)
- https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1435&actp=search&viewlocale=en_US&searchid=1267835915134 Seller performance standards

<https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1097>&New seller registration policy&/a&&/li&&

<http://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1726>&Claims Risk Management (CRM) Risky, High Value (HASP) INR Claims, Returns and Reviews&/a&&/li&&

&/ul&& Related solutions &/ul&& &/li&&&/a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL4434>

[target="_blank"&Documents incomplete&/a&&/li&&](#) &/li&&&/a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL5706>

[target="_blank"&Selling restriction \(issue 172\) -proof of delivery&/a&&/li&&](#) &/li&&&/a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL5702>

[target="_blank"&Selling limit increase denied - limit lowered&/a&&/li&&](#) &/ul&&

&/h2&&/h2&&GUIDE.TALKING_POINTS &/a name="common"&&/a&&

name="commonques"&&/a&& &/h2&&/h3&&General Questions - Appeals&/h3&&

How do I fix my restriction / suspension / limit? I received an email stating my account has been restricted/suspended/limited, how do I resolve the matter? &/ul&& &/li&& In order to appeal your restriction/suspension/limit, you must follow the appeal instructions in the email you received. I can review the requirements with you.&/li&& &/li&&The actions that have been taken on your account are not meant to reflect negatively on you as a seller. We simply want to verify your business practices to ensure your sales create great experiences for your buyers. &/li&&

&/ul&& Internal Information &/ul&& &/li&&Non-e2M Teammates: Transfer the call to e2M. &/li&& &/li&&E2M Teammates: For instructions on determining if an account should be referred to the SRM team internally, please see the &/a

https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1376#sv_app&E2M Account Workflow&/a&&/li&& &/ul&& Why are my payouts blocked?&/br&& &/br&&

Why did you place limits on my account? Why is my account suspended or blocked? Is this listed in your User Agreement? &/ul&& &/li&&Your eBay payouts are temporarily restricted while we

review your account activity and confirm certain information. Details are included in the email we sent you.

- Check the MAC Note for appeal instructions.

- Your listing activity has been restricted/suspended to ensure a safe trading environment for you and the eBay Community
- Your eBay account has been limited while we review your account activity and confirm certain information. Many sellers, from new members to the largest businesses, have limits on the number of items they can sell. Any eBay seller can be asked to confirm this same information.
- To monitor activity on our site and ensure a safe trading environment, we will sometimes ask customers to provide proof of identity and/or proof of merchandise for the items listed
- In this process, both new and experienced eBay members may be required to take additional steps before selling their items on eBay
- I recommend you review the details found via the original email we sent you. If the decision is appealable, you can use our Document Uploader to upload the requested information. I can look over the requirements for you.
- Please understand that our intention is not to harm your business, but to ensure the safety and protection of all our customers
- You can find our User Agreement here: <https://www.ebay.com/useragreement/>

"If we believe you are abusing eBay and/or our Services in any way, we may, in our sole discretion and without limiting other remedies, limit, suspend, or terminate your user account(s) and access to our Services, delay or remove hosted content, remove any special status associated with your account(s), remove, not display, and/or demote listings, reduce or eliminate any discounts, and take technical and/or legal steps to prevent you from using our Services."

Note: You shouldn't mention our User Agreement unless the customer asks about it specifically. Instead, use the above talking points first.

- Internal Information

- The MAC Note will have more detailed information that can be provided to the customer. Any information in the Internal Info part of the MAC Note must not be disclosed to the customer.
- Provide Information - Proof of identity,

merchandise, delivery, etc.

- Why do I need to send this information / documentation / documents?
- In the interest of maintaining a safe trading environment, from time to time we ask our sellers to verify contact information and business practices before they're allowed to continue selling on eBay.
- eBay encourages a diverse and fun buying and selling experience. However, to ensure we understand our customers as best as possible, we may ask them to confirm their details. This helps us identify ways in which we can help them meet their business goals regarding growth.
- Why do I need to send proof of identity?
- In managing our marketplace, we want to be sure our buyers and sellers are who they say they are. By requesting this information, we help to foster a trusting community.
- What kinds of documents will you accept as proof of identity?

Identity proof	<ul style="list-style-type: none"> Driver's license (copy of both front and back) Passport Military ID National/federal ID card
Address proof	<ul style="list-style-type: none"> Bank statements, including loan/mortgage statements Credit card statements Utility bills (phone, power, water, etc.) Insurance bills and statements

NOTE: You'll need to submit a minimum of one proof of identity document and one proof of address document.

Why do I need to provide proof of merchandise?

We may require sellers to provide proof of merchandise for items listed. This helps us understand a seller's business growth and selling goals better. What kind of documents will you accept as proof of merchandise?

Proof of Merchandise	<ul style="list-style-type: none"> Invoices from suppliers showing supplier's name, contact information, date and invoice number. Invoices must be itemized and include pricing information per item Receipts from retail stores and outlets that include store name, location and contact
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details

- Invoices and/or receipts work as proof of payment. Proof of payment can be in the form of confirmed wire transfers, credit card receipts, checks, credit card statements, or PayPal Transaction Detail statements
- Online order details or email confirmations showing the website/supplier, items purchased, and pricing information per item

Why do I need to provide proof of delivery? What kind of information will you accept as proof of delivery?

- We ask sellers to provide proof of delivery by uploading tracking information to the eBay site, which ensures their buyers are receiving their information in a timely fashion
- If I upload the requested information, how can I be sure that my personal information will remain private and secure?
- I understand that in supplying the information we've requested you may have privacy concerns
- I'd like to confirm with you that sensitive information will be securely uploaded via our Document Uploader
- We'll never ask for your password, Social Security number, full credit card or bank account numbers
- We simply need to verify the information currently registered to your eBay account

Can I send my documents as an email attachment?

- For security reasons, we don't accept email attachments.
- You'll need to use our Document Uploader for digital uploads.

<https://ocswf.ebay.com/mudcwf?deptName=USRiskManagement>

I've submitted the requested information from the email you sent, what should I do now?

- Your account is being reviewed by our seller review team. Their goal is to ensure that your sales are resulting in positive customer experiences. To accomplish this goal, they do the following:
- Assist you in being a successful member of the eBay seller community
- Verify that your business practices will lead to satisfied customers for you and eBay
- While this process may take a few days, I assure you that we are reviewing and researching your account information

to determine that your business model is set up for success. It also gives us peace of mind that your buyers will receive the best possible experience while shopping on the eBay platform.

- You will be notified either by email or phone when this process has been completed. Please let us know if you do not hear back after 72 hours have passed.
- How long does it take to get a response?
- Once you've uploaded your information we should be able to get back to you within approximately 72 hours.
- If it has been more than 10 days since you've sent your documents, please resend them.
- What happens to my account if I don't want to provide you with any of this information?
- To proceed, we ask that you follow the instructions provided. If you don't provide the requested information, the limitation will stay in place.
- You can still use eBay to purchase items if you do not want to provide the requested information.

Indefinite Suspension / Restriction

My appeal was denied. When will I be able to sell again?

Based on the risk involved in your eBay business, this restriction is permanent. We regret any frustration or inconvenience this matter may cause you.

It is in the eBay community's best interest to deny your appeal. This means we will not be reinstating your selling privileges.

Because your actions have not reflected the spirit of eBay, we have decided that you will no longer be able to participate on the site.

We have determined that you are not eligible to use eBay for selling from this point on.

As this action is not appealable, you will not be able to sell on eBay again.

You are welcome to continue buying on our site.

GUIDE.DETAILED_INFORMATION

Caution:

Due to the sensitive nature of these actions, we never reinstate or remove a SRM suspension or restriction.

Handling SRM contacts for Phone Teammates - reporting a seller, appeals, etc.

Non-E2M Teammates

</td> <td valign="top" width="659"> E2M Teammates </td> </tr> </tr> <td valign="top" width="659"> Keep in mind:
 SRM is not a channel used to report a seller based on a single dispute, instance of negative feedback, or buyer complaint. Here are some common trends to look for on the seller account before sending a report via SHATO: Suddenly selling a huge volume of items when they didn't list in this way before (items may seem risky/trendy, like expensive electronics). Less common situations include <a

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stolen credit cards/bad financials are used to source items from third-party retailers or another eBay seller, who ships directly to the buyer. Funds are taken from the buyer's payment. The stolen credit card/bad financial situation is outside of eBay, but the transaction can result in a BBE for the buyer in SNAD or INR. Complications can occur for the source, especially if the source is another eBay seller but also for retailers.

- The seller has a lot of new negative/neutral feedbacks when historically they had very few.
- The account may have a lot of eMBG claims opened recently when they previously didn't have a problem.

Note: We shouldn't discuss any of these seller behaviors with another eBay customer. Simply thank the customer for their report and assure them we will investigate the matter further.

Report a seller

- To report a suspicious established seller account:
- Submit via Watchdog2 - SHATO.
- Select the policy Seller Risk Monitoring.

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SRM Appeals

- If a seller is calling to appeal their SRM restriction:
- Verify via the MAC notes that the seller had an appealable SRM restriction placed on the account.
- Transfer the call to an E2M Account Phones teammate.
- Teammates should never directly contact SRM, this includes not:
- Reaching out to the SRM teammate who took the original action.
- Emailing the SRM DL/Email address.

If you are a member of a specialty team like OOTP, Social, Concierge, etc., you should follow your team's standard process for contacting SRM. However, please note that the template listed in SRM Appeal/Escalation Email Template must still be filled out before you contact SRM.

SRM Appeals

If a seller is calling to appeal their SRM restriction, keep in mind:

 Only Team Leaders/Coaches should reach out to SRM regarding seller appeals. Team Leaders/Coaches can contact SRM once both of the following are true: 72 hours have already passed since the seller replied to the original email
 AND The seller has submitted *all* requested documents and/or met the requirements as outlined in the original email. Teammates should never directly contact SRM, this includes not: Reaching out to the SRM teammate who took the original action. Emailing the SRM DL/email address Follow the e2M Account Workflow for more information. </td></tr> </tbody> </table> Order of operations for Managed Accounts <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr bgcolor="c2dfff"> <td colspan="3">SRM Queues and future queues designed to managed fulfillment risk (examples below)</td> </tr> <tr> <td colspan="3">Claims Risk Management </td> </tr> <tr> <td colspan="3">Deteriorating seller</td> </tr> <tr> <td colspan="3">Explosive growth</td> </tr> <tr> <td colspan="3">Payout withdrawal</td> </tr> <tr> <td colspan="3">Managed Accounts per definition below (How to identify Managed Accounts)</td> </tr> <tr> <td colspan="3">Teammate has fulfillment concerns and wants to take action: Request information from the Account Manager and/or seller (i.e. upload tracking, resolve claims etc). If fulfillment would be very high risk or if there is no response from AM, then place Issue 972 payout block while managing the appeal. Only use Issue 172 (whether ending or allowing listings) if there is a clear fraud risk on the account or obvious signs of significant business distress or failure. </td> </tr> <tr> <td colspan="3">Request information from the Account Manager (AM) and seller, e.g. upload tracking, resolve claims etc.</td> </tr> </tbody> </table> How to identify Managed Accounts <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr bgcolor="c2dfff"> <td colspan="3">APAC &

212		Blocks the seller from listing in Cell Phones & Smartphones categories based on merchant review.
213		Blocks the seller from listing in DVD, Movies & Books based on merchant review.
214		Blocks the seller from listing in Software categories based on merchant review.
215		Blocks the seller from listing in Video Games, Consoles & Accessories categories based on merchant review.

217 Temporary Selling Restriction - High ASP item sold but has not provided tracking information 14+ days after the transaction.

- If an account has Issue 217, it could mean that the seller has sold a high ASP item and has not provided any tracking information 14+ days after the transaction. For steps SRM should take when an appeal comes through for Issue 217, https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1376&ViewLocale=en_US#srmappeals217 go to workflow

Temporary Selling Restriction - Increasing INR rate and Consecutive Seller Fault and/or INR Payment Disputes (Chargebacks) closed as seller unresolved

This issue is opened by an automated process while a customer's account is currently undergoing a fraud/risk review. While this review is taking place, the customer will not be able to list any additional items.

It has been observed that sellers who have high INR rates and/or payment disputes as seller unresolved are the ones that can cause the highest losses/BBE when things go suddenly wrong.

This doesn't mean it's necessarily fraudulent behavior. However, in many cases Breakout Fraud starts with a sudden increase in INR, Seller Fault, and unresolved Payment Disputes.

A temporary selling restriction is placed on accounts that show all of the following:

- The INR rates in the last month show an

increase compared to their year-to-date performance

- There are at least 3 claims recently closed as Seller Fault
- There are at least 2 open claims waiting for resolution

These sellers will receive a selling restriction (the MAC Note may say Selling Block) identified by Issue 217

To appeal this restriction and continue selling, they are asked to:

- Resolve any outstanding claims
- Pay any balance that is due to eBay for refunding buyers on their behalf
- Add a valid Automated Payment Method on the account
- Upload tracking for items sold and not shipped yet

The purpose of this restriction is to ensure we capture sellers whose performance is suddenly decreasing and either stop/prevent losses where there is fraudulent intent or support/educate good sellers that are struggling with fulfillment of orders or dont know how to deal with claims.

Appeals should be routed to SRM teammates who are trained to deal with such scenarios and make the most appropriate decision.

Talking points (some examples):

- Seller sells low value items and doesnt use tracking.
- If the seller doesnt have any proof of delivery, they shouldnt wait for the case to be escalated to eBay, as it will be closed in buyers favor. Seller should work with the buyer to try and resolve the issue.
- Seller has tracking but all their items arrive after the estimated delivery date.
- If this happens regularly, seller should consider changing their carrier or extending their handling time

High risk bank process

This issue may also be placed by Compliance on accounts that have failed to provide necessary documents. Issues 217 and/or 967 will be placed on the account, which will create a referral to SRM, block payouts, add 30 day transaction holds, and may restrict selling. This limits exposure until SRM can review

SRM may take additional action, such as Issue 233 permanent selling restriction or Issue 172 temporary selling restriction.

If no further concerns, SRM will close Issue 217, but Issue 967 remains until the

bank is changed. At this stage the bank change has to happen. The customer will be emailed to inform them to change their bank to remove the transaction holds. Once Issue 217 is closed, SRM is no longer involved in the process, so do not contact/ transfer to SRM. For referrals to Compliance Ops,

https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1664#escalation_internal_compliance;GUIDE1664 - Escalating to Internal Compliance Teams

High Risk and Reason: High Risk Bank.

The customer is permanently

restricted from selling because of poor seller behavior. The customer can continue to buy on the

site.

This issue is used by many different processes (manual/automated)

and teams. Be sure to review the MAC Notes to determine who placed the restriction and

why.

Manual Issue 233 restrictions placed by SRM teammates are not

appealable.

Generally, automated SRM Issue 233 restrictions are not appealable with a

couple specific exceptions outlined below:

High INR and high Seller

Fault

Criteria:

Sellers with high INR and high Seller

Fault will get a permanent selling restriction (Issue 233) due to any of the following:

- The majority of the seller's sales have generated Item Not Received

- The seller has failed to resolve a high number of claims

- The seller has generated an unacceptable level of Bad Buyer Experience and/or eBay

- losses
- The seller had INR Closed as Seller Fault and no Tracking for a single high

- value item (> 500USD or equiv.)
- Deteriorating seller performance

Criteria:

Any seller with an unacceptable amount of risk to eBay due to their eMBG

rate

- Linked accounts

If any of the below are relevant for an automated SRM Issue 233 restriction, direct the customer to reply to the restriction email with a valid explanation for their deteriorating performance

- If there were less than 3 INR on the account
- The seller only had 1 transaction and 1 INR (hence the rate is 100% INR and seller fault), and lost the claim as Seller Fault but, they had valid tracking showing delivery of the item after the claim was already closed
- The same scenario as above, but the seller had multiple transactions and INRs, all with the same buyer, so it should be counted as one
- If the customer can explain the deteriorating performance, potentially valid explanations include:

- Confirmed ATO
- Confirmed bug/site issues
- Death in the family
- Hospitalization
- Natural disaster
- Theft
- Inexperienced Seller (Restricted within 90 days of seller registration)

See https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1376&ViewLocale=en_US#HighINRTalkingPoints talking points for High INR

241	The customer's accounts will be blocked from listing some branded goods in designated Clothing, Shoes & Accessories (CSA) categories.
242	The customer's accounts will be blocked from listing ANY goods in designated CSA categories.
275	Blocks the seller from listing in Flash Memory categories based on agent review.
276	Blocks the seller from listing in Cell Phone Accessories categories based on agent review.
277	Blocks the seller from listing in Jewelry and Watches based on agent review.
278	

<p>Blocks the seller from listing in Entertainment Memorabilia, Sports Memorabilia & Sporting Goods categories based on merchant review.</p>	286
<p>Blocks the seller from listing in Electronics, Laptops, Computer Parts, Desktops & All-In-Ones, Enterprise Networking, Servers & Tablets and eReader categories based on agent review.</p>	287
<p>Blocks the seller from listing in Health and Beauty categories based on merchant review.</p>	294
<p>Blocks the seller from listing in Coins & Paper Money categories based on merchant review.</p>	295
<p>Blocks the seller from listing in Pet Supplies categories based on merchant review.</p>	296
<p>Blocks the seller from listing in Toys & Hobbies categories based on merchant review.</p>	297
<p>Blocks the seller from listing in Home & Garden categories based on merchant review.</p>	305

The lower risk selling block is used to block selling on dormant accounts or in situations where Seller Vetting and Seller Risk Management teams are asking sellers with multiple accounts to focus their sales to just a few. This is a means of enforcing a selling block without the risk of related accounts being picked up and worked in the Multi Account automated process.

After a risk review, SRM will set this issue when denying a seller request for a limit increase. It is intended to prevent automatic processes from increasing seller limits after SRM has denied the limit increase due to risk on the account. This issue should have an

expiration date determined by the agent who placed it so it will automatically close.</td></tr><tr><td valign="top" width="379"> 541 </td><td valign="top" width="939">Blocks the seller from listing in Internet & Media categories based on merchant review or automatically by LVIS due to multiple hits by a category block.</td></tr><tr><td valign="top" width="379">763</td><td valign="top" width="939">This issue is a 5-day payout block that is placed when a seller needs to be reviewed by Risk. The RISK team will either remove the block or action the account further depending on their review.
 If the case is not worked within 5 days, Issue 763 will close automatically and payouts will no longer be blocked. This allows us more time to review these accounts and minimize loss.</td></tr><tr><td valign="top" width="379">904</td><td valign="top" width="939">If the withdrawal team needs further time to investigate seller performance, they may use issue 904, which will extend the payout block for a further 3 days while the review takes place. The customer will receive a communication if the 3-day extension results in the payout blocks lasting longer than the original 5 days communicated.</td></tr><tr><td valign="top" width="379">906</td><td valign="top" width="939">This issue is a 5-day payout block, which is placed if we notice a sudden change in seller performance. The withdrawal team will either remove the block or action the account further depending on their review.
 If the case is not worked within 5 days, Issue 906 will automatically close and payouts will no longer be blocked. This allows us more time to review these accounts and minimize loss.</td></tr><tr><td valign="top" width="379">972</td><td valign="top" width="939">The customer's account is currently undergoing fraud/risk review by SRM or CRM. While this review is taking place,

payouts will be blocked, but listings and sales remain live. Direct the customer to the email in their My eBay for appeal instructions.