

Commercial underwriting (CUD)

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new seller, site wide, category, multi-account

</h2></h2>GUIDE.TALKING_POINTS For Talking points related to CUD, please review the Selling limits new seller, site wide, category, multi-account article.

</h2></h2>GUIDE.DETAILED_INFORMATION Internal Information Related issue numbers

Enter the Issue number in the Trust & Safety Issues Directory for more details on the below issues. Do not share the Issue number with customers. Do not share the Issue number with customers.

#	Issue Name
97	CUD only Do not take action on this account
135	Commercial Underwriting Controlled limits
221	Hot Item Limits - Business Vetted
309	Business Vetted Safelist
326	Daily Deals Vetted Safelist
450	LiveAuctionWL
469	GMV enabler for new SMB sellers
496	Hot Item Limits - CUD Vetted Other
775	Seller Credit Risk Review
777	Trust Policy - Top 300 Seller
991	High Profile Account Action

1186	CUD Indefinite Selling Restriction
1187	CUD Permanent Selling Restriction

GUIDE.SUMMARY

What

- For new or growing accounts requesting higher dollar or quantity limits, account exemptions to be made to list High risk inventory, or to list in special categories, Commercial Underwriting will review internal and external information about a business to help mitigate a seller's overall risk to eBay while driving growth on the site.
- To balance risk against growth, we conduct in-depth reviews of a seller's overall business stability. This can include, but isn't limited to, reviewing performance, listing practices, and the member's business practices.

Who

- Commercial Underwriting (CUD) is responsible for all selling limit increases over \$1M for North America (NA), £1M for the United Kingdom (UK), and 1M for the European Union (EU, including DE and FRITES). These requests are to be handled by only CUD.

Why

- To maintain a safe trading environment, we ask members to verify trusted business information to qualify for higher limits.
- Our Commercial Underwriting Department allows eBay increased visibility into a business and their needs in order to create a stable and risk-free partnership as they grow their business.

How

- The Commercial Underwriting (CUD) teammate conducts an in-depth internal and/or external business review with an emphasis on gaining an understanding of whether a business has the ability to successfully grow on the site without Community impact and/or risk to eBay.

The results of this review are then communicated internally to business partners and initiative owners, or externally to our customer.