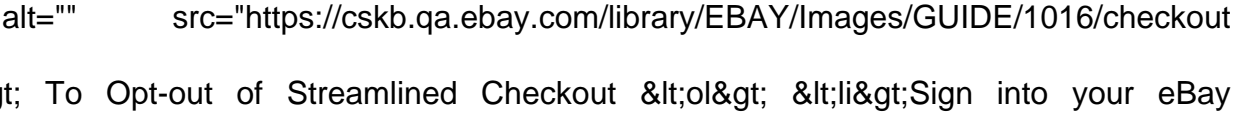


## Checkout - paying for items

**GUIDE.TIPS\_FOR\_MEMBERS Streamlining checkout**

- Buyers can select the option to streamline checkout so they don't have to sign in to PayPal each time they make a purchase. This links their PayPal account to their eBay account.
- Step 1. eBay Opt-In:** After Buyers select Continue on the Review Order page during the checkout process, an authorization box will appear where they can approve the linking of their eBay and PayPal accounts. Buyers must select, Yes, link my accounts and streamline my future purchases to experience the new checkout flow.
- Step 2. PayPal Opt-in:** Once on the PayPal Login page, Buyers must check the box next to Remember me for future purchases on eBay.

**Note:** Buyers will still be able to change their funding source at checkout by clicking the Change link below Place order button (see the screenshot below).



**To Opt-out of Streamlined Checkout**

- Sign into your eBay account.
- Go to Account Settings by hovering over your name on the top left or click on the Account tab.
- Select "Personal Information" in the left column.
- Scroll down to "Checkout saved payment methods", near the bottom of this page, click "Remove".

**Request total**

- When a buyer checks out with more than one item, they can request total (invoice) from the seller. This is helpful if the buyer expects a shipping discount for multiple items, or is uncertain of the total cost.
- Request total will show up to the right of items in the shopping cart when there is more than one item.
- Buyers can also request a total from the seller through My eBay.

- Find the item.
- If you don't see the item(s) you would like an invoice for, click Summary or Purchase history.
- From the More actions menu next to the item, select Request total.

There are certain situations (limitations) when a buyer won't be able to request a total:

- The seller has set up a discount profile.
- The items are on sale.
- The seller doesn't accept

combined payments.</li> </li>The item has immediate payment required.</li>  
</li>There is only one item in the cart.</li> </li>The item(s) already have free shipping.</li> </ul> </li> </ul>  </h2></h2>GUIDE.SUMMARY What </ul> </li>You can buy items

through fixed price (Buy It Now) or auction. You can also use the eBay Mobile app to buy items. If you don't have an eBay account, you can purchase items with a guest eBay account.</li>

</ul> When </ul> </li>When it's time to pay for an item, you can do so from one of

many places, including: </ul> </li>In the email we send you</li> </li>The Purchase

History section in My eBay</li> </li>The eBay shopping cart</li> </li>Through an

invoice from the seller</li> </ul> </li> </ul> How </ul> </li>You can pay

with several approved methods, including PayPal, credit/debit card, escrow service, Apple Pay,

Google Pay,&nbsp;and even checks or wire transfers for certain categories. When using an

approved payment method, purchased items are protected under the eBay Money Back

Guarantee.</li> </li>If buyers don't pay, the seller can cancel the order using the Buyer

didn't pay reason.&nbsp;If this becomes a pattern, it can lead to actions such as limits, restrictions,

and/or loss of buying privileges or fail to meet buyer requirements set by a seller.</li>

</li>Recent changes restrict the use of gift cards to purchase certain items such as Bullion,

Coins, Paper Money and other Gift Cards, please see talking points below for more details.</li>

</ul> This article covers </ul> </li></li></li>

href="https://cskb.qa.ebay.com/csKBapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#safe\_buying">Safe

buying</a></li> </li></li>

href="https://cskb.qa.ebay.com/csKBapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#when\_to\_pay">When

to pay</a></li> </li></li>

href="https://cskb.qa.ebay.com/csKBapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#multiple\_items">Paying

for multiple items</a></li> </li></li>

[https://cskb.qa.ebay.com/cskbapp/art?page\\_content&id=GUIDE1016&ViewLocale=en\\_US#apply\\_gift\\_card\\_coupon\\_bucks](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1016&ViewLocale=en_US#apply_gift_card_coupon_bucks)&gt;Using eBay Bucks or gift card&lt;/a&gt;&lt;/li&gt;&lt;li&gt;&lt;a

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[https://cskb.qa.ebay.com/cskbapp/art?page\\_content&id=GUIDE1016&ViewLocale=en\\_US#ConsequenceGuidelines](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1016&ViewLocale=en_US#ConsequenceGuidelines)&gt;Cancel order requests&lt;/a&gt;&lt;/li&gt;&lt;/ul&gt; What this article does not cover &lt;/ul&gt;&lt;li&gt;For information about gift cards that do not relate to issues involving checkout, refer to the CSKB article about &lt;a

[https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1571&viewlocale=en\\_US](https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1571&viewlocale=en_US) target="\_blank"&gt;eBay Gift Cards&lt;/a&gt;.&lt;/li&gt;&lt;/ul&gt;

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target="\_blank"&gt;https://www.ebay.com/help/account/spending-balance/spending-balance?id=530

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href="https://cskb.qa.ebay.com/csKBapp/art?page=content&amp;id=GUIDE1571&amp;viewlocale=e

n\_US" target="\_blank"&gt;eBay Gift Cards&lt;/a&gt;&lt;/li&gt; &lt;/li&gt;&lt;a



<ul> <li>You should always pay for items as soon as possible so they can be shipped right away. You have 4 calendar days to pay for your item from the time of purchase. If you haven't paid after 4 calendar days, the seller can cancel the order using the reason, 'Buyer didn't pay reason.'

</li> <li>Contact the seller if you want to make arrangements to delay payment.

</ul> <a id="Pay\_options\_checkout" name="Pay\_options\_checkout"></a>Why do I not always have every payment option when I checkout?

<ul> <li>For some items, a specific payment method may be required. Please use one of the payment methods listed at checkout in this instance.

</li> <li>(If a buyer is not seeing Apple Pay as a payment option), it would be advisable to ensure that their Apple Device is updated to the most recent software update.

</li> </ul> <a id="multiple\_items" name="multiple\_items"></a>What if you're buying multiple items from the same seller?

<ul> <li>For certain items, sellers can combine the shipping cost. Before paying, ask the seller if they can combine shipping.

</li> <li>The seller will send you an invoice with the adjusted shipping cost. Click Pay now in the email you receive.

</li> <li>Note: If an invoice has already been sent, the seller will have to generate a new invoice. If the buyer has already completed checkout, the seller will have to issue a partial refund.

</li> </ul> You purchased something from a seller and requested a total. The seller invoiced you. You purchased something else before you paid and now you can't request total again. How can you get an updated amount to pay?

<ul> <li>You won't be able to request a total again from your Purchase History page. To get an updated total from your seller, click the Pay Now link next to the top of your purchases.

</li> <li>You will be able to send another request to the seller to invoice you again.

</li> </ul> When will you receive your items?

<ul> <li>Your seller should ship your items as soon as you pay. We'll provide an estimated delivery date but you should check your tracking number for an exact date.

</li> </ul> Why are you allowing me to proceed to checkout if a seller's account is unable to receive payments?

<ul> <li>Regardless of the seller's ability to receive payments currently, Your seller should ship your items as soon as you

pay.

- There can be different reasons why a Seller is not able to receive a payout (a Buyers payment) eBay only allows either fully verified under Managed Payments Sellers, Sellers who are very near to completing verification, or those with significant eBay history, to creating Listings. No Seller with any account concern or selling block is allowed to have active Listings.

Why don't you see all the items you've won when you try to pay multiple sellers at the same time?

- Sellers can choose to opt out and not allow buyers to pay them together with other sellers.
- If you don't see a particular item, try paying for that item separately.

Why don't you see all the items you've won when you try to pay multiple sellers at the same time? (applying coupons)

- When it comes to applying coupons or promotions, an offer may be specific to a certain Seller and a specific Listing if that is the case, the checkout can only be isolated to that specific Seller.
- Your address was incorrect, but you completed checkout (item not shipped yet)
- I'm sorry to hear that you completed checkout for this item with an old delivery address by mistake.
- Please note, we specifically tell sellers that they must ship the item to the address that is provided at checkout so you'll need to contact the seller quickly.
- Please contact the seller as soon as possible and ask them to Cancel the order.
- Once the order is cancelled and you've been refunded, you can repurchase the item using the correct delivery address.

Heres how:

- From My eBay, open your "Purchase History" folder
- Locate the item and from the drop down on the right select "contact seller"
- On the next screen, select the reason "Request to Cancel this order"
- Follow the instructions on screen and use the notes section to explain that you used the wrong address at checkout.

Your address was incorrect, but you completed checkout (Steps to avoid this issue in the future)

- If you have updated your delivery address recently, its really important that you make the new address your "Primary" in your Account settings.
- To do this go to My eBay and click the "Account"

tab</li> </li>Open the "Addresses" link</li> </li>On the next page, to the right of "Delivery address" select "Edit"</li> </li>Delete any old addresses that are no longer used</li> </li>Find your new address and click "Make Primary"</li> </ul> </li> </li>Lastly, please clear your cache and cookies since we dont want your device remembering any old information.</li> </ul> Internal Information </ul> </li>Cache and cookies instructions can be found in <a href="https://cskb.vip.ebay.com/csKBapp/art?page=content&id=GUIDE1452">GUIDE1452</a></li> </ul> Why is my phone number sent to the seller when I pay for an item on eBay? </ul> </li>eBay prioritizes the data of members when submitting an order, the personal data is shared with the Seller for the sole purpose of facilitating the order, and for ease of communication, the phone number is only shared for the time the order is with the Seller, and is to be used strictly for the purposes of completing the order or order related concerns.</li> </ul> What is 3DS Secure Payment and why is it impacting my payment? </ul> </li>This is not an eBay service, but a security on the part of your payment provider. This is a 2 step authentication process that ensures no unwanted payments go through, without your authorization via your financial institution. This typically involves leaving the eBay platform and confirming your identity to the payment provider via an online banking App.</li> </ul> I am using the eBay App but 3DS is not working? </ul> </li>Occasionally, your financial institution may not prompt the 3D verification on your app. We ask that you please try on the full version of the eBay site, using a mobile or web browser. Or, try a different payment method.</li> </ul> How often is the Currency Converter updated? </ul> </li>The Currency Converter is powered by XE.com. They use live, up-to-the-minute mid-market currency rates. If you'd like to get more information about when they update the converter, you'll need to contact XE.com.</li> </li>If you have questions about this service provided by XE.com, please visit this site:<br> <a href="http://www.xe.com/legal/" target="\_blank">http://www.xe.com/legal/</a></li> </li>You can also send an email



to [currency@xe.com](mailto:currency@xe.com) for more information.

What happens to the remaining balance on my gift card?

After using your gift card, any remaining balance is attached to your eBay account.

To redeem the remaining balance, enter your redemption code at checkout, and be sure you're using the eBay account that you used previously with the gift card.

Why wasn't my eBay gift card accepted while paying for an item?

Make sure that you have an eBay account registered in the U.S. and a U.S. shipping address.

If you used your gift card once before, make sure you're using the same eBay account as your previous purchase.

Make sure there's money on your card by checking your gift card balance.

There are limits on redeeming gift cards:

- \$1000 per day (MST - Mountain Standard Time)
- \$1500 per month (MST - Mountain Standard Time)

Only eight (8) incentive codes can be accepted per checkout transaction.

These codes include gift cards, coupons, and eBay Bucks.

An eBay gift card may not be used to purchase an eBay gift card.

Make sure you don't have an eBay gift card in your cart when you're checking out.

There are also other excluded items listed in both our [FAQs about eBay gift cards](https://pages.ebay.com/giftcard/faqs.html) and our [Gift Cards: Terms and Conditions](https://pages.ebay.com/giftcard/terms_conditions.html).

Can I buy anything with an eBay gift card?

You can buy millions of items with an eBay Gift Card, however, there are some exclusions:

- eBay Gift Cards
- 3rd party gift cards
- Gift certificates
- Coupons
- Coins
- Paper money
- Virtual currency
- Bullion (or gold, silver, and other precious metals in the form of coins, bars, or ingots)

Note: There is an Other category under Cash/Currency that was blocked. There are some items in that category that would not be blocked if

they were properly classified. Why am I unable to use an eBay gift card to purchase currency?

<ul> <li>We are following industry best practices: <ul> <li>We are no longer allowing purchase of other gift cards and coupons with the eBay gift card.</li> <li>Previous Gift Card Terms & Conditions prevented redeeming Gift Cards for cash. We are now enforcing this provision.</li> <li>Terms & Condition restriction #1: The Gift Card is not refundable or redeemable for cash, except to the extent required by law.</li> </ul>

</li> </ul> Why can't I buy collector coins and paper money that are not currency with my gift card? <ul> <li>We are following industry best practices and to remain consistent in enforcing the policy, all types of coins or paper money can no longer be purchased with an eBay Gift Card as per the previous Terms and Conditions. (which have not changed)</li> </ul> Why

am I not able to use ebay gift card to purchase other gift cards? <ul> <li>We are following industry best practices, and we are no longer allowing purchase of other gift cards and coupons with the eBay gift card.</li> </ul> Can I get a refund on my gift cards? These restricted items

were the only items I planned on purchasing? <ul> <li>Please refer to <a href="https://cskb.vip.ebay.com/csxbapp/art?page=content&id=GUIDE1571&viewlocale=en\_US&curPage=art&prevPage=srp" target="\_blank">GUIDE1571: eBay Gift

Cards</a>&nbsp;for information on our refund exceptions.</li> </ul> I purchased the eBay gift card before you've implemented all these <a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=KB2656&viewlocale=en\_US" target="\_blank">restrictions</a> can I return the card? <ul> <li>Please refer

to&nbsp;<a href="https://cskb.vip.ebay.com/csxbapp/art?page=content&id=GUIDE1571&viewlocale=en\_US&curPage=art&prevPage=srp" target="\_blank">GUIDE1571: eBay Gift

Cards</a>&nbsp;for information on our refund exceptions.</li> <li>In particular, let's review the following terms:</li> <li>The Gift Card is issued by eBay Gift Card Services, Inc., an Arizona corporation, which reserves the right to change the terms of the eBay Gift Card

program or amend these Terms and Conditions at any time or to contract with a third party to administer this program. Any amendment to the Terms and Conditions will be effective when posted on <http://www.ebay.com/>. I purchased these gift cards just to buy items that fall under these [https://cskb.qa.ebay.com/cskbapp/art?page=content&id=KB2656&viewlocale=en\\_US](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=KB2656&viewlocale=en_US). If you don't give me my money back, I will take you to court! Please refer to the legal threat guidelines, outlined in <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1487>. Escalation and Customer Experience Guidelines

What if I scratched my gift card code off? Follow the [https://cskb.qa.ebay.com/cskbapp/art?page\\_content&id=GUIDE1016&ViewLocale=en\\_US#gift\\_card\\_escalation](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1016&ViewLocale=en_US#gift_card_escalation) steps below to escalate your gift card issue.

How do I see the balance of my gift cards linked to my account if I no longer have the redemption code or gift card? / I lost my card / A gift card was refunded and I no longer have it. Let the member know that the balance of their gift card will be linked to the eBay account used to make the original purchase. They will be able to see their eBay gift card balance at the Checkout screen and choose to apply it to the purchase (similar to eBay Bucks).

Can we tell if a card was activated when they purchased the card? Yes. For the time being, the tool only says "Activated by INC/BHN" but enhancements will show specific retailers. Gift cards purchased after March 9, 2016 both digital and physical, will be activated immediately after purchasing.

Do eBay gift cards have redemption limits? Yes. This is for the safety and security of our members. Keep in mind, the vast majority of redemption's are well within these limits. We want to ensure eBay Gift Cards are being used appropriately.

The limits are:

- \$1000 per day (MST - Mountain Standard Time)
- \$1500 per month (MST - Mountain Standard Time)

Why do I have

redemption limits on my account when trying to use an eBay gift card? <ul> <li>We want the eBay community to be secure and these limits help ensure this is done. Also keep in mind that the Terms and Conditions including redemption limits can be updated at any time to maintain that integrity. See our <a href="https://pages.ebay.com/giftcard/terms\_conditions.html" target="\_blank">Terms and Conditions</a>. &nbsp;Gift card redemption limits are an industry standard and are not unique to eBay. Adjustments may happen periodically depending on a number of factors with the goal of maintaining a healthy marketplace and ecommerce experience.</li></ul> How do I use an eBay gift certificate? <a id="gift\_card\_escalation" name="gift\_card\_escalation"></a> <ol> <li>Click the Pay Now button.</li><li>If the seller offers more than one shipping option, select the one you want.</li><li>Enter the redemption code in the Redeem a Gift Card, Certificate, or Coupon field.<br>Tip: If you received your redemption code online, it's easier to copy and paste it into the redemption code field instead of typing it.</li> <li>Click Apply to see your new order total, and then click Continue.</li> <li>Select a payment method, and then click Continue.</li><li>Check your order details, and then click Confirm Payment.</li> </ol> <ul> <li>For more information, read our &nbsp;<a href="https://www.ebay.com/help/buying/paying-items/ebay-gift-cards?id=4640" target="\_blank">eBay gift cards</a> page.</li> <li>If the member is still unable to resolve the issue, follow the steps per use case to escalate to <a href="mailto:GiftCard-CS@ebay.com">GiftCard-CS@ebay.com</a> using the following template: <ul> <li>Subject Line: Redemption Issue [SR #]</li> <li>Body: <ul> <li>eBay username</li> <li>Registered eBay email address</li> <li>First 9 digits of the redemption code</li> <li>List of transactions related to the issue with dates and amounts of each: Examples:</li> <li>Failed to Apply, error message "We can't apply this code to your order", March 15th at approx. 5pm.</li> <li>Redemption, \$10, March 10th at 2:30pm </li> <li>Refund, \$100</li> </ul> </li> <li>Description of

issue</li> </li>Session ID, if possible (located in the URL)</li> </ul> </li>  
</ul> </li> </ul> Note: If the member asks about getting new gift certificates, advise them that they are no longer available. Can I pay with a gift card as an eBay guest? <ul>  
<li>No. For the safety and security of our members, an eBay gift card can only be purchased using a full eBay account. You will receive an error message if attempting to use a gift card redemption code with a guest account. This is because the remaining balance of a gift card will be linked to your eBay account as balances cannot be transferred.</li> </ul> How can I checkout (pay for my items) if I'm choosing PayPal and PayPal is down? <ul> <li>Buyers have multiple payment options available at eBay checkout, including PayPal. If the buyer is choosing PayPal and PayPal is down, we recommend paying with a different payment method (debit card, credit card, Google Pay, Apple Pay, etc.).</li> </ul> Why are you denying my payment (Delayed Capture), blocking my purchase (Transaction Risk) or delaying my payment (Delayed Capture)? <ul> <li>It is an industry standard to review payments and purchases.  We want to make sure that eBay is a safe and secure environment for you and that all your purchases are secure. Occasionally our system may detect issues that cause concern.  In those situations, we will occasionally block a transaction from occurring or delay payment . (transition into workflow for resolution)</li> </ul> I paid a few hours ago, but my payment is still pending. This has never happened to me before (Delayed Capture) <ul> <li>(If less than 4 hours) Although many payments process immediately or within the first hour, it can take up to 4 hours for payments to process.</li> </ul> The payment for my purchase didnt process until the following day, so the item is not scheduled to get here by the day I wanted it.  Why did this happen? (Delayed Capture) <ul> <li>Payments can take time to process. This is a standard commerce practice, which can impact the estimated delivery dates.</li> </ul> My payments are constantly being declined. I have contacted eBay numerous times, why does this keep happening to me? What is the exact reason? (Delayed Capture Denied) <ul> <li>I know this is not how you would expect your buying experience to go and

understand how you must feel facing the issue each time you are paying for an item.</li>  
</li>Checkout errors or declined payments can occur due to a number of reasons. Let me check  
your account to see if there is any specific reason for this.</li> </li>I have checked your  
account and I cannot see any specific reasons for the declines. However, as you are continuously  
receiving errors, I recommend that you <ul> </li>Make sure your billing & shipping  
addresses match (when possible)</li> </li>Use a trusted internet browser when completing  
checkout (Chrome, Edge, Safari, Firefox)</li> </li>Try a different payment method</li>  
</ul> </li> </ul> Why cant I purchase this item on eBay? (Transaction Risk Denied)  
<ul> </li>I suggest looking for a different item as we are unable to complete the transaction  
for this specific item.</li> </ul> What if my payment is declined when the order is  
processed? <ul> </li>For won auctions: The item(s) are moved to unpaid items from where  
the buyer can make the payment.</li> </li>For BIN items: The order is shown as a canceled  
order with the reason for cancellation being "Payment declined".</li> </ul> Im having  
trouble checking out on my phone/iOS (mobile device) <ul> </li>Make sure that you update  
your eBay App to the latest version.</li> </ul> I cant see the "Confirm and Pay" button on  
the screen (Desktop/website) <ul> </li>Try scrolling further down. If this does not work,  
please zoom out (hold CTRL and click the (-) key).</li> </ul> Can I cancel my order if the  
payment hasn't gone through yet? <ul> </li>The buyer should be able to cancel the order  
when the payment is still pending. The seller does not have to be notified in this case, as the seller  
is not aware of the order till payment is complete.</li> </ul> I've linked my eBay and  
PayPal account. How can I switch to another PayPal account? <ul> </li>To switch to  
another PayPal account, click the arrow in the PayPal account section on the checkout page. You'll  
find a prominent link to switch to a different account.</li> </ul> How can I unlink/opt out of  
my PayPal account? <ul> </li>To unlink your PayPal account, go to "My eBay" >  
"Account" > "Payment Information" > "Payments", and then click "Remove".</li> </ul>  
I don't want to pay with PayPal. Can I use a different payment method? <ul> </li>If you

don't want to pay with PayPal or PayPal Credit, you can pay with a credit or debit card, Apple Pay or Google Pay. If the seller has specified alternative payment methods in the listing, you can pay with alternatives such as credit card or cash on collection.

I've saved my credit card with eBay. How can I edit my credit card information?

You can edit/update your credit card information in checkout.

I've saved my credit card with eBay. How can I delete my credit card from my eBay account?

If you want to delete your credit card or debit card from your eBay account, go to "My eBay" > "Account" > "Personal information" > "Payments" to add, remove or edit stored credit cards for checkout.

How many credit cards can be saved on checkout?

You can save up to 5 credit cards on checkout.

[id="apply\\_gift\\_card\\_coupon\\_bucks" name="apply\\_gift\\_card\\_coupon\\_bucks"&](#)

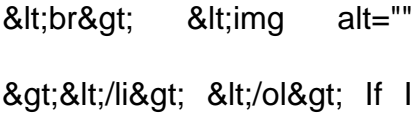
How do I apply an eBay gift card, coupon, or eBay Bucks to my purchase?

Select your item and go to checkout in the usual way.

Scroll down the page until you find "Gift Cards, Coupons, eBay Bucks".

If you have eBay bucks available, the balance will show as a checkmark box with the remaining balance visible. The same is true of gift cards you have used at least once already on your account.

If it is a new code/coupon you need to enter, use the box provided and once finished, click [Apply](#).



If I save my card information, will my information be remembered next time?

When you save your credit card information, the next time you check out, you'll find the credit card option with your saved credit card details pre-selected as your payment option. You can change your payment method at any time.

I saved my card details but when I tried to purchase an item with the saved card, I got an error message.

Please check your card details (card number, billing address, etc.) Click on the arrow next to the credit card payment method, and then click edit next to the credit card selected. If you've checked your information and it still doesn't work, try using another payment method.

If I link my PayPal account

to eBay, will my payment details automatically be pre-filled in the checkout page regardless of whether I click "Stay logged into PayPal on eBay" or not?

- If you link your PayPal account on the PayPal login screen, your payment details will be remembered in eBay Checkout.
- I dont see the option to pay using PayPal credit at checkout.
- If PayPal credit is available for the transaction, it will appear at checkout this is not account specific, it depends on the items being purchased.
- I have a specific question about PayPal Credit products.
- As we do not want to risk offering you the wrong information. We cannot speak for PayPal or their support, or services (this is an example where you can direct the buyer offsite for further support from PayPal).
- Do I have the option to opt out using the mobile application?
- No, at this stage buyers can change the settings on the web and FSOM (full site on mobile) only.
- Why was I charged an additional fee at checkout?
- Certain US states may require that an additional fee is assessed based on the type of item being purchased. Please review the below table to understand what fees to understand the different types of fees a buyer may see during checkout.

Tire Recycle Fee	Fee related to the purchase of tires for a vehicle, per tire
Eco Recycle Fee	Fee related to the purchase of certain electronic items
Mattress Recycle Fee	Fee related to the purchase of a mattress
Alcohol Excise	Fee related to the purchase of alcohol, per gallon
Battery Recycle Fee	Fee related to the purchase of certain types of batteries

These fees are required based on the type of item being purchased and cannot be removed from the order. Prior to April 2020, buyers were still being charged these fees - they are not new. However the fees were originally included in the Tax amount at the time of checkout, and are now being displayed as a



separate priceline on the order.</li> </ul>   <a id="spending\_balance" name="spending\_balance"></a>Spendable funds Why have I not been invited? </ul> </li>If you havent received a notification yet, you dont need to take any action at this time. We will invite sellers so sign up in phases.</li> </ul> How do I opt out? Why can I not opt out? Nowhere in the opt in flow did it tell me I couldnt opt out. </ul> </li>You cannot opt out. If you would like to have an account without a spendable funds, you will need to close your account and open a new one.</li> </li>You can choose to use a different form of payment for purchases in checkout or withdraw your available funds to your linked bank account at any time. Internal Information </ul> </li>Payout blocks still apply. For example, if the seller has yet to pass KYC, they won't be able to withdraw their available funds.</li> </ul> </li> </ul> When will you allow me to opt out? </ul> </li>There is no need to look out for opt-out.</li> </li>If you do not wish to use your spendable funds on eBay purchases, you can choose to use a different Form of Payment for purchases in checkout or withdraw all of your available funds to your linked bank account at any time. You can also keep your existing Payout schedules.</li> </ul> Do I have to have 2-step verification turned on to use my spendable funds for purchases? </ul> </li>Yes. The 2-step verification provides an additional layer of security for our customers to limit potential fraud.</li> </ul> How do I turn 2-step verification on and off? </ul> </li>Step by step instructions can be found in the Help Hub in our article <a href="https://www.ebay.com/help/account/protecting-account/tips-keeping-ebay-account-secure?id=4872#section2">Tips for keeping your eBay account secure</a>.</li> </ul> Does my payout on demand reset when I enroll? </ul> </li>Yes, when sellers enroll in spendable funds their payouts will be available on demand, but there is always the option to schedule payouts when its convenient for youdaily, weekly, biweekly or monthly. You can manage your payout schedule in the Payments section of Seller Hub or My eBay.</li> </ul> Can I use my spendable funds to pay for shipping labels or other selling costs? </ul> </li>In addition to

being able to use your spendable funds to make purchases on eBay before funds are available for payout, they can also be used to cover selling costs such as shipping labels and other selling expenses. eBay also provides flexible payout options, including on demand or on your preferred schedule. You will see this option when choosing to pay for these costs.</li></ul> Will my credit card or debit card be charged for selling fees? </ul> </li>Most fees are deducted from the proceeds of a sale before funds become available to spend. Your credit or debit card will not be charged unless there are not enough spendable funds to cover the fees due.</li> </ul>   Seller Experience Will I still receive a payout to my bank if I don't spend all of my spendable funds? </ul> </li>Yes you can still receive payouts as per your payout schedule if you do not wish to spend the balance. You can also withdraw your available balance at any time if you are on weekly, bi-weekly or monthly payouts. Daily Payouts already avail of our fastest payout option.</li> </li>If you do not have any sales in 180 days, then we will automatically send the remainder of funds available to you to your linked bank account. The 180 days starts from your last sale.</li> </ul> Will I be able to track my purchases that have been funded by spendable funds via Seller Hub Payments tab, MyeBay Payments and reports? </ul> </li>Yes, these will be listed in the Seller Hub Payments tab and My eBay Payments transaction views. They will show as 'purchase' and will be shown as line items in the transaction report and financial statement.</li> </ul> When I click "withdraw available funds" it tells me the amount I currently have and the processing amount. I don't understand these two numbers. Is the processing deducted from the available to withdraw? </ul> </li>Amount shown for withdrawal is the maximum amount that can be withdrawn and sent to your linked bank account at this point in time. The processing amount is the additional amount that will be eligible for withdrawal in the next few days.</li> </ul> Can I choose the amount to withdraw? </ul> </li>Yes, you can choose to withdraw the full amount available, or specify a partial amount.</li> </ul> What is Total funds? </ul> </li>Total funds is the total amount of funds payable to you by eBay.</li> </ul>   Usable Funds Why are my

Spendable funds&nbsp;different than the amount available for withdrawal? &lt;ul&gt; &lt;li&gt;Your Spendable funds&nbsp;consists of proceeds from your sales after we've confirmed the buyer's payment for the order, and deducted applicable fees and expenses. Internal Information &lt;ul&gt; &lt;li&gt;Spendable funds&nbsp;are&nbsp;made up of Available funds to withdraw plus processing funds.&lt;/li&gt; &lt;/ul&gt; &lt;/li&gt; &lt;li&gt;Your Spendable funds&nbsp;does not include funds On hold.&lt;/li&gt; &lt;li&gt;Unless subject to a hold, the funds credited to your Spendable funds&nbsp;become available for you to withdraw to your Linked Financial Account within 2 business days of confirming the buyer's payment.&lt;/li&gt; &lt;li&gt;You may request a Withdrawal of all or a portion of funds available to you at any time. Withdrawal of available funds will reduce your Spendable funds&nbsp;and your Total funds. You may not withdraw funds that are "On hold".&lt;/li&gt; &lt;/ul&gt; What is the balance I have available for purchase made up of? &lt;ul&gt; &lt;li&gt;Your spendable funds are&nbsp;your available funds + processing funds.&lt;/li&gt; &lt;/ul&gt; I have Available funds. Why can't I use (all of) it to make purchases on eBay? &lt;ul&gt; &lt;li&gt;There are a few reasons you may not be eligible to use your spendable funds&nbsp;for purchases on eBay. Some of which include: &lt;ul&gt; &lt;li&gt;You may not have 2-factor authentication enabled on your account.&lt;/li&gt; &lt;li&gt;You may have funds on hold for eMBG or dispute reasons which are not yet available to spend on purchases. Once these holds are released, the funds can be used to make purchases.&lt;/li&gt; &lt;li&gt;You have additional verification that needs to be completed.&lt;/li&gt; &lt;li&gt;You may have hit the monthly limit on the amount of funds from your Spendable funds&nbsp;that you can use for purchases. You may still exit funds available for withdrawal to your linked bank account, so long as you are eligible to receive payouts.&lt;/li&gt; &lt;/ul&gt; &lt;/li&gt; &lt;/ul&gt; I have more than \$2k in my spendable funds, why can I not use it all on one transaction to purchase an item &gt;\$2k? &lt;ul&gt; &lt;li&gt;We currently limit usage of your spendable funds&nbsp;to \$2,000 per transaction. Internal Information &lt;ul&gt; &lt;li&gt;This is due to a cap of \$2,000 per transaction. Sellers will not be able to see eBay spendable funds&nbsp;as a Form of Payment (FoP) in the checkout experience for purchases&nbsp;over \$2k and may be

confused as they know they have sufficient balance.</li> </ul> </li> </ul> I have funds in my eBay spendable funds, why can I no longer use it to pay for purchase? </ul> </li> We currently limit usage of your spendable funds to \$5,000 over 30 days.</li> </ul>   Buyer Experience Can I configure or maintain a certain amount of funds in my account to spend and not have it all paid out? </ul> </li> Yes. If you choose, you can keep your funds on eBay and not withdraw them. This will allow you to use them to make purchases on eBay. </ul> </li> Note: If you do not have any sales in 6 months, then we will automatically send available funds to your linked bank account. The 6 months starts from your last sale.</li> </ul> </li> </ul> Why have my spendable funds changed at checkout? </ul> </li> Your spendable funds is updated at the point of checkout to provide the most accurate view of funds status, after we have accounted for holds etc.</li> </ul> Can I split my purchase and fund it partially with my spendable funds and partially with another FoP? </ul> </li> Yes, you may use your eBay Spendable funds plus another form of payment for your purchase in the event your spendable funds will not cover the full cost of the item. If your spendable funds will cover the full cost of the order, you will not be able to use multiple funding sources.</li> </ul> I have been charged twice for the item I have purchased. </ul> </li> Some banks temporarily withhold funds when merchants are first sending in the authorization request and later, the capture call to clear the funds, so you may see 2 charges on your account (charges can take a week in some cases even a month to clear).</li> </ul> Internal Information </ul> </li> More details and workaround in <a href="https://cskb.qa.ebay.com/cskbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#multiple\_purchases\_auth">Buyer Workflow</a></li> </ul>       <a id="currency\_conversion" name="currency\_conversion"></a> eBay currency conversion Do I have to use eBay currency conversion? </ul> </li> No, you do not have to use eBay currency conversion.</li> </li> If you opt not to use eBay currency conversion at checkout, you'll be subject to any foreign transaction fees set by your payment provider.</li> </ul>

How does eBay currency conversion work? <ul> <li>If you opt to use eBay currency conversion at checkout, you'll be able to select the currency that you pay in and see the total cost of your order upfront.</li> </ul> How does eBay calculate the Exchange Rate? <ul> <li>The exchange rate is calculated by eBay at the time of checkout. You will see the exchange rate displayed with your order total before you pay for your order.</li> </ul> What are the benefits of using eBay's currency conversion? <ul> <li>The benefit to using eBay's currency conversion is you can see the exchange rate in real time during the purchase.</li> <li>If you used eBay's exchange rate for a purchase and subsequently request a refund, the refund will be processed at the same exchange rate you had at checkout.</li> </ul> How much does it cost to use eBay's currency conversion? <ul> <li>The exchange rate already includes all associated fees.</li> </ul> Why do you offer currency conversion just for some currencies? <ul> <li>It's not fair as this service is not available for me.</li> <li>We are working to extend this service to a bigger number of currencies and payment methods. So hopefully you will be able to enjoy this option too.</li> </ul> Why can't I use the exchange rate from my card? <ul> <li>You can still use the exchange rate from your payment provider. If you don't choose to use eBay currency conversion at checkout, then your payment provider exchange rate (if any) will apply, and it won't be shown at checkout or on the eBay order details page. You are subject to the currency conversion policy that is imposed by your credit card issuer, bank or payment service provider and will need to contact your payment provider for currency conversion details.</li> </ul> Where can I see the exchange rate I got after I've completed checkout? <ul> <li>If you choose to use eBay's currency conversion: <ul> <li>Go to the View Order Details page to review monetary details of the transaction.</li> </ul> <li>If you use your payment provider's exchange rate: <ul> <li>Please contact your payment provider for exchange rate details.</li> </ul> </li> </ul> <a id="Split\_2cards" name="Split\_2cards">Split payment between two cards</a> Which cards are eligible for Split payment between two cards? <ul> <li>Visa, Mastercard, Discover,

AMEX credit/debit cards (including pre-paid cards).

- Do I need to add both cards on file in order to Split payment between two cards?
- Yes, you will need to add each card on file in order to Split payment between two cards.
- Can I split my payment using a card and a different form of payment (Apple Pay, Google Pay, PayPal, etc.)?
- No, currently you can only split a payment at checkout by paying with two debit/credit cards.
- Can I use spendable funds, coupons, eBay Gift Cards, or other incentives when I Split payment between two cards?
- When splitting payment between two cards you can also apply an incentive such as an eBay Gift Card, Coupon code, or other eligible Incentives.
- If you are choosing to use your Spendable funds, you can only choose one other payment method during checkout. You are not able to use Spendable funds + split payment between two cards.
- Internal Information
- When a user enrolled with Spendable funds is eligible to split payment at checkout, they will see Split payment between two ways to pay.
- Can I choose how much each card will be charged?
- Yes, when you Split payment between two cards, you will choose how much you want to charge on the first card. We will automatically calculate the remaining total as a charge on the second card.
- How will refunds work when I Split payment between two cards?
- If you receive a full refund, the refund will return the exact amount charged on each card back to that same payment method.
- If you receive a partial refund, the card with the highest amount charged will be refunded first. If the partial refund amount is more than the card with the highest amount charged, any additional amount will be refunded to the second card.
- Example A:
- Order Total = \$2,000, Card 1 charge = \$1,500, Card 2 charge = \$500
- Partial refund = \$1,000
- Card 1 will be refunded \$1,000
- Card 1 will retain a \$500 charge and Card 2 will retain a \$500 charge
- Example B:
- Order Total = \$2,000, Card 1 charge = \$1,500, Card 2 charge = \$500
- Partial refund = \$1,700
- Card 1 will be refunded in full( \$1,500)
- Card 2 will be

refunded \$200&lt;/li> &lt;/li>Card 1 will be fully refunded and Card 2 will retain a \$300 charge&lt;/li> &lt;/ul> &lt;/li> &lt;/ul> &lt;/li> &lt;/ul>When you Split payment between two cards, you are unable to choose to have your refund issued to specific cards.&lt;/li> &lt;/ul> &lt;a id="Split\_2cards\_charge" name="Split\_2cards\_charge">&lt;/a>Will I see an authorization charge on each card when I Split payment between two cards? &lt;ul> &lt;/li>In the event that an authorization charge shows up on each card, the authorization will generally disappear within 24-48 hours. See &lt;a

href="https://cskb.qa.ebay.com/csKBapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#Multiple\_Charges">more.&lt;/a>&lt;/li> &lt;/ul> Example 1: &lt;img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/GUIDE1016\_Split\_2cards\_1\_FINAL.png" &lt;/li> Example 2: &lt;img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/GUIDE1016\_Split\_2cards\_2\_FINAL.png" &lt;/li>

&lt;a id="Wire\_Transfer" name="Wire\_Transfer">&lt;/a>Paying with Wire Transfer  
How does paying by Wire Transfer at checkout work? &lt;ul> &lt;/li>For eligible transactions&nbsp;valued \$5,000 - \$50,000,&nbsp;buyers will see Wire Transfer as an available payment option.&lt;/li> &lt;/li>Buyers who choose Wire Transfer as their form of payment will then select Confirm and Pay at checkout to Commit to Buy their item(s).&lt;/li> &lt;/li>Once Confirm and Pay is selected and the order is complete, buyers paying by Wire Transfer will be provided instructions to submit a bank Wire payment to eBay.&lt;/li> &lt;/li>Buyers who see Wire Transfer is not available, even though their order is for an eligible transaction of&nbsp;\$5,000 - \$50,000, will need to ensure their current account information includes a valid name, address, and phone number. &lt;ul> &lt;/li>Buyers can update their account information and attempt to check out again using Wire Transfer.&lt;/li> &lt;/li>If Wire Transfer is still not an available option, the Buyer can contact eBay for manual verification or choose a different form of payment.&lt;/li> &lt;/ul> &lt;/li> &lt;/ul> &lt;/li> &lt;/ul>&lt;a

href="https://cskb.vip.ebay.com/csKBapp/artPreview?id=GUIDE1016&IQ\_SESSION\_ID=b4ef68

02-01d7-44a0-b224-966a892f40f6#E2MAccountWorkflow">See E2M Workflow >\$5k Wire Transfer Allow List&nbsp;for specific details.</a></li> </ul> How long do I have to send a&nbsp;wire payment to eBay? </ul> </li>Depending on the bank, wire transfers may take a few days to process.</li> </li>We will request you to set up the wire transfer right away to ensure eBay receives it within 3 business days of checkout completion.</li> </li>You may be given more than the 3 business day window if additional verification of the wire transfer payment is required.</li> </ul> Internal Information </ul> </li>We won't cancel the transaction for up to 5 business days if additional verification is required. You can confirm the due date a buyer needs to pay by in Money Movement view of Agent Desktop under "Due Date", soon to be relabelled as "Buyer Payment Due Date". "Order Expiry Date" is when the order will be cancelled if full payment isn't received, soon to be relabelled as "Seller Due Date".</li> </ul> Can I use more than one US-based financial institution or bank account to fund my wire payment? </ul> </li>You can use more than one US-based financial institution or bank account to fund your wire payment.</li> </li>eBay will accept partial wire payments and match all partial payments against any of your&nbsp;orders needing to be fully funded.</li> </li>You must still fully fund their wire payment order within the 3 business day time period.</li> </ul> How long will the wire payment matching process take when I send a Wire Transfer to eBay? </ul> </li>You should allow up to 1 business day for eBay to receive wire transfer payments and match those payments.</li> </li>Wire payments are not only matched against your orders, they are also checked against the Full Name on your account.</li> </ul> What should I include on my wire payment to ensure it is received and matched without any delay? </ul> </li>The Full Name on your&nbsp;funding (bank) account must match the Full Name on your eBay account. </ul> </li>You would need to update their eBay account name if it does not match the funding account you are sending the wire payment from.</li> </li>For businesses, the name from the bank account would be compared against "company name" or "DoingBusinessAs" on file with eBay.</li> </ul> </li> </li>The



unique reference number provided to you&nbsp;at checkout should be included on any wire payments sent.&nbsp;You'll find the unique reference number in your order confirmation email, or in the order details in your purchase history.</li> </ul> Where can I&nbsp;find the unique reference number for my Wire Transfer payments? </ul> </li>The unique reference number is provided to you&nbsp;at checkout and in the Order Confirmation email.&nbsp;&nbsp;</li> </ul>You can also locate the unique reference number through Purchase History > View Order Details.</li> </ul>If this unique reference number is not included in the wire, eBay will apply wire payment to the oldest open order.</li> </ul> Can I send a wire payment from any bank? </ul> </li>Wire payments must be sent from a US-based financial institution.&nbsp; Wire payments sent from a non-US financial institution cannot be processed, resulting in the order being canceled, and the funds being returned to the non-US-based financial institution.</li> </ul> Why can't I see my payment? </ul> </li>As long as you've sent your payment from a US based bank to the eBay account number provided at checkout (eBay account numbers are unique to each buyer), you should see this payment reflected on the order within 2 business days.</li> </ul> What happens if I used the wrong eBay account number or an international bank? </ul> </li>The order will be refunded and you'll need to work out repayment with the seller.</li> </ul> If a wire payment is refunded by eBay, how will I receive the refund?<br> <br> <em>(Cancellations, returns, Item not received, eBay Money Back Guarantee case or claims, Seller Initiated Refunds)</em> </ul> </li>Any wire payment refunds will be returned as a Wire Transfer from eBay back to the buyers financial institution.</li> </ul> eBay will send Wire Transfer refunds within 1-2 business days of the refund being initiated.</li> </ul> What happens if a wire payment refund fails?<br> <br> <em>(Money movement pending, reverse money movement failure) </em> </ul> </li>In the event of a refund failure, eBay will send you&nbsp;a physical check for the refund amount owed.</li> </ul>In the unlikely event that we need to send a physical check, buyers are expected to receive outreach within 2 business days, and the check within 5 business

days following outreach.

- Internal Information

Due to the high dollar nature of these transactions (\$5,000+) we should never issue a manual correction for a wire payment refund failure.

When a refund failure occurs, Authenticity Guarantee Back Office will follow an agreed process to reach out to the buyer, confirm their address for a physical check, and confirm timing for receiving the check.

Why is Wire Transfer grayed out and not available for my order valued \$5,000+?

- Due to the high dollar value of the purchase, Wire Transfer is an available payment option when eBay can confirm a buyers account is registered with a valid name, address, and phone number.
- Please ensure that your registered name, address, and phone number are up-to-date.
- If you need to update your account information, please make those updates and then attempt to check out again.
- If Wire Transfer is still not available and your account information is fully up-to-date, I can send you to an associate who is able to assist you with additional verification, or you can choose a different form of payment.
- Internal Information
- If any of the buyers contact information is out of date or invalid, the buyer can update their account information and attempt to check out again using Wire Transfer.
- If Wire Transfer is still not an available option, the Buyer can contact eBay for manual verification or choose a different form of payment
- Manual verification must be handled by the e2M Premium Services Team
- If you receive a contact from a buyer where Wire Transfer is not available at checkout, and their order is for an valued \$5,000+, transfer to Initiatives & Campaign 3

When a buyer chooses to pay with Wire Transfer what will be different for me as the seller?

- Order payment will show as Pending until full payment has been received by eBay and the order is fully funded.
- You cannot mark an eBay wire payment as paid. This must be done by eBay.
- Fees will be netted automatically once full payment is received by eBay.
- Your funds will follow any existing funds holds until the item(s) have passed Authenticity Guarantee at the authenticator.
- You can tell if an order was paid via

Wire Transfer when viewing Order Details.</li> </ul> Click here for a <a href="https://cskb.qa.ebay.com/cskbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#wire\_transfer\_detailed\_info">step-by-step walkthrough of the buyer experience using Wire Transfer</a>&nbsp;in&nbsp;Detailed information.

</h2></h2>GUIDE.DETAILED\_INFORMATION <a

name="approvedpaymentmethods"></a>Payment methods Note: <ul> <li>In order for a buyer to be covered under the eBay Money Back Guarantee, the full amount of the purchase must be paid in one single payment to the seller through eBay checkout with an online payment method. Offline payment methods are not covered by eMBG.&nbsp;</li> <li>Also, sellers can set up different payment methods, so not all options will work in every listing.</li> <li>There are a number of ways a buyer can pay. Any accepted payment method will be shown during checkout.</li> <li>Once a buyer purchases an item, the eBay transaction will show up on a buyers credit card statement as eBay.com 1-800-456-3229.</li> </ul> Internal Information See <a

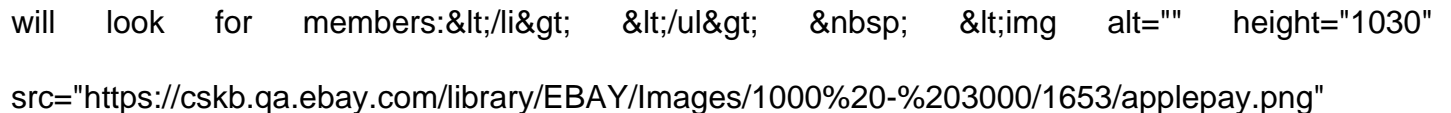
href="http://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1520&viewlocale=en\_US&curPage=art&prevPage=srp">GUIDE1520</a> for details on eligibility for eBay Money Back Guarantee. &nbsp; <a name="regionalPaymentOptions"></a>Payment options available to different regions <table border="1" cellpadding="2" cellspacing="2"> <tbody> <tr> <th>&nbsp;</th> <th>US</th> <th>UK</th> <th>DE</th> <th>AU</th> <th>CA</th> <th>IE</th> </tr> <tr> <td>Forms of Payment</td> <td>Credit card, debit card, Apple Pay, Google Pay, PayPal, PayPal Credit,&nbsp;Cash on pickup,&nbsp;Gift cards, Wire transfer facilitated by eBay</td> <td>Credit card, debit card, Apple Pay, Google Pay, PayPal, PayPal Credit,&nbsp;Cash on pickup</td> <td>Credit card, Apple Pay, Google Pay, PayPal, Klarna,&nbsp;Cash on pickup</td> <td>Credit card, Apple Pay, Google Pay, PayPal, Afterpay,&nbsp;Cash on pickup</td> <td>Credit card, Apple Pay, Google Pay,

PayPal, Cash on pickup

Credit card, Debit card, Apple Pay, Google Pay, PayPal, Cash on pickup
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Sellers who have eBay manage their payments automatically accept Apple Pay from buyers on iOS app and mWeb.

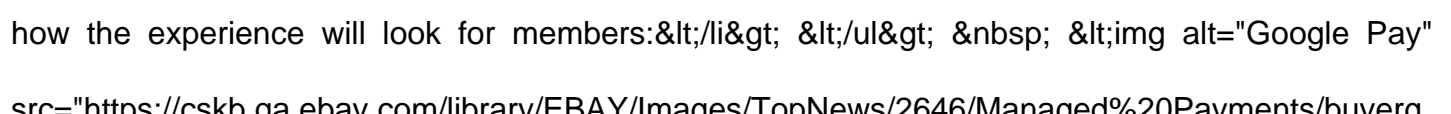
Heres how the experience will look for members:



Google Pay

Sellers who have eBay manage their payments automatically accept Google Pay from buyers who pay on the Android app.

Heres how the experience will look for members:



PayPal

Customers choosing PayPal can:

- Make payments without sharing their financial information.
- Use PayPal balance or PayPal Credit.
- Select or verify the funding source during checkout.

A negative to using PayPal is:

- If a buyer purchases from a seller, and the buyer's PayPal account funding source is a bank account, they will not be able to checkout. This is because it turns into an e-check, which is not supported for these sellers.

Credit card or Debit card

When paying with a credit or debit card:

- Buyers can enter their credit or debit card number on eBay.
- The order does not need to be split if purchasing from multiple sellers at the same time.
- Split payment between two cards:

If an order total is equal to or greater than \$500 (USD) in the US, \$500 (AUD) in Australia, \$500 (CAD) in Canada, £500 (GBP) in the UK, or 500 (EUR) in Germany, France, Italy, Spain, and other European countries, signed-in buyers can choose to Split payment between two cards at checkout, which will allow them to split the order payment across two different cards

Split payment between two cards is only available on local checkout, for orders in local currency, and for signed-in eBay members

(guest checkout is not supported, currency conversion is not supported)</li> </li>Buyers will see prompts during checkout indicating they can split their payment, with simple steps to Add a second card if there is only one card on file (See <a href="https://cskb.qa.ebay.com/csxbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#Split\_2cards\_charge">Example 1</a> above).</li> </li>When a buyer chooses to Split payment between two cards they will enter the amount they wish to pay with the first card, and the remaining amount will automatically calculate for the second card (See <a href="https://cskb.qa.ebay.com/csxbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#Split\_2cards\_charge">Example 2</a> above).</li> </li>Teammates will be able to see both cards used for a split payment through the Money Movement view in Agent Desktop, the Billing Tool - Item Details, and the buyers Order Details view when piggybacking.</li> </ul> </li> </ul> Spendable funds (US Only) </li> </li>Invited and enrolled customers can use their spendable funds to make purchases on site</li> </li>Customers must have <a href="https://www.ebay.com/help/account/protecting-account/tips-keeping-ebay-account-secure?id=4872#section2">2FA</a> activated on account. If they do not, they will not be able to use their spendable funds for purchases</li> </li>If the Customers spendable funds is sufficient to cover the full price of the item, they can use all or none of their spendable funds, they cannot select to use a portion of it on an item</li> </li>If their spendable funds are not sufficient to cover the cost of the item, they will need to select a secondary funding source to cover the remaining amount.</li> </ul> If the seller reports that spendable funds is grayed out at checkout and cannot be selected to make a purchase, check the Eligible Reason in Agent Desktops Account Details view within the eBay Account Balance section. <br>   </ul> </li>PAYOUT\_RISK\_BLOCK Seller is

not eligible to receive payouts and needs to first resolve the payout block before they use spendable funds at checkout.

- PAYMENT\_METHOD\_LIMIT\_REACHED** They have exhausted the limits for spendable funds used in one day or per month
  - \$2000 per day
  - \$5000 per month
- SELLER\_UNDER\_COOLING\_PERIOD** They are currently under a 48hr cooling period
- Internal Information**
- SELLER\_INELIGIBLE\_BY\_RISK** Risk policy checks (examples: seller in block list or moved into unsupported seller segment like Large Merchant which isn't eligible to use spendable funds)
- Sellers who are blocked by this reason, will likely remain blocked from using spendable funds at checkout. There is no remedy for this risk block.
- We can let sellers know that eBay periodically restricts the use of spendable funds or other features in the interest of keeping eBay and our community safe.
- They can update their payout schedule so they are able to receive regular automated payouts.

**PAYMENT\_METHOD\_VELOCITY\_EXCEEDED** They have exhausted number of times spendable funds can be used or attempted in a given period of time

- X transactions (successful + attempted) within 30mins - limits are site wide with no available allow list. Remedy will be to return to checkout a few hours later to attempt a new checkout.
- \$XXXX transaction limit (successful + attempted) within 30mins - limits are site wide with no available allow list. Remedy will be to return to checkout a few hours later to attempt a new checkout.

Please do not share these velocity limits with members.

Please refer to our Help Page article through this link: <https://www.ebay.com/help/account/spending-balance/spending-balance?id=5305>

We can let them know that they have reached the max number of checkout attempts at this time, and should ask them to use a different form of payment on their purchase. If they would like to use spendable funds, they can return to checkout later (usually within a few hours) and if spendable

funds is an available option at checkout it will not be grayed out.

If the member reports that spendable funds are gray at checkout, but the Eligible Reason shows Seller\_Eligible, go to Lvis and check for Transaction Risk blocks.

See more information about Transaction Risk

[https://cskb.qa.ebay.com/csKBapp/art?page\\_content&id=GUIDE1016&ViewLocale=en\\_US#Transaction-Risk](https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1016&ViewLocale=en_US#Transaction-Risk)

Spendable funds is sufficient to cover purchase

Note: Screenshots below show "eBay balance". This is incorrect. Actual experience shows "Spendable funds".









Spendable funds is not sufficient to cover purchase









Customer does not have funds in their spendable funds to use on purchase

Prepaid credit cards (gift cards from major credit issuers)

Customers can use prepaid gift/credit cards from major credit card issuers like VISA, MasterCard, American Express and Discover when paying for their items at checkout.

Users can simply go through the Add a new card flow at checkout to use prepaid gift/credit cards.

Note: Prepaid gift cards can't be used for certain payment types such as recurring payments, or as backup for bank transfers. This is for US only transactions where both buyer and seller must be in the US with US registered accounts.

Mexico ONLY:

- Starting on Sept 27th 2019, buyers registered in Mexico will be able to use physical prepaid cards denominated in USD to purchase items on eBay.com
- Credit balance and instructions in Spanish will be available following the link printed on the card.

Pay on pickup

For in-store pickup items, you can use PayPal to send payment or pay in cash.

Checks, money orders, or wire transfers

This is allowed only in the following categories:

- Motors
- Business & Industrial
- Real Estate

Wire transfer facilitated by eBay is available in the following categories:

- Authenticity Guarantee (excluding Sneakers)
- Business & Industrial
- Coins (available for select sellers)

Buyers have to contact their bank for a stop payment.

If a buyer pays by check, the seller will wait for the check to clear before shipping the item.

Sending cash or money orders through instant, point-to-point cash transfer services (that aren't banks) such as Western Union or MoneyGram is always prohibited.

eBay gift cards, coupons

Buyers have the option of applying a coupon, discount or gift card on the Review Order page. The discount code or gift card number must be submitted before completing the



checkout process.</li></ul>

How to redeem an eBay gift card <ol><li>Enter the 13-digit redemption code in the redemption code box. You can also find the code from your profile page.</li><li>Click Apply. Your gift card balance will be applied to your purchase.</li><li>Click Continue and complete your payment.</li><li>Check for any remaining balance on this web page:<br><a href="https://giftcards.ebay.com/balance" target="\_blank">https://giftcards.ebay.com/balance</a></li></ol>

Check the balance of an eBay gift card <ol><li>From the eBay homepage, click Gift cards.</li><li>Under "eBay Gift Cards," click Check your balance.</li><li>Enter your 13-digit redemption code and click Check balance.</li></ol>

Note: For security reasons, you can check a maximum of 10 codes within 10 minutes. After that you'll need to wait 10 minutes before checking another gift card balance. <ul><li>If the member is trying to check the balance of a card which they've lost or thrown away, please direct them to the Checkout screen. The balance of their gift card will be linked to the eBay account used to make the original purchase. They will be able to see their eBay gift card balance at the Checkout screen and choose to apply it to the purchase (similar to eBay Bucks).</li></ul>

How do I view the details of my payment? <ul><li>After you paid for the item, you should have received an email with the details for your purchase.</li><li>You may also view order details by going to Activity > Purchase history</li></ul>

<a id="Multiple\_Charges" name="Multiple\_Charges">I see multiple "charges" or authorizations on my bank statement, what are these? <ul><li>When eBay attempts to process your payment at checkout, there may be times when the payment fails to complete. When this occurs, you may see an authorization from eBay on your card or bank statement - please note that these are not charges to your account, and will generally disappear within 24-48 hours.</li></ul>

Internal information <ul><li>Occasionally these pending charges will take 3-5 business days to go

away, or in rare scenarios, even up to a month. This is unusual, but it is something to keep in mind when the member insists they were double charged, while you on the other hand can clearly see there was only one charge through the Billing or Money Movement tool.

- My credit card statement shows a purchase for "Recurring charge". Was I double charged?
- When you purchase an item on eBay with a saved payment method, eBay does not send the CVC code as you have used the payment previously. Card networks treat these as "Card on File" transactions and banks treat them as recurring transactions. They are not necessarily recurring in nature.
- Banks control what is shown on the statement. eBay cannot control what is shown.
- Which credit/debit card/gift card did I use for my purchase?
- I can provide you with the last 4 digits of the financial instrument used to pay for this transaction.
- I would like a refund and the seller is not working with me, what can I do?
- You will be able to file a case with eBay Money Back Guarantee for eligible transactions.
- The seller issued me a refund, where is my refund?
- When a seller or eBay refunds you directly, the money will go back to the original funding source that you used for this transaction.
- For example: if you used a credit card to fund the payment, your credit card will be credited within 5 business days. Keep in mind that it can take up to a full billing cycle (30 days) for the refund to show up on the credit card statement, depending on the card issuer.
- My card expired. Can you send the refund to my other card?
- If you had a problem with your bank account or credit card (e.g. because of fraud - for example, your card was stolen), and now have a new number, you'll have to contact your bank or credit card provider directly to see how they handle pending refunds. We've found that most card companies/banks make sure the refund goes to the new account.
- Why do I see two refunds of different amounts for my item?
- When a refund is issued, if the order includes tax collected by eBay, that part of the refund will come directly from eBay so the buyer will see it separately from the amount they paid for the item. The timeframe for this refund should be the standard 3-5 business days as with any

refund originating from the seller.

- Missing Refunds

If the refund has been successfully processed, it has been 14 business days since the refund was processed, and the buyer states they still are not seeing the refund, in some cases we can get ARN for the buyer to take to their bank to trace the refunded funds.

Check if the seller is registered with Adyen or Payoneer in Customer Verification.

If the seller is a Payoneer seller, they will look like this in Customer Verification:



[https://cskb.qa.ebay.com/library/EBAY/1016\\_GUIDE/GUIDE1016\\_missing\\_refunds\\_01.png](https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/GUIDE1016_missing_refunds_01.png)

Teamates: Once you have verified 14 business days have passed escalate to your leaders.

Leaders: Verify the item was refunded 14 business days from the date of the refund and reach out to Payments support via this <https://docs.google.com/forms/d/e/1FAIpQLSezK97M7ZMS-Ubjy0AdqxYtOOpyuk4UqtOqWePGs6ThSsUNZQ/viewform> target="\_blank">ARN Request Form

Please allow up to 48 business hours for a response.

Please note there is no ARN for gift cards. If you can see a refund was issued but it did not go back to the buyers gift card after 10 days (check gift card tool), you need to contact the gift card DL by following instructions in <https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1571> eBay Gift Cards

name="spending\_balance">Spendable funds (US Sellers only) Spendable funds

is a new way for US customers to pay for items on eBay using their sales proceeds.

Invited sellers must sign up to receive spendable funds on eBay.

Once they complete enrollment, they are not able to opt-out.

Customers with spendable funds can initiate a payout for the full amount of

available funds or a partial amount. They can also keep their existing payout

schedules.

- If a customer disables the 2-step verification, they will still have spendable funds, but will not be eligible to use it on purchases until they re-enable the 2-step verification.

How to sign up

- Follow the link in the invitation email or select Enroll now in the notification in My eBay or Seller Hub. Complete steps which include enabling 2-step verification and accepting terms and conditions.

How to tell if a customer has spendable funds or is eligible for spendable funds

- Within Agent Desktop > Account Details, there is a spendable funds section.
- Invited = Has customer been invited to sign up to have spendable funds
- Enrollment status = Has customer signed-up to have spendable funds
- Eligible = Can customer use their spendable funds on purchases, Yes or No
- Eligibility reason = If customer is not eligible to use their spendable funds, why
- Spendable funds = Available funds + Processing funds seller can use on purchases
- Available to withdraw = Available funds
- Previous 30 days used = How much money has the customer spent with spendable funds over the past 30 days

Troubleshooting Issues with using Spendable funds

There may be instances when sellers are not able to use their spendable funds. They may receive:

- An error at checkout
- Funds were placed on hold due to a dispute or eMBG case while seller was in checkout
- Their Total funds shows funds but their spendable funds is \$0
- Account verification is incomplete
- Their account is on hold, restricted or suspended
- There is an open Dispute, eMBG or Transaction hold
- 2-step verification is disabled
- They are ineligible to use their spendable funds and the toggle shows funds but is grayed out in checkout.
- Customer is attempting to checkout for purchase that is over \$2,000
- Customer has used over \$10,000 in spendable funds within the past 30 days

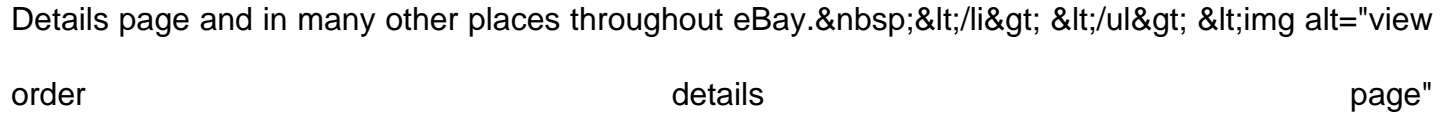
Receiving a refund as a buyer

If the buyer uses their spendable funds and an external funding source (credit card, Apple Pay, etc.), and they receive a partial refund for their purchase, their external funding source will be refunded first.

- Order Number

Order numbers are being introduced to the View Order Details page and in many other places throughout eBay.

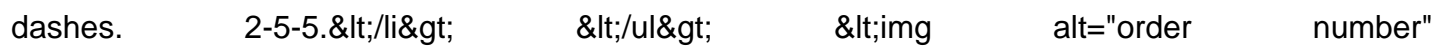
- What is the View Order Details page and what does it do?
- View Order Details (or VOD) is a page both buyers and sellers can see after an order is made.
- It is a recap of what was purchased, when, from who, shipping details and status, links to contact seller, return item, report delivery issues, and more.
- With this update we are introducing the Order Number to the View Order Details page and in many other places throughout eBay.



src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/vieworderdetails.png"

What does the order number look like?

- While the order number may have been called Order ID in training, the official name is ORDER NUMBER and the official format is 12 numbers split with two dashes.



2-5-5.

src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/screenshot.PNG"

Why are we adding an order number?

- An order number is used as an industry standard across nearly all selling platforms. While this may not be a new concept to most people, it will be new for customers on eBay who are used to only seeing item numbers.
- Item numbers are not going away and teammates will still use them for a vast number of things. However, Order Numbers will become an important part of how we research and communicate about transactions on eBay.
- Item numbers have their limitations. For one, they refer to a listing and listings can be incredibly varied. From fixed price, to multi quantity, to auctions, to a varied number of states (open, seller closed, admin ended, etc.). An item number alone doesn't convey if the item was purchased or who purchased it. Only that there is or was a listing attached to that item number.
- On the other hand, an order number,

just from its name, tells you a purchase was made and that money was sent from one party to another. There is no order number until checkout. If a buyer wins an auction, there isn't an order number until they have successfully paid for the auction. Same goes for accepted offers.

An order number is always between one buyer and one seller. So if you have one buyer, checking out with three unique items in their cart, two from the same seller, the third from another seller, how many order numbers will there be?

There will be 2 order numbers. One containing the two items from the same seller. The other with the one item from the second seller.

Where will I see order numbers? Order numbers will now appear throughout the site and many parts of the buying and selling experience. The order number will appear in many more places than this but these are a selection of the most common areas that customers will see it:

**Buyer Order Confirmation** This is what the buyer will see after they've confirmed their order. The order number is right above the image of the item. In this example, there are two different order numbers. That means there were two items from two separate sellers that were purchased in the same checkout flow.

**Order Details on Mobile** On mobile (and also within iOS and Android apps but those are not shown in this demo) the item number is fairly prominent on the Order Details page. It is found right below the Seller at the top of the page.

**Order Confirmed Email** When the order is confirmed, we email buyers the confirmation. The order number will be included in this email underneath the total price and above the item number. Guests will also get an order number this way.

alt="order

number"

src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/ordernumner.PNG"><br>  

Order Confirmed Email - Guest <ul> <li>Guests will also have an order number at checkout. This will be incredibly useful for finding guests accounts and helping customers who arent yet eBay members.</li> </ul> <br>

  Buyer View Order Details <ul> <li>View Order Details page has the order number under the sellers user ID near the top.</li> </ul> <br>

<br> <br>   Order Number Tutorial <ul> <li>When order numbers are implemented, we will notify sellers as they enter Seller Hub; informing them what the order number is and that it matches what their buyers and customer service will see.</li> </ul>  <br> Item

Sold Email <ul> <li>This is the email sellers receive when an item is sold. The order number is next to the image of the item under the Paid amount.</li> </ul> <br>

  <br> My eBay - View Order Details <ul> <li>Order details from a seller using My eBay sold section (instead of Seller Hub) will now see the order number listed under the buyers user ID.</li> </ul> <br>

<br> <br>   Seller Hub - Payments <ul> <li>The order number is found throughout the Seller Hub and has replaced the record ID. This is within the Payments tab under Order details.

Youll notice the order number is a link. This will take the seller to the View Order Details page within Seller Hub to view specifics about that order.</li> </ul> <br>

<br> <br>   Seller Hub View Order Details <ul> <li>This is the Order Details

page in Seller Hub. The Order Number is displayed predominantly at the top of the page.</li>  
</ul>  
<br>  
<br> <br> Returning an Item <ul> <li>Here is a screenshot of a return initiated by a buyer. The order number is on the right hand side near the bottom.</li> </ul> <br>  
<br> Agent Desktop - Order Number Search <ul> <li>As of now, order numbers can be used in Agent Desktop<br>Quick Search. When you search with an order number, Agent Desktop finds the buyer and seller involved in the transaction. You can quickly launch either trading partner into workbench for further research.<br>  
</li> <li>Please refer to instructions on searching for order numbers in <a href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1409#ordernumber">GUIDE 1409 Agent Desktop.</a></li> </ul> <br> <a name="paypal form of payment">PayPal as a Form of Payment <ul> <li>Sellers who have eBay manage their payments will affect some buyer experiences in checkout, below are screenshots and details of the new buyer experiences.</li> <li>For checkout error messages related to paypal as a form of payment, please refer to <a href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1635">GUIDE 1635 Checkout-resolving errors</a></li> </ul> Checkout flow <ul> <li>You'll see a number of differences in the checkout flow for managed payments purchases:</li> </ul> <ol> <li>PayPal and PayPal Credit now appear as payment options in the <a href="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/ppfop1.png">checkout flow</a>.</li> <li>When buyers select PayPal, the Confirm and Pay button is replaced by a <a



[https://cskb.qa.ebay.com/library/EBAY/1696\\_GUIDE/PayWithPaypalButton\\_checkoutFlowForManagedPayments.png](https://cskb.qa.ebay.com/library/EBAY/1696_GUIDE/PayWithPaypalButton_checkoutFlowForManagedPayments.png)&gt;Pay with PayPal button&lt;/a&gt;. &lt;/li&gt; &lt;/li&gt;The buyer then &lt;a href="https://cskb.qa.ebay.com/library/EBAY/1696\_GUIDE/logsIntoPaypal\_checkoutFlowForManagedPayments.png" &gt;logs into PayPal&lt;/a&gt; to complete the purchase, through the &lt;a href="https://cskb.qa.ebay.com/library/EBAY/1696\_GUIDE/PayNowButton\_checkoutFlowForManagedPayments.png" &gt;Pay now button&lt;/a&gt;. &lt;/li&gt; &lt;/li&gt;The order is now placed. The only difference on&lt;a href="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/ppfop5.png" &gt; this screenshot&lt;/a&gt; is the order number.&nbsp;&lt;/li&gt; &lt;/ol&gt; Once live, will all items have PayPal as a form of payment&nbsp;or can the seller choose not to accept it? &lt;/ul&gt; &lt;/li&gt;Every listing will have PayPal offered as a form of payment. Sellers cannot choose not to accept it.&lt;/li&gt; &lt;/ul&gt; Is there a difference in the checkout experience depending on if seller has their payments managed by eBay or not? &lt;/ul&gt; &lt;/li&gt;From the buyer's perspective, the checkout experience and how the payment is processed will be the same.&lt;/li&gt; &lt;/ul&gt; Is one-click purchase available with Managed Payments? &lt;/ul&gt; &lt;/li&gt;Yes. One-click purchase is still available.&lt;/li&gt; &lt;/ul&gt; Why might there be two order numbers after one checkout? &lt;/ul&gt; &lt;/li&gt;Order numbers and checkouts are not 1:1. If your checkout contains items from different sellers, you'll see an order number from each seller you purchased from. For more details, see [https://cskb.qa.ebay.com/csksbapp/art?page\\_content&id=GUIDE1016&ViewLocale=en\\_US#order number](https://cskb.qa.ebay.com/csksbapp/art?page_content&id=GUIDE1016&ViewLocale=en_US#order%20number)&gt;Order Numbers section&lt;/a&gt;. &lt;/li&gt; &lt;/ul&gt; &nbsp; &nbsp; &lt;a href="https://cskb.qa.ebay.com/csksbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#wire\_transfer\_detailed\_info" &gt;&lt;/a&gt;Wire transfer - Details and Steps to Resolve Wire Transfer for eligible&nbsp;items - Step by step walkthrough &lt;table border="1" cellpadding="5" cellspacing="0" &gt; &lt;tbody&gt; &lt;tr&gt; &lt;td&gt;&lt;b&gt;Step1&nbsp;&nbsp;&lt;/b&gt;&lt;/td&gt; &lt;td&gt;Buyer will see and choose Wire Transfer as their form of payment at checkout:&lt;br&gt;&lt;br&gt; Desktop view:&lt;br&gt; &lt;img alt="wire transfer" src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/Wire%20Transfer%20Desktop.png" &gt;&lt;/td&gt;&lt;/tr&gt;&lt;/tbody&gt;&lt;/table&gt;

t;br> <br> <br> <br> <br> <br> <br> <br> <br> <br>  
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src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/Wire%20Transfer%20Mobile(1).png">  
<br>  </td> </tr> </tr> <td>Step 2</td> <td>Buyer will select  
Confirm and Pay.</td> </tr> </tr> <td>Step 3</td> <td>When checkout is  
complete, the buyer will be provided detailed instructions for sending their wire payment to eBay  
(<a

href="https://cskb.qa.ebay.com/csKBapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#example1\_buyer\_verif">See Example 1 below)</a>.<br> <br>  
src="https://cskb.qa.ebay.com/library/EBAY/1016\_GUIDE/wire%20transfer%20detailed%20instructions.png"></td> </tr> </tr> <td>Step 4</td> <td>Through their  
US-based financial institution, either online or by visiting in person, the buyer will send their payment  
to eBay through a Wire Transfer. Wire Transfers differ from other forms of payment sent from a bank  
(like ACH) and other forms of payment sent from a bank are not supported.</td> </tr>  
</tr> <td>Step 5</td> <td>When the Wire Transfer is received by eBay, it will be  
matched and verified against any pending orders to ensure full payment has been made.</td>  
</tr> </tr> <td>Step 6</td> <td>Once full payment is made (the order is fully  
funded), the seller will be instructed to ship the order. Similar to other  Authenticity Guarantee  
transactions, payment to the seller will be held until the item passes authentication.</td>  
</tr> </tbody> </table> <br>   Where can I see the status of an order and  
any wire payments a buyer may have sent? Internal Information <ul> <li>Money Movement  
view in Agent Desktop will show wire payment details</li> <li>When using Money  
Movement view to look at an order when the buyer chose to pay by Wire Transfer, you can see the  
total amount eBay is expecting to receive and if the order has been: <ul> <li>Not  
Funded: No wire payments received and matched for the order</li> <li>Partially

Funded: Wire payment has been received and matched, but the total received is less than the total amount needed for full payment

- Fully Funded: Full wire payment has been received and matched
- Over Payment: Full wire payment has been received and matched, plus an additional amount of money was sent as a wire payment. Any over payments will be refunded.

You can confirm the due date a buyer needs to pay by in Money Movement view of Agent Desktop. This is labelled as "Due Date", soon to be relabelled as "Buyer Payment Due Date". "Order Expiry Date" clarifies the time that an order will be cancelled if full payment isn't received. This will be relabelled as "seller Due Date" in the next few months.

A buyer claims to have sent full wire payment, but the order in Money Movement view shows Not Funded or Partially Funded. How should I handle this?

Internal Information

- In some cases, a wire payment may need additional review if there is not a straight-forward match when eBay receives the wire payment
- This can occur if the Full Name on the wire payment does not exactly match the Full Name on the buyers eBay account
- This can occur if there are any risk concerns with the bank or financial institution used to submit the wire payment
- Teamates can check for any additional reviews on wire payments by following the below steps:
- Agent Desktop Workbench > Customer Verification view
- Within Customer Verification view, click on the Compliance Referrals tab
- Scroll down to View Referral Summary and look for any referrals related to Wire Transfer
- Payment matching and additional reviews can take up to 2 business days. If more than 2 business days have passed since Compliance Referral was created, you can Initiate Compliance Referral within the Customer Verification view to notify the Compliance team that an update is needed for the buyer (<https://cskb.vip.ebay.com/csskbapp/art?page=content&id=GUIDE1464#verify>)
- Initiate Compliance Referral steps for Wire Transfers:
- Choose Risk

<li>Choose "Vault buyers" or "Wire transfer"</li> <li>Choose Bank Statement</li>  
<li>Explain why you are sending the referral and why the member contacted</li>  
<li>OOTP only, Choose No</li> <li>Choose Document review request</li>  
</ol> <ul> <li>If there is a Compliance review for the wire payment, please let the member know that we are currently validating their payment, and they should expect an update within 2 business days</li> </ul> <a id="example1\_buyer\_verif" name="example1\_buyer\_verif"></a>Buyer Verification for Wire Transfer   <ul>  
<li>Example 1: Wire Transfer confirmation example</li> <li>Click here for FAQs on  
on  
href="https://cskb.qa.ebay.com/cskbapp/art?page\_content&id=GUIDE1016&ViewLocale=en\_US#Wire\_Transfer">Paying with Wire Transfer</a>.</li> <ul>  </h2><h2>GUIDE.INSTRUCTIONSSTEPS\_TO\_RESOLVE <a id="how\_to\_pay" name="how\_to\_pay"></a>How to pay for an item Fixed price (Buy It Now)  
<ul> <li>To pay for an item in a fixed price (Buy It Now) listing format:</li> </ul>  
<ol> <li>In the listing, type the quantity you want in the box, and then click Buy It Now.</li> <li>You'll be directed to a page where you'll select a payment method. Follow the on-screen instructions to complete your payment. <ul> <li>You can also add fixed price (Buy It Now) items to your cart by clicking the Add to cart in a listing.</li> <li>Many fixed price items require immediate payment. This happens either if the seller selected this option <a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1059#getpaid">when creating the listing</a>, or the item meets the following criteria: <b>Internal Information</b> <ul> <li>States a specified shipping cost</li> <li>Priced at or below \$10,000 <ul> <li>This threshold has been raised so buyers and sellers can have smoother transactions and fewer unpaid items. </li> </ul> </li> </ul> </li> </ul> </li> </ol> <ul> <li>Funding options for Immediate Payments

<ul> <li>PayPal balance</li> <li>Instant Transfer</li> <li>Credit or Debit Card</li> <li>PayPal Credit Product or BML.</li> <li>The immediate payment option is not available for gift cards and coupons.</li> <li>It can take 3-5 days for an eCheck to clear. Since an eCheck is not a form of immediate payment, it is not an acceptable payment method for this option. Payment must be made using your PayPal balance, Instant Transfer or a confirmed credit card.</li> <li>If you have a bank and a credit card, then you can make an Instant Transfer payment which is funded by the bank account and backed up by the credit card.</li> <li>If you ship worldwide but don't have international shipping costs specified, worldwide buyers will be unable to use your Buy It Now with immediate payment.</li>

</ul> <li> Auction <ul> <li>When you win an auction, we'll send you an email to let you know. After the listing ends, the item is added to your shopping cart and in the Purchase History section in My eBay. You can pay in any of the following ways: <ul> <li>Click Pay now in the email we sent.</li> <li>Click Pay now next to the item in the Purchase History section in My eBay.</li> <li>Click Proceed to checkout in your cart. If you're buying items from multiple sellers and want to hold off on paying for some of the items, click Pay only this seller.</li> <li> Auctions when buyers are asked to provide payment and shipping details when bidding <ul> <li>Buyers may be prompted to provide their payment method and shipping details at the time of placing their bid.</li> <li>If the buyer wins the auction, the system will auto complete checkout after 3 days using the payment method & shipping details the buyer provided at the time of placing their bids. <ul> <li><a name="combo"></a>What if the buyer wants combined shipping? <ul> <li>Beginning the week of October 9th 2023, some customers will begin seeing a new experience we are testing to allow for combined shipping for Auctions. This will increasingly become standard procedure. </li> <li>If a buyer is asked to provide payment and shipping details when bidding and wins the auction, they'll be given a window of 3 days to request combined shipping from the seller once the auction ends.</li> <li>If the

seller sends a combined shipping invoice, the system will not auto complete checkout, the buyer will need to manually checkout.</li> </ul>If the seller does NOT send a combined shipping invoice, the system will auto complete checkout for each auction the buyer has won at the end of the 3 day window using the payment method & shipping details the buyer provided at the time of placing their bids.</li> </ul> </li> </ul> </li> </ul>  Auctions for items eligible for Vault or Expert Verification (Optional Authenticity Guarantee) <a name="vault"></a> </ul> </li>From October 2nd, buyers required to provide payment and shipping details when bidding on items eligible for Vault or Expert Verification (Optional Authenticity Guarantee) will see a new flow.</li> </li>If they're highest bidder, they'll see messaging informing them that if they win, their payment will be automatically processed approximately 24 hours after the auction ends and that during this&nbsp;period they&nbsp;will have the chance&nbsp;to add additional services&nbsp;(e.g., Vault, Expert Verification).</li> </ul>  </ul> </li>If they've won the auction, they'll see messaging that they will have approx. 24 hours to manually complete checkout and add additional services or change shipping or payment details. If they do not add additional services in this period, their transaction will be automatically processed without them.</li> </ul>  Use escrow to complete a purchase </ul> </li>Here's how to complete your purchase by using an escrow service:</li> </ul> <ol> </li>Agree to use escrow. Either you or the seller can propose to use escrow.</li> </li>Set and agree on terms with your trading partner.</li> </li>Pay into escrow. You can use a credit card, PayPal, cashier's check, money order, personal check, or business check.</li> </li>The seller will ship the item.</li> </li>Inspect the item and notify the escrow company whether you accept the item

or not. <ul> <li>If you accept the item, the funds get paid to the seller.</li> <li>If you don't accept the item, you will need to return the item to the seller, and pay the shipping return fee (unless the seller's stated policy specifies otherwise). Then the escrow company returns the payment to you.</li> </ul> <li> Seller doesn't ship/deliver to my location <ul> <li>Advise the customer to contact the seller or look for an alternative item.</li> </ul> Member asking why they have to pay custom / import charges <ul> <li>Customs duty is charged by a government on each item imported into the country. You can check with your local customs office to see what they charge. Neither the seller nor eBay have any control over these taxes, so they must be paid for any items bought internationally.</li> </ul> Intended payment option isn't available <ul> <li>Confirm the intended payment method:</li> </ul> <ol> <li>Check / Money Order / Cash / Credit/Debit Card payment to seller: Educate the member on the <a href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1016#DetailedInformation" target="\_blank">payment methods</a> available through eBay checkout, and also to the available payment methods and terms on the sellers listing.</li> <li>PayPal: Educate the customer on potential issues with their PayPal account (i.e. funding source issue), and suggest using Credit/Debit card instead. If the member isn't satisfied with using a Credit/Debit card, refer them to PayPal to discuss their PayPal account.</li> <li>PayPal Credit: Advise the customer to sign in with PayPal and they can update Payment source to PayPal Credit. If this doesn't resolve the matter, go to PayPal above.</li> </ol> Currency conversion <ul> <li>When paying for an international item, you need to pay the amount agreed in the currency the seller picked.</li> </ul> Tip: <ul> <li>When you click on an International item's title to view the item, the amount in the seller-specified currency (for example, AU Dollars) and your currency (for example, US Dollars) are shown.<br> <br> 

src="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1172/currencyconv.jpg"

width="508"><br>  </li> </ul> Where can a customer redeem an eBay gift card? <ul> <li>Redeeming an eBay gift card can only be done on eBay.com</li></ul> <ol> <li>Shop on eBay, once you've selected your items go to the checkout page.</li> <li>Enter the 13-digit gift card code in the redemption code box and click apply.</li> <li>Complete your purchase by clicking Confirm and Pay.</li></ol> How to purchase a gift card <ol> <li>Instruct the member to search on <a href="http://www.ebay.com" target="\_blank">eBay.com</a> for eBay Gift card. (or eBay Digital Gift Card)</li> </ol> Customer needs to know balance on gift card <ol> <li>Instruct the member to sign in to eBay.com then check their balance on <a href="https://giftcards.ebay.com/balance">https://giftcards.ebay.com/balance</a>.</li></ol> What are the terms and conditions of gift cards? <ol> <li>Refer the member to <a

href="http://pages.ebay.com/giftcard/terms\_conditions.html">http://pages.ebay.com/giftcard/terms\_conditions.html</a> for the terms & conditions for using eBay Gift Cards.</li></ol> Buyers unable to pay with PayPal <ul> <li>Occasionally, you may receive a contact from a buyer who selected PayPal as their payment method, but was unable to complete checkout. The checkout experience usually follows this pattern:</li> </ul> <ol> <li>PayPal log in screen comes up.</li> <li>The buyer exits the page due to some form of interruption at checkout.</li> <li>The screen remained in a loading state for a long time causing the buyer to click out.</li></ol> <ul> <li>If the above applies, ask the buyer to check their email for an email from PayPal inviting them to complete the checkout. If the buyer does not have this email, proceed with additional troubleshooting.<br>  </li><li>The email looks like this:</li></ul>  <br>   Split payment between two cards If a customer receives a checkout error when they split payment between two cards, will I be able to tell which card resulted in the



error? <ul> <li>The Checkout Tool in Agent Desktop will be updated to show both cards the member is attempting to use.</li> <li>We expect Checkout Tool will indicate the card resulting in the checkout error.</li> <li>Please refer to <a href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1635" target="\_blank">GUIDE1635 - Checkout - resolving errors</a> for troubleshooting</li></ul>

<ul> Buyer Unable to pay due to 3DS Process If 3DS is stopping the Buyer from completing checkout, focus on troubleshooting first, within eBay. <ul> <li>Firstly, suggest that the member uses a different payment method, when available. If not possible, move to the next troubleshooting steps.</li> <li>For Mobile: Direct the Buyer away from eBay App to the mobile web browser, preferably Chrome.</li> <li>For Desktop: Try clearing cache and cookies, and running a private window in your browser.</li> <li>If unsuccessful, direct the Buyer to follow the instruction from the provider, and to check their banking App/online banking to verify. We do not speak for the third party 3DS security process it is a feature of the financial provider and we do not troubleshoot the actual feature.</li> </ul>

<ul> Progressive Checkout What is Progressive Checkout? <ul> <li>With progressive checkout, members are able to pay for items on eBay without having to go to PayPal to finish checkout.</li> <li>In addition, we are making credit card payments more prominent for all buyers.<li>We provide a "Remember me" option when buyers provide their payment information. We're able to remember payment information across both sites and mobile.</li> </ul>

Note: During checkout, an additional 3DS security check may be required by PayPal if the buyer chooses to use PayPal. Checking out and PayPal login not remembered by the system <ol>

<li>Click Checkout.</li> <li>Select PayPal.</li> <li>Enter your email address and password for PayPal and click Log in to PayPal.</li> <li>Confirm the details of the transaction and click Confirm and pay.</li> <li>A payment confirmation will appear.</li> </ol> PayPal login remembered (first-time through using new checkout)

<ol> <li>Click Checkout.</li> <li>Select PayPal.<br> The "See details"

information will be displayed.</li> </li>Confirm the details of the transaction and click Confirm and pay.</li> </li>A payment confirmation will appear.</li> </ol> PayPal login remembered </ol> </li>Click Checkout.</li> </li>Select PayPal.</li> </li>Confirm the details of the transaction and click Confirm and pay.</li> </li>A payment confirmation will appear.</li> </ol> Change PayPal funding source </ol> </li>Click Checkout.</li> </li>Click the down arrow on the PayPal option.</li> </li>Select the new PayPal funding source</li> </li>Confirm the details of the transaction and click Confirm and pay.</li> </li>A payment confirmation will appear.</li> </ol> Pay by credit card (first time) </ol> </li>Click Checkout.</li> </li>Select Credit or debit card.</li> </li>Click Edit.</li> </li>Enter credit card details and click Continue.</li> </li>Select newly entered credit card as funding source.</li> </li>Confirm the details of the transaction and click Confirm and pay.</li> </li>A payment confirmation will appear.</li> </ol> Pay by credit card (card saved) </ol> </li>Click Checkout.</li> </li>Select Credit or debit card.</li> </li>Confirm the details of the transaction and click Confirm and pay.</li> </li>A payment confirmation will appear.</li> </ol> Mobile - PayPal checkout </ol> </li>Click Checkout.</li> </li>Click Select payment option.</li> </li>Select PayPal.</li> </li>Enter your email address and password for PayPal and click Log in to PayPal.</li> </li>Confirm the details of the transaction and click Place order.</li> </li>A payment confirmation will appear.</li> </ol> &nbsp; </h2>