

Payments verification - Know Your Customer (KYC) - Talking Points and Workflows

<h2>GUIDE.SUMMARY Internal Information KYC (Know your customer) </h2>

KYC is the regulated verification we perform on all customers to ensure a safe and secure marketplace. As a payment processor, we are required to ask for some personal and business information and must verify that identity, business and bank information meet country regulations. KYC verification is industry standard and a regulatory requirement performed by all companies handling money in the Finance and eCommerce industries.

When speaking to a customer, do not refer to the term KYC. Instead, advise them that we need to verify information. KYT (Know your trader) </h2>

For B2C and sole proprietorship sellers selling into the EU through domestic, active CBT, or passive CBT listings the Digital Services Act requires that we collect and verify the following data prior their first listing: Business Name Physical Address Phone number Email address Company Registration Number Name ID document Payment account information Compliance with laws certification

 What is the difference between KYT and KYC? KYT (Know Your Trader) is what we call internally the eBay marketplace entitys obligation to identify and verify certain business sellers under the DSA. KYC (Know Your Customer) refers to the eBay payment entities obligation to identify and verify all sellers under the applicable anti-money-laundering legislation.

<h2><h2>GUIDE.RELATED_LINKS Related articles </h2>

href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1763"

target="_blank"&id=GUIDE1763 - Payments verification - Know Your Customer (KYC) / Know Your Business (KYB)

href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1653"

target="_blank"&id=GUIDE1653 - Managed Payments - Seller

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Registering as a seller <table border="1" cellpadding="2" cellspacing="0"> <tbody>

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</h2><h2>GUIDE.TALKING_POINTS </a

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https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#high_risk_bank&High Risk Bank&/a&& &&h3&&a id="talkingpoints" name="talkingpoints"&&/a&&General Seller Questions&/h3&& Why do you need additional information from me aside from what you already have? &&ul&& &&li&&In order to process your payments, we need to verify your existing account information, and to gather some additional details.&&/li&& &&li&&This will allow us to provide a safe and secure experience, and to make sure that youre able to make transactions on the site.&&/li&& &&li&&Well also need you to provide us with your checking/banking details, so that we can send payments directly to your account.&&/li&& &&ul&& What happens if I cant provide this information? &&ul&& &&li&&If youre unable to provide this information, or if were unable to verify the details you provide, we wont be able to process your payments.&&/li&& &&li&&If youre unable to provide this information for a long period of time, we may ultimately restrict you from selling on eBay. &&ul&& &&li&&If we have to take this action well notify you in advance via email, however we recommend providing accurate and up-to-date information as soon as possible to avoid restrictions.&&/li&& &&/ul&& &&/li&&

For business sellers selling into the EU domestically and internationally, the Digital Services Act requires that we collect and verify the required data prior to your first listing.

What if eBay cant verify my information? Well notify you in My eBay messages and put an alert on your eBay account to let you know that were having difficulty verifying your information. Due to regulations, we are unable to tell you specifically why we couldnt pass your documents. All information on your identity documents must match what you registered with on eBay and must not be expired. Ive already provided this information, why do I need to update it? We are asking you to review and update your information because we were unable to verify the details you provided. After clicking on the email you received, please verify the details on that page to ensure that theyre accurate, and update them as necessary. We are required to re-verify customer information on a regular basis to ensure the information is still valid. If they are accurate, you may need to provide additional information like an upload of a government issued ID or bank statement. In order to receive payouts, well need you to verify these details and upload the required documentation as necessary. It may take up to 48 business hours to verify your details once you submit them. Youll receive confirmation from us once your details have been verified. How do I know if I need to verify my identity or bank account? If you need to verify your information, you'll receive an email, as well as have a red banner at the top of your seller hub page. For B2C and sole proprietorship sellers selling into the EU domestically and internationally, the Digital Services Act requires that we collect and verify bank accounts at onboarding. Internal Information Occasionally, banners will not work, payouts will stop, or you will not be able to withdraw available funds, but banners will not surface. In this instance, advise the seller to update their information through the Account Settings view, or via a message we have sent, as well as follow normal troubleshooting steps such as making sure they are using a browser that is up to date, and clearing cache and cookies. If that is not working

either, try to get screenshots of the issue or any error messages, then file a MyIT ticket requesting a banner.

- Advise the customer it takes 3-5 business days for the banner to be added to their account. Follow up with the customer, and escalate the ticket through your TL if 5 business days have passed with no response.
- A member may be going through a periodic review. In these cases, while a seller may have been verified in the past, reverification is required to ensure the information we have on file is still valid.

I received an email requesting to provide information, can you help?

- Teammate, please refer to the https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#Onboarding-troubleshoot Onboarding/Seller Troubleshooting workflow below.
- You can validate what error they are receiving through Account Details or https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#verify Customer verification view in Agent Desktop.

Can I use a PO Box on my account as an address?

- No. In order to sell on eBay, you will need to have a physical address on your account.
- Where do I edit my date of birth or tax ID?
- If the seller needs to update their DOB or tax ID, they will receive an email letting them know what needs to be updated.
- They can update their information through the email link or banner.

I am a nonprofit charity. Can I use Payments?

- Nonprofits who have inventory they would like to sell on the platform (Direct Charity Sellers) can register as a business > nonprofit/charity entity type.
- What are you going to do with my ID and bank statement once you are done using it for verification?
- Are you storing my information?
- eBay retains some customer data including an ID or bank statement as part of its overall compliance policies, including Anti-Money Laundering (AML) obligations.
- eBay needs to retain customer data to meet legal and regulatory obligations.
- Find more information in our https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#verify

en_US#UPN">User Privacy Notice. Can I use an online/digital Bank?
 Yes. eBay does not block banks based on whether they are digital/online or have a physical presence. Almost all banks are allowed to be on eBay, provided they can pass KYC. Sometimes, digital/online banks do not have debit functionality which means eBay are not able to debit the account if we need to seek reimbursement. In cases like this, we block payouts until the customer adds a top up method/reimbursement method. Once they do that, the payout block is lifted and they can continue to receive payouts to a digital/online bank. I have heard there is US legislation requiring verification. What does this mean? There is legislation in the US requiring verification from sellers on eBay.com. For more information, click here. Why cant I, as a business seller, list any items without going through full verification first? For business sellers selling into the EU domestically and internationally, the Digital Services Act requires that we collect and verify the required data prior to your first listing. UK ONLY - Why do I need to enter every trustee's information when registering as a charity seller? We are a regulated business in the UK and, as such, we are required to obtain customer information for identification verification purposes. This requirement is under the customer due diligence regulations. If additional ID scans are needed, the KYC Compliance Operations team will provide a secure link in the eBay message center where customers can upload their ID. More information about these requirements can be found by viewing eBay's Registering as a seller Help page and the UK government announcement Your responsibilities under money laundering supervision. I have to update

my name, will I need to provide my documents again? Or, what if I need to update my name?

- If a customer changes their name to a different name, they may need to go through another verification check
- Changing their name to another surname, such as Jones to Smith, would trigger reverification
- Changing a name to a nickname, such as Princess to Joe or Tabby to Tabitha, would trigger reverification

Issues with verification

I've been selling for weeks, receiving payouts to my bank, able to withdraw available funds, why are you suddenly restricting my ability to receive payouts? What is going on? I understand how alarming this may be, let me check what's preventing the payouts from being issued to your account. DSA - KYT related:

We also need to comply with applicable laws and regulations. The Digital Services Act requires that we collect and verify all the needed data from business sellers selling into the EU domestically and internationally.

I can see that there is some additional verification required on your account. Periodically, we may ask for additional verification of the information you provided to ensure we are meeting the strict regulations of the industry. Are you able to access your account now? Great. If you go to your eBay messages, you will see an email from us asking you to provide some documentation. All you need to do is click on that link and upload the required details. Once the information is provided and verified, your payouts will continue as normal as well as the ability to withdraw available funds. I am a nonprofit/charity seller and have completed the registration process. Why am I getting a message that my account is still being verified and I'm not able to list items for sale? I see that your account is still going through the verification process, this can take a few business days.

Please check your account for any eBay messages or banners asking for additional information to complete the verification process.

Internal Information:

When a seller registers as a business nonprofit entity type, the seller is not allowed to list items until their account passes the KYC prechecks and their charity documentation has been reviewed. The charity documentation

review is a manual process that can take 2-3 business days. If you do not see any message or remedy banner on the account asking for more information, reach out to the KYC Operations Team to check if further information is needed. Hard failure: I tried to verify my account and you suspended me. You have not paid out my money. I need this money to maintain my business and take care of my family. NA/AU Talking point: Due to not being able to verify the information that was provided, we are unable to send any funds to the linked bank account and will follow the escheatment process in accordance with state and federal regulations. UK/EU Talking point: Due to not being able to verify the information that was provided, any funds not already paid out will be retained by eBay as required by law. Please also see information in the https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#unpayable_funds; Seller Workflow section

Letter of Authorization (LOA)

UK, IE, AU, and DE ONLY - Why am I being asked for a Letter of Authorization?

- In UK, IE, AU, and DE, to comply with a regulatory requirement, if you are a Primary Account Holder on an eBay account but don't have the role of Director you need to have a Letter of Authorization to ensure you can act on behalf of the company/account.

Internal Information Teammates:

- If you receive contacts asking about this LOA, direct the sellers to the banner or email they received.
- Escalate to our internal compliance teams.

<https://cskb.qa.ebay.com/library/EBAY/EU%20Images/DE/GUIDES/GUIDE1714/LOA.png>

See screenshot / Letter of Authorization (LOA)

Bank KYC - Blocklist

What is a Blocklist?

- A customer may have issues adding their bank account and subsequently have KYC issues due to a blocklist.
- Blocklists are tied to a financial instrument used by the customer.
- There are two instances where you will encounter a blocklist - previous suspended accounts and 3-in-7 blocklist. They both require a CMT

to resolve. See

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#blocklist steps to resolve in Seller Workflow

Internal Information Do not use the phrase Blocklist. Do not share decline code or decline reason. File a CMT as soon as you are done with the call.

Why do I get an error message when I try to update my bank account?

There was an issue when attempting to add your bank account.

We will need to escalate this to find the cause of this issue.

For link to previous suspended account blocklist: In the meantime, you can try adding a different bank account if you have one available. If not, please refrain from entering any financial information as that can cause further delays

For 3-in-7 blocklist: In the meantime, please refrain from entering any financial information on your account until we contact you. Doing so may cause further delays.

[id="Active-CBT-KYC" name="Active-CBT-KYC"Active CBT and KYC](#)

Do sellers need to go through KYC for each Active CBT site?

They need to meet KYC requirements for each entity that processes transactions on our sites.

Find the

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1664&ViewLocale=en_US#Drop-DP CBT Disposition Packages here

Site	Entity	Payment Terms of Use (PTOU)
US	eCI	
CA	eCC	
CAFR	eCC	

href="https://pages.cafr.ebay.ca/payment/2.0/terms.html"

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Do sellers need a bank account on each site?

- No, they will have one bank account in their home country.
- We will do currency conversion on their sales to other sites and pay them out to a single bank account in a single currency.

If a seller fails KYC in one region or entity and is blocked from receiving payouts or withdrawing available funds, would their payouts be blocked in all other regions?

- Generally no, we would block payouts and ability to withdraw available funds only for the region where the seller failed KYC.

Internal Information Expand the Cross Border Trade section of Customer verification view in Agent Desktop to view which entities the seller has passed KYC. The sellers home entity is marked with a house

symbol. AU only: if a seller fails KYC in a country outside of AU and their payouts are on hold, please [escalate the case to DL-eBay-AU_Payments_CBT@ebay.com](mailto:DL-eBay-AU_Payments_CBT@ebay.com)..</p>

For B2C and sole proprietorship sellers selling into the EU domestically and internationally, the Digital Services Act requires that we collect and verify the following data prior their first listing:

Business Name
Physical Address
Phone number
Email address
Company Registration Number
Name
ID document (may not be required if we have electronically verified the seller)
Payment account information (the payout bank account for the seller)
Compliance with laws certification

<h3>The INFORM Consumers Act (collecting, verifying and disclosing seller information)</h3>

The US INFORM Consumers Act (passed by several U.S. states) requires online marketplaces such as eBay to collect, verify, and disclose certain information from high-volume, third-party sellers to their buyers.

High volume third-party seller is someone who, in 12 consecutive months in the last 24 months:

Sold 200+ new/unused items on eBay.com
totaling \$5K or more

To comply with these laws, eBay needs to collect the following information from high volume third-party sellers:

bank account number
government-issued identification
tax identification number
contact information
phone number
email

Sellers also need to confirm the accuracy of their data on an annual basis.
When

The INFORM Consumers Act was signed into law on December 19, 2022 and is expected to go into effect on June 27, 2023. We're committed to keeping you informed about possible impacts on your business.
Information will be collected from impacted sellers shortly after the seller

[illegible]

individual acting on behalf of the seller that includes individuals name (if that individual has already been KYCd) (passport or driver's license) </td> </tr>

</tr> </td> Address: </td> </td> N/A (Note: may be displayed to buyers if individual seller hits \$20K threshold) </td> </td> Business Address </td> </tr> </tr>

</td> Email: </td> </td> Working Email </td> </td> Working Email </td>

</tr> </tr> </td> Phone: </td> </td> Working Phone No. </td> </td>

Working Phone No. </td> </tr> </tr> </td> Tax ID: </td> </td> Taxpayer ID

</td> </td> Business Tax ID </td> </tr> </tbody> </table>

Information we currently collect as part of KYC: (See GUIDE1664) Identity info Customer name Date of Birth (DOB) SSN Address Business Info Legal Business Name Business entity type EIN Legal Business Address Phone Bank Info Bank account number and routing number

 Since email is needed as part of account creation, we have the seller's email by default.

What information are we sharing with buyers about high-volume sellers? For sellers who exceed \$20,000 annual gross revenues, eBay is required to share the seller's name and address with the buyer after the purchase, and to also include a link to the eBay messaging system. This information will be shared in the buyers order confirmation email and order details. How are sellers being notified that they need to provide us with their information? Sellers who both meet the high-volume seller threshold and also need to take action to provide their information will be notified by email. They will also see a banner in My eBay and Seller Hub. What happens if a seller doesn't provide this information? We are working with our sellers to bring them into compliance with

US laws. We may block payouts, end existing listings, and prevent the seller from listing new items.

FAQs (Sellers)

Why are you asking for this information?

New consumer rights regulation in the US requires eBay and other online marketplaces to ask high-volume sellers to provide some additional information.

We have a legal obligation to collect and verify the seller information.

How do I upload my information?

Sellers will be asked to upload their information using the existing KYC process. Go to http://cskb.vip.ebay.com/csxbapp/art?page=content&id=GUIDE1664&viewlocale=en_US&curPage=art&prevPage=srp for KYC screenshots.

I've already provided this information. Why do I need to provide it again?

New consumer rights regulation in the US requires us to ask high-volume sellers to provide some additional information. Sellers also need to confirm that their information is correct on an annual basis.

Are you storing my information?

eBay will retain customer data in line with applicable legal and regulatory obligations.

I don't want buyers to have my personal information (address). Can I request an exception?

The INFORM Consumers Act impacts all online marketplaces, not just eBay. As one of the online marketplaces impacted by these regulations, we must comply with these new requirements, but there may be exceptions to what you are required to share with buyers.

Sellers may qualify for an exception to sharing their full physical address with buyers if they certify that they meet one of two criteria:

- Their address is a residential address, in which case we will only share the seller's state and country.
- The seller has a different address for product returns, in which case we will share the return address.

How to request an exception

Go to Account and select Business info (for business accounts) or Personal info

Select the link to the INFORM Consumers Act page.

Select the Request an exception button to begin the process of requesting an exception.

Mobile

web Landing page The seller can select an exception:
 After selecting Confirm, they'll see a confirmation screen on mobile" src="https://cskb.qa.ebay.com/library/EBAY/LIVE2292/exception%20flow%20confirmation%20page%20mobile.jpg">

 On desktop Desktop landing page: Note: If the seller has a return address this will be auto-populated. If the seller does not have a return address, they will be prompted to enter one. The seller can select an exception option:
 Once the seller selects the option and verifies the information is correct by selecting Confirm, they will see a confirmation page. This confirmation page will vary slightly depending on what they chose. For example, if they selected that their address is a residential address, they will see the following page instead confirming we will only share City and State.

 Why are my payouts on hold? The INFORM Consumers Act requires us to suspend payouts until you have completed the verification requirements. We want to help you complete verification so you can get paid.


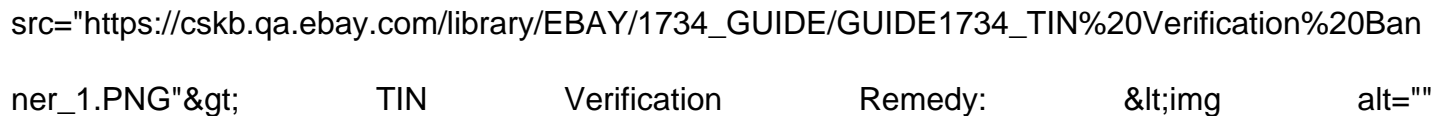

To complete verification, select the link in the emails we've sent asking you to verify your information or select the banner in My eBay or Seller Hub (screenshot below).

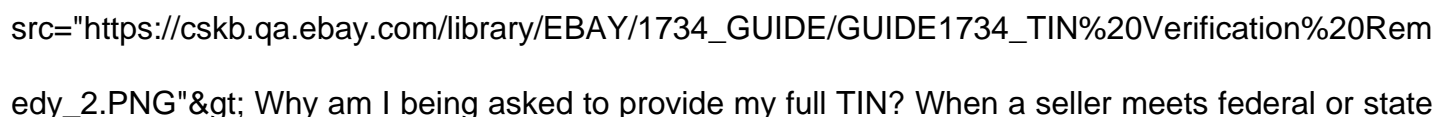
 What kind of documents can I use as ID? Any government-issued ID like a driver's license or passport can be used. I don't have a cell phone. How can I proceed? We're actively working to make it easier to verify your information at eBay. Right now, we are only able to verify mobile numbers. You can change your phone number in your Account settings to a mobile number to complete verification. If a mobile number isn't an option for you, we will have verification available for sellers with landline phone numbers in early 2023. I don't live in the United States. Why do I need to follow United States law/my country's privacy laws contradict this requirement? If you sell on eBay.com, your selling activity is governed by US laws. What is a Tax ID number? A Social Security Number (SSN) issued by the Social Security Administration (SSA) An individual Tax Identification Number (ITIN) issued by the IRS (only available for certain resident and non-resident aliens, their spouses and dependents who cannot get an SSN) <h3>Tax ID (TIN) Verification Check - US only</h3> What is a Tax ID number? A Social Security Number (SSN) issued by the Social Security Administration (SSA) An individual Tax Identification Number (ITIN) issued by the IRS (only available for certain resident and non-resident aliens, their spouses and dependents who cannot get an SSN) What is the Tax ID Verification Check? This check is to ensure the Tax ID (TIN) information the seller has on file matches IRS records. The check is very similar to an identity pre-check, with a banner appearing in Seller Hub asking the seller to double-check their name, address, and TIN/SSN. This TIN check is for: North America sellers only Individual entities (Social Security Number sellers) only This check is

similar to pre-check in that:

- A seller will have 20 attempts to correct their details
- Seller will be subject to the regular Identity check at \$3,000

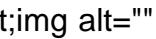
 Note: This check is different from the traditional KYC checks in that no document upload is requested/required. If you see this check, just ask the seller to provide their correct information through the banner remedy and submit. Once submitted, it will take up to 2 days for the information to be checked - if the TIN verification fails again, the banner will remain and the seller will need to re-enter their details or fill out a Form W-9. See <https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1765#InstructionsStepstoResolve> for additional details. **TIN Verification**

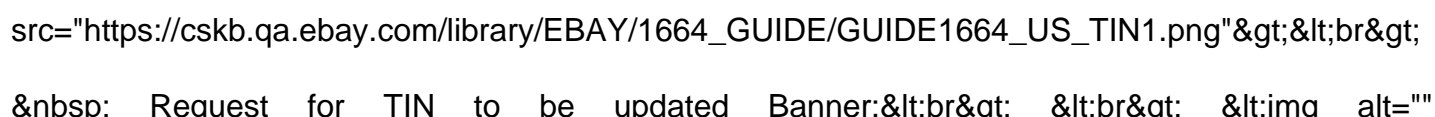
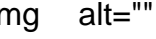
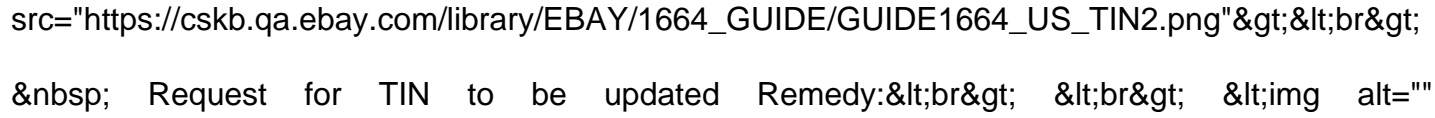
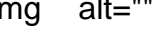
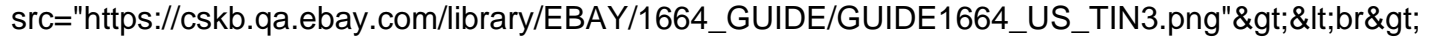
Banner: 
 **TIN Verification Remedy:** 

 Why am I being asked to provide my full TIN? When a seller meets federal or state thresholds, the IRS requires they receive a 1099-K form. If the sellers Tax ID numbers are missing or incomplete, the seller will receive a notice from eBay to fix any missing or unverifiable information.

On eBay, the seller will see a remedy banner within their account. **Internal Information**

- If the seller fails to remedy their account through the banner, and we are not able to verify the information they provide, their payouts or ability to withdraw available funds may be blocked eventually.

Request for TIN to be updated email: 

 **Request for TIN to be updated Banner:** 
 **Request for TIN to be updated Remedy:** 


Failed to verify - TIN email 

href="https://cskb.qa.ebay.com/library/EBAY/1664_GUIDE/GUIDE1664_US_TIN4.png"

target="_self">

Failed to verify - TIN Banner

 <a

href="https://cskb.qa.ebay.com/library/EBAY/1664_GUIDE/GUIDE1664_US_TIN5.png"

target="_self">

Failed to verify - TIN Remedy

<h3>High Risk Bank</h3>

Is High Risk Bank the same thing as the customer in KYC? High Risk Bank is a different process than KYC. If the customer has uploaded documents to review but does not have a compliance issue, check Customer Verification view in Agent Desktop if the account is in KYC and follow normal KYC processes.

If Issue 676 (High Risk Bank Suspension) is open, but Issue 902 (High Risk Payout Block) is closed, is the suspension invalid? If the customer provided fraudulent documents, Issue 676 will be opened and the account will be suspended. An appeal should be denied unless there is evidence of an error in the original action.

Escalation path: AD > Customer Verification > Compliance Referrals > Risk > High Risk Bank > Bank statement or Photo ID check > Notes- add > OOTP (if applicable) > Appeal Request > Submit </h2><h2>GUIDE.DETAILED_INFORMATION

Internal Information <h3><a id="manual_workaround"

name="manual_workaround">Manual Work Around Processes</h3> Medium/High Risk Seller Documentary ID Verification
 (Seller

Type is based on the risk rating from ARR. This only applies to sellers operating on SARL License.)

If a seller is cleared through the auto verification process, once they reach the Medium or High risk rating document verification collection is required.
 Submitted Document is Approved: <ol type="a"> The document is requested from the seller. The document is
received from the seller, <ol type="i"> The case is
opened/viewed in SCM. The document is validated (the correct document is received and valid). The appeal is completed in SCM (potential 902 restriction lifted).
 Submitted Document is Denied Incorrect/Non-Valid Documents Received: <ol type="a"> The document is requested from the seller The document is received from the seller <ol type="i"> The case is opened/viewed in SCM The document received is incorrect or invalid (see the multitude of reasons why a document may be incorrect or invalid below) <ol type="i"> Name mismatch Location mismatch Black & White copy Expired Name and/or location mismatch Photocopy/Scan Altered/Redacted (black bar) Front/Back Needed Send the corresponding free form email related to Issue 901/902 via SCM requesting a correct and/or valid document(s) for further review. If the customer fails to correct and/or submit valid document(s) and is a Trader as set forth under the DSA, (i.e. business selling products in the EU) then roughly 28 days from receiving the aforementioned email the customer will be sent an additional email notifying them of the indefinite restriction and provide them with an option to submit a complaint. Australian Trusts
 (when the trustee is a company or a Fixed Unit Trust) Submitted Document is Approved: <ol type="a"> The document is requested from the seller The document is received from the seller <ol type="i"> The case is opened/viewed in SCM The document is validated (the correct document is received and

valid) The account is notated accordingly (there is a note in Salesforce referencing the disposition decision) The appeal is granted

 Submitted Document is Denied Incorrect/Non-Valid Documents Received: <ol type="a"> The document is
requested from the seller The document is received from the seller <ol type="i"> The case is opened/viewed in SCM The document
received is incorrect or invalid (see the multitude of reasons why a document may be incorrect or invalid below) <ol type="i"> Name mismatch Location mismatch Black & White copy Expired Name and/or location mismatch Photocopy/Scan Altered/Redacted (black bar) Front/Back Needed Account notated accordingly (note in Salesforce referencing the disposition decision) Send the corresponding free form email related to issue 901/902 via SCM requesting a correct and/or valid document for further review.

 Document uploader: https://ocswf.ebay.com/mudcwf?deptName=AAR Australian Trusts
 (when the trustee is not
a company or a Fixed Unit Trust) Submitted Document is Approved: <ol type="a"> The document is requested from the seller The document received is
from the seller <ol type="i"> The case is opened/viewed in SCM
(Salesforce) The document is validated (the correct document received and valid) The account is notated accordingly (there is a note in Salesforce referencing the disposition decision) The appeal is granted

 Submitted Document is Denied Incorrect/Non-Valid Documents Received: <ol type="a"> The document is requested from the seller The document is
received from the seller <ol type="i"> The case is opened/viewed in SCM
(Salesforce) The document is validated (the correct document received and valid) The account is notated accordingly (there is a note in Salesforce referencing the disposition decision) The appeal is granted

type="i"> The case is opened/viewed in SCM (Salesforce)
The document received is incorrect or invalid (see the multitude of reasons why a document
may be incorrect or invalid below) </ol type="i"> Name mismatch
Location mismatch Black & White copy
Expired Name and/or location mismatch
Photocopy/Scan Altered/Redacted (black bar) Front/Back
Needed The account is notated accordingly (there is a note in
Salesforce referencing the disposition decision) A Failure Verification Reason
Code is placed on account, thus enacting the remedy flow process The
corresponding email related to verification reason code failure via CMS (Salesforce) is sent
requesting correct and/or valid documents for further review.
 Document uploader: <a
href="https://ocswf.ebay.com/mudcwf?deptName=AAR"
target="_blank">https://ocswf.ebay.com/mudcwf?deptName=AAR
Unsupported countries Some countries are not supported for Payments. To access the list of
unsupported countries, please refer to <a
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1714#unsupported_coun
tries" target="_blank">GUIDE1714 </h2>