

eBay Money Back Guarantee (eMBG) overview for new hires

GUIDE.SUMMARY What? The eBay Money Back Guarantee (eMBG) program is designed to help drive customer confidence when shopping on eBay. Trust is a big factor in commerce, especially for ecommerce. Without it, potential customers question whether to shop with us. With something like eMBG, it takes the questioning out of the equation. Ideally, buyers and sellers should work out any transactional disputes together. However, sometimes problems arise and they can't come to an agreement. When this happens, it requires someone to step in for them and help resolve the issue. This is where eMBG kicks in. This article includes: This article is primarily written for new M2M teammates to use during training sessions. This article describes at a high level: The member experience for a return request. The member experience for an item not received. The steps that occur when eBay is asked to step in and help with a return request or an item not received. Note: In this guide, all the links open in a new tab. This allows you to view the links in a new tab without losing your spot in this guide.

GUIDE.RELATED_LINKS Related articles

- [eBay Money Back Guarantee Policy](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520)
- [eMBG Policy - Global Shipping Program](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1620)
- [Item not received \(INR\)](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1566)
- [Returns - Remorse, SNAD, False SNADs, and Forced SNADs](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567)
- [Automation - returns and refunds](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1643)

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target="_blank"&M2M Lobby&/a&&/li&& &/li&&&a

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target="_blank"&M2M New Hire Landing Page&/a&&/li&& &/ul&&

&/h2&&&/h2&&GUIDE.DETAILED_INFORMATION In a perfect world... &/table

border="1" cellpadding="2" cellspacing="0"&&/tbody&& &/tr&& &/td width="25%"&& Ideal

experience&/br&& &/img alt=""

src="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1501%20-%202000/1565/boxes2.jpg"&

&/td&& &/td&& &/ul&& &/li&&The buyer always receives the item on time&/li&&

&/li&&The buyer never returns the item&/li&& &/ul&& &/td&& &/tr&& &/tbody&&

&/table&& In a world that's less than perfect... &/table border="1" cellpadding="2"

cellspacing="0"&&/tbody&& &/tr&& &/td valign="top"&& Item not received (INR) &/img

alt=""

src="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1501%20-%202000/1565/LostPackage.j

pg"&&/td&& &/td&& &/ol&& &/li&&The item does not arrive by the estimated delivery

date (EDD)&/li&& &/li&&The buyer &/a

href="https://cskb.qa.ebay.com/library/EBAY/GUIDE1489/INR_customerExperience.JPG"

target="_blank"&&opens an INR request&/a&&/li&& &/li&&The seller chooses the next

step: &/ul&& &/li&&Issues a full refund&/li&& &/li&&Uploads or updates tracking on the

order&/li&& &/li&&Offers a replacement item&/li&& &/ul&& &/li&& &/ol&&

&/em&&If the seller issues a full refund:&/em&& &/ol&& &/li&&The buyer receives

the refund within 48 hours&/li&& &/li&&The INR closes when the buyer receives the

refund&/li&& &/li&&The seller's final value fees (FVF) are credited&/li&& &/ol&&

&/em&&If the seller uploads or updates the tracking number:&/em&& &/ol&& &/li&&The

buyer waits until the item arrives&/li&& &/li&&The buyer receives the item and closes the INR

request&/li&& &/ol&& &/em&&If the seller offers a replacement item:&/em&&

 The buyer accepts the offer and waits for the new item to arrive
The buyer receives the item and closes the INR request </td>
</tr> </tr> <td valign="top"> Return request

 </td> <td> The buyer receives item and wants to return
it
 The buyer
 <a
href="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1501%20-%202000/1565/returnExperi
ence_OpenAReturn.jpg" target="_blank">opens a return request The
buyer
<a
href="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1501%20-%202000/1565/returnExperi
ence_SelectAReason.jpg" target="_blank">selects the return reason
The seller receives the request and chooses next step: Issues a full
refund without the item being returned
 Accepts the return
Offers a replacement (sends the same item) Offers an exchange (sends a
different item of similar value) Offers a partial refund and allows the buyer to keep
the item If the seller issues a full refund without the
item being returned:
 The return closes as soon as the seller
issues the refund The buyer receives the refund within 48 hours
The seller's final value fees (FVFs) are credited If the seller
accepts the return: The buyer obtains a shipping label
If the buyer is responsible for return shipping, then the buyer pays for the return shipping
label If the seller is responsible for return shipping, then the seller provides the
buyer either the return shipping label or the means (money) to pay for return shipping
 The buyer prints the label and ships the item back to the seller
The seller receives the item and issues a refund, the request closes, and the seller's FVFs
are credited If the seller offers a replacement or exchange:

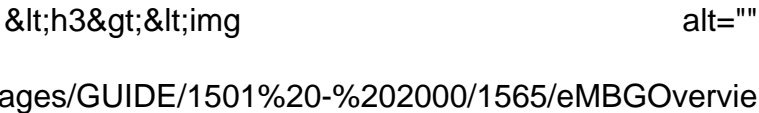
- The buyer accepts the offer of a replacement or exchange
- The seller provides a return shipping label
- The buyer prints the label and ships the item back to the seller
- The seller sends the replacement or exchange item
- The seller receives the original item
- The buyer receives the replacement or exchange item

If the seller offers a partial refund and allows the buyer to keep the item:

- The buyer accepts the offer of a partial refund
- The seller issues the partial refund
- If the refund is equal to or more than 80% of the item price, the seller's final value fees can be credited

When things don't go right, eBay can step in and help

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 <https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1501%20-%202000/1565/eMBGOvervieweMBG.png>

Ideally, buyers and sellers should work out any transaction disputes themselves. However, sometimes problems arise and they can't come to an agreement.

When this happens, it requires someone to step in for them and help resolve the issue. This is where eMBG kicks in

Either the buyer or seller can ask us to step in and help

The aim of eMBG is to change bad experiences into good ones in a way that is fair to both sellers and buyers

What kind of problems can arise?

For a list of the types of problems that can happen in an item not received scenario, see:

https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1566#di_wrong

What can go wrong or cause concern during an INR?

For a list of the types of problems that can happen in a return scenario, see:


https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567#tp_wrongx

What can go wrong or cause concern during a return request?

Below, we'll go a little bit deeper into why a buyer might open a request. We'll also

describe the steps as a request becomes an eMBG case. Note that:

- The steps are sequential - they always go in this specific order
- Requests and cases may not go through all of the same steps
- For example: a buyer or seller may not choose to appeal a case

Request	stage
	

1. The buyer opens a request because of an issue with their item
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- Issues can include:
 - The item wasn't received
 - The item was received, but something was wrong with it
 - The item was received, and the buyer experienced remorse about the purchase
 - The seller is alerted that there is an issue with the item
- Once the request is open, the seller is given time to respond and resolve the issue. This time is referred to as the Seller Make It Right (SMIR) period.

The eMBG Policy defines our time frames. You can see the length of the SMIR period there. The buyer must

wait until the end of the SMIR period before they can ask eBay to step in.

If the buyer and seller don't come to a good resolution, eBay is here to help.

Escalation

2. The seller, buyer, or eBay's automated system
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Experience

AskeBayToStepIn.png" target="_blank">asks eBay to step in</h2>
To our members, we refer to this as "asking eBay to step in and help"
Internally, we refer to this as "escalating a request" Once eBay is asked to
step in, the request then becomes a case We tell our members to allow us 48
hours to make a decision regarding their case Sometimes, we place the case on
hold to ask for additional information. For example, we may ask for a <a
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520#section6.1"
target="_blank">proof of some type Based on the
information available during the review, eBay determines the next steps
<h3><a

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520#section1.1"
target="_blank">If the transaction is eligible for eMBG, we determine the next steps in a
process called adjudication.</h3> </td> </tr> </tr> <td
valign="top"> <h3>Adjudication</h3> </h3> </td> <td valign="top"> <h2>3. We review the case
details and determine adjudication</h2> The case adjudication determines:
 If the item needs to be returned to the seller The party
responsible for return shipping costs If the buyer is due a refund If
eBay will look to recoup funds from the seller for the buyer's refund The case
outcome (buyer's fault, seller's fault, or eBay makes it right (EMIR))

 If the case is determined to be the seller's fault, the case will:
Impact the seller's performance metrics Force the seller to issue a refund
without a final value fee credit <h3>If one
party feels the case was handled incorrectly, we allow members to appeal our
decision.</h3> </td> </tr> </tr> </td valign="top">

4. If either party disagrees with the case outcome, they can ask to appeal the decision

- A member may ask to appeal only if the case was decided in the other party's favor
- For example:
 - If we decide the case in the buyer's favor, the seller may appeal
 - If we decide the case in the seller's favor, the buyer may appeal

Because a member can only appeal a case once, we recommend that they appeal only if they have new information. Else, we may reject or deny their appeal

- If we determine that a case was decided incorrectly, we may decide to overturn our initial decision
- For sellers, this means:
 - We may remove any defects associated with the original case decision
 - We may pay the seller with eBay's funds to offset the cost of a forced refund
 - We may remove negative feedback associated with the transaction
- For buyers, this means:
 - We may issue a refund with funds from eBay or the seller

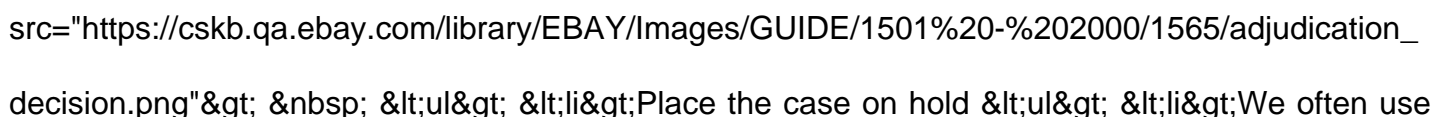
A member can only appeal a case once. We do not conduct second appeals.

- Place the case on hold
- We sometimes put the case on hold to give the buyer or seller time to provide us more information
- We never put a case on hold to avoid a difficult conversation
- Refund the buyer
- Depending on the case details, we may issue a refund using funds from the seller or eBay
- Close the case

We may close a case without asking either member to take action

- "Drop a Forced SNAD (FSNAD)"
- A "forced SNAD" is a forced return. The expression comes from a time when we only forced a return when the item was significantly not as described. Now, we may force a return for other reasons. For example, the seller agreed to a return, but didn't send a shipping label
- During an FSNAD, eBay may ask the buyer to return the item for a full refund
- The buyer, seller, or eBay may pay for the return shipping label. It depends on the details of the case
- If the buyer returns the item as requested, the refund is issued automatically

Item Not Received (INR)



Place the case on hold

We often use case holds to allow more time to pass before we make a final decision

Common reasons include:

- Allowing time for a returned package to be delivered
- Allowing time for either member to provide us with documentation
- Refund the buyer
- Depending on the case details, we may issue a refund using funds from the seller or eBay
- Close the case
- We may close a case without asking either member to take action

Appeals



A member can only appeal a case once

An appeal decision may vary depending on the details of the case and the original case decision

We "grant" or "deny" appeals