Bulk credit debit procedure

<h2>GUIDE.SUMMARY <ul> 1 PURPOSE 2 POLICY REFERENCE 3 SCOPE 4 PROCEDURE <ul> 4.1 Bulk Credits Debit Types 4.2 Bulk Credits 4.3 Bulk Debits 4.4 Approval 4.5 Documentation Requirements 4.6 Restrictions 4.7 Exceptions   <a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1756&ViewLocale=

en_US#GOVERNANCE">5 GOVERNANCE <ul> 5.1 Review and approval 5.2 Document control   6 RELATED DOCUMENTS </h2><h2>GUIDE.DETAILED_INFORMATION </h2><h3>1 PURPOSE</h3> The purpose of the eBay Bulk Credit Debit Procedure is to provide detailed information on the actions required to issue bulk credits or debits. Bulk credit or debit requests can be submitted by any department within eBay upon request by the business.   The decision to process or reject a credit or debit request is made by Payment Operations in adherence to this policy.   Bulk credits or debits may be issued to customers under certain circumstances. They can cover scenarios such as crediting or debiting seller fees, shipping cost or eBay Money Back Guarantee claim amounts.   The following credits or debits have to go through the bulk credit debit process as they are considered high risk credits and debits: <ul> Credit or debit requests for multiple or single items for an amount exceeding 10,000 USD   Multiple item credits exceeding 499 items   This procedure is to be used for internal purposes only. The external publication of this procedure is not permitted. This includes sharing internal policies on an external platform, or verbally sharing internal policies with a member.   <h3>2 <a id="POLICY REFERENCE"

name="POLICY REFERENCE"> POLICY REFERENCE</h3> Global Payment Operations Policy   <h3>3 SCOPE</h3> This procedure covers bulk credits and debits issued by Payment Operations. It excludes situations where the credit or debit is automated or has been manually credited or debited by a teammate.   Only documentation that has been explicitly described as part of the eBay Bulk Credit Debit Procedure will be deemed procedure. No other documents or content form part of this procedure. This procedure is applicable globally.   The eBay Bulk Credit Debit Procedure is owned by the Pricing and Monetization team. The Pricing and Monetization team owns eBay money movement policies and is responsible for creating and maintaining such policies. If you have questions on the content of this policy, please contact us at GBPGovernancePolicy@ebay.com.   <h3>4 PROCEDURE</h3> <h3>4.1   Bulk Credits Debit Types </h3> Bulk Credits Debits can be categorized in three categories: <ul> Item level credits and debits: issued for item level fees such as final value fees. Account level credits and debits: issued for account level fees such as late payment fees. Subscription credits and debits: issued for subscription fees such as store subscriptions.   <h3>4.2   Bulk Credits </h3> Bulk credits may be issued by Payment Operations through Billing Hub in the following

situations: <table border="1" cellpadding="0" cellspacing="0"> <tbody> <tr> <td bgcolor="c2dfff" width="102"> Root Cause / Credit Code </td> <td bgcolor="c2dfff" width="342"> Definition / Usage </td> <td bgcolor="c2dfff" width="78"> Frequency Threshold </td> </tr> <tr> <td width="102"> Bug </td> <td width="342"> Credits may be issued for site bugs or tool issues when the system did not perform as expected. The bug needs to be confirmed by a bug ticket number, jira or a similar validation method.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Unpaid item (UPI) / Cancelled Transaction   </td> <td width="342"> Unpaid Item and cancelled transaction credits may be issued to sellers when they are unable or unwilling to resolve the issue through the online channels (not due to a bug). This reason code should only be used if the buyer has not paid for the item, or in case of cancellation, buyer has been refunded (within return timeline). Documentation to be provided in either case. </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Misunderstood Promo / Marketing </td> <td width="342"> Misunderstood Promo / Marketing credits may be issued if customers misunderstood promotion terms and subsequently did not qualify for promotional credits (on-site) when they believed they would.   Promo ID, link to promotion or terms and condition of promotion must be provided in documentation.   </td> <td width="78"> 1 x 3 mths </td> </tr> <tr> <td width="102"> Promo / Marketing   </td> <td width="342"> Promo / Marketing credits may be issued for Promotions, Marketing and Pricing initiatives that cant be run via Promotions, Marketing and Pricing platforms due to system limitations. Promo ID, link to promotion or Terms and condition of promotion have to be provided in documentation. </td> <td width="78"> No </td> </tr>

<tr> <td width="102"> Trust & Safety (TnS) </td> <td width="342"> Credits are issued when automatic credits fail to be initiated by Trust & Safety following one of the actions below: <ul> Account suspension for Trust & Safety reasons Fraudulent account usage confirmed by Trust & Safety Teams Account Take Over (ATO) confirmed by Trust & Safety Teams Ended listings due to policy violations confirmed by Trust & Safety Teams   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Test Account </td> <td width="342"> Test listings may be created by eBay Teammates using official test accounts. Test credits are applied to test listings, subscriptions or accounts used to test site features and tools. Test accounts should be registered with Payment Operations through the Test Account Credit Tool within CAAART tool to qualify for automated crediting. If manual crediting is required, the account must be a valid test account.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Courtesy </td> <td width="342"> Courtesy credits may be granted by eBay as a goodwill gesture when a seller error has occurred or no other credit code is appropriate after considering all other sections of the eBay Bulk Credit Debit Policy. This code does not apply to unpaid items. </td> <td width="78"> 1 x 12 mths </td> </tr> <tr> <td width="102"> Charity </td> <td width="342"> Charity credits may be applied in two scenarios: <ul> Charity eBay accounts that are registered as a charity and some or all of the listing proceeds are to be donated to a recognized charity. (These should be registered with in CAAART and will be automatically credited). If this does not happen, manual credits can be issued. Regular seller accounts that choose to create a charity listing to donate some or all of the proceeds of a given listing to a recognized charity.   </td> <td width="78"> No

</td> </tr> <tr> <td width="102"> Fiscal Tax (Tax and VAT credits) </td> <td width="342"> eBay offers sellers Tax credits for Value Added Tax (VAT) exemption and Tax Deducted at Source (TDS) exemption. Often retrospective fees must be credited where the customer was exempt for that period but didnt receive a credit.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Business Program and Initiative </td> <td width="342"> Business program and initiative credits may be applied when a specific program or business initiative requires a credit to be issued while automated credit flows are not build out.   They may include long-term business programs, pilots or business unit projects, which are put in place for specific target audiences.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Extenuating Circumstances </td> <td width="342"> Extenuating Circumstances credits may be granted as a goodwill gesture of eBay under certain circumstances. Those are categorized into Office of the President (OOTP), Legal and CARE escalations, employee error and other extenuating circumstances: <ul> A seller issue requiring OOTP/Care or Legal team resolution, where seller credit is required. For bankruptcy, legal contacts who have approved the credit must be documented in the MAC note. A seller experienced an issue as a consequence of an employee error. A rare seller issue or life event, outside an individual control, with significant personal/business impact. Those are limited to the following scenarios: Long term illness/Death of the account holder Fire in business/home premises which directly impacts eBay sales Personal military service in active war zone Natural disaster/Major catastrophe End Auction Style Early listing fees Seller mistakenly listed item

in Motors, Parts & Accessories or Business & Industrial categories Manual over debit & under credit adjustments Early Termination fees due to: Unsuccessful cancellation of a previous Store (original request failed due to customer/system error) Seller learns their business is seasonal or sudden drop in sales (confirm by checking account sales)   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Wacko </td> <td width="342"> Wacko listings have unusually high sales prices for their categories. They are often intended as jokes, such as an image of Elvis on toast. Manual and Automated Wackos should only be processed by the Payment Operations team. For the credit to take place, the listing must have been flagged as a potential Wacko, and evidence must include at least two of the following: <ul> Listing has an unreasonably high listing price Buyer has not paid for the item Unpaid Item Dispute is closed successfully M2M conversations indicate possible Wacko FVF hasnt been paid Item has been admin ended CT Dispute is closed successfully MAC Note should identify the account as having been flagged as a potential WACKO & explain evidence that has led to the Teammate decision to treat as Wacko. Wacko approvals must be issued by the Payment Operations Team. </td> <td width="78"> No </td> </tr> </tbody> </table> <h3>4.3   Bulk Debits</h3> <table border="1" cellpadding="0" cellspacing="0"> <tbody> <tr> <td bgcolor="c2dfff" width="102"> Root Cause / Debit </td> <td bgcolor="c2dfff" width="342"> Definition / Usage </td> <td bgcolor="c2dfff" width="78"> Frequency Threshold </td> </tr> <tr> <td width="102"> Bug </td> <td width="342"> Bug debits may be required when the system did not perform as expected and debits are

required as a consequence.   The bug needs to be confirmed by a product team.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Promo / Marketing   </td> <td width="342"> Promo / Marketing debits may be required when Promotions, Marketing and Pricing initiatives cannot be debited via Promotions, Marketing and Pricing platforms due to system limitations. </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Test Account </td> <td width="342"> Test listings may be created by eBay Teammates using official test accounts. Test debits are applied to test listings, subscriptions or accounts used to test site features and tools. Test accounts should be registered with Payment Operations. If manual debiting is required, the account must be a valid test account.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Fiscal Tax (Tax and VAT debits) </td> <td width="342"> Fiscal tax debits for Value Added Tax (VAT) may be required under the following circumstances: <ul> VAT hasnt been debited automatically due to a system or tool error Debit correction required due to a manual error.   </td> <td width="78"> No </td> </tr> <tr> <td width="102"> Business Program and Initiative </td> <td width="342"> Business program and initiative debits may be required when a specific program or business imitative requires a debit of the account while automated debit flows are not build out.   They may include long-term business programs, pilots or business unit projects, which are put in place for specific target audiences. </td> <td width="78"> No </td> </tr> </tbody> </table>   <h3>4.4   <a id="Approval"

name="Approval">Approval</h3> Approvals for bulk credits or debits issued by Payment Operations through the Bulk Credit Debit Tool in Billing Hub have to be requested through Salesforce or attached to the bulk credit or debit request. Detailed approval documentation is required to issue compliant bulk credits or debits and these have to be stored in the Bulk Credit Debit request or MAC notes.   Approval limits apply to all bulk credits and debits. Approval thresholds are determined by dollar value. Approval has to be provided by the department requesting the credit or debit as well as Finance (except for Promoted Listings where, for requests under $500,000 USD, approval will be given by Ads finance with Finance being informed. For requests over $500,000 USD, Ads finance and Finance approval are both needed). <ol type="A"> Approved amount cant be less than the credit or debit amount. The requestor is defined as the department requesting the credit or debit. If a credit or debit is requested on behalf of a department, the department is still required to provide the appropriate approval. If a bulk credit or debit is requested by more than one department one approval is considered to be sufficient. When bulk credits or debits impacting more than one region, approval from each regional Finance team is required. Splitting files to avoid obtaining the appropriate level of approval is strictly prohibited.   <h3>4.5   Documentation Requirements</h3> The following information must be documented in the related bulk credit debit

request or MAC note: <ol type="A"> Detailed user request in support of the reason a credit or debit is required The exact fees being credited or debited Item numbers Approval must be documented where applicable   All credits and debits must be: <ol type="A"> Documented by the credit or debit requestor or processor Documentation of the credit or debit has to be applied at the point of requesting or issuing the credit or debit (not retrospectively).   <h3>4.6   Restrictions</h3> This Procedure is not applicable to: <ol type="A"> An employees personal account or test account by the employee themselves (another employee must issue the credit) Credits and debits to customers that are under a Sanctions Suspension Issue 453, 461, 499, 774 Customers (sellers) who have not passed KYC, resulting in a payout block on their account are unable to receive credits until the required information is provided. Issue 902   <h3>4.7   Exceptions</h3> eBay Bulk Credit and Debit Procedure exceptions may be put in place as a temporary measure by the business. They may include pilots or business unit projects, which are put in place for specific target audiences. Approval for Bulk Credit Debit Procedure exceptions must be provided by the Payment Operations Policy team (GBPGovernancePolicy@ebay.com). <ol type="A"> Bulk credit courtesy exception:

 Exception for most valued sellers like High Value Sellers (incl. HV Traders for selling activities), eBay

Concierge Sellers and Managed Accounts. Credits for most valued sellers must be issued against the correct root cause/credit reason. For most valued sellers courtesy credit limitations can be exceeded provided the reason is documented in the bulk credit debit request, MAC Note or related Service Request (ie. HV/eBay Concierge/Managed Account indicator, supporting business reason documentation).
   Wacko approval limits exception:

 An exception to the approval process applies for confirmed Wacko bulk credit over 500,000 USD. Those require BU and Finance Director approval.
   Re-occurring approval exception:

 An exception to the approval process applies if bulk credit debit requests are re-occurring weekly or every bill-run due to a product limitation. In this case, and while an automated solution is being developed, required approval can be provided on a monthly basis. Credits: exception only supersedes the requirement for approval per credit request. Debits: exception supersedes the requirement for approval per debit request as well as Finance approval.
 Monthly approval need to be provided for the amount of all credits or debits issued in the following month. The approved amount cant be less than the credit or debit amount.

 Approval has to be provided by the department requesting the credit or debit as well as Finance. When bulk credits or debits impacting more than one region, approval from each regional Finance team is required.

 This exception is limited to weekly Trust Credit Requests, weekly/bi-weekly credit request of the fix FVF per Order, and Vehicle Debits until November 30, 2024.   <h3>5 GOVERNANCE</h3> <h3>5.1   Review and approval</h3> <table border="1" cellpadding="0" cellspacing="0"> <tbody> <tr> <td bgcolor="c2dfff">Sign-off</td> <td bgcolor="c2dfff">Department</td> <td

bgcolor="c2dfff">Role</td> <td bgcolor="c2dfff">Date</td> </tr> <tr> <td>Geoffrey Lloyd</td> <td>Payment Solutions</td> <td>Sr. Director</td> <td>02/11/2022</td> </tr> </tbody> </table> <h3>5.2   Document control</h3> Version history <table border="1" cellpadding="0" cellspacing="0"> <tbody> <tr> <td bgcolor="c2dfff">Version</td> <td bgcolor="c2dfff">Change Summary</td> <td bgcolor="c2dfff">Author/Last modified by</td> <td bgcolor="c2dfff">Status</td> <td bgcolor="c2dfff">Date</td> </tr> <tr> <td>5.0</td> <td>Update policy for promoted listings.</td> <td>Niroshan Srishan</td> <td>Approved</td> <td>Apr. 2023</td> </tr> <tr> <td>4.0</td> <td>Update policy exception for re-occuring approval to cover fix FVF credits.</td> <td>Isabel Becker</td> <td>Final</td> <td>Feb. 2022</td> </tr> <tr> <td>3.0</td> <td>Update policy exception for re-occuring approvals. Updating language to align with new organizational structure. Removing redundancy for more clarity.</td> <td>Isabel Becker</td> <td>Approved</td> <td>Oct. 2021</td> </tr> <tr> <td>2.0</td> <td>Added policy exception for re-occurring approvals for bi-weekly Trust credits, Vehicle debits and On eBay Sale debits. Added wacko credit section and policy exception for wacko credits approval.</td> <td>Isabel Becker</td> <td>Approved</td> <td>Nov. 2020</td> </tr> <tr> <td>1.0</td> <td>First Publication of New Bulk Credit Debit Policy. The new policy takes effect from November 2nd, 2018 and includes key changes based on feedback from GBPR, Finance and GCX.</td> <td>Isabel Becker</td> <td>Approved</td> <td>Nov. 2018</td> </tr> </tbody> </table> <h3>6 RELATED DOCUMENTS</h3> This appendix contains required approval limits for Bulk Credits and

Debits. <table border="1" cellpadding="0" cellspacing="0"> <tbody> <tr> <td bgcolor="c2dfff">Bulk Credit / Debit Limits</td> <td bgcolor="c2dfff">Requestor Org Approval required (All bulk credits/debits)</td> <td bgcolor="c2dfff">Finance Approval Required (All bulk credits/debits)</td> </tr> <tr> <td>$0 - $5,000</td> <td>Team leader / Specialist</td> <td>None</td> </tr> <tr> <td>$5,001 - $10,000</td> <td>Manager or Senior Account Manager</td> <td>Finance Manager</td> </tr> <tr> <td>$10,001 - $50,000</td> <td>Senior Manager</td> <td>Senior Finance Manager</td> </tr> <tr> <td>$50,001 - $500,000</td> <td>Director</td> <td>Finance Director</td> </tr> <tr> <td>$500,001 - $1,000,000</td> <td>Senior Director</td> <td>Finance Country CFO or Senior Director</td> </tr> <tr> <td>$1,000,001 - $5,000,000</td> <td>Vice President</td> <td>Vice President</td> </tr> <tr> <td>$5,000,001 - $10,000,000</td> <td>Senior Vice President or President</td> <td>Senior Vice President or President</td> </tr> <tr> <td>$10,000,001 - $25,000,000</td> <td colspan="2">eBay Inc CFO</td> </tr> <tr> <td>$25,000,001 - $100,000,000</td> <td colspan="2">eBay Inc CEO</td> </tr> <tr> <td>>$100,000,000</td> <td colspan="2">eBay Inc Board of Directors</td> </tr> </tbody> </table> The above table shows US Dollar amounts. Amounts should be rounded up to the nearest dollar. When working with another currency, convert the currency to the US dollar amount before checking what level of approval is needed. See the currency converter for assistance: https://www.oanda.com/currency/converter/