

High risk buying policy

&lt;h2&gt;GUIDE.SUMMARY What We have concerns with your buying activity or history. Internal Information(Do not share this information with the member) Fraud refers to (but is not limited to) the intent to buy or sell one or more items through malicious means (e.g. stealing an account or creating a fake account) with no intention to pay, deliver or ship an item (or with the deliberate intention to deliver a significantly different item) resulting either in a financial loss or a reputational prejudice to eBay and our customers. Fraud (High Risk) Buying refers to the intent to purchase item(s) without paying, either by using stolen methods of payment or misleading seller(s) into believing that payment was made by providing fake proof of payment or marking the item as paid. Fraudsters often target new or occasional sellers using M2M to coerce seller to ship item before payment can be confirmed as not received or denied/reversed by PayPal. Larger sellers including managed accounts also targeted but generally fraudster uses a stolen financial instrument to pay which takes longer to realize is bad. Common purchases are generally of high value or carry high popularity in the industry and can be resold to increase profit or used to keep organized crime afloat. In some situations, fraudsters will attempt to purchase low value/low risk items to first test whether they are detected or build some positive feedback history before switching to higher dollar/risk items. Fraud Buying materializes in different forms and the most common ones are captured below but are not limited to:

Modus Operandi	
Stolen Financials	
Use of a payment instrument (credit card, gift card, eBay incentive such as eBay Bucks, PayPal, bank account) that does not belong to person providing payment method and was obtained without instrument owners permission.	
Payment Spoofing	
Use of an eBay account to obtain good(s) without paying for them (social engineering/spoof tactics/marked as paid).	
Coupon Fraud	
Form of collusion between buyer and seller. Seller creates a listing which	

meets the minimum purchase requirements. Buyer purchases item and issues split payment with coupon and other instrument. No item is shipped. Buyer and seller make profit off portion paid with coupon. Sometimes the buyer and seller are one in the same person. In other instances the seller is offered a portion of the profit as financial incentive to gain their partnership.

Subsidized Inventory Abuse

For certain categories we offer price match from other like marketplaces (Amazon, Walmart.com). Buyer purchases high quantity and then resells back on eBay at higher price.

Gift Card Fraud

Two common forms:

- eBay branded gift card purchased with stolen financials and re-used to buy something before the gift card can be cancelled.
- Member buys gift card and later claims funds depleted before attempted use.

Daily Deals Fraud

Creation of multiple accounts with stolen/fake identities to circumvent limits of said daily deal item.

False/Stolen Identity

Use of an identity that was either made up or stolen from another individual for the creation of a new account. Sometimes this can be identified by accounts linked by same MGID where there is variation in names and/or addresses.

Claims Fraud

Excessive number of INR/SNAD claims filed over lifetime of purchase history or within short period of time.

Example: False claim that item damaged or item received is not item listed.

Work-from-home/Mule Scams

eBay member is led to believe they were recently employed to assist with purchasing or shipment of goods using their eBay account in good standing or create a new account with their trusted identity. In some of these scams the member may realize the employment opportunity is false but is willing to continue to make quick cash. Members who participate in these scams are responsible for any loss incurred to eBay or its members.

Triangulation Fraud

Seller lists item for sale on eBay. When item sells purchases same item from another retailer site using a stolen financial and often providing the retailer with the buyers ship to address and phone number. When

retailer later receives unauthorized charge-back will attempt to contact buyer to collect item or funds and is then learned purchased from seller on eBay.

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How do we measure the impact?

- Non-performing GMV (see definition of npGMV below)
- PayPal loss (unauthorized credit card/bank transfer charge-backs, fraud reversals, spoof claims)
- Fee loss (resulting from credits given to sellers for associated won items from fraudulent buyer)

Non-Performing GMV definition: npGMV is dollars associated with a winning bid in which the buyer & seller never exchanged funds, where a cancellation / return occurred, or where eBay found fraudulent activity / policy violation (such as an ATO [Account Take Over]). Identification of npGMV is solely based on a billing credit being issued for a transaction based on one of the var type codes listed below. This means if a seller does not request a billing credit then the transaction (and the GMV from that transaction) is considered performing. The general reasons are as follows:

NP Credit Reasons:

- Non-paying buyer
- Seller stock outs
- Damaged or destroyed items
- Fraud (Including ATO)
- Policy violations (voided transactions on restricted item sales)
- Cancellations
- Refunds
- Test accounts (based on known test user accounts)

Credits that are not NP:

- Seller discounts (example: merchant credits)
- Promotions
- Charity
- Credits for site issues
- Other credits (example: goodwill / retention)

Why

- We do this to maintain a safe and secure marketplace for the eBay community.
- We want to remove fraud on the site, prevent loss for us and our members, and keep eBay a safe trading environment. Accounts that appear to be an unacceptable risk may be suspended under the Using eBay section of our User Agreement.
- The Using eBay section of our User Agreement states: "If we believe or discover that you are abusing eBay in any of the ways mentioned above or otherwise, we may, in our sole discretion, take any steps to prevent and mitigate such abuse such as limiting, suspending, or

terminating your user account(s)...</li></ul> &nbsp;

</h2></h2>GUIDE.TIPS\_FOR\_MEMBERS Update your contact information Always keep your contact information up-to-date. You can update your contact information from My eBay: 1. Go to My eBay. You may need to sign in. 2. Under the Account tab select Personal Info. 3. Click Edit next to the information you'd like to change.&nbsp; &nbsp;

</h2></h2>GUIDE.RELATED\_LINKS Related help pages <ul> <li>eBay User Agreement<br>

<a href="http://pages.ebay.com/help/policies/user-agreement.html">http://pages.ebay.com/help/policies/user-agreement.html</a></li> <br> <li>Rules and policies<br> <a href="http://pages.ebay.com/help/policies/overview.html">http://pages.ebay.com/help/policies/overview.html</a></li> <br> <li>Why was my account suspended?<br> <a href="http://pages.ebay.com/help/account/questions/account-suspended.html">http://pages.ebay.com/help/account/questions/account-suspended.html</a></li></ul> Related articles <ul>

<li><a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1073">Spoof emails - Possible email scam tactics and how to avoid them</a></li> <li><a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1014">Account

restrictions - selling, buying - indefinite, temporary</a></li> <li><a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1080">Account

suspensions: reasons and types, and how to resolve</a></li> <li><a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1043">Report

a member</a></li> <li><a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1428">Strong ID RSA

(KBA) verification</a></li> <li><a href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1737" target="\_blank">Transaction Risk</a></li> </ul> Related solutions <ul>

<li><a

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL5318">Suspension

appeal denied FINAL - indefinite - Parting of ways</a></li> <li><a

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL6362">How to report a

member</a></li> </ul> </h2><h2>GUIDE.TALKING\_POINTS   User is

not suspended / has issue 457 open Why are you blocked from selling and from buying items unless

you pay first? </ul> <li>To build trust and assist new members with establishing a good

payment history.</li> <li>To help ensure the safety of the eBay community, we may restrict

certain accounts until we can receive additional verification during initial selling or bidding

activity.</li> </ul> What exactly did you do wrong? </ul> <li>There are many

different variables we look at as we welcome a new buyer to the site. Asking you for immediate

payment is simply our way of helping you establish a good payment history and increasing your

options as that payment history is established.</li> </ul>   User is not suspended /

has issue 556 open Why am I restricted from buying items? </ul> <li>To help ensure the

safety of the eBay community, we may restrict certain accounts until we can receive additional

verification during initial selling or bidding activity.</li> </ul> What exactly did I do wrong?

</ul> <li>There are many different variables we look at as we welcome a new buyer to the

site. It isnt that you did anything wrong, but thanks for contacting us for more verification.</li>

</ul>   User is suspended Why are you suspended? </ul> <li>To

help ensure the safety of the eBay community, we may restrict certain accounts pending further

verification during initial bidding activity. </li> </ul> Why are

you suspended (Upholding the decision for suspension) Please follow the Buyer Appeal

Workflow for members wanting to appeal. </ul> <li>Your account was suspended because

it exhibits a risk to eBay and the eBay community. As eBay is an internet-based business, and its

members are our customers, we have to carefully weigh the risks involved with allowing users on

our site. From time to time, we find accounts which have a risk that no longer justifies a continuing

relationship with us. In these situations, we suspend these accounts, and the accounts cannot be used for buying or selling.

- This suspension is permanent and means that you will not be able to participate in any buying or selling activities on eBay. We regret any frustration or inconvenience this matter may cause you.
- What exactly did you do wrong?
- We assess accounts based on many factors. We do not disclose information that could allow circumvention of our policies.
- Where can you find this policy?
- You can read about our policies in our help pages.
- You can find our user agreement at the bottom of ebay.com:

<http://pages.ebay.com/help/policies/user-agreement.html>

## GUIDE.DETAILED\_INFORMATION

Related issues

Enter the issue number in the

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1469>

Trust & safety issues directory for more details on the below issues. Do not share the issue number with customers.

Issue	
Name	457
Pay to Commit	556
Temporary Restriction	850
Buying Suspension	High Risk