Payments verification - Know Your Customer (KYC) / Know Your Business (KYB) Policy

<h2>GUIDE.RELATED_LINKS Related articles <ul> GUIDE1653 - Managed Payments - Seller GUIDE1714 - Managed Payments - Seller Registration GUIDE1754 - Managed Payments - Payouts GUIDE1664 - Payments verification - Know Your Customer (KYC) - Talking Points and Workflows KB2715 - eBay to intermediate payments on its Marketplace platform </h2><h2>GUIDE.TALKING_POINTS For Talking Points on KYC, please refer to GUIDE1664. </h2><h2>GUIDE.DETAILED_INFORMATION Timelines
 KYC Thresholds
 KYC requirements per region
 KYC Tiers
 <a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1763&ViewLocale=

en_US#update_information">Identity / Company - Update Information
 Bank Account
 Requirements for document uploads (Remedy Document Types)
 High Risk / Fraud / Risk based verification
 KYC Issues
 Appeals   Timelines Internal Information Sellers have 28 days to resolve KYC verification before their account will be restricted from selling. After 28 days we will place issue 617/618 on the account and fully restrict the account from selling. These members will still be able to use the account to make purchases on eBay. If the seller has not passed KYC after 72 days, a sellers Adyen account will be suspended. Please note: regarding KYT verification, this is only relevant for existing sellers. New sellers won't be able to sell without being verified. KYC Thresholds Internal Information Sellers will be asked to provide some information for verification when they onboard and go through pre-check validation. KYT Thresholds: 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 all their data prior to their first listing. The thresholds in the table below no longer apply to these B2C sellers.

 When High-segment C2C sellers fail <a href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1664#KYC-Pre-Check"&

gt;pre-check, they may continue to sell until they meet the GMV thresholds for KYC verification. At that time, payouts are held as well as the ability to withdraw available funds until they remedy. They will be asked to provide additional documentation for verification and must pass KYC verification successfully in order to receive payouts or withdraw available funds.   <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td>Country </td> <td>Entity</td> <td colspan="4">KYC GMV Thresholds </td> </tr> <tr> <td> </td> <td> </td> <td>eBay Pre-check</td> <td>PEP (Politically Exposed Person) and Sanctions Check (Tier 1)</td> <td>Identity & Company Verification (Tier 2)</td> <td>Bank Verification (Tier 3)</td> </tr> <tr> <td>US</td> <td>eCI </td> <td>$0 USD </td> <td>1st Sale</td> <td>$3,000 USD</td> <td>$5,000 USD</td> </tr> <tr> <td>CA </td> <td>eCC </td> <td>$0 CAD </td> <td>1st Sale</td> <td>$1,000 CAD</td> <td>$5,000 CAD</td> </tr> <tr> <td>CAFR</td> <td>eCC</td> <td>$0 CAD</td> <td>1st Sale</td> <td>$1,000 CAD</td> <td>$5,000 CAD</td> </tr> <tr> <td>AU</td> <td>eCA</td> <td>$0 AUD</td> <td>1st Sale</td> <td>$0 AUD</td> <td>$5,000 AUD</td> </tr> <tr> <td>UK</td> <td>eCUK</td> <td>£0</td> <td>1st Sale</td> <td>£1,000</td> <td>£5,000</td> </tr> <tr> <td>DE, FR, IT, ES, IE, PL, NL, BENL, BEFR, AT</td> <td>SARL</td> <td>0</td> <td>1st Sale</td> <td>1,000</td> <td>5,000</td> </tr> <tr> <td>CH</td> <td>SARL</td> <td>CHF0</td> <td>1st Sale</td> <td>CHF1,000</td> <td>CHF5,000</td> </tr> <tr> <td>CN, HK, Macau, Taiwan, SG, MY, PH (Payoneer)</td> <td>eCI</td> <td>Pre-activation</td> <td>Pre-activation</td> <td>Pre-activation</td>

<td>Pre-activation</td> </tr> <tr> <td>All other countries (Payoneer)</td> <td> </td> <td>Pre-activation</td> <td>Pre-activation</td> <td>Pre-activation</td> <td>Pre-activation</td> </tr> </tbody> </table> *US, UK, DE, CA only: All business nonprofit entity types start at Tier 1. For information on the Charity KYC process, see GUIDE1664. KYC requirements per region <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td>Payments Entity</td> <td>Country</td> <td colspan="4" rowspan="1">Identity Information (Businesses use Stakeholder info)</td> <td colspan="3">Business Information</td> <td colspan="2">Bank Information</td> </tr> <tr> <td>eCI</td> <td>US</td> <td>Full Legal Name</td> <td>Social Security Number</td> <td>DOB</td> <td>Address</td> <td>Legal Business Name</td> <td>Government Identification Number (e.g., EIN)*</td> <td>Business Address</td> <td>Checking Account number</td> <td>Routing Number</td> </tr> <tr> <td rowspan="2">eCC</td> <td>CA</td> <td>Full Legal Name</td> <td>Social Insurance Number (Optional)</td> <td>DOB</td> <td>Address</td> <td>Legal Business Name</td> <td>Government Identification Number (e.g., Business #)*</td> <td>Business Address</td> <td>Bank Account Number</td> <td>Transit Number</td> </tr> <tr> <td>CAFR</td> <td>Full Legal Name</td> <td>Social Insurance Number (Optional)</td> <td>DOB</td> <td>Address</td> <td>Legal Business Name</td> <td>Government Identification Number (e.g., Business #)*</td> <td>Business Address</td> <td>Bank Account Number</td> <td>Transit Number</td> </tr> <tr> <td>eCA**</td> <td>AU</td> <td>Full Legal Name</td> <td>Government ID Number</td> <td>DOB</td>

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 **Refer to the AU AML/CTF Program Part B for a full list of all KYC requirements</td> </tr> </tbody> </table>   KYC Tiers Internal Information KYC tiers have different requirements based on what tier version the customer is under.

 You can see the member's tier and version in Agent Desktop under Customer Verification.

 <img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1763_GUIDE/verificationoverview.png">

 If you encounter a seller who is being asked for additional documentation, outside of the standard KYC threshold requirements, the seller may be under an additional tier version for KYC

due to many factors, such as cumulative GMV or other risk concerns. All current sellers will default to v0 unless their version was bumped manually.
   <table border="1" cellpadding="10" cellspacing="0"> <thead> <tr> <th width="20%">Tier Version</th> <th width="40%">Version Name</th> <th width="40%">Requirements</th> </tr> </thead> <tbody> <tr> <td>1</td> <td> </td> <td> This is the current implementation for photo and bank document collection ONLY when the Primary Checks fail </td> </tr> <tr> <td>2</td> <td>PHOTO DOCUMENT MANDATORY</td> <td> The Identity Check is ownership verified A PHOTO DOCUMENT is mandatory </td> </tr> <tr> <td>3</td> <td>BANK DOCUMENT MANDATORY</td> <td> The Bank Account Check is ownership verified A BANK DOCUMENT is mandatory MCD and PWMB are disabled </td> </tr> <tr> <td>4</td> <td>COMPANY DOCUMENT MANDATORY</td> <td> The Company Check is ownership verified A COMPANY DOCUMENT is mandatory Applies to B2C sellers ONLY </td> </tr> <tr> <td>5</td> <td>PHOTO DOCUMENT + BANK DOCUMENT MANDATORY</td> <td> The Identity Check is ownership verified A PHOTO DOCUMENT is mandatory The Bank Account Check is ownership verified A BANK DOCUMENT is mandatory MCD and PWMB are disabled </td> </tr> <tr> <td>6</td> <td>PHOTO DOCUMENT + COMPANY DOCUMENT MANDATORY</td> <td> The Identity Check is ownership verified A PHOTO DOCUMENT is mandatory The Company Check is ownership verified for B2C sellers A COMPANY DOCUMENT is mandatory for B2C sellers </td> </tr> <tr> <td>7</td>

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 This table is applicable to in-house KYC only. Please use this to reference the defined table hierarchy <ul> Requirements of Tier Version 3 (V3) >= Tier Version 2 (V2) >= Tier Version 1 (V1) >= Tier Version 0 (V0)   Tiers and versions can be bumped to higher levels to allow for stricter verification. Once a higher tier version is applied, it cannot be downgraded <ul> T2 (Tier 2) V1 (Version 1) -> T2 (Tier 2) V2 (Version 2) -> T2 (Tier 2) V3 (Tier Version 3) Examples: <ul> T1 (Tier 1) V0 (Version 0) -> T3 (Tier 3) V2 (Version 2) (Allowed) T2 (Tier 2) V2 (Version 2) -> T2 (Tier 2) V1 (Version 1) (Not Allowed) T3 (Tier 3) V3 (Version 3) -> T1 (Tier 1) V1 (Version 1) (Not Allowed)   A higher tier version can be initiated, but defined versions (see the defined hierarchy above) cannot be changed without re-verifying the existing sellers in the existing tier version. Sub-versions cannot be introduced. Similar to tier bump, tier version bump capability will be accessible to partners of risk and compliance.   Identity/Company - Update Information
 Depending on the type of account they registered, they will either need to verify their First/Last name or Company name. Individual (Private or Individual) - First/Last eBay registered name must match any uploaded documents. Middle Names:

 Middle names are not required. If the member chooses to include their middle name in their registration information, it must match any documentation they may be required to upload when verifying their identity.   Multiple Surnames: <ul> Multiple surnames must be included in the registration information on the account. Any documentation they may be required to upload must match the name on the account. Note: that does not apply to a maiden and married name. In that case they should only include one of them in the registration information on the account.   The format that we offer is: <ul> First name Middle name (optional) Last name If a Seller has only one name and is trying to pass KYC, they need to put their one name as both their first name and last name. The account then needs to be escalated to the Payments Virtual Support Team (PVS) so they can escalate it to Adyen / AML Compliance (for in-house KYC purposes). Business - Legal name must match any uploads. Uploads must match Company name listed within the Customer Verification tool in Agent Desktop. TIP: <ul> All information needs to match the individual or business as publicly filed with tax authorities or financial institutions. Wherever the SSN or EIN appears in the onboarding flows and Account Setting for US, the equivalent will appear in the respective flow. Please remember: Individual accounts go through Identity KYC and Bank KYC. Business accounts will go through Company KYC, Identity KYC (for any / all listed shareholders or business owners), and Bank KYC. <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td>US </td> <td>UK</td> <td>IE</td> <td>CA </td> <td>AU</td> </tr> <tr> <td>Social Security Number </td> <td>N/A (We do not ask for this number in UK) </td> <td>N/A (We do not ask for this number in IE)</td> <td>Social Insurance Number (Optional) </td> <td>Government ID Number (Passport number / State isued driver's licence number and card number)</td> </tr> <tr> <td>Employer Identification Number (EIN) </td> <td>Company

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 Australian Company Number (ACN)</td> <td>ABN: 51 064 874 531
 ACN: 064 874 531</td> </tr> <tr valign="top"> <td>Austria</td> <td>Firmenbuchnummer</td> <td>FN123456m</td> </tr> <tr valign="top"> <td>Belgium</td> <td>Company Number/Numéro d'entreprise</td> <td>1234567890</td> </tr> <tr valign="top"> <td>Brazil</td> <td>CNPJ</td> <td>42.318.949/0001-84</td> </tr> <tr valign="top"> <td>Bulgaria</td> <td>/UIC number</td> <td>812114069</td> </tr> <tr valign="top"> <td>Canada</td> <td>Business Number</td> <td>123456789</td> </tr> <tr valign="top">

<td>Croatia</td> <td>MBS</td> <td>80020970</td> </tr> <tr valign="top"> <td>Cyprus</td> <td> </td> <td>C337518</td> </tr> <tr valign="top"> <td>Czech Republic</td> <td>IO</td> <td>123 45 678</td> </tr> <tr valign="top"> <td>Denmark</td> <td>CVR-nummer</td> <td>22756214</td> </tr> <tr valign="top"> <td>Estonia</td> <td>Registrikood</td> <td>10345833</td> </tr> <tr valign="top"> <td>Finland</td> <td>Y-TUNNUS</td> <td>1234567-8</td> </tr> <tr valign="top"> <td>France</td> <td>SIRET number or
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 .. ( )</td> <td>757001000000</td> </tr> <tr valign="top"> <td>Hungary</td> <td>Cegjegyzekszam</td> <td>01-17-000705</td> </tr> <tr valign="top"> <td>Ireland</td> <td>Company Number</td> <td>123456</td> </tr> <tr valign="top"> <td>Italy</td> <td>Codice fiscale or
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 Registernummer
 Numéro RCS</td> <td>9999999999999</td> </tr> <tr valign="top"> <td>Malta</td> <td>Company registration number</td> <td>C 43070</td> </tr> <tr valign="top"> <td>Monaco</td> <td>Numéro de

RCI</td> <td>56S00448</td> </tr> <tr valign="top"> <td>Netherlands</td> <td>Kamer van Koophandel (KvK)</td> <td>34179503</td> </tr> <tr valign="top"> <td>Norway</td> <td>Organisasjonsnummer</td> <td>923 609 016</td> </tr> <tr valign="top"> <td>Poland</td> <td>Numer KRS or
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 Numer identyfikacyjny REGON: 610188201</td> </tr> <tr valign="top"> <td>Portugal</td> <td>NIPC</td> <td>123456789</td> </tr> <tr valign="top"> <td>Romania</td> <td>Numar de ordine in registrul comertului</td> <td>J40/8302/1997</td> </tr> <tr valign="top"> <td>Singapore</td> <td>UEN</td> <td>201688888A</td> </tr> <tr valign="top"> <td>Spain</td> <td>Número de Identificación Fiscal (NIF)</td> <td>A39000013</td> </tr> <tr valign="top"> <td>Slovakia</td> <td>Identifikacne cislo (IO)</td> <td>12345679</td> </tr> <tr valign="top"> <td>Slovenia</td> <td>Matina tevilka</td> <td>101006500006</td> </tr> <tr valign="top"> <td>Sweden</td> <td>Organisationsnummer</td> <td>202100-5489</td> </tr> <tr valign="top"> <td>Switzerland</td> <td>UID/IDE/IDI or
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 CH-number: CH-550.0.067.293-5</td> </tr> <tr valign="top"> <td>United Kingdom</td> <td>Company Number</td> <td>4366849</td> </tr> <tr valign="top"> <td>United States</td> <td>Employer Identification Number (EIN)</td> <td>101002749</td> </tr> </tbody> </table>   What is Nationality? (All except US) Nationality is a new field in the onboarding flow. Note: Nationality is not required on US onboarding / pre-boarding flows at this time.   This is being asked due to specific regulations in those regions.
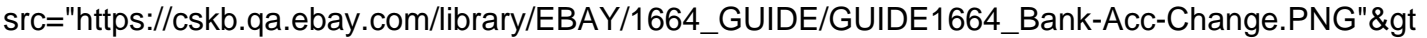
Nationality is determined by the members citizenship. It should align with the ID document the customer is asked to upload (if applicable). Example: if a seller in Canada chooses Canadian as their Nationality and they are asked to upload a form of ID, it should be Canadian form of ID. Individual Verification <ul> Customers Name Date of Birth (DOB) SSN (US)/SIN (optional, CA)/Government ID number (AU) Address / Residential address (AU) Business Verification <ul> Legal Business Name Phone Legal Business Address EIN (US)/CRN (UK)/Business number (IE and CA)/ABN or ACN (AU) For ACN/AU Charities, we validate their ACNC offline
 <img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1763_GUIDE/australiacharityvalidation.png">   DSA requirements <ul> Business Name Physical Address Phone number Email address Company Registration Number Name ID document Payment account information Compliance with laws certification Bank account Sellers must add a bank account in order to get payouts. Sellers need to: <ul> Validate the checking (or current) account number and routing number (or equivalents based on country) are correct. Occasionally, a bank will have two different routing numbers, one will be specific to online transfers, otherwise known as an ACH routing number. Advise the customer to consult with their bank to make sure they have entered the correct routing number <ul> Note: The routing number is public information and can be shared with the customer while the bank account number is considered personally identifiable information and CANNOT be shared   Ensure the bank belongs to the eBay account holder located in the Customer Verification Tool within Agent Desktop <ul> Individual: First/Last registered name Business: Legal business

name   Ensure the bank account name matches the registered name in the Customer Verification Tool within Agent Desktop (US only) Credit Unions Sellers - KYC Failure: <ul> When US sellers who use Credit Unions upload a bank statement, the number on the statement is almost always their customer ID and not the actual checking account number. Due to this, they will frequently fail KYC. For those cases, ask the seller to upload a blank check since it will have the required data: logo, bank name, customer name, account number, and routing number.

 Bank account change When a seller changes their bank account on file, a banner will appear in their seller hub. The banner below will remain on their account until their bank account has been verified. It usually takes 2 business days for changes to be confirmed and payouts or the ability to withdraw available funds to be enabled for your new bank account. <img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1664_GUIDE/GUIDE1664_Bank-Acc-Change.PNG"> ; Below table reflects what the seller must provide to us: <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td>Entity</td> <td>Country</td> <td colspan="2">Bank Information</td> </tr> <tr> <td>eCI</td> <td>US</td> <td>Checking Account Number</td> <td>Routing Number </td> </tr> <tr> <td rowspan="2">eCC</td> <td>CA</td> <td>Bank Account Number</td> <td>Transit Number</td> </tr> <tr> <td>CAFR</td> <td>Bank Account Number</td> <td>Transit Number</td> </tr> <tr> <td>eCA</td> <td>AU</td> <td>Bank Account Number</td> <td>BSB Number</td> </tr> <tr> <td colspan="1" rowspan="7">SARL</td> <td>UK</td> <td>Bank Account Number</td> <td>Account Number & Sort Code</td> </tr> <tr> <td>IE</td> <td>Bank Account Number (IBAN)</td> <td> </td> </tr> <tr> <td>DE, AT, CH</td> <td>Bank

Account Number (IBAN)</td> <td> </td> </tr> <tr> <td>FR</td> <td>Bank Account Number (IBAN)</td> <td> </td> </tr> <tr> <td>IT</td> <td>Bank Account Number (IBAN)</td> <td> </td> </tr> <tr> <td>ES</td> <td>Bank Account Number (IBAN)</td> <td> </td> </tr> <tr> <td>PL</td> <td>Bank Account Number (IBAN)</td> <td> </td> </tr> </tbody> </table> Requirements for document uploads Basic Upload Guidance <ul> Photo IDs must: <ul> Be in color Show all corners and edges Be valid (non-expired) Be signed Have the MRZ (Machine Readable Zone) visible (if available) Have separate files for the front and back of the ID document (only necessary when providing an ID card or driver's license) Not have glare Not be altered in any way The document must meet the following file format and size requirements: <ul> Formats: JPEG, JPG, PNG, or PDF (maximum 2 pages) Size: <ul> For PDFs: minimum 1 KB, maximum 4 MB For other formats: minimum 100 KB, maximum 4 MB   Bank document must: <ul> Have the account holder name Have the account number or IBAN Have the account holder address Have the date of issuance, which must be less than 3 months ago (this requirement applies to all types of documents except for RIBs or cheques) Have an indicator that the document was issued by a bank, such as the bank name, a bank logo or a bank-specific font (bank statement, not a letter from the bank) We do not accept: <ul> Photos of bank-issued cards, such as credit or debit cards Edited or personalized documents   The document must meet the following file format and size requirements: <ul> Formats: JPEG, JPG, PNG, or PDF (maximum 2 pages) Size: <ul> For PDFs:

minimum 1 KB, maximum 10 MB For other formats: minimum 100 KB, maximum 10 MB   Placing the document on a solid dark background is recommended All information must be legible and unobstructed Except for amounts on a bank statement, these can be blacked out For all bank statement verification checks including KYC, Risk, and debit cards, we will now allow the following address to be used: <ul> Registration Shipping Return   Any of the three addresses must match the address on the statement For Shipping and Return addresses, the address must have been added to the account at least 90 days prior to the date of verification PO Boxes are allowed for Shipping and Return addresses and can be used to match the statement address PO Boxes are NOT allowed for Registration address and must not be used to match the statement address Remedy Document Types <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td> </td> <td>Individual / Stakeholders</td> <td>Business </td> <td>Bank</td> </tr> <tr> <td rowspan="8">US   </td> <td>US National Photo ID card </td> <td>IRS 147 EIN verification letter </td> <td>Bank statement</td> </tr> <tr> <td>US Passport </td> <td>Redacted 1st page of Tax Returns from last 2 yrs (business number must be visible) </td> <td>Online bank screenshot (no mobile screenshots)</td> </tr> <tr> <td>US Residence Permit </td> <td> Certified Articles of Incorporation (registration / formation LLC) </td> <td> </td> </tr> <tr> <td>US Driver's License</td> <td>Certified Articles of Organization (LLC)</td> <td> </td> </tr> <tr> <td> </td> <td>Unexpired Government-issued business license</td> <td> </td> </tr> <tr> <td> </td> <td>Trust Instrument</td> <td> </td> </tr>

	Letter of Authorization (required for Charity and stakeholders under director level)		
	Evidence of Non-Profit Registration (Charity)		
CA / CAFR	CA National Photo ID card	Business Number assignment document	Bank statement
	CA Passport	Partnership agreement	Online bank screenshot (no mobile screenshots)
	CA Residence Permit	Articles of Association/Organization which include Entitys registration number, name, and jurisdiction	
	CA Driver's License	Certified Articles of Organization (LLC)	
		Certification of Incorporation (Charities, Incorporations)	
		Trust Agreement / Trust Indenture / Declaration of Trust	
		Letter of Authorization (required for Charity and stakeholders under director level)	
		Other legal formation documents to confirm the Entitys existence and include Entitys registration number, name, and jurisdiction	
AU**	Passport Current Australian or foreign passport	State- or Territory-based agencies that managed the registration of: - Incorporated Associations, and/or - Registered Co-operatives For example: - Extract from Consumer Affairs Victoria (Associations and Co-operatives) - Extract from Fair Trading NSW (Associations and Co-operatives)	Bank statement
	AU Residence Permit		

Australian Securities and Investments Commission (ASIC) Record of Registration </td> <td>Online bank screenshot (no mobile screenshots)</td> </tr> <tr> <td>AU Driver's Licence</td> <td>Australian Business Register Confirmation</td> <td> </td> </tr> <tr> <td>AU State- or Territory- Based 'Proof of Age' identification document </td> <td>Australian Business Register Extract</td> <td> </td> </tr> <tr> <td>   </td> <td>Trust Deed / Constitution</td> <td> </td> </tr> <tr> <td> </td> <td>Partnership Agreement</td> <td> </td> </tr> <tr> <td> </td> <td>Letter of Authorization (required for Charity and stakeholders under director level)</td> <td> </td> </tr> <tr> <td rowspan="7">UK, IE</td> <td>UK, IE National Photo ID card, UK birth certificate and proof of address instead of Photo ID</td> <td>Certificate of incorporation</td> <td>Bank statement</td> </tr> <tr> <td>UK, IE Passport</td> <td>Memorandum and articles of association</td> <td>Online bank screenshot (no mobile screenshots)</td> </tr> <tr> <td>UK, IE Residence Permit</td> <td> Partnership documents must show the partnership name, tax ID, and business address. An HMRC correspondence can be uploaded as long as it includes all these details <ul> Current years Tax Return applied form with Page 1 to Page 8 completed. Previous years tax return with Page 1 signed and dated, and Page 2. Page 1 will include an IR Mark number provided by HMRC. Page 2 will show their legal name, UTR and address with the HMRC logo in the top left. A letter from HMRC confirming the Partnership details (legal name & UTR), signed by a HMRC officer and dated within the last 12-months. </td> <td> </td> </tr> <tr> <td>UK, IE Driver's License</td> <td>Extracts from companies registers must be from within past 6 months</td> <td> </td> </tr> <tr> <td> </td> <td>Trust Instrument </td> <td> </td> </tr> <tr> <td> </td>

<td>Letter of Authorization (required for Charity and stakeholders under director level)</td> <td> </td> </tr> <tr> <td> </td> <td>Evidence of Charity Registration (Charity)</td> <td> </td> </tr> </tbody> </table> High Risk / Fraud / Risk based verification Hard Failure (Issue 669) Internal Information <ul> Hard Failures occur when we identify a customer has uploaded fraudulent or altered documentation as part of our KYC Verification checks. These can be identified by the status showing as Suspended and the KYC check showing as Failed. The compliance team will suspend the eBay account using an Issue 669. Details can be found in the MAC Notes. Suspended customer will not be allowed to buy or sell on eBay. Once Issue 669 has been placed and the account is suspended, the member will receive an email with the information, including a link that can be used to send an appeal. In case the appeal fails, they wont be able to buy or sell on eBay. <img alt="" src="https://cskb.qa.ebay.com/library/EBAY/1763_GUIDE/verif_overview.JPG"> Note: Please always use the legally approved talking points in the CSKB and dont discuss fraudulent documents with the customer. KYC Issues Internal Information UGD <table border="1" cellpadding="2" cellspacing="2"> <tbody> <tr> <th scope="col">Issue Number</th> <th scope="col">Issue Name</th> <th scope="col">Description</th> <th scope="col">Remedy</th> </tr> <tr> <td>901</td> <td>KYC Request for Information</td> <td>This issue will be used to track KYC Request for information for AML processes. This issue will be put in place alongside other actions within the package applicator tool.</td> <td>The customer must provide the requested information and pass verification successfully. The KYC Compliance Ops

team will open and close the issue. Follow the Compliance Referral process in GUIDE1664.</td> </tr> <tr> <td>902</td> <td>High Risk Payout Block</td> <td>This issue will be used to action and track requests for information as part of High Risks verification requirements. Payouts and ability to withdraw available funds will be put on hold until the required information is received and verification is passed successfully. This issue will be put in place alongside other actions within the package applicator tool.</td> <td>The customer must provide the requested information and pass verification successfully The KYC Compliance Group will open and close the issue. Follow the Compliance Referral process in Guide 1664.</td> </tr> <tr> <td>676</td> <td>High Risk Bank Suspension</td> <td>In accordance with Regulatory Compliance, the customer's account has been suspended due to Regulatory Compliance Issues with their account. The customer should not be allowed to buy, sell, list, engage in M2M or make shipping label purchases.</td> <td>The KYC Compliance Team will open and close the issue. No GCX Teammate should have access to open and close this issue. For escalations, follow the Compliance Referral process in GUIDE1664.</td> </tr> <tr> <td>669</td> <td>KYC Permanent Restriction</td> <td>This issue will be used to action and track KYC Requests for information. This issue will be put in place alongside other actions within the Billing hub package applicator tool.</td> <td>If the customer sends in information needed, the issue will be closed. KYC Compliance Group would be the only group of individuals to open/close the issue. Escalate via the case referral process.

 For fraudulent documents received, there is no appeal process.</td> </tr> </tbody> </table> More Detailed Banner Information <table border="1" cellpadding="2" cellspacing="2"> <tbody> <tr> <th scope="col"> </th> <th scope="col">Error code</th> <th scope="col">Adyen description</th> <th scope="col">eBay Content</th> </tr> <tr> <td colspan="1" rowspan="4">Photo Id KYC Check</td> <td>201</td> <td>PHOTO_ID_DOCUMENT_OWNER_MISMATCH The ID document does not belong to the

configured account holder. Please upload a document that does belong to the account holder or change the details of the account.</td> <td>Please upload a valid government ID with information that matches your eBay account. This includes your first name, last name and date of birth.</td> </tr> <tr> <td>204</td> <td>NON_MATCHING_LAST_NAME Last name on the document does not match that of account holder</td> <td> </td> </tr> <tr> <td>205</td> <td>NON_MATCHING_FIRST_NAME First name on the document does not match that of account holder</td> <td> </td> </tr> <tr> <td>206</td> <td>NON_MATCHING_DOB DOB on the document does not match that of the account holder</td> <td> </td> </tr> <tr> <td colspan="1" rowspan="5">Photo Id AND Bank Doc Document KYC Checks</td> <td>503</td> <td>DOCUMENT_EXPIRED Document has expired.</td> <td>The document youve uploaded is expired. Please upload a valid document.</td> </tr> <tr> <td>504</td> <td>DOCUMENT_UNSUPPORTED Document type not supported</td> <td>Please upload a document that is clearly visible and in color. Use a dark background when taking photos to reduce glare.</td> </tr> <tr> <td>507</td> <td>DOCUMENT_LOW_RESOLUTION Image resolution is too low</td> <td>The resolution of the document youve uploaded is too low. Please upload a better quality document.</td> </tr> <tr> <td>509</td> <td>DOCUMENT_VERY_GLARY Image is out of focus</td> <td>The document youve uploaded is out of focus. Please upload a clear document.</td> </tr> <tr> <td>512</td> <td>COLOR_DOCUMENT_REQUIRED The document is black and white. Please provide color document</td> <td>Youve uploaded a black and white document. Please upload a color document.</td> </tr> <tr> <td colspan="1" rowspan="3">Bank Statement KYC Check</td> <td>401</td> <td>BANK_DOCUMENT_UNCLEAR Owner and/or account number missing from

document.</td> <td>The owner and/or bank account number is missing from the uploaded document. Please upload a new document.</td> </tr> <tr> <td>404</td> <td>MISSING_ACCOUNT_NUMBER Missing account number on given statement</td> <td>The account number is missing on the uploaded document. Please upload a new document.</td> </tr> <tr> <td>405</td> <td>MISSING_ACCOUNT_OWNER_NAME Missing account owner name on given statement</td> <td>The account owner name is missing from the uploaded document. Please upload a new document.</td> </tr> <tr> <td colspan="1" rowspan="2">Company Doc</td> <td>801</td> <td>MISMATCHING_COMPANY_ADDRESS The submitted address does not match the company extract</td> <td>The company address on the document doesnt match our information on file. Please upload a matching document or update your account information.</td> </tr> <tr> <td>802</td> <td>MISMATCHING_COMPANY_REGISTRATION_NUMBER The submitted business registration number does not match the company extract.</td> <td>The company registration number on the document doesnt match our information on file. Please upload a matching document or update your account information.</td> </tr> <tr> <td colspan="1" rowspan="4">Other error codes</td> <td>1006</td> <td>The provided document is deemed invalid, it could not be read.</td> <td>Your document could not be verified. Please provide a high quality color image with no glare.</td> </tr> <tr> <td>1007</td> <td>The image uploaded is too small and less than the minimum accepted image file size.</td> <td>Please provide a document larger than 1 KB for PDF's and 100 KB for other file formats.</td> </tr> <tr> <td>1008</td> <td>The document exceeds the maximum allowed number of pages.</td> <td>You have provided too many document pages. Please provide 2 or less pages per document.</td> </tr> <tr> <td>1009</td> <td>The document has already been

uploaded.</td> <td>Please upload a new document and do not upload a previous document submission.</td> </tr> </tbody> </table> Appeals (Unsuspending KYC Accounts) KYC Suspension appeals There are some instances when a sellers account may have become suspended on our payment processors side. For approved scenarios, Payments Back Office or Payments Virtual Support (PVS) teams can unsuspend the seller accounts on our payment processors side. Within the Customer Verification view, you will be able to determine if a seller is suspended as their status under Payment Account Status will show a red X with Suspended as the current state. In addition, you can also review the Account Details tab in Workbench. This will also show the Account Status as Suspended. This is a rare use case and should only be used if the customer was suspended for the following reasons. The seller is suspended with our payment processor due to an eBay caused reason. Example: A bug preventing the seller from passing KYC, Banner isnt resurfacing or information is not being pushed to the payment processor.   The seller is suspended due to a bug with our payment processor The seller passed the timeline to remediate by not being prompted about completing the KYC process. The seller attempted too many times and was blocked while trying to complete the KYC process. If the customer meets one of the requirements listed above they qualify for reinstatement of their account. Before taking this action you must check and verify the following information. The customer must be Hard Verified before reinstating the account. The Front Office should Hard Verify the customer before escalating to either the back office team or Payments Virtual Support (PVS), depending on which path is available. If the customer has not been Hard Verified, the teammate handling the review should ensure Hard Verification has been completed.   A risk review of the account looking for any risk indicators such as ATO, HRS, HRB and hard failure. Once the account has been reinstated, the customer will be put back into a restricted state and will have 40 days to

complete KYC. To get access to reinstate accounts please reachout to your leadership for instructions on how to get the correct permissions or contact PVS for help in the meantime. DSA/KYT Appeals Under DSA EU regulations, businesses and sole proprietorships selling into the EU may be given the right to appeal a KYT (Know Your Trader) restriction placed on their account, while individual sellers will not have this option.
 If the member is suspended and eligible to submit an appeal then you should redirect the customer to follow the instructions as provided in the applicable email. </h2><h2>GUIDE.SUMMARY   Internal Information KYC (Know your customer) 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) 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: <ul> 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 <u>business</u> sellers under the DSA. KYC (Know Your Customer) refers to the eBay payment entities obligation to identify and verify <u>all</u> sellers under the applicable anti-money-laundering legislation. </h2>