

## Claims Risk Management (CRM) Risky, High Value (HASP) INR Claims, Returns and Reviews

**GUIDE.SUMMARY** What High Value/High Average Sales Price (High ASP/HASP) cases of \$2000 and above (UK: £2000 and above) are worked by a specialist Claims Risk Management (CRM) team who owns the case experience from beginning to end for both buyers and sellers. CRM also monitors cases where the seller or buyer has been identified as risky, or a transaction hold has been placed on a High Valued Transaction (\$5000, UK: £5000), determined due to risk. Internal Information Risk identifiers are highly confidential and proprietary to eBay, and not for disclosure to anyone outside of eBay. Why End-to-end case management by CRM TMs will give members a more consistent and safer experience, prevent claim outcomes where a member abuses EMBG, and reduce the risk of fraud and abuse to members and to eBay. How When a buyer opens an INR or Return case on a risky seller or on a transaction for \$2000 or more by phone or email the case is transferred to the CRM team, either manually or automatically. Claims opened by risky buyers and sellers will be transferred to CRM regarding their claims. The CRM TMs review the cases for BRM and SRM, taking appropriate action as necessary, before working them to standard eMBG policy. Note: Identified buyers will have Issue 933, and Issue 934 will be on potentially risky sellers accounts. The \$2000 and above threshold is based on transaction amount, i.e. item plus shipping cost. Members purchasing from outside the US/UK will be eligible based on the item meeting the 2000 and over threshold in their local currency. E.g. a member purchasing an item on eBay.fr that is listed on eBay.com or eBay.co.uk will be routed to the CRM team if the item plus shipping cost is above 2000. When The specialist CRM team commenced on July 9, 2020.

**GUIDE.RELATED\_LINKS** Related Site pages

landing page  
<http://pages.ebay.com/returns>  
Seller Center

Returns on eBay  
<https://pages.ebay.com/seller-center/shipping/returns.html>  
eBay Money Back Guarantee  
<http://pages.ebay.com/coverage/BuyerProtectionForBuyers.html>  
<http://pages.ebay.com/ebay-money-back-guarantee/>  
Related articles  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520>  
eBay Money Back Guarantee Policy  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1103>  
Buyer risk management - Abusive buyer policy  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1174> Appeals  
Buyer risk management - Abusive buyer policy  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1080>  
Account suspensions: reasons, types, and how to resolve  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1376>  
Seller risk management (SRM) policy and appeals  
<https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1679>  
Guided Judgment for M2M service requests  
<https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1796>  
Conspiracy policy  
Related solutions  
HVC - Seller -  
INR - instructions for signature confirmation (HIGH ASP ONLY)  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL11377> eMBG  
declaration for digital gift cards (HIGH ASP ONLY)  
<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL11374> eMBG

- <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11373>>Provide proof of PayPal payment (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11363">eMBG - Seller - INR - on hold for proof item collected by buyer (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11359">eMBG - Buyer - Proof of damage in transit - Escalation - On hold 4 days (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11357">eMBG - Buyer - INR - on hold to request proof item shipped to wrong address (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11355">eMBG - Buyer - Return - On hold to request CheckMend report (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11354">eMBG - Seller - Return - On hold to request proof seller facilitated return (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11353">eMBG - Seller - Return - On hold to request proof of partial refund (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11362">eMBG - Seller - INR or Return - on hold to request proof of refund (HIGH ASP ONLY)</a></li><li><a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=SOL11365">eMBG - Return - On hold to request proof of refund (HIGH ASP ONLY)</a></li></ul>

Seller - Proof of damage in transit - Escalation - On hold 4&nbsp;days (HIGH ASP ONLY)&nbsp;  
&lt;/a>&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11364"&gt;eMBG - SNAD -  
seller must pay return shipping costs problem with first label (HIGH ASP ONLY)&lt;/a>&nbsp;  
&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11367"&gt;eMBG - Return -  
Escalation - Fraudulent return - Police incident report request (HIGH ASP ONLY)&lt;/a>  
&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11361"&gt;eMBG -  
Fraudulent returns - Private seller (C2C) - PIR request (HIGH ASP  
ONLY)&nbsp;&nbsp;&lt;/a>&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11376"&gt;eMBG - INR -  
Item had tracking - ask for POP - delivery shows no specific location (HIGH ASP  
ONLY)&nbsp;&lt;/a>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11383"&gt;eMBG - Buyer  
hold - Counterfeit, declaration not to resell item (HIGH ASP ONLY)&lt;/a>&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11375"&gt;eMBG - SNAD -  
hazardous item proof required (HIGH ASP ONLY)&lt;/a>&nbsp;  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11356"&gt;eMBG - Buyer -  
INR - Empty box - On hold to request Police Incident Report (HIGH ASP ONLY)&lt;/a>&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11384"&gt;eMBG -  
requesting documents via document upload - any reason (HIGH ASP ONLY)&lt;/a>&lt;/li>  
href="https://cskb.qa.ebay.com/csKBapp/art?page=content&id=SOL11358"&gt;eMBG - Buyer -  
Stolen item - On hold to request Police Incident Report (HIGH ASP)&nbsp;&lt;/a> &lt;/li>

<li><a

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL11360">eMBG - Seller -  
INR - Escalation - Issue with customs - On hold 5 days (HIGH ASP  
ONLY)</a></li> </ul> </h2></h2>GUIDE.TALKING\_POINTS  
Internal Information CRM only handles contacts for US/UK/AU Risky Claims. The Payments team  
handles all Transaction Holds contacts, including for High Value Transaction Holds. Member  
questions Why does my claim need additional review? (Within SMIR) </ul> <li>eBay cannot  
take action on the claim yet. We ask that you take this time to work with your trading partner on a  
resolution.</li> </ul> Why does my claim need additional review? (Outside SMIR) </ul>  
<li>Thank you for providing us with more details as this assists us with providing a resolution.  
We will review the details and have a response back to you within the next 5 days.</li>  
</ul> Internal Information Be careful to not predict the outcome of the risk review and potential  
impact on claim Teammate questions What cases are handled by CRM TMs? </ul>  
<li>Pre-escalation requests, escalated cases and appeals are  
handled by CRM TMs when: </ul> <li>An item is listed on .com or  
.co.uk</li> <li>The member has Issue 933 (buyer) or Issue 934 (seller) on their  
account.</li> <li>The buyer is involved with a risky seller (Issue 934).</li> <li>The  
total transaction cost of that item is 2000 or more in the currency of the purchase site,  
e.g. \$2000 in the US; £2000 in the UK; 2000 in France, AU\$2000 in Australia.</li>  
</ul> <li>Exception: Purchases involving Authenticity Guarantee will be handled  
by specialist Authenticity Guarantee TMs.</li> </ul> How are pre-escalation  
requests transferred to the CRM team? </ul> <li>If a buyer opens an INR or  
Return request by phone and they have Issue 933, their seller has Issue 934, or it  
meets the HASP criteria, it is routed to the CRM team. </ul> <li>See <a  
href="http://cskbapp/art?page=content&id=GUIDE1453">Transfer Guide for CS Phones,  
Chat, and Email</a></li> </ul> <li>If a buyer opens an

eligible INR or Return case by chat or webform, Guided Judgment will route it automatically to the CRM team.

Will members be aware they are being handled by a specialist team?

Members will not be aware.

Does the \$2000 threshold apply globally?

No, this applies to eMBG claims on the US site only.

If an item is listed on .com or .co.uk, it will be eligible if the total transaction cost of that item is 2000 or more in the currency of the purchase site, e.g. \$2000 in the US; £2000 in the UK; 2000 in France, AU\$2000 in Australia.

What happens if an M2M TM begins work on a Risky Claim or HASP request in error?

Only CRM teammates will be given recommendations in Guided Judgment.

Are there any eMBG policy differences to consider in Risky Claim or HASP cases?

In all instances, CRM TMs should follow Guided Judgment in their adjudication and CRM exceptions.

What's different in how CRM TMs manage requests (pre-escalation)?

CRM TMs undertake [BRM](http://cskbapp/art?page=content&id=GUIDE1103) and [SRM](http://cskbapp/art?page=content&id=GUIDE1376) review at the start of each case.

Where a suspended buyer is identified, the request will be closed in the seller's favor.

Where seller risk is identified, the request will be closed in the buyer's favor.

Where both buyer suspension and seller risk are identified, the case will be closed out by eBay.

What's different in how CRM TMs manage escalated cases?

CRM works their threshold and will look at both sides of the transaction. We have the ability to contact carriers and verify documentation that is sent to us.

What's different in how CRM TMs manage appeals?

CRM works their threshold and will look at both sides of the transaction. We have the ability to contact carriers and verify documentation that is sent to us.

Should buyer or seller be informed of any risk

issue identified in advance of adjudication? <ul> <li>No, CRM TMs follow standard procedures for handling risk issues.</li> </ul> What happens if a case is adjudicated based on a suspension made in error/reversed on appeal? <ul> <li>CRM TMs follow standard procedures for handling risk issues. <ul> <li>See <a href="http://cskbapp/art?page=content&id=GUIDE1174">Appeals - Buyer risk management - Abusive buyer policy</a> and <a href="http://cskbapp/art?page=content&id=GUIDE1376">Seller risk management (SRM) policy and appeals</a></li> </ul> </li> </ul> </h2><h2>GUIDE.DETAILED\_INFORMATION Manually transferring an INR/Return request to the CRM team <ul> <li>See <a href="http://cskbapp/art?page=content&id=GUIDE1453">Transfer Guide for CS Phones, Chat, and Email</a> <ul> <li>Pre-escalation requests (Risky claims, \$2000 and above) <ul> <li>INR and return requests are transferred to the CRM team when: <ul> <li>An item is listed on .com or .co.uk <ul> <li>The member has Issue 933 (buyer) or Issue 934 (seller) on their account.</li> <li>The buyer is involved with a risky seller (Issue 934).</li> <li>The total transaction cost of that item is 2000 or more in the currency of the purchase site, e.g. \$2000 in the US; £2000 in the UK; 2000 in France, AU\$2000 in Australia.</li> </ul> </li> <li>Exception: Purchases involving Authenticity Guarantee will be handled by specialist Authenticity Guarantee TMs.</li> <li>Once transferred: <ul> <li><a href="http://cskbapp/art?page=content&id=GUIDE1103">BRM</a> <ul> <li>review is undertaken by the CRM TM. The TM will take any required actions on the buyer account.</li> </ul> </li> <li><a href="http://cskbapp/art?page=content&id=GUIDE1376">SRM</a> <ul> <li>review is undertaken by the CRM TM. The TM will take any required actions on the seller account.</li> </ul> </li> </ul> </li> </ul> Where no buyer suspension or seller risk is identified,

the request follows standard eMBG policy.

- TMs should follow Guided Judgment in all instances.
- Escalated cases (CRM)
- A request is escalated if the buyer is unhappy with the seller's response after the SMIR period.
- The case follows standard eMBG policy.
- TMs should follow Guided Judgment in all instances.
- Appeals (CRM)
- Appeals follows standard eMBG policy.
- CRM works their threshold and will look at both sides of the transaction. We have the ability to contact carriers and verify documentation that is sent to us.