

## Employment Fraud

**GUIDE.SUMMARY** What Employment fraud is when a third party solicits sellers (usually with a good selling history) to sell items for them. The user who is "hired" to sell the items will typically be told they will receive a percentage of the sale as compensation. In general, with employment fraud, items are either not being delivered or are purchased with suspicious financials from various online retailers. Legitimate users usually are recruited by the fraudulent party through online employment websites. They can also be recruited via newspaper listings, and unsolicited email. The items that they list are usually either non-existent, counterfeit, or sent to the buyers through the use of a suspicious financial instrument. How users involved in employment fraud (mule scams) are typically recruited through online job classified sites. Several common recruiting sites include but not limited to are Kijiji, Freelancer.com, careerbuilder.com, and gumtree.com. When These types of fraud are becoming more common on ecommerce sites because the fraudster simply posts one ad and will get multiple people to respond. The fraudster has people create listings under their name, and using their PayPal. After items are listed by the account owner they can easily verify themselves and their items if and when they are blocked by eBay's verification systems. This makes it harder to detect the fraud until something goes wrong since the fraudster's name or business is not noted anywhere on the user's account, the user is left responsible and the fraudster cannot be tracked. Actions to take on employment fraud reviews: Suspension Suspension can be indefinite, or have certain requirements before any appeals can be granted. Normally will occur when activity created substantial losses for eBay/eBay community. PayPal account may be restricted at the same time. Employment Fraud-90 day limit 10/500 Places seller limits at 10/500 with a ramp date of 90 days. User is not allowed to appeal limits for 90 days. After 90 days, the user will be placed

through typical seller limits appeal process.

- No Action

## GUIDE.TALKING\_POINTS

How does the employment fraud policy work?

- Employment fraud is when a third party solicits sellers to sell items for someone else and receive a percentage. Items aren't being delivered or were purchased with stolen financials. When we come across a user who is involved in employment fraud, we'll take the following action:
- Sellers are limited because of unacceptable selling practices causing bad buying experiences.
- You'll will be limited for 90 days to re-establish good selling behaviors.
- If you haven't sent money to person who hired you, you need to refund the buyer(s).
- If you have sent money to supplier you are still responsible to make restitution/refunds to buyers and try and recoup your money through outside law enforcement
- Buyers will still be allowed to leave feedback and it is possible to receive negative feedback & low DSRs.
- If there is a repeat violation you will no longer be able to use eBay site.
- You're responsible for items sold on user account even if sold for a third party.

Why can't I appeal the suspension on my user account?

- Your selling practices, such as the supplier you chose, have caused damage to the eBay brand, and as such, you're no longer allowed to use eBay.
- You're responsible to follow through with any outstanding transactions, and will be responsible for any claims made against the selling activity on your user account.
- You are responsible for all related fees.
- Negative Feedback and low DSRs received as a result of the fraudulent activity will not be eligible for removal.

Why have you lowered my selling limits?

- Your selling practices, such as the supplier you chose, have the potential to damage the eBay brand. We're limiting the number and amount of items you're able to list to allow time for you to create positive buying experiences for our users.
- We're allowing you to remain on the site and hope to see you grow into a profitable business model.

Am I responsible for the listing fees for the items?

<li> Yes, you're responsible for the listing fees for your items.</li> </ul> I received negative Feedback/low DSRs from a buyer -- can this be removed? <ul> <li> No. Any Feedback that you have received will not be eligible to be removed. You are responsible for the activity on your user account.</li> <li> For more information, you can see our <a href="http://pages.ebay.com/help/policies/feedback-ov.html" target="\_blank">Feedback policies</a>.</li> </ul> Can I press charges against my supplier?? <ul> <li> You can contact your local law enforcement for any legal advice. In order to find the law enforcement agency closest to you, please visit<a href="http://www.usacops.com/" target="\_blank">www.usacops.com</a>.</li> </ul> Can I keep using this account? <ul> <li> If user account is suspended: <ul> <li> The user account will remain suspended and you can not create a new user account.</li> </ul> </li> <li> If user account is limited: <ul> <li> You can use the user accounts within your limits. After 90 days you can request a limit increase.</li> </ul> </li> </ul> How can this be fraud? My buyers are getting the items? <ul> <li> The fraudster may start out building the trust of you and the eBay community then ramp up sales; receive the money from you and simply stop shipping. When buyers realize they aren't going to get their items they will contact you for their money back. This type of scam can also be used as a means to launder money off of stolen credit cards. It's important to ask yourself why can't this person sell on eBay themselves?</li> </ul>   </h2><h2> Questions for users</h2> Did you find your supplier online? <ul> <li> This type of scam is especially lucrative for the Fraudster because all they have to do is build an ad and post it on a job forum. It is less work for them, and all they have to do is accept the money.</li> </ul> Have you ever contacted your employer in person or over the phone? <ul> <li> Most of these scams will only contact you via email or chat because they are not who they say they are, and it is easy for them to hide behind their internet business.</li> </ul> Has your supplier provided their business license or the

tax ID number for their business?How are you paying your supplier? <ul> <li> A legitimate business owner would have a business account and information for tax purposes.</li> <li> Transferring stolen money or merchandise from one country to another, either in person, through a courier service, or electronically is commonly called a Mule Scam.</li> </ul> What is your supplier's plan if they run out of inventory or have shipping issues? <ul> <li> Since your name is on the eBay and PayPal accounts you are responsible for these items, and your buyers satisfaction. Your supplier should have provided you with a plan just in case there are issues with their inventory or shipping company.</li> </ul>   <h2>GUIDE.INSTRUCTIONSSTEPS\_TO\_RESOLVE <a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1043">Internally report a member</a> for this policy. </h2>