Reinstatement from Suspension for Greater China (GC) Managed Account

<h2>GUIDE.SUMMARY Background Suspension rate has been consistently high for new registrations in iCBT sellers, bringing business friction to a great extent. Most suspensions are conducted by automation rules that aims at preventing mass registration or high risk selling from fraudsters. However, many of managed accounts also get hit by various suspension rules. Take GC as example, 53% of GC sellers get suspended within 5 days after registration, among which 16% are managed sellers, approximately 35 accounts per day. To appeal for every suspended account is a great effort for managed seller who in general maintains multiple accounts and has the business need to open new accounts from time to time. In addition, it adds pressure on GCX side to review appeal for every such account, even though AM has literally visited the seller, keeps in touch with the seller, and can endorse the seller. </h2><h2>GUIDE.DETAILED_INFORMATION Policy Expedite appeal process by AM submitting managed account list to GCX, and GCX reinstating accounts that pass review. Who can use the policy:GC managed accounts Who can raise the request:AM under the organization of CQ Zheng (China BU) or Jenny Hui (HongKong/Taiwan BU) What restriction/suspension is covered:Mass Registration and High Risk Selling/Buying Suspensions (may have issue 188, or no issue), and High Risk Selling Restriction (issue 123) Who conduct risk check: AM, BM (GC Business Management team), and GCX Regional Variants GC managed accounts only Process <ol> Manual process: Reinstatement for 1st or sub account of GC managed seller for whom AM has completed onsite visit or seller audit <table border="1" cellpadding="1" cellspacing="0"> <tbody> <tr bgcolor="c2dfff"> <td>Step</td> <td>Risk Check</td> <td>Document Template</td> </tr> <tr> <td>1. AM sends reinstatement request to GCX</td> <td>AM completes onsite visit or seller audit before sending request. Checklist covered: <ul> Overall GMV last year SKU# Brand owner/retailer/shared inventory Employee# Share of ebay among all e-commerce

sites Share of forward-deployed Location of self-owned warehous Main market and its share If there is a VERO check process How return is handled Return rate CS Response rate, hours in responding Cost share of logistics Sites to expand to Categories to expand to Pain points and opportunities In addition, BD AM performs pre-KYC via either onsite visit or video verification to verify following: <ul> Company address Legal representative identity Business license </td> <td>AM sends request to following DL: <ul> TMP seller: cntoppartner@ebay.com Non-TMP seller: hkbusupport@ebay.com Email template: <ul> Title: Suspension Reinstatement Request for Managed Account + Segment + Primary ID Contents <ul> Appeal for below accounts: <table border="1" cellpadding="1" cellspacing="0"> <tbody> <tr bgcolor="c2dfff"> <td>No.</td> <td>User Selected ID</td> <td>Business Plan</td> </tr> <tr> <td>1</td> <td>-</td> <td>-</td> </tr> <tr> <td>2</td> <td>-</td> <td>-</td> </tr> </tbody> </table> Latest onsite visit or seller audit: Completed on which date via what channel (on-site visit/video/phone) For CN TS team, copy Salesforce module as image into the email For CN PS team, attach seller profile document For CN BD team, attach KYC document For HK/TW team, list following points: <ul> Overall GMV last year SKU# Location of self-owned warehouse Main market and its share If seller has a self-VERO check process (yes/no) How return request is handled (refund no return/refund on return/partial refund/no refund) Return rate   cc line manager Max account #: TMP 15; TS

10; PS 3; BD 2 </td> </tr> <tr> <td>2. GCX reviews and reinstates qualified account</td> <td>Do NOT reinstate an account if ANY of the following is in effect: <ul> If suspension is marked as 'no appeal' If account has appeal denied record before for this suspension If account meets confirmed fraud pattern If account has i686 open (HRS re-review tracking) If primary account is suspended or with i172/i233 For high risk selling suspension, if there is not a POM or if POM is unqualified (check listings and request POM from seller) </td> <td>MAC Notes: <ul> For sub-account of managed seller: <ul> Comments:Appeal from AM, sub account of primary managed account #XXX, no fraud concern Policy:Suspension reinstatement for GC managed account Document:AM email with detailed business plan and points verified in onsite visit or seller audit - When and how the visit/audit was done Pain points and opportunities Company address/legal representative identity/business license Seller overall GMV last year SKU# Location of self-owned warehouse Main market and its share If seller has a self-VERO check process How return request is handled Return rate   Action:Reinstate from suspension   For 1st account of managed seller: <ul> Comments:Appeal from AM, 1st account of managed seller, no fraud concern Policy:Suspension reinstatement for GC managed account Document:AM email with detailed business plan and points verified in onsite visit or seller audit <ul> When and how the visit/audit was done Pain points and opportunities Company address/legal representative identity/business license Seller overall GMV last year SKU# Location of self-owned warehouse Main market and its share If seller has a self-VERO check process How return request is

handled Return rate   Action:Reinstate from suspension   </td> </tr> </tbody> </table> Automated process: Reinstatement for accounts in E-Youth program E-Youth program introduction: Developed by China BD team, the E-Youth program is aimed at promoting ecommerce education and innovation and cultivating talents in college to fulfill the growing need of the cross-border trade industry. eBay collaborates with educational institutions to provide support for students by offering ecommerce courses and hands-on coaching by experienced staff. Since its launch in 2018, 146 educational institutions and 7,181 students have participated. News on eBay hub: https://hub.corp.ebay.com/site/news/feed/hubnews/post/5c6c8b8c12a7b4000f703b46.

However, the high suspension issue also impacts the accounts opened for the program. In 2020, 4,608 accounts were opened, and suspension rate was 48.81%, meaning ~43 accounts got suspended weekly. Therefore, a quick batch reinstatement solution is needed to address the large volume of suspensions from student accounts. <table border="1" cellpadding="1" cellspacing="0"> <tbody> <tr bgcolor="c2dfff"> <td>Step</td> <td>Risk Check</td> <td>Document Template</td> </tr> <tr> <td>1. BD team weekly submits account list to BM through Salesforce</td> <td>BD ensures the risk control for the participated students before account registration: <ul> Student needs to provide valid student ID BD performs onsite verification </td> <td>-</td> </tr> <tr> <td>2. BM runs automated check and sends qualified accounts to IFD</td> <td>Do NOT reinstate an account if below is in effect: <ul> Account with claim, loss, bad debt > 0 </td> <td>-</td> </tr> <tr> <td>3. IFD reinstates</td> <td>-</td> <td>MAC Notes: <ul> Comments:Appeal from China BD E-Youth program, no fraud concern Policy:Suspension reinstatement for GC managed account Risk check that

is done: <ul> Onsite verification by BD team No claim, loss, or bad debt   Action:Reinstate from suspension </td> </tr> </tbody> </table>   <h2>