

eMBG - External options when the transaction isn't covered by eMBG

**GUIDE.TIPS\_FOR\_MEMBERS Buyer** Always make sure you:

- Keep your eBay shipping address is up to date. Remember to include the apartment or unit number, if applicable
- Open an INR request or case within the timelines, even if the seller asks you to wait
- Communicate over eBay's message system

**Seller** To avoid INRs, you should:

- Make sure that the estimated delivery date is accurate when listing an item
- Always ship to the address listed in checkout
- Use a shipping service that includes tracking
- Ship the item within the estimated handling time in your listing
- Upload tracking as soon as you ship the item
- Promptly contact the buyer if any issues come up
- Respond to any buyer messages in a timely manner
- Consider adding insurance so that you're covered if the item is lost or damaged in transit
- Use a shipping service that includes signature confirmation for high cost items
- Report any missing packages to the shipping carrier you used

**GUIDE.SUMMARY** What

- This guide will provide talking points for resolving issues outside of eMBG
- Who
- The talking points in this guide are for buyers and sellers that do not qualify for eMBG coverage
- How

**Acknowledgment!** A member doesn't care what you know until they know that you care.

Situations like those called out in this article can be stressful regardless of the cost of the item. While it may be simple to read a list of options, this will not always create a positive experience. It's up to you to acknowledge your member's concerns and help them learn about other options

Below you'll find some of the most common next steps a member can take to resolve their issue

**GUIDE.RELATED\_LINKS** Related articles

- [eBay Money Back Guarantee \(eMBG\) policy](https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1520)
- [eBay Money Back Guarantee \(eMBG\) policy](https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1620)

target="\_blank">eMBG Policy - Global Shipping Program</a></li> </li></a>  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567"

target="\_blank">Returns - Remorse, SNADs, False SNADs, and Forced  
SNADs</a></li> </li></a>  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1566"

target="\_blank">Item not received (INR), including stolen from porch</a></li>  
</li></a> href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1133"

target="\_blank">M2M Lobby</a></li> </ul> Related solutions </ul>  
</li></a> href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL9727"

target="\_blank">eMBG - Too late to be covered (past 30 days)</a></li> </li></a>  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL9776"

target="\_blank">What are the differences between eMBG and PayPal Buyer  
Protection?</a></li> </ul> </h2></h2>GUIDE.TALKING\_POINTS <a  
name="tp\_eligibility"></a> Eligibility and time frames Questions about eMBG eligibility and  
time frames </ul> </li>Go to <a  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520#EnforcementCriteri  
a" target="\_blank">eMBG Policy > Enforcement Criteria</a> to answer general questions  
about eligibility and time frames</li> </ul> <a name="tp\_paymentissues"></a>  
External options for buyers Caution - Buyer has an open Issue 688 Internal Information </ul>  
</li>If the buyer has an open Issue 688 on their account, do not use the talking points or  
information in this article</li> </li>Exit this article and go to <a  
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567#tp\_riskyreturns\_bl  
ockedbuyer">Returns - Remorse, SNADs, False SNADs, and Forced SNADs (FSNAD) >  
Abusive buyer - buyer blocked from opening returns on eBay because of an open Issue  
688</a></li> </ul> General external options Internal Information </ul>  
</li>Listen to your member's issue and determine why they are not covered by eMBG to choose



information on what to report and what we investigate

- Bank transfers and personal checks

Contact the bank that you used for the bank transfer, they may be able to provide you with protection options

- If you paid with a check, contact your bank. They may be able to stop the payment

PayPal payments Internal Information

- Using PayPal as a payment method does not disqualify a member from eMBG coverage

Investigate the issue to determine why the member is not eligible for eMBG coverage. See <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520#EnforcementCriteria>

eMBG Policy & Enforcement Criteria

When can PayPal be mentioned on the contact?

- If the item is purchased on a site that doesn't offer eMBG coverage

When buyer ATO isn't covered under eMBG

- If a dispute is already open through PayPal

"PayPal can give more information about their Purchase Protection Program"

- Credit / debit card payments Internal Information

Don't mention any chargeback/bank fraud alternatives if the buyer's payment method was a credit card

- If the buyer asks whether they can contact their credit card company, then the answer is that the buyer may pursue whatever recourse they want to.

For examples, see General external options section above

- I lost my eMBG claim, what are my other options?

We ask that you reach out to your seller for additional support. They may be willing to work with you directly

- Were unable to cover this order because **give reason for no coverage**

Going forward I recommend **future advice to be covered** to stay covered by eBay

- Im not eligible for eMBG, what can I do?

Going forward I recommend **future advice** to stay covered by eBay

- However, you can always reach out to your seller for additional support, as they may be willing to work with you directly

Im just going to take this to my bank (or card, PayPal, etc.)

- We recommend that you

try working things out with your seller since they may be open to working with you directly

- External options for sellers
- You purchased shipping insurance
- Shipping insurance is an added protection a seller can purchase with most shipping options
- If an eBay request or case is open and the seller wants to pursue an insurance claim, we ask that the buyer is refunded first
- Buyers are more likely to comply with an insurance claim after they've received their refund

You mentioned legal options

- We aren't qualified to provide legal advice or suggest legal action

Internal Information

- Avoid detailed discussions about legal options. We are not authorized to speak in depth about legal options

Denied appeals

Your appeal was denied

Internal Information

- Ask your member about their issue before you discuss a denied appeal
- Your talking points are more effective if you consider the member's case and the issues that impact them the most
- Validate the details of the case with your member, invite them to give you their side of the story

- Even though your appeal was denied, you can still reach out to your trading partner in eBay messages

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