

Multi-account overview and appeals

GUIDE.SUMMARY Internal Information What Multi-account is a set of policies, workflows, and actions designed to manage the risk from accounts related to suspended, restricted, or below standard accounts. eBay expects users to manage each of their accounts effectively in order to meet the highest buyer and seller standards. When a member is associated with another account that's suspended, restricted, or below standards, they're expected to resolve issues as they arise to bring accounts back into good standing. When Multi-account actions are taken based on a combination of

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1142&ViewLocale=en_US#linktypes link type,

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1142&ViewLocale=en_US#severityscores severity score, and other risk factors. Why

An account related to another account that's not in good standing (e.g., restricted, suspended or below standards) has higher selling or buying risks. Who

Multi-account consequences are applied to a member's account if it's related by 1 or more strong links to a suspended, restricted, or below standard account.

How to resolve You'll need to have a conversation with the member as they appeal their restriction or suspension. See the E2M Account Workflows section of this article. This article covers Multi-account link types

How multi-account consequences are applied Multi-account appeals workflow

GUIDE.RELATED_LINKS Related Help Pages Using multiple accounts
<http://pages.ebay.com/help/policies/multiple-accounts.html> Related solutions

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL9959> Issue 387 -

Returning malicious seller 1st appeal

GUIDE.TALKING_POINTS

name="issue387talkingpoints">Issue 387 - Why are you suspended or blocked from selling?

Team: Does the member have an Issue 387 on their account? If so, here are your talking points:

- Sellers: We've noticed a recent pattern of activity on your account that normally indicates your performance has significantly changed or is declining at an unacceptable rate. When sellers experience this, there's a concern they won't be able to sustain the level of performance needed to delight buyers.
- Buyers: We've noticed a recent pattern of activity on your account that normally indicates your buying has significantly changed or there were an unacceptable number of issues when buying. When this happens, there's a concern that a buyer won't fulfill the contracts they make with sellers.
- Sometimes inexperience can cause these things. Sometimes, we see these sorts of changes when more than 1 person has access to an account.
- Before I can reinstate your account, I'll need to ask you a few questions.

Internal Information

Go to https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1142&ViewLocale=en_US#accountworkflow

e2M Account Workflow

section

name="partingofways387">Issue 387 - Multi Account - Returning Malicious Seller

Your account was suspended or limited because it causes concern for us and our community.

From time to time, we find accounts that have a risk that no longer justifies a continuing relationship with us. When that happens, we suspend or limit these accounts.

We regret any frustration or inconvenience this may cause you.

No Issue 387 present

From what we've seen in the past, accounts that are related to others that have performance or buying issues are a lot more likely to create concern.

We're not

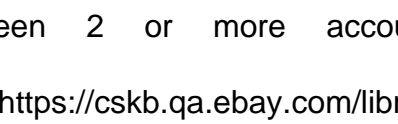
necessarily saying that this other account is yours. What we're saying is that the ties between your account and the other are so strong that we can't help but be concerned about the relationship.

- Why do you have this selling limit? (no Issue 387 present)

You received this limit because your eBay account is linked to another eBay account that is restricted, suspended, or below standard.

Relationship between accounts Internal Information

- Do not give specific details on what information is linked (addresses, names, email addresses, etc.) Determine how much information about the links can be shared. Additional information can be found under https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1142&ViewLocale=en_US#shareguidelines & disclosure guidelines.
- The relationship between 2 or more accounts can be direct or indirect.



Direct relationships are usually found when we notice, 1-to-1, similar contact, payment, or computer information, or selling behaviors between 2 accounts.

In the example above, accounts A and B are directly linked. If account B calls in, you can follow the disclosure guidelines to speak about account A.

Indirect relationships among accounts are found when we see that multiple accounts are associated with each other, but the relationship between all accounts may not be 1-to-1. Although indirectly, these accounts are still linked.

In the example above, accounts A and D are indirectly linked. If account D calls in, you cannot speak about account A. Instead, use these talking points:

- We look at a variety of information to determine whether we believe there is a relationship between accounts.
- For example, we investigate whether the accounts share contact or payment information, or whether they have a similar pattern of activity or performance on our site.
- If we find a strong enough relationship between accounts, we may take action to make sure the owner of an account doesn't

circumvent any unresolved issues by doing things like selling on the accounts of others they may know (rather than addressing the problems we've made them aware of on their account). This is in violation of the [multiple accounts policy](http://pages.ebay.com/help/policies/multiple-accounts.html), which says that if you have multiple accounts, we require you to keep them in good standing. If any of them fails to meet this requirement, our expectation is that you will not continue to trade with any other accounts until you have resolved the problem on your account that is failing to meet standards / requirements.

Much of our information regarding how we associate accounts remains proprietary and protected by eBay. This is, in part, so that we remain compliant with Privacy laws and, in part, to ensure that we can continue to identify users who are attempting to continue to transact on our site after theyve been prohibited from doing so.

Internal Information

Information we can share about multi-account links

You must verify ownership of the account prior to releasing any account-specific details, including name on the account.

Disclosure Guidelines				
Do not move past the 1st level of disclosure unless the member persists. Never disclose beyond the 3rd level.				
1st Level of Disclosure		2nd Level of Disclosure		
3rd Level of Disclosure				
Must verify contact is the account owner of the source account				
Link Type		Must show Group Link or higher		
Must show Group Link or higher		Must show Group Link or higher		
Must show Individual Link				
Accounts are linked by account information and activity				
PayPal		You can say, "Accounts		

share payment information." 	You can say, "Accounts share a PayPal account."
Credit Card	You can say, "Accounts share a credit card."
Bank Account	You can say, "Accounts share a bank account."
Acxiom	You can say, "Account share contact information." You can say, "Accounts share name/address pairing." You can say something like, "Your shipping address [or name] is on file for both accounts." Phone Number You can say, "Accounts share the same phone number." You can say,"Your phone number is on file for both accounts." Address You can say, "Accounts share the same address." You can say something like,"Your shipping address is on file for both accounts." First/Last name You can say, "Accounts share the same first and last name." You can say something like,"Your first name and last name is on file for both accounts." Self Linked You can say, "Accounts have been linked using the Self-Link service on site." Machine ID You can say, "Accounts have a shared or common computer." RADAR GROUP You can say, "Information indicates your accounts are linked. (Do not provide specifics)." GUID*
*DO NOT Disclose this link type to members. It is used for internal risk evaluation only and is not communicated externally	

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</tr> <tr> <td>Group with identical name</td> <td align="left" valign="top">
 </td> <td align="left" valign="top"> The only
contact information that can be shared is information that exists on both accounts. </td> <td
align="left" valign="top"></td>
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</tr> <tr> <td> Individual</td> <td align="left" valign="top"></td>
<td align="left" valign="top"> Unless the
caller is contact verified as the owner of the source account, then the only contact information that
can be shared is information that exists on both accounts. </td> <td align="left"
valign="top"></td>
<td align="left" valign="top"></td>
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</tr> </tbody> </table> For more about link types, see the <a
href="https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1142&ViewLocale=
en_US#linktypes">link types overview. Seems to be a mistake

I understand this is a frustrating situation for you. We took this action because our records indicate that this account is related to another account that was restricted, suspended, or below standard.

- Not responsible for someone else's account

We don't expect strangers to address someone else's account issues. However, we have not received any information to show that these accounts are not associated. Because the links are strong enough, we feel that there's risk for recurrence of the issue on related accounts. Therefore, we need the issue resolved.

Historically, we have seen recurrence of issues on related accounts, so we err on the side of caution. Therefore, this restriction / suspension will remain.

GUIDE.DETAILED_INFORMATION

Internal Information	Related issues	Enter the Issue number in the
Trust & Safety Issues Directory	for more details on the below issues. Do not share the Issue number with customers.	
Issue Type	Issue #	Details
Selling Restriction Issues		
Indefinite Selling Restriction - Multi Account	Issue 122	
Resolutions APM Required	Issue 150	
Multi Account Young/Established User	Issue 244	
Multi Account New User	Issue 245	
Billing PSU (Previously Suspended User)	Issue 131	
Buying Restriction Issues	Issue 356	
Multi-account buying restriction	Issue 358	
Multi-account buying restriction -		

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src="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1001%20-%201500/1142/individualorgroup.png"> Severity scores A severity

score is given based on how bad - or risky - the original action on the source account. The higher the number, the more serious the member's offense and our consequence.

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<td>Score</td>	<td> Consequence</td>	</tr>	</tr>
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<td> 0</td>	<td> No	action</td>	</tr>	</tr>
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1	- 8	Selling limits
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Individual: Issue 122 </td>> </tr>> <tr>> <td>> 10</td>> <td>> -

Group: Issue 122
Individual: Suspend

		Suspend	
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How consequences are assigned Consequences are assigned in 3

different processes: MA Product: Multi-account automation that applies consequences based on trigger events (accounts getting suspended, restricted or falling below

standard are considered trigger events). IFD Batches: Multi-account automation

that applies consequences on a daily basis. Agent Desktop MA actions: Manual multi-account actions triggered by an agent working in the MA work type assigning an MA

disposition package. Example of MAC note after multi-account actions are

applied

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src="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1001%20-%201500/1142/detailedinform
ation_macnote.png"> Multi-account document MAC note dropped on related

accounts Source: Identifies if the multi-account consequence and note was assigned through batch (IFD) or product (MaestroCSExecutor) Source Account:

Shows the source account usernames, severity score, and other source account

information Confidence: Gives confidence level and link type </h2>