

## INV - Identity theft policy

**GUIDE.SUMMARY** What **Identity theft** is the unauthorized use of a persons contact information to create an account to perpetrate fraud. This use can result in packages received as well as collection notices. **Misrepresentation of identity (ID misrep)** suspension type should not be used in cases of identity theft. Use of an ID misrep suspension for identity theft accounts can result in a bad member experience, as this suspension type is not suppressed from collection attempts.

**GUIDE.RELATED\_LINKS** Related Help Pages **Law Enforcement Center** (for Law Enforcement use only)  
[https://pages.ebay.com/securitycenter/law\\_enforcement.html](https://pages.ebay.com/securitycenter/law_enforcement.html)

**GUIDE.TALKING\_POINTS** How did they get my information? While we are unable to tell you the exact way your information was obtained, here are some of the more common ways:

- Spoof emails** This is when a person sends an email claiming to be eBay or another eBay member and requesting personal information. These requests might say it is important for members to reply with sensitive information by email or contain links to web pages that request members to sign in and submit information. eBay will never ask a member to send eBay sensitive information through email. If eBay ever does request sensitive information, eBay will always direct its members to the eBay site. Any email from eBay will be duplicated in your "My Messages".
- Public information** Any public information space your name and address are available on, such as public records or a phone book
- Other web sites** Other web sites you have entered your information on that may have been compromised
- I received a package or return but didnt order anything and am not selling anything. What do I do now?**
- Thank you for reporting this package. Let me ask you a few questions about this package so that we can make a report for**

further review.</li> <li>In the meantime, please ask the post office to return to sender.</li> </ul>   Internal Information <ul> <li>Proceed to the <a href="https://cskb.qa.ebay.com/csxbapp/art?page\_content&id=GUIDE1285&ViewLocale=en\_US#packagereceived">Package received flow</a> to make a report.</li> </ul>   I received a phone call or notice regarding collections, but I don't owe a balance, or I don't have an account. What do I do now? <ul> <li>Thank you for reporting this notice. Let me ask you a few questions about this notice so that we may submit a report for further review.</li>

</ul> Internal Information <ul> <li>Proceed to the <a href="https://cskb.qa.ebay.com/csxbapp/art?page\_content&id=GUIDE1285&ViewLocale=en\_US#collectionsnoticereceived">Collections notice received flow</a> to make a report. Do not tell the member that they will not be held responsible for the balance owed.</li> </ul>

  What happens to the account now that you've taken the appropriate action? (Only in cases where the account has been suspended by the ID theft team) <ul> <li>Out of concern for the privacy of all members, we can't discuss the results of our investigation. However, I can tell you that it has been determined that this account was created without your knowledge or consent and that it will no longer be available for use on eBay.</li> <li>All collection attempts on this account will be recalled within 30 days. Please note that you may receive residual collections attempts during this 30-day timeframe.</li>

</ul> Why can't eBay help me if my credit card was used without my authorization (Stolen Credit Card)? <ul> <li>Since the charge was through a financial institution, they are the ones to handle this dispute. The financial institution has the information needed to investigate and make a decision regarding the dispute.</li> </ul>  

</h2><h2>GUIDE.INSTRUCTIONSSTEPS\_TO\_RESOLVE <a

name="poi"></a>Identity theft suspensions <ul> <li>The identity theft team will suspend accounts determined to be identity theft with a Stolen credit card suspension type (SCC).</li> <li>Important: The account is suspended for Identity Theft even though the

suspension is Stolen Credit Card. Do not disclose suspension type. Click  [if the report is for a stolen credit card. All appeals for this suspension type are to be denied.](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1285&ViewLocale=en_US#Caution-box)