

Managed Payments - Seller Registration

<h2>GUIDE.SUMMARY eBay started processing payments for managed payments sellers on September 24, 2018 in the US. eBay now processes payments for managed payment sellers globally.

Site	Launch Dates
US, DE	September 2018
CA, CAFR, UK, AU	July 2020
FR, IT, ES, CN, HK, TW, Macao	January 2021
PL, NL, AT, CH, IE, BENL, BEFR, SG, MY, PH	May 2021

Sellers with a registration address in one of the eBay site countries listed above, but registered on a different eBay site. ex: US address registered on eBay.de

June 2021

New payment options are available to buyers when they purchase from a managed payments seller. Depending on the item category, the buyer will be able to purchase using Credit and Debit cards, Apple Pay, Google Pay, PayPal, and eBay gift cards. This article covers:

- [Overview of managed payments](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1714&ViewLocale=en_US#Overview)
- [Talking points](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1714&ViewLocale=en_US#Talking Points)
- [Seller flows](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1714&ViewLocale=en_US#flows)
- [Teammate Flows](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1714&ViewLocale=en_US#teamflows)

[Overview](#)

name="Overview">Program Overview: Nearly all sellers are eligible to register for managed payments. List of unsupported countries. Who & Where eBay will process payments for all buyers and sellers globally by the end of 2021. </h2><h2>GUIDE.RELATED_LINKS GUIDE1016 - Checkout - paying for items GUIDE1697 - Payment disputes GUIDE1664 - Payments verification - Know Your Customer (KYC) - Talking Points and Workflows GUIDE1763 - Payments verification - Know Your Customer (KYC) / Know Your Business (KYB) Policy GUIDE1653 - Managed Payments - Seller GUIDE1754 - Managed Payments - Payouts GUIDE1094 - eBay fees GUIDE1717 - Identifying and Handling Complaints </h2><h2>GUIDE.TALKING_POINTS </h2><h3><a id="Talking Points"

name="Talking Points"></h3>Enrolling in Managed PaymentsMotor Sellers Onboarding - UK ONLYSocial Security Number (SSN) - US ONLYResetting a sellers account (Formerly Opting out of Managed Payments)Listing transition to Managed PaymentsInternational transactionsAvailable FeaturesGetting PaidSellers Choice of Holding/Payout Currency - CA ONLYRefundsCapital loans Enrolling in Managed Payments What are the benefits of eBay managing payments? When eBay manages your payments, buyers can pay with credit, debit and

gift cards, Apple Pay, Google Pay, PayPal, and PayPal Credit. AU only: Afterpay. (IE does not offer PayPal Credit) Instead of having to manage a relationship with both eBay and PayPal when selling on eBay, sellers can streamline their operations and access everything they need to sell and get paid, on eBay: a single source for fees, customized reports, refunds, simplified protections, tax documentation, dedicated support, and payout scheduling options. Payouts are deposited directly to your checking account. Helpful features include:

- Fully compatible with our

<https://cskb.vip.ebay.com/csskbapp/art?page=content&id=GUIDE1780>

eBay International Shipping; so you can easily ship to international buyers.

- Ease of reconciliation with a single unique number to reconcile from order to payout
- Support to issue full or partial buyer refunds, directly on eBay or via a third-party platform. Sellers can issue more than one refund per order, up to the full order amount.
- Reports available for download and export (in PDF and CSV formats) from Seller Hub, and data to reconcile transaction records with your bank, for up to seven years.
- Options to pay for shipping labels by having the costs deducted from Processing and/or On hold payouts, in addition to using a PayPal account. (IE does not offer PayPal Credit.)
- Seamless API transitions: If you already use eBay APIs, you can update your integrations to view payout information.
- Third-party compatibility: If you use third-party selling tools, there should be no change in how you use those tools with managed payments.
- Available on Desktop and Mobile (mobile web, iOS, Android)

I thought eBay and PayPal were one company eBay and PayPal separated in 2015. How does eBay benefit from this change? Managing payments is a key component of modernizing our marketplace, one that provides the right flexibility to shape experiences between buyers and sellers and allows us to control our own destiny. If buyers pay with Apple Pay/Google Pay, will I need an Apple Pay/Google Pay account to receive funds? No. Sellers are paid directly to their bank account, regardless of the payment method used by the buyer.

For already onboarded sellers who receive an onboarding email even after they are on managed payments: First, welcome to eBay managing your payments. Occasionally, it may take time for your profile to update, resulting in you receiving that message. However, I can assure you that if you completed your registration, there's no other action required. Just be sure to have a bank account added to your profile so we can send you your payouts. Thank you for being an eBay seller.

What type of business should I register as (Individual/Sole Proprietor/Corporation)? Although that information should be documented on previous federal tax returns, I recommend you reach out to your tax professional on determining what type of business you are. My business is a corporation owned by another corporation. Who do I put as beneficial owner? What can I do if no one owns 25% percent of the company? For specific questions about your business and how to sign up, I recommend you reach out to your tax professional.

I have more than one eBay account registering for managed payments, do I need to provide different information/a different bank account for each eBay account? (E.g. my spouse has an account and we are in a partnership, or I sell different items on different accounts etc.) You can use the same information and bank account across multiple eBay accounts. These accounts will still go through our verification process independently.

Can I use a PO Box on my account as an address? No. In order to onboard as a seller on eBay, you'll need a physical address on your account. What if I'm located in a US or UK territory, can I still register as a seller? Yes, please make sure your address country is reflected as the territory, rather than the parent country. I have a US eBay account, but I am located elsewhere.

Can I register for managed payments on the .com site? Yes. Please ensure your registration address is up to date before you begin registering to have eBay manage your payments.

Why cant I add a bank? I receive an error when I try to add my bank

- Please ensure it is a bank/credit union with an account located in your country of residence US/CA/AU/UK/IE
- Please ensure it is a checking (US) or current account (UK)
- Please ensure your Registered full name, Primary Shipping Address full name, and full name you are trying to enter in your bank information is EXACTLY the same
- Try adding the bank from Account

Settings: Payment Options instead of the Edit link on the Payments tab

See list of unsupported financial institutions

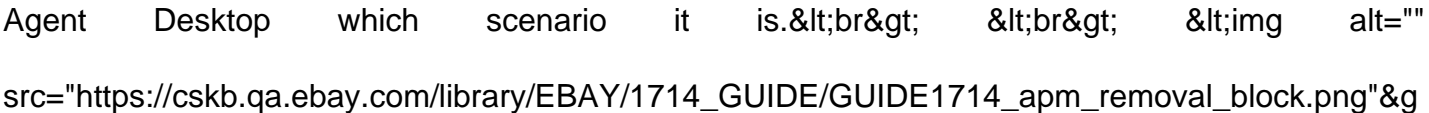
Internal Information If the member insists all information is accurate, Teammates please follow additional troubleshooting steps: check for bugs and MAC notes (see blocklists in

Guide1664

Im being told to try a different bank account or credit card?

To receive payouts for your sales on eBay, you must link a bank account to your eBay account. We must be able to verify your bank account before linking it to your eBay account. While we can verify most bank accounts using PayWithMyBank, or microdeposits, there are some banks that may not be compatible with eBay for risk reasons, including but not limited to, online-only banks or prepaid accounts. If you receive an error message after submitting your bank account information, please check that youve provided eBay with the correct bank account and routing numbers. If you continue to receive an error message, you may be attempting to link an account from a bank that eBay does not support.

Internal Information The member may be attempting to add a bank or credit card that is on our blocklist,hitting a velocity block. Please validate through LVIS in Agent Desktop which scenario it is.



In reviewing LVIS, if you see a block that shows an error message beginning with APM, in the message section, ask the member to add a credit card for seller fees, then add their bank account for a payout method. If this does not work, they will need to add a new bank account.

Below is a table with more information on common blocks.

Policy	Rules	CMS Message	Message Content
Known bad bank token blocks	1180482 - 1178486	APM_Unverified_BankAccount	We couldn't verify

this bank account. Please select a different payment method.</td> </tr> </tbody>
<td>Bank velocity limits</td> <td>1189601 - 1189561</td>
<td>APM_Unverified_BankAccount</td> <td>We couldn't verify this bank account.

Please select a different payment method.</td> </tr> </tbody> <td>Bad bank routing
#s blocks</td> <td>1224925</td> <td>APM_Bank_Donotsupport</td>
<td>We do not support this bank. Please add a different bank account.</td> </tr>

</tbody> </table> We also have access to a <a
href="https://tableau.corp.ebay.com/#/views/BlockedandHighRiskBanksDashboard/BlockedandHigh
RiskBanks?.iid=1" target="_blank">list of blocked routing numbers - Please note

for partner teams, that only team leads and coaches will have access. You may also see an error
message in LVIS that is associated with a risky manually entered routing and account number. We
do a risk assessment to see if these are valid and numbers that appear to be invalid or present risk

will be blocked. You can identify these through the following LVIS rules:
1165408 1078522 1180480
1071618 1070539 1070542
1070540 1070541 1070543
1180529 1180525

If a member has one of these
blocks, they will need to either re-enter their bank information, or enter their credentials through the
Pay With My Bank flow. We should always first ask them to try a different bank account if

they can. Should they not be in a position to do this, then we may be able to Allow list the instrument
for use on another account. If it is a velocity block you need to ask the member what accounts the
bank is currently being used on. We can then escalate to the back office to review the linked

accounts and if there are no concerns we can look to Allow list the instrument for another account. If
the instrument is on a blocklist then it is very unlikely we will be able to use it and the seller really
does need to use a different account or they can't proceed. If their account is in good standing and

you feel strongly we should look into it further you can look to escalate to the back office for further

review who can work with relevant teams to see if an allow list is possible. Never provide assurances to the member as Risk teams will check areas our front office won't have access to. Advise the member you will look into it further. Velocity limits are currently 2 for UK, US, AU and European regions. Greater China & ROW accounts have a limit of 5. This means they can use the bank account on 5 accounts before they encounter this block. Why cant I use a savings account? Or Why cant I use PayPal to receive my money? PayPal does exactly what the bank does.

 At this time eBay requires a checking (current) account to be added. There may be additional options in the future. eBay now pays out to your bank, but you should be able to transfer funds from your bank account to your PayPal account to ensure there are funds in your PayPal account if needed for shipping costs. I dont want to provide a bank account. In order to receive payouts for your order proceeds we require a bank account on file. What are you going to do with my information until my account is activated? The information you provide will allow us to send your payouts and comply with anti-money laundering (AML) and know your customer obligations, which helps keep eBay a trusted marketplace. We will verify the information you provide to us by obtaining reports from, or comparing your information to, information from third-party sources. These sources may include banks, credit agencies, data brokers, and other service providers. How are you protecting my personal and business information? Or How do I know my information will be secure? After activating your account on managed payments, you can view and edit your information in the Account tab of My eBay. We will use and share the information you submit as described in the Payments Terms of Use. Learn more about how eBay protects your personal information. We protect your personal data through technical and organizational security measures to minimize risks associated with data loss, misuse, unauthorized access and unauthorized disclosure and alteration. To this end we use firewalls and data encryption, for example, as well as physical access restrictions for our data centers and authorization controls for data access. You can find further information on our data security procedures in our Security Center. Please note sellers must have a bank account on file. Sellers are not able to remove their

bank unless they replace it with a different account. I have multiple eBay accounts, can I use one Payoneer account on all of my eBay accounts? You can use one Payoneer account on up to 5 different eBay accounts. <a id="UK-ONLY-Motors"

name="UK-ONLY-Motors">UK ONLY - Motor Sellers Onboarding UK ONLY - Motor

Sellers Onboarding There are many Motor Sellers in the UK. Some of these sellers only list on classifieds but some list on eBay marketplaces as well.

 Following a change in

approach, UK Motors sellers have been pushed through registration in 2022. Any UK Motors seller, who did not register by the deadline of 29th May 2022, has had selling privilege removed.

 If a UK Motors seller wants to continue selling in any category, including the vehicles category, they will have to complete registration for managed payments. If

a UK Motors seller has completed payments registration and fully passed KYC, the i925 and i940 issues can be lifted, but only after validating that registration and KYC checks are fully complete.

 The i925 issue locks the account to listing classified only. The i940 issue locks the account to listing only in the vehicles category and only in the UK.

 US ONLY - Social Security Number (SSN) Why am I required to provide my Social Security Number? To comply with

government regulations, we need this information from every seller before we can send you your payouts for items youve sold on eBay. Whose Social Security Number should I register with? For an

individual account, the Social Security Number should match the registered name of the owner of the eBay account. Teammates are not able to update the SSN for the seller. What happens if I skip

this step and don't add my Social Security Number? You can skip this step for now, if you wish. However, you will need to provide this information before we can send you your payouts for items

youve sold on eBay. Ive never had to provide my Social Security Number to eBay in the past, why am I required to provide it now? Like other companies that provide payment processing services to

individuals/businesses like you/yours, we must comply with laws and regulations that require us to collect certain information before we are able to send you your payouts from items you've sold on

eBay. In the past, you may have provided this information to PayPal as part of their requirements to process payments for you. Now that eBay is managing payments, we have an independent obligation to collect information that helps us verify who we're sending funds to. I have more than one eBay account and on one account I was asked for the full 9 digit Social Security Number when onboarding but on another account, I am only asked for the last 4 of the social? While we are required to gather certain basic information when registering for Managed Payments, to meet government regulations, we want to ensure you are straight to selling as quickly as possible. From mid February 2021, we began accepting the last 4 of SSN in the selling registration flows. However, when selling activity crosses certain sold GMV thresholds, eBay is required to gather all applicable information to ensure any end of year tax reporting is completed per state and federal regulations. Therefore, if additional information is required, we will let you know. Can I provide my ITIN if I don't have a Social Security Number? Yes, you are welcome to provide your ITIN if you don't have a Social Security Number. Why does eBay require my Social Security Number for registering my account? We only ask for the information we need to keep you safe and pay out your earnings. Now that eBay manages payments, funds are sent directly to your bank account instead of PayPal. Before sending payouts, eBay requires sellers to provide their Social Security Number to verify their identity and comply with government regulations that help keep eBay a trusted marketplace. For sellers convenience, we require only the last 4 digits of the SSN, although we may request the full Social Security Number later, if required for compliance reasons such as voluntary tax reporting on your payment transactions. eBay protects your personal data through safeguards such as physical access restrictions for our data centers, and using encryption when transmitting and storing sensitive information (such as bank account numbers and credit card details), and firewalls to prevent intruders from accessing our internal systems. In case you are asked why, when PayPal already has the info. eBay and PayPal have been separate companies since 2015. eBay has an independent obligation to verify the identity of individuals it sends money to when eBay manages payments. [Resetting a sellers account \(Formerly Opting out\)](#)

out of Managed Payments)
 It is no longer possible to opt out of managed payments as all members have migrated. With this change, it is also no longer possible to change the address country. Therefore, if a member cannot pass KYC due to being located in the wrong country OR they move to another country, the member will need to open a new eBay account.

Use Case 1: Customer moving registration country and they have passed KYC I have moved to another country, how do I move my eBay account? It is currently not possible for an account to change countries. You will need to open a new eBay account and go through the registration process of the local region to ensure we are collecting the proper information to verify. You will need a different email address to open this account. I dont want to open a new account, I will lose my sales history and my feedback etc! We know this is an inconvenient solution but in order for us to collect and verify the information specific to each region, we will need you to open a new eBay account which you can use to operate in that eCommerce market. I only have one email address, how do I open a new account? An email address can be registered to only one eBay account at a time. If you update the email address registered to your eBay account, you must wait 60 days before you can use the old email address on another eBay account. If you have 2 eBay accounts, and you want to switch an email address from one account to another, you will need to use a third email address on your eBay account. You will then have to wait 60 days for the email address that you previously used to become available again. I will lose all my sales history - this is impacting my business? We know this is an inconvenient solution but in order for us to collect and verify the information specific to each region, we will need you to open a new eBay account which you can use to operate in that eCommerce market. You can then begin building your sales history under your new account. Use Case 2: Customer moving registration country and they have NOT passed KYC
 Assumption: we validate the use case, compliance will need to review manually and pass KYC before payout per normal Back Office Process
 You are holding my money on the original eBay account that cant pass KYC. How do I get my money if I have to open a new account? In order to ensure we are able to get

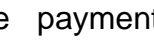


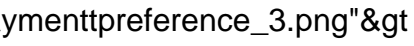

you your money, you will need to open the new eBay account with the correct registration address information. We will then need to ensure that information is verified (INTERNAL: passes KYC). Separately, we will work to get you your owed balance on this original account either through an offline payment method (PayPal) or your linked bank account. We will need to verify your details and will come back to you if further information is required. This will take some time to work through, so in the meantime please open a new account to get back to selling. Internal Information Although we will not track the eBay account they open. If the customer has pending funds, we would need to file a CMT to the Back Office for Domicile Mismatch. Do not make ANY promises to the customer but this is an effort to help them get their money and they can expect to provide additional information through our Compliance Ops team. Can Buyers update their address/country? As a buyer / or non-managed payments seller you can update your registration address including country.

 Login into eBay Click My eBay Click Account tab Under Personal Information, select Personal Information or Business Information if you used to be a Business seller Under the Personal Infor or Business Info section, click Edit to the right of the current Personal or Business details

Internal Information As a Managed Payments seller where my account has been taken over and account details are changed. As part of the restoration process of the account, the old address//DOB/Phone/Email information will be restored. Fraudsters during an ATO are unable to change the country of accounts in 2.0. As a non-Managed Payments seller where my account has been taken over and account details are changed. As part of the restoration process of the account, the old address//DOB/Phone/Email information will be restored. Fraudsters during an ATO are able to change the country of accounts in 1.0. And that will be permissible to ATO back office teammates only. Sellers with incorrect DOB Sellers can update their DOB themselves on site one time only. If a seller needs to amend DOB for a second time due to error - sellers can contact GCX Payments team who will hard verify and unlock the fields for customers. Listing transition to Managed Payments What

will happen to my existing listings? Once your account is enabled for managed payments, your existing eBay listings will be migrated to the new payment experience and will reflect the different ways your buyers can pay. There's nothing you need to do to your existing listings - this will be done automatically. During the listing transition, it's possible for you to continue receiving payouts to your PayPal account as well as your bank account, despite being registered for managed payments. If you have listings with offers or bids in process at the time of your transition to managed payments, you may continue receiving some payouts for these and process orders to your PayPal account.

 All new listings and listings without active offers or bids will transition to the new payments acceptance model in which you'll be paid to your bank account. Once all of your listings have been transitioned, you can expect payouts to be sent to your bank account. You won't be notified once the listing transition is complete. How can I create new listings? You can create new listings using the same tools you've been using. Seller Hub users can go to the Seller Hub listing page and select create listing. My eBay users can click Selling > List an item. Please note: Some listing tools like TurboLister and FileExchange may still allow you to submit a PayPal email address for your listings. However, this selection will be ignored and eBay will automatically add acceptable payment methods to your listings. You are no longer required to submit a PayPal account address on your listings. Will any of my listings be removed? We will automatically end any listings that are listed in restricted categories. Is there a price cap for my listings in managed payments? The Buy it Now price can be a maximum of USD/GBP/CAD/AUD/EUR 1 million (or equivalent currency). We have this limit in place to ensure eBay remains a safe and trusted platform for selling. We will continue to re-assess limits based on your needs, and plan to offer alternatives in the future. I have been selling these items for years and this is all I sell on eBay. Now I will lose my eBay business as a result of this change. What can I do now? I completely understand how you must be feeling being unable to list these items as well as the impact this may be having on your business. Let me explain why we are doing this. As we've just begun managing payments for our customers, we are unable to process payments for credit card

restricted categories until we have received approval from the various card companies. When you started your business, you may have faced similar regulatory challenges. However, while currently you may be unable to list items in select categories, we are working to un-restrict these categories as soon as possible. What happens to my listings where I accept offline payment methods such as bank, personal check, money order? There is no impact to payments with offline payment methods, such as bank or personal check, money order and payment on pickup. If your buyer chooses to pay with an offline payment method, eBay will not manage those payments.  https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/payment2.png  https://cskb.qa.ebay.com/library/EBAY/GUIDE1714/guide1714_paymenttppreference_2.png 
  https://cskb.qa.ebay.com/library/EBAY/GUIDE1714/guide1714_paymenttppreference_3.png 

; Can a buyer still pay by wire transfer in an approved category? With the exception of a wire transfer facilitated by eBay for eBay vault transactions (US only), bank-to-bank transfers are not currently supported by managed payments. If the majority of your sales are in an approved category that is not supported we will contact you to participate when we support the features and use cases associated with your sales. Will eBay offer payments in cryptocurrencies (e.g. Bitcoin, Litecoin, Ripple, Ethereum), or through Venmo, CashApp? Not at this time. eBay is focused on providing consumers greater choice in payment options at checkout, and continues to evaluate the most relevant options for all its users. [International transactions](#)

Does eBay support all countries for managed payments? No, some countries are not supported.

Access the [full list of unsupported countries here](#)

https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1714&ViewLocale=en_US#unsupported_countries; full list of unsupported countries here

Can I sell internationally in managed payments? There are two ways sellers can choose to sell internationally,

we call them Passive CBT and Active CBT. Each option is described below. Note: Global Shipping

Program (US and UK only) and eBay International Shipping (US only) are considered Passive CBT.

1. Turn on international visibility and select the countries you ship to Passive CBT. This can be adjusted on a per-item basis during the listing process, or generally for all listings in Site Preferences. Once enabled, listings will appear in search results for international buyers searching their local eBay site. Example: A German seller on eBay.de, indicates they ship to the United Kingdom - a buyer in the UK will see the listing when browsing eBay.co.uk Note: Listings with international visibility are displayed in the sellers currency.
2. List directly on an eBay site different from your registration site Active CBT. By simply logging into the desired international site, a seller can list items directly. Example: An Australian seller logs into eBay.com and creates a listing. Note: Items listed directly on other eBay sites are displayed in the sites local currency and buyer payments will be converted to, and paid out in, the sellers currency. Sellers may be asked to provide additional information in order to list on an international ebay site. Please see <https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1664> - KYC for more information on Active CBT and KYC.

Are there fees for selling internationally? Yes, when you ship internationally, an international selling fee applies, to cover the costs incurred by eBay for facilitating the cross-border sale. Internal Information For more information on international fees, see <https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1094> - eBay fees

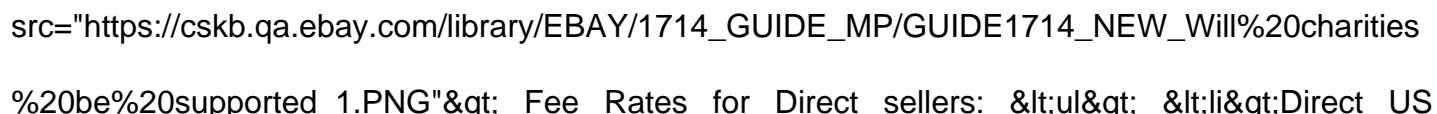
What if a buyer enters an international shipping address when shopping on my domestic site? If you have indicated that you only ship domestically, the buyer will be unable to complete checkout with an international shipping address. If you have opted to ship internationally, buyers will be able to complete checkout using an international shipping address in the countries that you have selected to ship to. Please note: If there are items awaiting payment from international buyers for items with international site visibility

selected before you opted in for managed payments, these items will still be available for checkout on those international sites, and buyers will be able to pay using the same payment methods when they checkout, even after your account is enabled. What happens if a buyer pays me in a different currency? For any payments received from sales on items listed directly on other international sites, the buyers payment will be converted and paid out in your payout currency or your selected currency upon registration. The conversion rate will be displayed in the order details - and is the same conversion rate that will be used should a full or partial refund be issued at a later date. Are there fees for currency conversion? When you list on an eBay site with a listing currency different to your payout currency, eBay may convert the payment to your payout currency using a transaction exchange rate set for the relevant currency exchange. The transaction exchange rate is adjusted regularly and includes a currency conversion charge applied on a base exchange rate. The base exchange rate is based on rates within the wholesale currency markets on the conversion day or the prior business day; or, if required by law or regulation, set at the relevant government reference rate(s). What if I issue a refund to a buyer who paid in a different currency? The conversion rate at the time of the order will be used to convert the refund back into the buyers currency. What additional information is required to list and sell on international eBay sites? Sellers that choose to list directly on other international sites may be asked to provide additional information, such as a nationality, government ID, Photo ID, government or registration identification numbers, owner/director information, etc. What happens if I dont provide this information when listing directly on international eBay sites? You will need to provide the requested information in order to receive payouts for sales on the international site. This will not affect a sellers domestic sales or payouts, only blocking payouts from sales in the region where the sale took place and where verification is needed. Is the Global Shipping Program (GSP) or eBay International Shipping supported in Managed payments (UK only) Yes. The Global Shipping Program and eBay International Shipping are available for sellers who have registered for managed payments in the UK.

Available Features <a id="Charity-Supported"

name="Charity-Supported">Will charities be supported? We currently support Charities in the US, UK, DE, CA, AU & FRITES. Community Sellers (not directly linked or registered as a charity) can opt to donate a portion of their items sale to a charity of their choice. (US and UK only) We also accept Non-Profits as an entity type. Registered Charities must go through the Non-Profit Onboarding flow which will ask for Charity Registration Document & Letter of Authorization along with identity & Bank Information. The Charity Registration Document and Letter of Authorization will be reviewed by our internal Compliance team. They will work with the member if there are any discrepancies in the documentation. These documents will show updates in the Customer Verification Tool within AD. For Further information on KYC for Charities please refer to Guide1664 which contains localized screenshots of the flow for each region. Community Seller (US and UK only): Any eBay seller that will occasionally add a donation to their listing(s) of 10%-100% to support their favorite charity (can donate to multiple charities). Charity Seller: Any eBay seller who represents the charity and is authorized to sell on behalf of the charity. These sellers must onboard to managed payments using the nonprofit entity type which is now available to all new account registrations and existing charity sellers. Their listings must always include a 100% donation for their charity. They should not be using this account to create any other type of listings. Dual Signatory (UK ONLY): Charities are asked to select a box during the onboarding flow which outlines they are sole authorizers for the account/Payments. The direction from UK Charity bodies is to have more than one person be part of a Charity. Due to this many UK charities don't feel comfortable selecting the box and therefore cannot finish onboarding. If you come across a Charity in this situation, please gather their Charity name, number, and user id and then send this information to our Charity team (charity@ebay.com - do not use this DL for KYC compliance questions). The Charity Team will then Allow list the account so they can complete

onboarding without ticking the box. The box will still show but the member will be able to proceed without requiring to tick it. Once they list their first item they will be asked to add a financial instrument before they can sell.

 Fee Rates for Direct sellers:

- Direct US Charities receive 2% FVF fees and a fixed order rate of 30 cent.
- Direct UK Charities receive 1.1% FVF fees and fixed order rate of 17P excluding Vat.
- Direct AU Charities receive 1% FVF and fixed order rate of 30 cent.
- Direct CA Charities receive 1.4% FVF and fixed order rate of 30 cent.
- Direct DE Charities: no FVF.
- FRITES Charities receive 1.3% FVF and fixed order rate of 0.25 cent.

 Donation Dashboard Settings Tab: Can see if the seller is affiliated to their charity. Requires eBay account credentials.

<https://www.donation.ebay.com/dashboard/settings>

<https://www.donation.ebay.co.uk/dashboard/settings>

Direct Seller FAQs: <https://www.ebayforcharity.org/resources-forcharitableorganizations/direct-selling>


<https://www.ebayforcharity.org/uk/resources-forcharitableorganisations/direct-selling/>

<https://www.ebayforcharity.org/managedpayments-charities/>

<https://www.ebayforcharity.org/managedpayments-charities/>

 Will third-party tools work with the managed payments experience? If you use third-party tools to manage your listing, inventory, and order management activities, reconciling finances, or issuing refunds, there should be no change in how you use those tools after your account is activated on managed payments. Sellers can use the listing and inventory features within third-party tools (List, Multi-Quantity, Edit, Sold, Paid, Item ID, Return Requested, Refund). GoDaddy is now supported as a third party for financial reconciliation. Please contact your individual third-party provider regarding questions specific to their service offerings. View our third-party providers directory. Trading and fulfillment APIs If you use eBay Trading or Fulfillment APIs, you will still be able to get order information through APIs. You will no longer receive PayPal transaction IDs for your payments. If you're relying on PayPal transactions IDs instead, please consider revising your integration on Payment Status and Payment Dates. When should I ship/dispatch my orders? When an order appears in eBay as awaiting shipment/awaiting dispatch, that means the buyer has provided their payment to eBay, and its time for you to ship the order. Previously, with payments through PayPal, when an order appeared in eBay as awaiting shipment/awaiting dispatch, that meant that you received the funds in your PayPal account. Now, with the new eBay managed

payments model, you will need to ship/dispatch your orders before you have received the funds in your bank account. eBay will not ask you to ship/dispatch an order until the buyer has completed the transaction. To ensure you receive the latest updates on your Sold items and when to ship/dispatch, please review your Communication Preferences and ensure your Item Sold preference is updated to Real Time. If not, you'll need to consistently check your Paid and Awaiting Shipping/Dispatch section

 Seller Hub

 Getting paid

How soon will my funds be available? Once your buyer's order is confirmed, eBay initiates your payout within 2 days. It then typically takes 1-3 business days (US and CA), 0-4 business days (UK) and 1-3 business days (AU) for your funds to clear into your checking account. How do I get my money? All cleared funds will generally be paid in a daily, weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly batch based on your preference, and directly to your bank account, regardless of how your buyer chooses to pay. US Sellers can also initiate a payout of their available funds at any time. The option to withdraw available funds on demand is only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option. From your bank account, you can access your funds directly - there's no need to proactively transfer funds between accounts. In which instances would I not be paid daily? If a buyer opens a return or dispute on a transaction, funds totaling the disputed amount will be held from your Available funds. Payouts don't go out on bank holidays. Am I able to customize the schedule / timing of payouts to my bank? Currently you can customize your payouts to be daily, weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly on the Payments tab > Payout settings. Weekly payouts are sent every Tuesday. Biweekly is every second Tuesday and monthly is the first Tuesday of every month. The option to withdraw available funds on demand is available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option. Is there anything I can do to access funds faster? We are currently looking into ways

for our sellers to have more options and faster access to their funds and will be sharing more information on this in the future. How will my buyers pay for their motor's deposit? Even if you're opted in for managed payments, your buyers will still be able to pay for their motor vehicle deposits with PayPal, and you will receive payout for these deposits in your PayPal account. >CA ONLY - Sellers Choice of Holding/Payout Currency What is the Holding Currency? During the registration process for managed payments, sellers are given an option to pick their holding currency. This is the currency that they will conduct business with, and is the currency that they will receive payouts in as well. Sellers can only pick one currency (for now). For example, if a Canadian seller selects United States Dollar (USD) for their holding currency, instead of their domestic Canadian Dollar (CAD), any paid or received funds (sales, refunds, non-transactional fees, adjustments, etc.) will be converted to or from the holding currency, and any payouts will be paid to their bank in the selected holding currency. The conversion process is the same as it is for Active CBT - any transactional fees are deducted from the order total in the listings currency, with the remaining paid to seller total being converted to their holding/payout currency and added to the sellers funds. Who can select their Holding Currency? This feature will continue to expand to other regions/currencies, but currently only Canadian business sellers (B2C) will be able to select a holding currency different from their domestic currency to start - soon followed by Hong Kong sellers. Can I change my holding currency after I register? No. At this time, once you select a holding currency and complete registration for managed payments, you are unable to change or update your holding currency. What if I need to update my holding currency? At this time, if you need to change your holding currency, you will need to register a new account and select your preferred currency during registration. Does the currency that I choose affect what my buyers see? No, your choice of currency only applies to how you get paid, your account balance, and your eBay fees and other selling costs. How do I open a US dollar bank account? Most Canadian banks allow Canadians to open a US dollar denominated bank account. Please contact your bank for more information. What if I already have a US dollar account with an American bank?

As a Canadian seller, you will only be able to receive payouts to a Canadian-based bank account. You are responsible for ensuring that your account is set up properly to accept US dollar payouts.

 Refunds
 Will my final value fee be refunded if I issue a refund?
 If you need to refund the buyer or cancel the sale, you may be eligible for a credit of the variable percentage portion of the final value fee provided that you refund the buyer in full in resolution of a return or cancellation request. The \$0.30 per order fee will not be credited.

 Capital loans How does this impact my PayPal Working Capital (PPWC) loan? (US only talking point) Or What will happen to my existing PayPal Working Capital Loan? We want to ensure your transition to managed payments is as smooth as possible. Once your account is enabled for eBay managed payments, you may need to take additional steps to repay your PayPal Working Capital loan. When eBay manages payments, your sales activity is no longer visible to PayPal. If you're a PayPal Working Capital customer, that means that even when PayPal is included as a checkout option, PayPal will no longer be able to see your sales or be able to deduct automatic loan repayments from your eBay sales. PayPal has a number of free and easy solutions to help you manage your PayPal Working Capital loan repayment and can also provide information about other financing options. To ensure your repayment obligations are fulfilled contact PayPal , please visit paypal.com/workingcapital to understand the actions you should take. Can I use PayPal Working Capital (PPWC)? If you have existing financial obligations related to a PayPal Working Capital loan, your eBay sales will not be available for automatic repayment of these obligations. There are options to make manual payments and even pay the loan in full anytime with no early repayment fee. You are responsible for understanding the terms of your financial agreements and should contact PayPal with specific questions about your loan. Am I able to pay off my PayPal working Capital Loan early and get another loan?

 By joining managed payments, will I be in default of my PayPal Working Capital Loan?

 If I become a managed payments seller at eBay, am I in breach of my PayPal Working Capital loan terms? You're responsible for understanding the terms of your financial agreements

and should contact PayPal with specific questions about your loan. Learn more about PayPal Working Capital. We've spoken to many other sellers with PayPal Working Capital Loans. These sellers have been able to work out a plan with PayPal to maintain in compliance with their PayPal Working Capital Loan. For my existing PayPal Working Capital loan, repayments are based on a percentage of my PayPal sales; if I decrease or stop processing with PayPal, how will I repay that loan? Please contact PayPal to discuss your options. We have talked to many other sellers with similar circumstances and they have worked out a plan with PayPal to maintain in compliance with their PayPal Working Capital Loans. (US only) What are other working capital loan options available to me? In the US (Guide1660) and UK (Live2211) ebay has launched a new service called eBay Seller Capital. We have partnered with a loan provider in each region to offer competitive loan options. Sellers can learn more by visiting Seller Center: US: https://pages.ebay.com/sellercapital/ Can I use my LendingPoint loan to pay my balance on PayPal Working Capital? We recommend you contact: US: LendingPoint - 888-221-0286 Internal Information For more information on eBay Seller Capital visit: US: GUIDE1660 https://cskb.vip.ebay.com/csKBapp/art?page=content&id=GUIDE1660 <h2>GUIDE.DETAILED_INFORMATION Information Sellers need to provide to register for Managed Payments in the US/CA/UK/AU/IE Please refer to the table below for localized registration information. <table border="1" cellpadding="2" cellspacing="2"> <tbody> <tr> <th>US</th> <th>CA</th> <th>UK</th> <th>AU</th> <th>IE</th> </tr> <tr> <td>US address</td> <td>CA address</td> <td>UK Address</td> <td>AU address</td> <td>IE Address</td> </tr> <tr> <td>SSN</td> <td>SIN (optional)</td> <td>n/a</td> <td>n/a</td> <td>n/a</td> </tr> </tbody> </table>

[illegible]

id="Required_Participation" name="Required_Participation">Required Participation

 All sellers were informed that they have to register for managed payments

by a certain date. If they do not register by their assigned deadline, they may

have warnings which progress to listing blocks applied to their account. You can

identify these on the sellers account through one of the issue numbers open on their account (see

below for list).

- Note:

Once the seller registers, the

Issue will automatically be closed upon the seller attempting to list a new item

Once the seller registers for managed payments, the issue automatically becomes dormant

and does not trigger on the seller's account. It will not be closed until the seller attempts to list a new

item. Internal Information Below are the Issues that may be applied to the seller

account:

scope="col">Issue	Number</th>>	<th	scope="col">Issue	Title</th>>	<th
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scope="col">Issue Description</th> <th scope="col">Seller Message (shown in listing

flow)				743	Required Participation -
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Warning for new listing block</td> <td>Sellers with this issue are being required to

register for Managed Payments. The Sellers will see a warning message that new listing

functionality will be blocked unless they register for Payments.</td> <td>Action Required: Based on our review of your account, the features and tools you use on eBay are fully compatible with managed payments. Please register at ebay.com/paymentsregistration. If you do not register, your ability to list may be interrupted.</td> </tr> <tr> <td>773</td> <td>Required Participation listing Block New listings</td> <td>Sellers with this issue are being required to register for Managed Payments. The sellers will see a block message informing them that creating new listing functionality is blocked. The creation of new listing functionality will be blocked until the seller registers for payments.</td> <td>Effective immediately, your ability to list has been interrupted. Based on our review of your account, the features and tools you use on eBay are fully compatible with managed payments. Please register at eBay.com/paymentsregistration to continue listing on eBay.</td> </tr> <tr> <td>776</td> <td>Required Participation listing Block New and Revised listings</td> <td>Sellers with this issue are being required to register for Managed Payments. The sellers will see a block message informing them that creating new listings and revising their listing functionality is blocked. The creation of new listing and revising listings functionality will be blocked until the seller registers for payments.</td> <td>Effective immediately, your ability to list new items and revise current items has been interrupted. Based on our review of your account, the features and tools you use on eBay are fully compatible with managed payments. Please register at eBay.com/paymentsregistration to continue listing on eBay.</td> </tr> <tr> <td>781</td> <td>Required Participation - Warning for revised listing block </td> <td> Sellers with this issue are being required to register for Managed Payments. The Sellers will see a warning message that listing revision functionality will be blocked unless they register for Payments.</td> <td>Action Required: Based on our review of your account, the features and tools you use on eBay are fully compatible with managed payments. Please register at ebay.com/paymentsregistration. If you do not register, your ability to list may be

interrupted.</td></tr></tr></td>909</td></td>Required Participation -
P2.0 Block for Good Til Cancelled listings</td></td>Sellers with this issue are being required to register for Managed Payments. Sellers will receive an email notification regarding any active or scheduled listings ended because they have not yet registered to have eBay manage their payments.</td></td>Action Required: Based on our review of your account, the features and tools you use on eBay are fully compatible with managed payments. Please register at ebay.com/paymentsregistration. If you do not register, you are unable to continue selling on eBay. Listings that were ended by eBay can be relisted from the unsold section of my eBay or seller hub after you have registered to have eBay manage your payments.</td></tr></tbody></table>

Sellers may have more than one issue open on their account at a time. Examples:

- Seller has i773 & 781 open on their account:
- They will receive a listing block notification in the listing flow if trying to list a new listing.
- They will also receive a listing block warning if they attempt to revise a listing.

Seller has i773 & i776 on their account:

- They will receive a listing block notification in the listing flow if trying to list a new listing.
- They will also receive a listing block if they attempt to revise a listing.

Seller has i743 & i781 on their account:

- They will receive a new listing block warning when they go to list a new item.
- They will also receive a revised listing block warning when they go to revise an item.

Can I remove Issue 743, 781,
773 or 776? No. As long as the seller is registered for managed payments, the Issue will be inactive, even if it is still open. The Issue will automatically be closed upon listing a new item. The seller is ineligible, but is required to register There are some cases where the seller used to be eligible, but isnt any longer.

Unfortunately, we do occasionally see marketing emails sent in these circumstances.

Scenarios of sellers no
longer eligible:

- If the seller changes their country
or registration site.

 Please escalate to your Team Leader if the seller is required to register but is not eligible. The seller registered but still has the listing block issue open on their account. Why?
 The issue will automatically be removed once the seller attempts to list an item.
 Listing an item will trigger the issue to be closed. How does required participation work? The seller is invited to register for managed payments
 If the seller registers, no further action is required If the seller does not register within the specified timeframe: We eventually warn them through marketing emails or by placing a formal warning within their listing flow. The warning is followed by a listing block until they do register. The seller is blocked from listing new items but is able to revise existing listings (unless they have an active 776 on their account). Once the seller registers, the listing block becomes dormant
 Once the seller attempts to list a new item, the listing block automatically closes If listings were ended as a consequence to required participation, the seller can relist the item from the unsold folder after registering to have eBay manage their payments. Listings should be available for up to 60 days from the date the listings were ended.
 Approved reasons for resetting a customer's account (opting out of Payments 2.0) As most sellers have migrated to Payments, there is no Account reset ability Seller Domicile Use Case
 As we approach the full ramp of Managed Payments globally, there are some use cases where customers may be located or want to move locations which in the Managed Payments world, has a KYC implication. Below is a matrix of use cases and the talking points/workflows that should be followed.
 Account Reset/Im moving countries Talking Points
 <table border="1" cellpadding="1" cellspacing="0">
 <tbody>
 <tr bgcolor="c2dfff">
 <td>Use Case</td>
 <td>Policy</td>
 <td>Talking Point/Workflow</td>
 </tr>
 <tr>
 <td>1. A seller registered on one site but the address is a different country (Example: Seller is registered in AU but address is in Taiwan) and is unable to pass KYC. This can generally happen for two

reasons:

- The seller was invited to payments in the wrong region (where address was correct on eBay).
- The seller had the wrong information on their account, onboarded, and didn't update it.

Sellers need to have an accurate registration address on eBay to ensure proper KYC validation so eBay can meet global KYC regulations. Please note that we should NOT be updating the Registration Site for the member.

Product has enabled the functionality for sellers to update their country themselves

Advise the seller that we will need to create a new eBay account. Follow the Domicile Mismatch process (detail below). If the seller has pending/blocked payouts they cannot access due to being located in the incorrect region, please escalate to PET / TL to assist in reviewing the situation. This should be done by Filing a CMT Request for Domicile Mismatch.

Please see any additional talking points in the "Resetting a sellers account (Formerly Opting out of Managed Payments)" section above

2. The seller wants to change their Payoneer account post onboarding

If the seller wants to change the Payoneer linked account post onboarding and after the KYC is completed, we should allow the change only if the user data is the same as per the KYC completed status. If the user data is different, then the customer can't change to the different Payoneer wallet, and they will need to create a new account with the new link.

Advise the seller to work through Payoneer to ensure all information is up to date, including business entities, addresses, and funding instruments. If a customer is registered with the incorrect business entity, they will need to provide the relevant information to Payoneer (business license etc) to verify their info. If they do not have this information, or they need to change their business entity, they would need to create a new account with the correct information/business entity.

3. The seller is failing KYC because they listed a country where they are not domiciled (where they do not live)

Sellers need to have an accurate registration address on eBay to ensure proper KYC validation so eBay can meet global KYC regulations.

Advise the seller that we will need to create a new eBay account. If the seller has pending/blocked payouts

they cannot access due to being located in the incorrect region, please escalate to PET/TL teams to assist in reviewing the situation. This should be done by Filing a CMT Request for Domicile Mismatch. Please see any additional talking points in the "Resetting a sellers account (Formerly Opting out of Managed Payments)" section above. </td> </tr> <tr> <td>4. The seller wants to move to a different country or has moved address</td> <td>Sellers need to have an accurate registration address on eBay to ensure proper KYC validation so eBay can meet global KYC regulations.</td> <td> Advise the seller that we will need to create a new eBay account. If the seller has pending/blocked payouts they cannot access due to being located in the incorrect region, please escalate to PET/TL teams to assist in reviewing the situation. This should be done by Filing a CMT Request for Domicile Mismatch. Please see any additional talking points in the "Resetting a sellers account (Formerly Opting out of Managed Payments)" section above. </td> </tr> <tr> <td> 5. The seller registered on the site with the same country address but does not live in that location (Fraud) (Example: The seller is registered in the US with an address in the US but the seller lives in Ireland). </td> <td> Sellers need to have an accurate registration address on eBay to ensure proper KYC validation so eBay can meet global KYC regulations. As long as the seller is able to verify all their data as per the country of registration, then there is nothing needed in this case. </td> <td>If a seller is not able to pass KYC, they should be treated as the use case #3 Seller gets invite to MP for country where they are not domiciled</td> </tr> </tbody> </table>

Unsupported countries The following countries are not supported for managed payments:

- Åland Islands Antarctica Bonaire, Sint Eustatius and Saba Bouvet Island British Indian Ocean Territory Christmas Island Cocos (Keeling) Islands Cook Islands Crimea - Region of Ukraine Cuba Curaçao Faroe Islands French Southern

Territories Heard Island and McDonald Islands Iran (Islamic Republic of) Iraq Kiribati Korea (Democratic People's Republic of) Lesotho Liberia Libya Monaco Myanmar Norfolk Island Palestine, State of Pitcairn Saint Barthélemy Saint Martin (French part) Saint Pierre and Miquelon Samoa Sao Tome and Principe Sint Maarten (Dutch part) South Georgia and the South Sandwich Islands South Sudan Sudan Svalbard and Jan Mayen Syrian Arab Republic Timor-Leste Tokelau Vatican City State Venezuela

 Registering to sell as a Government Entity If you receive a call from a seller who states they are a government entity and that they don't see the option to register their business entity type on site, please take their user id and contact information (name, phone, and email) and add to this tracker on the appropriate tab - US, UK, AU - based on registration address country. Someone from our Payments Virtual Support team will contact the member to explain the current registration process and help them through it. Callbacks are expected to be completed weekly. Government Entity Tracker:
 https://docs.google.com/spreadsheets/d/126Ut43OqBmQUuntKUyBsD07RSE-4M0cvBL2SfM35EuM/edit#gid=0 Note: If you cannot access this sheet using your eBay email address, please consult payments virtual support for assistance adding the account and contact information to the Government Entity Tracker.

</h2><h2>GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE Flows for onboarding to managed payments There are 2 flows for onboarding to managed payments: B2C

and High C2C onboarding flow Low C2C onboarding flow C2C sellers will be either assigned to High or Low Onboarding flow based mainly on GMV. You can see which segment they were assigned in the Customer Verification view of AD. Sellers onboarding through the low flow will be directly activated to managed payments and will not have a pre-check stage. Please see Guide1763 - Payments verification - Know Your Customer (KYC) / Know Your Business (KYB) Policy for more information on KYC thresholds. Sellers assigned to the high flow will be pre-boarded, their activation date will be communicated pro-actively, and they will go through a pre-check validation stage. Select locale below to see Instructions / Seller Experience Flows IE sellers will follow similar flow to UK with few localized exceptions. <a

Business you'll be asked to select which type of business you have
Update your account details Add primary contact (Please note sellers have the option here to select the primary contact as the director and beneficial owner if applicable. Sellers are required to provide this information.)
Add stakeholders Review stakeholders Review account details and click Confirm Success page Individual Select your account type Update your account details Review account details and click Confirm Note: Before you can upgrade your user account to a business account, you must register as a seller first. Please list an item to register as a seller. Bank A payout method, which will be a US bank account, must be added to receive payment for items sold. Previously most sellers received payment through PayPal. Link bank

account If the members bank is under a DBA (Doing Business As), the eBay account information will need to match the DBA information. And if they are a corporation or partnership, they will need to provide shareholder information. <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_UK/review%20and%20confirm(1).PNG"

target="_blank">Review and confirm Need to add bank account If a bank has not been set up, sellers will see a caution message in Seller Hub <a

href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/FAQ.PNG"

target="_blank">Bank account added There are some situations in which a sellers information (date of birth, social security number, or bank account) will need to be validated again. If this occurs, the seller will stop receiving Payouts to their bank account until we receive the required information. Review the error messages and troubleshooting steps in GUIDE1664 -

Payments verification - Know Your Customer (KYC) - Talking Points and Workflows. Link a

bank account process Starting June 2nd we will be updating our Payments registration flow

to give them a new option of entering their Bank Account information via a process known as Link a

Bank Account This feature will allow sellers to choose their bank from a list and use their login

credentials for online banking to choose their correct banking information to give to us. This

removes the need to enter these details manually and automatically verifies their

banking details. This way they would not need to provide us with the related documentation.

As sellers log into their bank account, they will only see checking accounts as available to be

selected. We do not support savings accounts being added. Sellers will still have the option to

manually enter their banking details if they wish or if their bank is not listed as one of the institutions available within the flow. For this, they need to click on All other banks, scroll to the bottom, then select My bank is not there. Screenshots for US: Link a bank account Sign in to your bank account Choose an account Enter account information Confirm your information Screenshots for CA: Link a bank account Refund Process To issue a refund: Click on Start Refund Select a reason for refund Confirm refund calculation amount View <a href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refund4.PNG"

target="_blank">refund details Low C2C onboarding flow

 Registration screenshots Individual
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20existing%20Details_1of5.PNG" target="_blank">Verify Existing Details (registration name and address)
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20Phone%20Number_2of5.PNG" target="_blank">Verify Phone Number
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Enter%20personal%20details_3of5.PNG" target="_blank">Enter Personal Details (SSN/ ITIN US)

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Complete%20Sign%20up_4of5.PNG" target="_blank">Complete Sign up
(PTOU)
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Add%20Bank%20Account_5of5.PNG" target="_blank">Add Bank Account CA Registration screenshots
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_CA_Enter%20personal%20details.PNG" target="_blank">Enter Personal Details
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_CA_Add%20Bank%20Account.PNG" target="_blank">Add Bank Account
Select your account type Update your account details
Review account details and click Confirm Note: Before you can upgrade your user account to a business account, you must register as a seller first. Please list an item to register as a seller. Bank A payout method, which will be a US bank account, must be added to receive payment for items sold. Previously most sellers received payment through PayPal.

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Add%20Bank%20Account_

1of3.PNG" target="_blank">Add Bank Account (Name on Bank Account and Member registration information should match)
 name="flows"> B2C and High C2C onboarding flows
 </h3> name="Onboarding"> Registration screenshots for UK</h3>
Business

[>Add primary contact \(Please note sellers have the option here to select the primary contact as the director and beneficial owner if applicable. Sellers are required to provide this information.\)](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Primary-Contact.PNG)

[>Add stakeholders](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Add-Stakeholders.PNG)

[>Review stakeholders](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Review-Stakeholders.PNG)

[>Add payout method](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Set-Up-Payout-Method.PNG)

[>Upload a bank document](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Upload-Bank-Doc.PNG)

[>Review and confirm](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Review-Confirm.PNG)

[>Success page Individual](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Success-Page.PNG)

[>Select your account type](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Type-Account.PNG)

[>Update your account details](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Update-Acc-Details.PNG)

[>Add bank account \(IE sellers will be required to provide an IBAN bank account number and no routing number\)](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Add-Bank-Acc.PNG)

[>Review and confirm Note: Before you can upgrade your user account to a business account, you must register as a seller first. Please list an](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_UK_Review-Confirm-Individual.PNG)

item to register as a seller. Bank A payout method, which will be a US bank account, must be added to receive payment for items sold. Previously most sellers received payment through PayPal.

- ol>
- li>

[Link bank account](https://cskb.qa.ebay.com/library/EBAY/1714_UK/linkbank.PNG)

- ul>
- li>

If the members bank is under a DBA (Doing Business As), the eBay account information will need to match the DBA information. And if they are a corporation or partnership, they will need to provide shareholder information.

- li>
- li>

IE sellers will be required to provide an IBAN bank account number and no routing number.

- li>

li>

[Review and confirm](https://cskb.qa.ebay.com/library/EBAY/1714_UK/review%20and%20confirm(1).PNG)

- li>

[Need to add bank account](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1653/Bank%20screenshot.png)

- ul>
- li>

If a bank has not been set up, sellers will see a

[caution message](https://cskb.qa.ebay.com/library/EBAY/1714_UK/oayout.PNG)

in Seller Hub

- li>
- ul>
- li>
- li>

[Bank account added](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/FAQ.PNG)

- li>
- ol>

There are some situations in which a sellers information (date of birth, social security number, or bank account) will need to be validated again. If this occurs, the seller will stop receiving Payouts to their bank account until we receive the required information.

Review the error messages and troubleshooting steps in

[GUIDE1664](https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1664) - Managed Payments verification - Know Your Customer

Link a bank account process (Not available in IE)

Starting June 2nd we will be updating our Payments registration flow to give them a new option of entering their Bank Account information via a process known as Link a Bank Account

This feature will allow sellers to choose their bank

from a list and use their login credentials for online banking to choose their correct banking information to give to us. This removes the need to enter these details manually and automatically verifies their banking details. This way they would not need to provide us with the related documentation.

 As sellers log into their bank account, they will only see checking accounts as available to be selected. We do not support savings accounts being added.

 Sellers will still have the option to manually enter their banking details if they wish or if their bank is not listed as one of the institutions available within the flow. For this, they need to click on All other banks, scroll to the bottom, then select My bank is not there. Screenshots for UK:

href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refundprocess1.PNG" target="_blank">Start Refund Select a </a href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/screenshot2.PNG" target="_blank">reason for refund Confirm </a href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refund6.PNG" target="_blank">refund calculation amount View </a href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refund4.PNG" target="_blank">refund details Low C2C onboarding flow Registration Screenshots Individual </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20existing%20Details_1of5.PNG" target="_blank">Verify existing Details (registration name and address) </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20Phone%20Number_2of5.PNG" target="_blank">Verify Phone Number </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_UK_Enter%20personal%20details.PNG" target="_blank">Enter Personal Details (DOB/ Nationality) </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Complete%20Sign%20up_4of5.PNG" target="_blank">Complete Sign up (PTOU) </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_UK_Add%20Bank%20Account.PNG" target="_blank">Add Bank Account (IE sellers will be required to provide an IBAN bank account number and no routing number) </a name="flows">B2C and High C2C onboarding flows </a name="Onboarding">Registration screenshots for AU Business </a href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Business-Type.PNG" target="_blank">Select your business type </a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Entity-Type.PNG"
target="_blank">Select your entity type
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Identity-Info.PNG"
target="_blank">Update your account details
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_Primary-Contact.PNG"
target="_blank">Add primary contact - Please note sellers have the option here
to select the primary contact as the director and beneficial owner if applicable. Sellers are required
to provide this information. Additional <a
href="https://cskb.qa.ebay.com/library/EBAY/GUIDE1714/pasted%20image%200.png"
target="_blank">stakeholder options Depending on
the type of business (Trust, Partnership) the seller may need to provide a <a
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_LOA.PNG"
target="_blank">letter of authorization and <a
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Who-is-presenting.PNG"
" target="_blank">who is representing the Trust or Partnership (Trustee)

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Add-Stakeholders.PNG"
target="_blank">Add stakeholders
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Review-Stakeholders.PNG"
target="_blank">Review stakeholders
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_Review-Confirm-Acc-D
etails.PNG" target="_blank">Review and Confirm account details
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_Success-Page.PNG"
target="_blank">Success page Individual If the person is a new seller
and is a Private seller (not a business seller), they have two ways to start the registration process:
through the Sell/List an Item Process or the normal Create an Account process.

<a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_SOLO_Business-Type.

PNG" target="_blank">Select your business type <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Update-Your-Info.PNG"

target="_blank">Update your info <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Verify%20Phone%20Nu

mber.PNG" target="_blank">Verify Phone Number <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Provide%20ID%20infor

mation.PNG" target="_blank">Provide ID information <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Confirm%20sign%20up.

PNG" target="_blank">Confirm sign up <a

<a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Add%20bank%20info_1

.PNG" target="_blank">Screenshot 1 <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Add%20bank%20info_2

.PNG" target="_blank">Screenshot 2 <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_SOLO_Upload-Bank-D

oc.PNG" target="_blank">Upload a bank document <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_SOLO_Review-Confir

m-Details.PNG" target="_blank">Review and Confirm details <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_AU_SOLO_Success-Page.

PNG" target="_blank">Success page Bank A payout method, which

will be an AU bank account, must be added to receive payment for items sold. Previously

most sellers received payment through PayPal. <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Link%20bank%20accou

nt.PNG" target="_blank">Link bank account <a

href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Link%20bank%20accou

nt.PNG" target="_blank">Link bank account <a

under a DBA (Doing Business As), the eBay account information will need to match the DBA information. And if they are a corporation or partnership, they will need to provide shareholder information.

[https://cskb.qa.ebay.com/library/EBAY/1714_UK/review%20and%20confirm\(1\).PNG](https://cskb.qa.ebay.com/library/EBAY/1714_UK/review%20and%20confirm(1).PNG)

https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/AU_Guide1714_Upload%20a%20bank%20statement.PNG [Upload a bank statement](#) or verify through Micro Deposits

<https://cskb.qa.ebay.com/library/EBAY/Images/1000%-203000/1714/FAQ.PNG>

[Bank account added](#)

- There are some situations in which a seller's information (date of birth, social security number, or bank account) will need to be validated again. If this occurs, the seller will stop receiving Payouts to their bank account until we receive the required information. Review the error messages and troubleshooting steps in [GUIDE1664](#) -

Managed Payments verification - Know Your Customer. Link a bank account process

Starting June 2nd we will be updating our Payments registration flow to give them a new option of entering their Bank Account information via a process known as Link a Bank Account. This feature will allow sellers to choose their bank from a list and use their login credentials for online banking to choose their correct banking information to give to us. This removes the need to enter these details manually and automatically verifies their banking details. This way they would not need to provide us with the related documentation. As sellers log into their bank account, they will only see checking accounts as available to be selected. We do not support savings accounts being added. Sellers will still have the option to manually enter their banking details if they wish or if their bank is not listed as one of the institutions available within the flow. For this, they need to click on All other banks, scroll to the bottom, then select My bank is not there.

Additional information about Trusts and Partnerships When Managed payments initially launched in

Australia, the business entity types of Trusts and Partnerships were not supported by our KYC partner. Due to this they needed to be removed from payments. Some of these sellers were in a suspended state by Adyen to ensure their information would not be passed incorrectly while eBay was building out its own KYC process. A clean has been done to ensure these sellers are now able to pre-board. In April 2021, we launched the ability to perform KYC functions within eBay specifically. These sellers are being invited back to managed payments, first to express interest in joining and then to provide some additional information about their business to prepare. Once they do go through the pre-boarding process there are some slight changes to other business entity types.

Refund Process

To issue a refund:

- Click on [Start Refund](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refundprocess1.PNG)
- Select a [reason for refund](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/screenshot2.PNG)
- Confirm [refund calculation amount](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refund6.PNG)
- View [refund details](https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1714/refund4.PNG)

Low C2C onboarding flow (AU scheduled 2021)

Onboarding/Registering as a Seller in managed payments.

Registration screenshots

- Individual [Verify Existing Details](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20existing%20Details_1of5.PNG) (registration name and address)
- [Verify Phone Number](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Verify%20Phone%20Number_2of5.PNG)
- [Enter Personal Details](https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_AU_Enter%20personal%20details.PNG) (Government ID number /

[Issuing](#) [Country](#) / [DOB](#))> ><a
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE/GUIDE1714_Complete%20Sign%20up_
4of5.PNG" target="_blank">Complete Sign up (PTOU)> ><a
href="https://cskb.qa.ebay.com/library/EBAY/1714_GUIDE_MP/GUIDE1714_AU_Add%20Bank%20
Account.PNG" target="_blank">Add Bank Account> >
 </h2>>