

Overview of Lesson



Review Over the Phone:

- Buyer & Seller Protection through eBay
- eBay's Security Center is available to answer questions about safety and security on eBay
- SquareTrade for dispute resolution
- The VeRO Program (Verified Rights Owner Program) was developed to facilitate cooperation between eBay and rights owners protecting their intellectual property rights.
- Avoid VeRO issues by not taking content from manufacturer web sites or other sellers.
Spooof e-mails



Seller Completes on their Own:

- Be aware how to handle eBay Safety situations
- Visit the Security Center
- Visit SquareTrade for further information

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Next Steps:

1. Be aware and Review eBay Safety
2. Review your options regarding dispute resolutions

1. Buyer and Seller Protection on eBay



Key Highlights:

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- Safety steps to take as a Buyer on eBay
- Initial steps for Buyer Protection
- Using the Standard Purchase Protection Plan

Buyer & Seller Protection through eBay

Buyer Protection

eBay pledges to work with our community members to ensure a safe trading environment. Most issues can usually be resolved through communicating directly with the other eBay member(s) involved. eBay recommends the following steps:

a) Initial Steps For Buyer:

Step	Explanation	Time Frame
1. Call your Seller	Request your seller's contact information and give him or her a phone call. Many issues are just simple misunderstandings that can be resolved with a single phone call.	First 15 days after the listing ends
2. Report suspicious activity.	<p>Notify eBay in the following cases:</p> <ul style="list-style-type: none"> • You paid but received a significantly misrepresented item • You paid but did not receive the item <p>If the issue remains unresolved after calling the seller and then seeking outside resolution, here are some additional steps eBay offers to assist buyers: Bottom of Form</p>	Any time
3. Try dispute resolution through a third party.	Try FREE online dispute resolution through SquareTrade .	First 30 days after the listing ends
4. Contact your payment provider.	<p>A. If you paid with PayPal, your item may have enhanced protection through PayPal Buyer Protection.</p> <p>B. Credit Card Service: If you did not use PayPal, but used your credit card, contact your credit card firm - most issuers provide 100% online protection.</p>	

b) Using eBay's Standard Purchase Protection Program

If you've followed the above steps and have not been able to resolve the issue, you may be entitled to partial reimbursement through our Buyer Protection Program.

Step	Explanation	Time Frame
1. File a fraud alert.	<p>The eBay standard purchase protection program provides partial reimbursement for losses resulting from non-delivery or misrepresentation of most items up to \$200 (minus \$25 processing cost).</p> <p>Filing a fraud alert is the initial step toward potential reimbursement through the program.</p> <p>File a fraud alert now, to initiate a buyer protection claim.</p>	Between 30 and 60 days after the listing ends
2. File a protection claim.	<p>Once the fraud alert you have filed is processed, you'll be given instructions to file a protection claim.</p> <p>Note: You must file a claim with your credit card issuer prior to filing a claim with eBay (if applicable).</p>	After filing a fraud alert, but within 90 days of the end of the listing.



eBay Buyer Protection: <http://pages.ebay.com/help/confidence/programs-fraud.html>

2. Seller Protection



Key Highlights:

- How to protect yourself as a seller on eBay as a Seller

eBay pledges to work closely with our community of members to ensure a safe trading environment. We welcome reports of suspicious activity and will investigate and take appropriate action. On rare occasions you may experience issues with a buyer, and eBay is here to assist you with these issues.

Seller Protection.

If you shipped an item and have been unable to receive or claim payment, please take the following steps:

- [Call your buyer.](#)
- Contact [SquareTrade](#), an online dispute resolution service.
- Contact the service that was used to send or receive payment (if applicable).
- Contact local law enforcement in your area as well as the buyer's area.
- File a complaint with the [Internet Fraud Complaint Center](#).

- Contact your shipping company:
 - [United States Post Office \(USPS\)](#)
 - [United Parcel Service \(UPS\)](#)
 - [Federal Express \(FedEx\)](#)
- [Unpaid Item Process](#) to request a Final Value Fee credit.

If you shipped the item and your buyer claims that it was not received, please work with your buyer and shipping carrier to reach a resolution.

eBay does not provide mediation, collect payment or otherwise force a member to complete a transaction. We will, however, review reports of attempts to purchase items using fraudulent funds and we will take appropriate action in accordance with our site policies. If you feel that the buyer purchased or attempted to purchase an item with intent to defraud, please review the information on the [Receiving Payments](#) page and report the buyer.

Sellers are not eligible for the eBay Fraud Alert and Protection Claim programs. In order to prevent any potential problems, we strongly encourage sellers to verify buyers' shipping and contact information and ask that sellers wait until payment has been received and confirmed before sending items.



eBay Seller Protection: <http://pages.ebay.com/help/confidence/programs-fraud.html>

Unpaid Item Process: <http://pages.ebay.com/help/policies/unpaid-item-process.html>

Unpaid Item Policy: <http://pages.ebay.com/help/policies/unpaid-item.html>

Internet Fraud Complaint Center: <http://www.ifccfbi.gov/index.asp>

Recent changes to the Unpaid Item Process: <http://pages.ebay.com/help/announcement/upi.html>

3. Security Center



Key Highlights:

- Security Center is available to answer questions about safety and security on eBay.

Security Center

The Security Center is designed to be your single source for direct, actionable information about safety and security in the eBay marketplace. Whether you're new to eBay or an experienced buyer and seller, the eBay Security Center can help you protect yourself on eBay.



Security Center: <http://pages.ebay.com/securitycenter/index.html>

4. Square Trade

**Key Highlights:**

- SquareTrade is eBay's preferred dispute resolution provider.
- SquareTrade also offers a Seal program which verifies you as a seller and allows you to place a SquareTrade logo on all of your item listings.

On rare occasion, unresolved disputes arise between buyers and sellers. When this happens, it may be necessary to use a third party mediation service to resolve disputes between buyers and sellers. SquareTrade, eBay's preferred dispute resolution provider, offers services to help users solve problems related to their eBay transactions. SquareTrade does charge a minimal fee for dispute resolution.

The mediation service will do the following:

- The mediator communicates with the parties to understand both of their interests, perspectives and preferred solutions, and tries to help the parties understand each others' interests and perspectives on the issues.
- The mediator's role is to help the parties diffuse the emotions that are often part of any dispute, focus on the issues that they can work together to solve, and if possible to build an agreement that works for both parties.
- The mediator will make a recommended resolution to the parties only IF they BOTH agree to have the mediator do so.

In addition, SquareTrade offers a Seal program that verifies you as a seller and allows you to put a Square Trade logo on all of your listings.



Square Trade: www.squaretrade.com

Removing Feedback through Square Trade:

http://www.squaretrade.com/spl/jsp/eby/eb_nf.jsp?vhostid=tomcat4&stmp=squaretrade&cntid=69n181gs3

Square Trades Seal Program:

<http://www.squaretrade.com/cnt/jsp/sap/fees.jsp;jsessionid=69n181gs3?vhostid=tomcat4&stmp=squaretrade&cntid=69n181gs3>

5. Verified Rights Owner VeRo



Key Highlights:

- Be aware of the VeRO Program

Verified Rights Owner (VeRO) Program

eBay's VeRO Program was developed to facilitate cooperation between eBay and rights owners protecting their intellectual property rights.

Highlights of the program include:

- Expedient removal of listings reported to eBay by over 5,000 VeRO Program participants;
- Specific, detailed warnings designed to deter the listing of potentially infringing items before a listing is posted on eBay;
- Voluntary daily monitoring and removal by eBay of listings offering potentially counterfeit or otherwise infringing items;
- Voluntary daily monitoring and removal by eBay of listings that violate eBay policies designed to prevent the listing of infringing items on eBay;
- Ability to save searches and have the results emailed to you through [Favorite Searches](#);
- Suspension of repeat offenders;
- Continuing efforts to identify and prevent previously suspended users from reregistering for eBay; and
- Cooperation with rights owners seeking personal information on alleged infringers.

However, because eBay is not an expert in your intellectual property rights, and cannot verify that sellers have the right to sell the millions of items they post on eBay each day, we need your help in identifying listings which do not appear on their face to infringe your rights.



VeRO: <http://pages.ebay.com/help/confidence/vero-rights-owner.html>

What is VeRO?: <http://pages.ebay.com/help/confidence/vero-removed-listing.html>

6. Spoof e-mail

**Key Highlights:**

- Take precautions by never entering your password into an unverified site, choose your password carefully and do not share it with anyone else.
- The eBay Toolbar alerts you when you're on a potentially fraudulent web site and is free to download.
- eBay Password protection will block you from entering your password into an unverified site, even if it looks like eBay or PayPal.
- You can report potential spoof sites through the eBay toolbar or by writing to spoof@ebay.com.
- Don't ship items until you have received payment.

a) Be Aware of Spoof e-mail

Some members have reported attempts to gain access to sensitive information through email requests that are made to appear that they were sent from eBay. These requests often include links to Web pages that will request that you sign in and submit information. At eBay, we identify these as 'spoofed' email or Web sites. If you are concerned about receiving email of this nature, please review eBay's suggestions to [minimize unwanted email](#).

eBay will never ask you to provide sign-in passwords, credit card numbers, or other sensitive information through email. If we request information from you, we will always direct you back to the eBay site. With very few exceptions, you can submit the requested information through your "My eBay" page. If you have received email requesting that you sign in or provide personal information that you suspect was not sent by eBay, please refer to the following information.

Take caution with email that includes attachments or links

eBay will not send you email that includes attachments and you will not be required to enter information on a page that cannot be accessed from the eBay site. If you receive a message that appears to have been sent from eBay that includes an attachment, do not open it. When possible, you should avoid clicking links. Instead of clicking the link, you should copy the address and paste it into the Address/Location area of your web browser. While eBay may send email that contains links, the links are provided for convenience only. You will not be required to submit sensitive information if a direct link is provided to an eBay page.

Make sure that you are on an eBay page

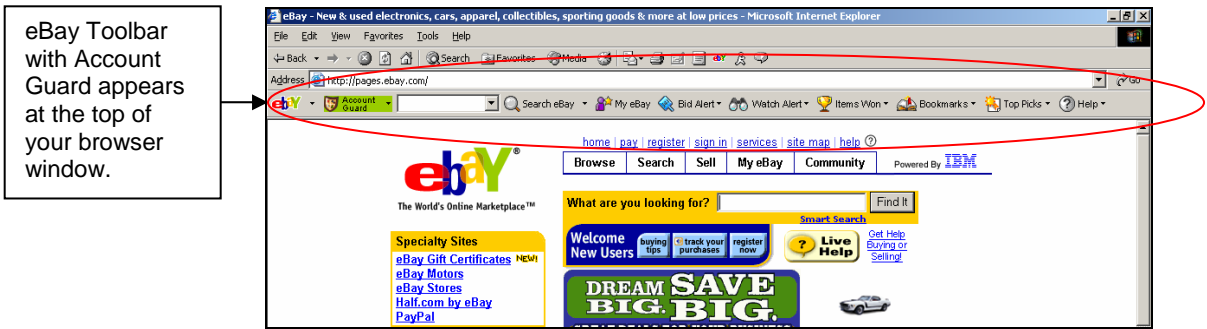
eBay pages that ask you to provide your User ID and password can be identified by the address in the Address/Location area of your web browser. Most eBay.com sign-in pages can be identified by addresses that begin with "http://cgi.ebay.com/" or "http://scgi.ebay.com/" International sites will have slightly different sign-in addresses.

eBay sign-in addresses will always include either .com or the letters that designate the site the address is associated with (.fr for France, .de for Germany, etc.) followed by a forward slash (/). If the address includes additional characters prior to the forward slash such as "@," dashes, etc., it is not an eBay page. A complete list of eBay sign-in addresses is provided at the link below:

Note: You can report these case by forwarding any alleged spoof e-mail to Spoofer@ebay.com:
<http://pages.ebay.com/help/policies/rfe-account-theft-spoof.html>

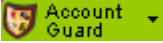
b) Additional Safeguards

eBay takes buyer and seller safety seriously. In addition, to various protection programs and verification processes, eBay also addresses safety with its tools. The eBay Toolbar can be downloaded for free and will appear in your browser window. The latest version of the Toolbar has a new feature called Account Guard, which helps protect your eBay account information. Account Guard warns you when you're on a potentially fraudulent (spoof) web site.

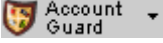


The Account Guard icon changes color to indicate whether you are currently on a verified eBay or PayPal web site.


Green Icon

 The green icon indicates you are on an eBay or PayPal Web site.

Gray Icon

 The gray icon indicates that you are not on an eBay or PayPal Web site. The site in question might be a legitimate site or it might be a spoof (fraudulent) site.

Red Icon

 The red icon indicates you are not on a verified eBay or PayPal site. The site in question might be a spoof (fraudulent) site.

eBay Password Protection

This feature warns you when you are entering your eBay password into an unverified site even if it looks like eBay or PayPal. This function will block your eBay password from being submitted to the Web site – displaying an educational message about password protection – unless you affirm that you want to use your eBay password on that site.

eBay strongly recommends that you choose passwords different from your eBay password to sign into your accounts on other sites.

Reporting Suspected Spoof Web Sites

When you visit a Web site that you suspect is a spoof eBay or PayPal site, click the Account Guard icon and select “Report a Suspicious Site” option from the drop-down menu to report it to eBay.

Take Precautions

In addition to the various steps eBay is taking to make trading and accounts safe, follow these tips to protect your account:

- *Take Precautions*
 - eBay will never ask for your password in an e-mail
 - Make sure you are on the eBay Site – Every eBay site will have “.ebay.com/” in the URL
- *Passwords*
 - Make it complex enough so no one can ‘guess it’ (usually alphanumeric, numbers with letters)
 - Don’t use the same password on multiple accounts
 - Don’t use the same password on your eBay and Paypal accounts
 - NEVER give away your password
 - NEVER e-mail your password
- *You are in the Driver Seat*
 - Don’t ship the item until you have received payment
 - Send the item only to the confirmed address



Feedback FAQ: http://pages.ebay.com/help/feedback/feedback_faqs.html

Download eBay Toolbar: http://pages.ebay.com/ebay_toolbar/