2026 Seller AI-Disclosure Rules (US Indie Sellers)

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> **Not legal advice. Not regulatory advice.** Verify every rule against the live platform page before you change a listing.

What this is

A short, cited checklist of **platform and US federal rules** that matter when US indie sellers use AI on Etsy-style shops, Amazon KDP, freelance marketplaces, eBay listings, and their own storefronts. Sources were fetched from public pages on 2026-09-15. Policies change — open the linked pages yourself.

> **VERIFY — Etsy handbook / Creativity Standards:** Etsy's fuller Creativity Standards and Seller Handbook AI pages were **not fully fetched** in the research cycle (403 / timeout from the research environment). AI disclosure claims for Etsy in this guide are grounded in Etsy's Help Center article **"What Can I Sell on Etsy?"**. Before you scale an AI-assisted shop, open Etsy's live Creativity Standards / Seller Handbook in your own browser and confirm wording.

> **VERIFY — eBay User Agreement:** The live eBay User Agreement page returned a security/captcha wall from the research egress. eBay notes below cite a 2023 trade analysis that quotes UA language. Re-read the live User Agreement before relying on those points.

Executive summary

"AI disclosure" in 2026 is **not one federal label** on every listing. It is a stack:

1. **Platform duties** (tell Amazon; tell Etsy buyers; honor freelance client expectations)

2. **Truth-in-advertising / fake-review rules** (FTC) — fake AI reviews stay illegal even if a marketplace never asks about AI

3. **Optional but useful transparency** on your own site and Google surfaces

Highest-action rules

Channel	What to do
Amazon KDP	Tell Amazon if the book has **AI-generated** text, images (incl. cover), or translations when you publish or republish. **AI-assisted** (you wrote it; AI only edited/brainstormed) need not be disclosed to KDP. Heavy editing does **not** turn generated into assisted.
Etsy	Seller-prompted AI creations are allowed under "designed by seller" / digital paths but **must disclose AI use** in the listing. *(See VERIFY above for handbook.)*
Fiverr / similar	AI OK if refined and client expectations are clear; honor explicit **no-AI** requests; no deceptive deepfakes.
FTC (US)	No fetched "universal 2026 AI product label" for all US listings. Fake/false reviews & testimonials (incl. AI-fabricated) violate the Consumer Reviews Rule (eff. Oct 21, 2024). Paid/gifted endorsements need clear material-connection disclosures. Disclosure does **not** cure fake reviews.

Own site / Google	Mass genAI pages without value risk scaled content abuse; give readers context; Merchant Center has AI image/product-data labeling expectations.
eBay	Treat as **accuracy + seller responsibility** for AI-assisted listing content until you re-read the live UA *(VERIFY)*.

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1. Amazon KDP

Source: Amazon KDP Content Guidelines — Artificial intelligence (AI) content

https://kdp.amazon.com/help/topic/G200672390

KDP requires you to **inform Amazon** of **AI-generated** content (text, images, or translations) when publishing a new book or editing and republishing an existing book. AI-generated images include cover and interior artwork.

- **AI-generated:** content created by an AI-based tool — still "generated" even after substantial edits.
- **AI-assisted:** you created the content yourself and used AI to edit/refine/error-check, or used AI only to brainstorm then created the text/images yourself — **no** duty to inform Amazon of that assistance.

You remain responsible for intellectual property and all other content guidelines.

Action: Answer KDP's AI questions honestly. Keep a private log of tools so "generated vs assisted" is defensible.

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2. Etsy

Source (fetched): What Can I Sell on Etsy?

https://help.etsy.com/hc/en-us/articles/360024112614-What-Can-I-Sell-on-Etsy

Etsy's Help Center states that original designs sold as digital downloads (or produced by a third party) include **seller-prompted AI creations**, and that **seller-prompted AI creations must disclose the use of AI**. Digital items must be made and/or designed by the seller; disclose production partners when used.

> **VERIFY:** Creativity Standards / Seller Handbook AI stance pages were not fully fetched this cycle. Confirm in a normal browser before launch.

Action: Put a clear AI-use sentence in the listing description when AI generated the creation from your prompts.

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3. Freelance marketplaces (Fiverr verified)

Source: Using AI on Fiverr: Guidelines for freelancers and clients

https://help.fiverr.com/hc/en-us/articles/37333301560593-Using-AI-on-Fiverr-Guidelines-for-freelancers-and-clients

Fiverr permits AI when use is responsible. Freelancers remain fully accountable. AI-assisted/generated work must be high-quality, original, and **meaningfully refined**; unmodified generic AI fails the quality bar. Honor explicit client **non-AI** requests. Deceptive deepfakes and manipulative synthetic media are prohibited. Disputes weigh expectations, quality (including hallucinations), and meaningful human input.

Action: State your AI workflow in the gig/scope before work starts.

(Upwork's public AI help page was blocked by Cloudflare during research — not summarized here. Check Upwork Help yourself if you sell there.)

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4. eBay

> **VERIFY — primary User Agreement not fetched** (captcha). Secondary trade analysis of the Sept/Oct 2023 UA update quotes language making sellers responsible for listing accuracy/content **including** content created with generative AI tools, and notes eBay clarified that generative AI tools/content may be offered.

Source (secondary): https://www.valueaddedresource.net/ebay-user-agreement-update-9-25-23/

Action: Confirm on the live eBay User Agreement. Until then, assume **responsibility for accuracy**, not a documented mandatory in-listing AI badge.

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5. Own storefront + Google

This guide does **not** claim a Shopify-wide "AI checkbox." Sellers still face Google's public guidance:

Source: Google Search's guidance on using generative AI content on your website

https://developers.google.com/search/docs/fundamentals/using-gen-ai-content

(Last updated note on page: 2025-12-10 UTC)

- GenAI mass pages without user value may violate **scaled content abuse**.
- Focus on accuracy, quality, and relevance; consider telling readers how content was created.
- For ecommerce / Merchant Center: AI-generated images should use IPTC `DigitalSourceType` `TrainedAlgorithmicMedia`; AI-generated product title/description attributes should be labeled as AI-generated.

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6. US federal overlay (all channels)

Fake reviews & testimonials

Source: FTC — The Consumer Reviews and Testimonials Rule: Questions and Answers

https://www.ftc.gov/business-guidance/resources/consumer-reviews-testimonials-rule-questions-answers

Rule effective **October 21, 2024**. Targets fake or false consumer reviews and testimonials. Staff Q&A: no blanket ban on AI stock avatars / virtual influencers, but fake/false underlying testimonials remain prohibited; avatar use can still be deceptive under the FTC Act. Fabrication is not cured by a disclosure.

Endorsements / free product / affiliates

Source: FTC's Endorsement Guides: What People Are Asking

https://www.ftc.gov/business-guidance/resources/ftcs-endorsement-guides-what-people-are-asking

Material connections (payment, free product, employment) that would affect how people evaluate a recommendation must be disclosed clearly and conspicuously. Guides revised 2023; apply to social media.

Action: Never buy or generate fake reviews “with AI.” Disclose paid/gifted posts. Keep marketing claims truthful whether or not a marketplace asked about AI.

One-page checklist

Channel	Disclose / report?	To whom?
KDP book	Yes if AI-**generated** text/images/translations	Amazon (KDP form)
Etsy AI-created item	Yes	Buyers (listing) — VERIFY handbook
Fiverr delivery	Communicate; honor no-AI	Client
eBay listing	Confirm live UA; accuracy always	Buyers / eBay — VERIFY
Google Shopping / site	Merchant metadata; avoid scaled junk	Google / readers
Reviews & influencer posts	Never fake; disclose material ties	Public / FTC Act

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Sources (fetched 2026-09-15)

1. Amazon KDP Content Guidelines (AI) — https://kdp.amazon.com/help/topic/G200672390

2. Etsy Help — What Can I Sell on Etsy? — https://help.etsy.com/hc/en-us/articles/360024112614-What-Can-I-Sell-on-Etsy

3. Fiverr — Using AI on Fiverr — https://help.fiverr.com/hc/en-us/articles/37333301560593-Using-AI-on-Fiverr-Guidelines-for-freelancers-and-clients

4. FTC Consumer Reviews and Testimonials Rule Q&A — https://www.ftc.gov/business-guidance/resources/consumer-reviews-testimonials-rule-questions-answers

5. FTC Endorsement Guides FAQ — https://www.ftc.gov/business-guidance/resources/ftcs-endorsement-guides-what-people-are-asking

6. Google Search — Using generative AI content — https://developers.google.com/search/docs/fundamentals/using-gen-ai-content

7. Value Added Resource — eBay UA update (secondary) — https://www.valueaddedresource.net/ebay-user-agreement-update-9-25-23/

8. Authors Guild — KDP AI disclosure context (secondary) — https://authorsguild.org/news/amazons-new-disclosure-policy-for-ai-generated-book-content-is-a-welcome-first-step/

Disclaimer

This free guide is for education and listing hygiene. It is **not legal, tax, or professional advice**. It is not a substitute for reading live platform policies or consulting a qualified attorney. Research used public pages only; some marketplace legal pages were blocked (see VERIFY notes). This document was AI-assisted; factual claims are tied to the sources above or marked VERIFY.

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