



Seller Guide: Understanding Returns & Payments



Overview

This guide explains how the **marketplace payment system** and **return process** work for sellers. As a seller, you'll receive **reliable payments** while being **protected from unfair returns**.



How Payments Work

1. Payment Flow

```
Customer Orders → Pays via PayFast → Platform Holds Money →  
You Get Paid → Platform Takes Cut → Holdback Released Later
```

2. What You Receive

- **Immediate Payment:** 90% of your earnings (within 24 hours)
- **Holdback:** 10% held for 30 days (protection against returns)
- **Platform Fee:** Deducted automatically (configurable by admin)

3. Payment Breakdown Example

Order Total: R150.00

Platform Fee (5%): R7.50

PayFast Fee (3.5% + R2): R7.25

Your Earnings: R135.25

You Receive Immediately: R121.73 (90%)

Holdback: R13.52 (10% for 30 days)

4. Payment Timeline

- **Order Completed:** Customer receives product

- **Within 24 Hours:** You receive 90% of earnings
- **30 Days Later:** Holdback automatically released
- **Return Window:** 7 days for most products
- **Refund Processing:** 3-5 business days if return approved

Return System Explained

1. Return Window

- **Electronics:** 7 days (configurable)
- **Clothes:** 7 days (configurable)
- **Other Items:** 7 days (configurable)
- **Food Items:** No returns (safety)

2. Valid Return Reasons

- ✓ **Defective Product:** Item damaged or not working
- ✓ **Wrong Item:** Customer received different item
- ✓ **Size/Fit Issues:** Clothing doesn't fit

✓ **Quality Issues:** Not as described

✗ **Changed Mind:** Not a valid reason

✗ **Found Cheaper:** Not a valid reason

✗ **After Return Window:** Not accepted

3. Return Process

Customer Requests Return → Platform Reviews →

If Valid: Customer Gets Refund → Your Holdback Deducted

If Invalid: Return Rejected → No Impact on You

Protection System

1. Holdback Protection

- **10% of your earnings** held for 30 days
- **Automatic release** after 30 days

- **Deduction only** for valid returns
- **No impact** on invalid returns

2. Platform Mediation

- **All returns reviewed** by platform
- **Photo documentation** required
- **24-hour response** from platform
- **Fair assessment** of return validity

3. Risk Mitigation

- **Holdback covers** return costs
- **No surprise deductions**
- **Transparent process**
- **Appeal process** available

Financial Dashboard

1. What You'll See

Total Earnings: R5,000.00

Pending Payments: R250.00

Holdback Amount: R500.00

Total Refunds: R150.00

Last Payment: 2024-01-15

2. Payment Schedule

- **Weekly:** Every Monday
- **Bi-weekly:** Every other Monday
- **Monthly:** First Monday of month

3. Bank Details

- **Secure storage** of your bank info
- **Automatic payments** to your account
- **Payment notifications** via email/SMS
- **Bank verification** required for first payment
- **Multiple payment methods** supported (EFT, Instant EFT)

Best Practices

1. Product Quality

- **Accurate descriptions** prevent returns
- **High-quality photos** show real condition
- **Detailed specifications** avoid confusion
- **Honest pricing** builds trust

2. Customer Service

- **Quick responses** to customer questions
- **Clear communication** about product details
- **Professional packaging** shows care
- **Follow-up** after delivery

3. Return Prevention

- **Quality control** before shipping
- **Proper packaging** prevents damage
- **Accurate inventory** prevents wrong items
- **Clear policies** set expectations

Support & Help

1. When You Need Help

- **Payment issues:** Contact admin
- **Return disputes:** Platform mediates
- **Technical problems:** Support team
- **Policy questions:** Check this guide

2. Contact Information

- **Email:** sellers@yourapp.com
- **WhatsApp:** +27 12 345 6789
- **Admin Dashboard:** Payment settings section
- **Support Hours:** 24/7

3. Resources

- **Payment Dashboard:** Track earnings
- **Return Reports:** Monitor return trends
- **Performance Analytics:** Improve sales
- **Training Materials:** Learn best practices



Getting Started

1. First Steps

- **Complete registration** with bank details
- **Upload products** with accurate descriptions
- **Set competitive prices** to attract customers
- **Monitor dashboard** for orders and payments

2. Success Tips

- **Start with popular items** to build reputation
- **Offer excellent service** to get good reviews
- **Regular inventory updates** keep customers engaged
- **Monitor return trends** to improve products

3. Growth Strategy

- **Expand product range** based on demand
- **Optimize pricing** for better margins
- **Improve product quality** to reduce returns
- **Build customer relationships** for repeat sales

? Frequently Asked Questions

Q: What happens if a customer returns my product?

A: The platform reviews the return. If valid, the customer gets a refund and the amount is deducted from your holdback. If invalid, the return is rejected and you keep your earnings.

Q: How long does it take to receive payments?

A: You receive 90% of your earnings within 24 hours of order completion. The remaining 10% is held for 30 days as protection.

Q: Can I appeal a return decision?

A: Yes, you can appeal return decisions through the admin dashboard. Provide evidence and the platform will review your case.

Q: What if a customer damages the product?

A: Returns are only accepted for valid reasons. If a customer damages a product, the return will be rejected.

Q: How do I track my earnings?

A: Use the seller dashboard to view your total earnings, pending payments, holdback amounts, and payment history.

Q: What are the platform fees?

A: Platform fees are configurable by the admin (default 5%). You can see the current fee structure in your payment dashboard.

Q: How do I set up my bank details for payments?

A: Complete your seller profile with verified bank account details. The platform will automatically transfer payments to your account.

Q: What happens if a customer doesn't pay?

A: The platform handles all payment processing. You only receive payments for

completed orders. If a customer doesn't pay, you don't ship the product.

Q: Can I change my payment schedule?

A: Payment schedules are set by the platform (weekly, bi-weekly, monthly). Contact admin if you need special arrangements.

Key Benefits for Sellers

Reliable Payments

- **Guaranteed payments** for all orders
- **No payment processing** headaches
- **Clear payment schedules**
- **Secure bank transfers**

Protection System

- **Holdback protection** against returns
- **Platform mediation** for disputes

- Fair return assessment
- No surprise deductions

Business Growth

- Access to more customers
- Professional payment system
- Reduced administrative work
- Focus on your products

Support & Tools

- 24/7 platform support
- Comprehensive dashboard
- Performance analytics
- Training resources

This system is designed to protect both you and your customers while ensuring

reliable payments and fair return handling. Focus on your products and customers - we handle the payment complexity! 🚀