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Under and Overpayments

This solution addresses payment discrepancies in NGN transactions where customers pay more or less than expected via the bank transfer channel.

What is regarded as an overpayment?

- A payment received that is above the expected/ initiated amount is referred to as an Overpayment.

9fbf9989b353	---	₦500.00 Excess-payment	₦112.50	₦3,212.50	May 1, 2024, at 08:21AM	Transfer	Successful

What is an underpayment?

- A payment received that is below the expected/ initiated amount is referred to as an Underpayment.

d69710940c19	---	₦2,500.00 Underpayment	₦162.50	₦59,122,493.51	Apr 29, 2024, at 10:46AM	Transfer	Successful	⋯

How Does This Work?

- Our system automatically detects discrepancies between the `expected` and `received` amounts during bank transfer transactions.
- Payments that do not match the `expected` amount are tagged as follows:
  - **Underpayment**: For payments below the expected amount.
  - **Excess Payment**: For payments above the expected amount.

ⓘ Webhook notification is sent to help you address any discrepancies.

> **How to Identify an Overpayment or Underpayment:**

> **How to Handle Overpayments and Underpayments:**

ⓘ **Initiating a Refund:**

Refunds can be initiated via the dashboard by clicking the "refund" button.

Webhook for Under and Overpayments:

You can now identify Under and Overpayment via webhook notifications. This will help you promptly treat the payments as required. For more details, see [here](#).

Last updated 6 months ago