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# ebay Customer Service

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3 min article

## Handling payment disputes

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If your buyer opens a payment dispute, you can generally choose to accept the dispute, or challenge the dispute with supporting evidence.

- If your buyer has reported an issue with their item on eBay, see our [eBay Money Back Guarantee policy](#)
- If your payouts have been put on hold, see our article about [Payments on hold](#)

A payment dispute is when a buyer requests their money back by reporting an issue with their order to their bank, credit card provider, PayPal, Venmo, or other payment institution. This is different to our [eBay Money Back Guarantee](#), when your buyer reports an issue with their order on eBay. The disputed amount may be placed on hold until the issue is resolved. This is different to [a hold](#) being placed on your payouts, when you may need to take further action on your eBay account to resolve the issue.

When your buyer opens a payment dispute, we'll contact you to let you know what the next steps are. To respond, you'll need to either accept or challenge the payment dispute within 5 calendar days - if you don't respond, the payment institution is likely to find in your buyer's favor. You can respond through [My eBay Orders](#) or [Requests and disputes](#) in Seller Hub. The final outcome will be decided by the buyer's payment institution.

### Responding to a payment dispute

When responding to a dispute, you may choose to:

- Accept the dispute, or

- Challenge the dispute

## Accepting the payment dispute

If you agree with the buyer, or you'd prefer not to challenge the payment dispute, you can accept the dispute. Here's how:

1. Select **Respond to dispute** from [My eBay Orders](#) or [Requests and disputes](#) in Seller Hub.
2. Select **Accept the dispute** and select **Continue**.
  - To request a return, select **Try to get my item returned** and verify or edit your return address
3. Select **Accept**.

When you accept the payment dispute, the amount will generally be paid from the total of your Available, Processing, and On hold funds. If you don't have enough funds to cover the cost of the refund, the amount will be paid from your on-file payment method. We'll close the payment dispute once the buyer's payment institution confirms the refund. We'll also waive the [dispute fee](#) and you'll receive [fee credits](#) for some or all of your fees for the disputed transaction.

### Tip

In some cases, eBay may respond to a payment dispute on your behalf, even if you accept the dispute. If you accept the dispute and eBay challenges the dispute on your behalf, you won't be charged a [dispute fee](#).

## Challenging the payment dispute

If you don't agree with the buyer, you can challenge the payment dispute and provide some supporting evidence to help resolve the issue. Here's how:

1. Select **Respond to dispute** from [My eBay Orders](#) or [Requests and disputes](#) in Seller Hub.
2. Select **Challenge dispute and provide proof** and select **Continue**.
  - To request a return, select **Try to get my item returned** and verify or edit your return address
3. Make sure the information is correct, add supporting text, and/or upload new evidence.
4. Select **Submit**.

## Providing evidence for the payment dispute

Because different types of evidence can be more helpful in certain cases, we recommend providing different types of evidence depending on the type of payment dispute. We'll send all evidence to the buyer's payment institution.

### Buyer doesn't recognise the transaction or Buyer didn't receive the item

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### Item doesn't match the listing or Item was damaged when received or Item received had missing parts

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### Item wasn't authentic

## Buyer didn't receive a refund

Before you upload an image, it helps to crop the image to the relevant area. You can also compress or merge images if you wish. Your image can be in JPEG, JPG, or PNG format. The maximum number of files allowed is five, and the total size for all files should be under 1.75 MB. You can also provide supporting text when challenging the dispute.

When you challenge the payment dispute, the final outcome will be decided by the buyer's payment institution. The payment dispute could take up to 90 days or more to be resolved, depending on the payment method or card provider. eBay may [hold](#) the funds from payout up to 90 days from when the dispute arises.

If the dispute is found in your favor, you won't be charged for a refund and you won't have to pay a [dispute fee](#).

If the dispute is found in the buyer's favor, they'll receive a refund. Whether you're charged for the refund and whether you have to pay a [dispute fee](#) depends on whether you're eligible for our [payment dispute seller protections](#). You won't be charged more than one dispute fee per order, even if your buyer has used multiple forms of payment.

If you're not eligible for seller protections, the refund amount will generally be deducted from the total of your Available, Processing, and On hold funds, and you'll be charged a dispute fee. If you are eligible for seller protections, you won't be charged the refund amount and we may also waive or refund the dispute fee.

### Tip

If you ask for an item to be returned to you during a payment dispute, we'll try to recover the item for you, regardless of whether you accept or challenge the payment dispute. However, we can't guarantee the buyer will return the item.

## Checking the status of a payment dispute

Once you've responded to a payment dispute, we'll email you with any updates about the status of the dispute. You can also check the status of the dispute at any time by finding the order in [My eBay Orders](#) or [Requests and disputes](#) in Seller Hub.

In some cases, your buyer's payment institution may reopen a closed payment dispute. If this happens, you may be asked to provide additional evidence for challenging the dispute.

## Avoiding payment disputes

A buyer may open a dispute if:

- They didn't receive their item
- The item doesn't match the description in your listing

- They didn't recognise the transaction
- They were charged more than once for an item or for the transaction
- They changed their mind or canceled the transaction
- They're missing a credit or a refund

To help prevent payment disputes, you should always:

- Create detailed, accurate listings
- Include multiple, high-quality photos of your items
- Use a tracked shipping service with proof of delivery to the address provided by the buyer at checkout
- Include signature confirmation if an order has a total cost (including shipping and taxes) of \$750 or more. Learn more about [signature confirmation requirements](#)
- Be responsive to buyers who contact you through eBay Messages and work to resolve any issues
- Keep any messages and supporting documentation through eBay tools
- When deducting an amount from the buyer's refund, provide information to your buyer as to why you didn't issue a full refund. For example, "deducted 5% from the refund because the item was returned used or damaged"

Buyers can't use more than one resolution method to get a refund. If a buyer opens a dispute, any open order cancellations, reports that an item hasn't arrived, return requests, or eBay Money Back Guarantee cases for the same transaction are immediately closed.

### Top Takeaway

You can respond to a dispute in My eBay Orders or Requests and disputes in Seller Hub within 5 calendar days.

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[Refunds and disputes](#)

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