



eBay Customer Service

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2 min article

Refunding buyers

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Depending on the situation, there are a number of ways a refund can be issued. Refunds can be issued by you, or by eBay.

Are you a buyer looking for a refund or to return an item? Read our article on [Returning an item for a refund](#)

As a seller, you can issue refunds through Seller Hub or My eBay. You can also issue a refund through a cancellation or return request, or a report that an item hasn't arrived.

Additionally, eBay can issue a refund to your buyer as the result of an eBay Money Back Guarantee case or payment dispute. When eBay issues a refund to a buyer, we may deduct the full amount from you for reimbursement.

How refunds work

When you issue your buyer a refund, the amount will 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 linked checking account or an on-file payment method.

- For example, if you issue your buyer a \$100 refund and only have \$80 in Available, Processing, and On hold funds, your payout checking account or on-file payment method will be used to fund the remaining \$20

When eBay refunds your buyer in an eBay Money Back Guarantee case

When eBay issues a refund to your buyer on your behalf due to an eBay Money Back Guarantee case, the amount will be automatically deducted from the total of your Available, Processing, and On hold funds. This may impact your [protections as a seller](#).

When eBay refunds a buyer in a return request

eBay may sometimes issue a refund to your buyer on confirmation the return is on its way. When this happens, we'll wait until the item is back with you before deducting the amount from you. This doesn't impact your [protections as a seller](#).

- Once you've inspected the item, you can complete the refund process from the return details and close the return
- If you don't send the refund in the time frame provided in the return details, we'll automatically deduct the amount from the total of your Available, Processing, and On hold funds

When a buyer is refunded in a payment dispute

When a buyer's financial institution determines they are due a refund, we may deduct the amount from the total of your Available, Processing, and On hold funds. If the buyer is owed a refund and you're eligible for [payment dispute seller protections](#), no funds will be deducted from your account.

If funds are insufficient

If the total of your Available, Processing, and On hold funds are insufficient to cover the outstanding amounts you owe, eBay will charge your on-file payment method for the remaining amounts owed within 14 days. We may add up the amounts you owe into a single charge. All the details related to these charges will be visible on your Financial statement.

Tip

You can choose a preferred [on-file payment method](#) to cover the refund amounts if your funds are insufficient. Make sure your payment method is up to date to avoid any charge failure.

Issuing a refund

You can issue full or partial refunds for items in Seller Hub or My eBay up to 90 days after the original transaction. Here's how:

1. Find the order in [Seller Hub](#) or [My eBay Orders](#).
2. From the dropdown menu, select **Send refund**.
3. Choose a reason for the refund.
4. Specify a refund amount for the item or for the order.
5. Enter the refund amount, and select **Send refund**.

You'll get an email confirming that the refund has been initiated, and another email once the refund is complete. The refunded amount will appear in your order details. You can refund up to 100% of the transaction.

If you're issuing a partial refund for an order, the amount will be split proportionally across each item in the order.

You may be eligible for [fee credits](#) if you refund the buyer on eBay without us stepping in.

If there's an open cancellation request, return request, eBay Money Back Guarantee case, a report that an item hasn't arrived, or an open dispute made outside of eBay against an order, then the Send refund option will not be available. Instead, any refunds must be made through the open request or case, which can be viewed in [My eBay Orders](#), or the Returns, Cancellations, or Requests and disputes tabs in [Seller Hub](#).

If there's an issue with the refund, you'll be prompted to use the **Retry refund** button. If you're still not able to issue a refund, you can change how the refund is funded. We do not recommend issuing a refund outside of eBay, as this will not qualify for seller protections.

If you're still having trouble issuing a refund, try the following:

- Make sure you have sufficient funds. If there aren't enough funds available, you can [change your on-file payment method](#) and then try to issue the refund again
- Check that all your payment method details, such as card number, expiration date, and CVV code are entered correctly. Make sure the name and billing addresses are exactly as they appear on your card statement. See our article on [how to update your payment method](#)
- Activate your on-file payment method. If you're using a new card for the first time, you may need to contact your card issuer to activate the card
- Update your web browser. Older browsers may not be secure enough for processing a refund. See our article on [technical issues](#) for more information on keeping your browser up to date

Tip

Sales on all items in the eBay vault that have passed our [Authenticity Guarantee](#) inspection are final, which means they're not eligible for a refund. Learn more about the [eBay vault](#).

Changing how your refunds are funded

1. Find the order by going to Orders in [Seller Hub](#) or [My eBay](#).
2. Select **Send Refund**, or view the **Cancellation**, **Return**, or **Item Not Received** request.
3. Select **Change** next to the payment method you want to update.
4. Select your preferred payment method or add a new option and select **Save**.

The saved payment method will be used for any future charges. If your preferred payment method is unsuccessful, we will recoup the amount from your other on-file payment method.

Top Takeaway

You can issue a full or partial refund for items in Seller Hub or My eBay up to 90 days after the original transaction.

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