

Refunding buyers

Depending on the situation, there are a number of ways a refund can be issued. As a seller, you can issue refunds through Seller Hub or My eBay. Sellers 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 the seller for reimbursement.

How refunds work

When you offer 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 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 on-file payment method will be used to fund the remaining \$20.

When eBay issues a refund to your buyer on your behalf due to an eBay Money Back Guarantee case or payment dispute, the amount will be deducted from the total of your Available, Processing, and On hold funds. 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.

You can choose a preferred [on-file payment method](https://www.ebay.com/help/selling/fees-credits-invoices/setting-changing-payment-method-fees-selling-costs?id=5205) to cover the refund amounts if your funds are insufficient. Please ensure 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 up to 90 days after the original transaction. Here's how:

- Locate the order in Seller Hub or My eBay Sold.
- From the dropdown menu, select Send refund.
- Choose a reason for the

refund.

- Specify a refund amount for the item or for the order.
- Enter the desired 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. If your buyer paid in a different currency than your payout currency, the payment will be converted to your payout currency. The currency exchange rate will be captured at the time of sale and can be viewed in the order details. This exchange rate will apply in the event of a refund. Buyers will always receive their refunds in the same currency they originally paid. 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 Sold, 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 your refunds are funded. We do not recommend issuing a refund outside of eBay, as this will not qualify for seller protections.

Changing how your refunds are funded

To select your preferred refund method if you don't have enough Available, Processing, and On hold funds, follow the steps below:

- Locate the order in Seller Hub or My eBay:
- For Seller Hub, go to the Orders tab
- For My eBay, go to the Sold tab
- Select Send Refund, or view the Cancellation, Return, or Item Not Received request
- Select Change how you're charged
- Select your preferred payment method and select Save

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

on-file payment method.</h2>