

Handling payment disputes

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

You can respond to a dispute in

<https://www.ebay.com/mys/sold?MyEbayBeta&CurrentPage=MyeBayNextSold>

My eBay Sold - opens in new window or tab or

https://www.ebay.com/sh/resolutions?filter=ISSUE_TYPE%3APAYMENT_DISPUTE

Requests and disputes - opens in new window or tab in Seller Hub within 5 calendar days.

If your buyer has reported an issue with their item on eBay, see our

<https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210>

eBay Money Back Guarantee policy

If your payouts have been put on hold, see our article about

<https://www.ebay.com/help/selling/getting-paid/getting-paid-items-youve-sold/payments-hold?id=4816#section3>

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, or other payment institution. This is different to our

<https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210>

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

<https://www.ebay.com/help/selling/getting-paid/getting-paid-items-youve-sold/payments-hold?id=4816#section3>

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 <https://www.ebay.com/mys/sold?MyEbayBeta&CurrentPage=MyeBayNextSold> or https://www.ebay.com/sh/resolutions?filter=ISSUE_TYPE%3APAYMENT_DISPUTE 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:

- Select Respond to dispute from <https://www.ebay.com/mys/sold?MyEbayBeta&CurrentPage=MyeBayNextSold> or https://www.ebay.com/sh/resolutions?filter=ISSUE_TYPE%3APAYMENT_DISPUTE in Seller Hub.
- 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.
- 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 <https://www.ebay.com/help/selling/fees-credits-invoices/selling-fees-managed-payments-seller>

s?id=4822#section7">dispute fee and you'll receive fee credits for some or all of your fees for the disputed transaction. 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:

- Select Respond to dispute from My eBay Sold - opens in new window or tab or Requests and disputes - opens in new window or tab in Seller Hub.
- 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.
- Make sure the information is correct, add supporting text, and/or upload new evidence.
- 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

Type of item	Recommended evidence
A physical item that's been shipped, except for vehicles	<ul style="list-style-type: none">Tracking information showing the order was delivered successfully to the shipping address that matches the address on the order details pageSignature

confirmation when an order total is greater than or equal to \$750

about

[signature confirmation requirements](https://www.ebay.com/help/policies/member-behavior-policies/signature-confirmation-policy?id=5154). A physical item collected by in-store pickup, except for vehicles

Valid buyer identification for an in-store pickup and proof of pickup which includes:

- Date of pickup
- Store of delivery (applicable for in-store pickup), matching the shipping address on the order
- Order ID, item number, item title, and price paid
- The customer's signature on the pickup form or packing slip

A physical item collected by local pickup (directly from the seller), except for vehicles

- A copy of the eBay order details, signed by the buyer at the time of collection, or
- The seller used the eBay app to
- scan the buyer's QR code or manually entered the buyer's 6-digit pickup code at the time of collection

Vehicles when they've been shipped

- Proof of delivery, or
- Shipping confirmation (bill of lading, shipping receipt) - when the vehicle is still in transit

Vehicles when they've been picked up

- A receipt with item details, signed by the buyer

Item doesn't match the listing or Item was damaged when received or Item received had missing parts	Type of item
Recommended evidence	
Any physical item	A clear photo showing the item is as described and its condition pre-shipping
Messages with the buyer showing the issue has been solved, e.g. a partial refund or seller solution was accepted	
Any other evidence that proves the item was returned in a different condition	
Item wasn't authentic	Type of item
Recommended evidence	
Any physical item	Proof of authenticity from the rights owner
Messages with the buyer showing attempt to	

resolve issues prior to dispute

Type of item
Recommended evidence
Any physical item
Proof that a refund was already provided on eBay
Proof of cancellation
Your stated return policy
Messages with the buyer showing that a refund isn't required
Proof that the item was returned in a different condition, or that a different item was returned

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](https://www.ebay.com/help/selling/getting-paid/payouts-work-managed-payments-sellers/payments-hold?id=4816) 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](https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293#section4). 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](https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293#section4) depends on whether you're eligible for our [payment dispute seller protections](https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293). 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 Sold](https://www.ebay.com/mys/sold?MyEbayBeta&CurrentPage=MyeBayNextSold) - opens in new window or tab or [Requests and disputes](https://www.ebay.com/sh/resolutions?filter=ISSUE_TYPE%3APAYMENT_DISPUTE) - opens in new window or tab 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

=5154">signature confirmation requirementsBe responsive to buyers who contact you through eBay Messages and work to resolve any issuesKeep any messages and supporting documentation through eBay toolsWhen 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.</h2>

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