

Handling payment disputes

If your buyer has reported an issue with their item on eBay, see our [eBay Money Back Guarantee policy](https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210). If your payouts have been put on hold, see our article about [Payments on hold](https://www.ebay.com/help/selling/getting-paid/getting-paid-items-youve-sold/payments-hold?id=4816#section3). 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 [eBay Money Back Guarantee](https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210), 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](https://www.ebay.com/help/selling/getting-paid/getting-paid-items-youve-sold/payments-hold?id=4816#section3) 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 favour. You can respond through My eBay Sold 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:

- Select Respond to dispute from My eBay Sold or Requests and disputes 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 addressSelect 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 where applicable, 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, regardless of the listing site.

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 or Requests and disputes 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 addressMake sure the information is correct, and/or upload new evidence.Select Submit.

Providing evidence for the 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	Tracking information showing the order was delivered successfully to the shipping address that matches the address on the order details page
Signature confirmation required for items that costs over a	

certain amount (signature confirmation requirement may be different based on the site of the transaction) >Learn more about signature confirmation requirements.

A physical item collected by in-store pickup (if available), except for vehicles

Valid buyer identification for an in-store pickup and proof of pickup which includes: Date of pickupStore of delivery (applicable for in-store pickup), matching the shipping address on the orderOrder ID, item number, item title, and price paidThe customer's signature on the pickup form or packing slip

A physical item collected by local pickup (directly from the seller), except for vehiclesA copy of the eBay order details, signed by the buyer at the time of collection, orThe 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 shippedProof of delivery, orShipping confirmation (bill of lading, shipping receipt) - when the vehicle is still in transit

Vehicles when they've been picked upA receipt with item details, signed by the buyer</tbody>>

Item doesn't match the listing or Item was damaged when received or Item received had missing parts<thead>>Type of itemRecommended evidence</thead><tbody>>

Any physical itemA clear photo showing the item is as described and its condition pre-shippingMessages with the buyer showing the issue has been solved, e.g. a partial refund or seller solution was acceptedAny other evidence that proves the item was returned in a different condition</tbody>>

Item wasn't authentic<thead>>Type of itemRecommended evidence</thead><tbody>>

Any physical itemProof of authenticity from the rights ownerMessages 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 cancelation
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 1.5 MB. 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 30 days from when the dispute arises. If the dispute is found in your favour, you won't be charged for a refund and you won't have to pay a dispute fee, regardless of the listing site. If the dispute is found in the buyer's favour, 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](https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293) and the listing site. 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 where applicable. 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 where applicable. Tip Dispute fees do not apply to items listed on sites within the EU, but may apply to items listed on sites outside the EU. The dispute fee will be waived if you accept the dispute, if the dispute is found in your favour, or if eBay

challenges the dispute on your behalf. If you're eligible for seller protections, eBay may also waive or refund the dispute fee.

Dispute fees

If a buyer files a payment dispute, and you're found responsible for the disputed amount, you may be charged a dispute fee by eBay. If you accept the payment dispute and issue a refund, eBay will waive the dispute fee, and you'll be responsible for the refund amount issued to your buyer. The amount of the dispute fee depends on which eBay site the listing was created on. Below, you'll find the links to our fees pages for the eBay sites where we charge a dispute fee:

- <https://www.ebay.com/help/selling/fees-credits-invoices/fees-business-sellers?id=4809> United States

- <https://www.ebay.co.uk/help/selling/fees-credits-invoices/fees-business-sellers?id=4809> United Kingdom

- <https://www.ebay.ca/help/selling/fees-credits-invoices/fees-business-sellers?id=4809> Canada

- <https://www.ebay.com.au/help/selling/fees-credits-invoices/fees-business-sellers?id=4809> Australia

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 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

transactionThey were charged more than once for an item or for the transactionThey changed their mind or cancelled the transactionThey're missing a credit or a refundTo help prevent payment disputes, you should always:Create detailed, accurate listingsInclude multiple, high-quality photos of your itemsUse a tracked shipping service with proof of delivery to the address provided by the buyer at checkoutInclude signature confirmation for items that cost over a certain amount. Learn more about 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, "as agreed, deducted 5% from the refund instead of returning the item">>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>