

Payment dispute seller protections

If a buyer files a payment dispute, the seller may be eligible for payment dispute seller protection.

Need to help a buyer with a problem or not sure about the next steps?

[Help a buyer with an item that hasn't arrived](https://www.ebay.com/help/selling/managing-returns-refunds/helping-buyers-items-not-received?id=4116)

[How to handle a payment dispute](https://www.ebay.com/help/selling/getting-paid/handling-payment-disputes?id=4799)

When a buyer opens a dispute with their payment institution (for example, their credit card provider or PayPal), the payment institution will inform eBay of the dispute and initiate a process to resolve the dispute with the buyer. eBay will collect information about the transaction and help the seller build evidence to defend the dispute. The final outcome of the dispute is decided by the payment institution. If the payment institution determines that the buyer is owed a refund, eBay will refund the buyer and will then seek reimbursement from the seller for the refunded amount. However, the seller may be eligible for payment dispute seller protections by eBay. For details on how these protections work — which transactions are eligible or excluded, and what sellers need to do — please read our full policy below.

Protections, eligibility requirements and exclusions

Payment dispute seller protections may apply when the buyer opens a payment dispute for one of the following reasons:

- They didn't receive the item
- They don't recognize the transaction or have an issue with the transaction
- The item they received doesn't match the listing

For a seller to be eligible for payment dispute seller protections:

- The transaction must meet the requirements specified in this

policyThe seller must respond to the payment dispute and take action within the required time framesIf challenging the payment dispute, the seller must provide the required evidenceThe seller may not be in violation of the User AgreementeBay may automatically apply seller protections to a dispute without requiring the seller to respond or take action on the dispute. If we apply the protections automatically, we won't charge a dispute fee or seek reimbursement from the seller if the dispute is resolved with a full refund to the buyer.<thead>Eligible scenarios and excluded transactions</thead><tbody>Eligible scenarios</tbody>The transaction was for physical goods and there is evidence of a successful delivery or pickupThe seller issued a full refund to the buyer through eBayThe seller issued a refund to the buyer through eBay, but deducted an amount from the refund because the item was returned used or damaged (in accordance with our refund guidelines)The payment dispute relates to an eBay Money Back Guarantee case that was already resolved with:eBay determining that the seller met their obligations to the buyer, oreBay issuing a full refund to the buyerExcluded transactionsItems that don't comply with eBay's prohibited and restricted item policiesItems not covered by <a href="https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-gua

ranshee-policy?id=4210#section1">eBay Money Back GuaranteeIn-store pickup items where the seller provided an exchange or gave store credit on a returnTransactions where the seller issued a refund outside of eBay</tbody></h3></a id="actions"

Required actions and time frames	ActionsTime frame
Accept the dispute	Within 5 calendar days after the dispute notification is received
Challenge the dispute and provide supporting evidence	Within 5 calendar days after the dispute notification is received

When a buyer opens a

payment dispute because they didn't receive the item or they don't recognize the transaction.

When a buyer opens a payment dispute because they didn't receive the item or they don't recognize the transaction, sellers will be asked to provide:

- Evidence of successful delivery to the address provided by the buyer at

checkout, or

Proof that the buyer collected the item

If eBay determines that the item was successfully delivered or picked up:

We will not seek reimbursement from the seller for the disputed amount, even if the payment institution decides that the buyer is owed a refund; and

We will waive or refund the seller's dispute

fee</a id="proof-delivery" name="proof-delivery">Evidence of successful deliveryTracking information from a shipping carrier that shows all of the following:A delivery status of "delivered" (or equivalent in the country to which the item was delivered);The date of delivery;The

recipient's address that matches the one found on the Order details page, including the city/county or zip code (or international equivalent); and

- For orders with a total cost of \$750 or more, proof that signature confirmation was purchased (uploaded as an image when challenging the dispute).

Learn more about our

href="https://www.ebay.com/help/policies/member-behavior-policies/signature-confirmation-policy?id=5154">signature confirmation requirements</a id="proof-pickup"

name="proof-pickup">Evidence of successful pickupFor In-store pickup items, the seller must provide evidence that includes all of the following:Order ID numberItem numberItem titleAmount paidDate of collectionBuyer's signature confirming collectionBuyer's photo ID that was presented at the time of collection (if available)Address of pickup store or locationFor items that are collected directly from the seller, evidence that the buyer has received the item may include:A 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<h2 id="section3">When a buyer opens a payment dispute because the item doesn't match the listing</h2>When a buyer opens a payment dispute because the item they received doesn't match the listing, sellers will be asked to provide evidence to challenge the payment dispute, such as photographs showing the item's condition prior to shipment.When determining whether to protect a seller, eBay will look for one of the following:The seller issued a full refund to the buyer through eBayThe seller issued a refund to the buyer through eBay, but deducted an amount from the refund because the item was returned used or damaged (in accordance with our guidelines)An eBay Money Back Guarantee case of the same type for the same transaction that was already resolved with:eBay determining that the seller met their obligations to the buyer, oreBay issuing a full refund to the buyerIf eBay determines that the transaction is eligible for

protections:We will not seek reimbursement from the seller for the disputed amount, even if the payment institution decides that the buyer is owed a refund; andWe will waive or refund the seller's dispute fee<h2 id="section4">Dispute fees, payment holds, and reimbursements</h2><h3>Dispute fees</h3>When a buyer files a payment dispute, the seller will be charged a dispute fee if they are found responsible for the disputed amount. eBay will waive the dispute fee if the dispute is eligible for payment dispute seller protections. Sellers will not be charged more than one dispute fee for an order.<h3>Seller payment holds</h3>At the time the buyer files a payment dispute, the seller's funds may be held by eBay as outlined in our article about payments on hold. The hold may be in place for up to 90 calendar days.<h3>Seller reimbursements to eBay</h3>As described in this policy, eBay may determine that the seller is not eligible for payment dispute seller protections. If the seller is not eligible and the buyer's payment institution decides that the buyer is owed a refund, eBay will seek reimbursement from the seller in accordance with our User Agreement and Payments Terms of Use - opens in new window or tab. We will seek reimbursement by:Deducting the refund amount from the seller payouts that have not yet been disbursed, orIf the seller funds are not sufficient to cover the refund, we will charge the refund amount to the seller's on-file payment methodIf reimbursement is unsuccessful, eBay reserves the right to seek reimbursement through other means.<h2

id="section5">Appeals and duplicate claims</h2><h3>Appeals</h3>If eBay determines that a seller is not eligible for payment dispute seller protections, the seller can submit an appeal by contacting eBay within 30 calendar days from the date the payment dispute outcome was communicated. As part of reviewing an appeal, we may ask the seller to provide additional documentation.eBay reserves the right to make final decisions.<h3>Duplicate claims</h3>Buyers can't use more than one resolution method to get a refund. If a buyer opens a payment dispute with their payment institution, the seller must respond to the payment dispute. eBay will close any open order cancellations, reports that an item hasn't arrived, return requests, or eBay Money Back Guarantee cases for the same transaction.<h2 id="section6">Other terms and related policies</h2>eBay may provide a seller's contact information to the payment institution or the buyer in accordance with our Payments Terms of Use - opens in new window or tab and as set out in our User Privacy NoticeThe seller allows eBay to access the shipping information of the relevant shipping service provider to verify the delivery of an item and grants eBay access to this information if necessaryIn some cases, the payment institution may reopen a closed payment dispute. In this situation, eBay will notify the seller and may request that they provide additional information to challenge the dispute<h3>Helpful links</h3>Seller protectionseBay Money Back GuaranteeeBay's prohibited and restricted item policies

[Condition of returned items policy](https://www.ebay.com/help/policies/member-behavior-policies/condition-returned-items-policy?id=4763)

[Signature confirmation requirements](https://www.ebay.com/help/policies/member-behavior-policies/signature-confirmation-policy?id=5154)

[Fee credits](https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128)

[Payments on hold](https://www.ebay.com/help/selling/getting-paid/getting-paid-items-youve-sold/payments-hold?id=4816)

[Handling payment disputes](https://www.ebay.com/help/selling/getting-paid/handling-payment-disputes?id=4799)

[Abusive buyer policy](https://www.ebay.com/help/policies/rules-policies-buyers/abusive-buyer-policy?id=4374)

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