

Avoiding payment problems for items you've sold

Credit cards, debit cards, Apple Pay, Google Pay, and PayPal are our recommended payment methods, but you can also offer buyers [other payment methods](https://www.ebay.com/help/selling/listings/choosing-get-paid/accepting-other-payment-methods?id=4184). To help avoid issues with a transaction, we

don't recommend accepting cash unless the buyer is paying on [pickup](https://www.ebay.com/help/selling/shipping-items/setting-shipping-options/local-pickup?id=4181).<h2 id="section1">How to avoid payment issues</h2>

There are additional protections you can use to make sure transactions are completed smoothly and help avoid payment issues. For example:

eBay offers protection for items sold following the guidelines outlined in our [Seller Protection](https://www.ebay.com/help/policies/selling-policies/seller-protections?id=4345) article

If a credit card payment is being reversed or can't be received, see our article on [handling payment disputes](https://www.ebay.com/help/selling/getting-paid/handling-payment-disputes?id=4799) and chargebacks for more information

If you're selling high-priced items, consider using an escrow service

Tip<h2 id="section2">How to avoid scams and fraudulent payments</h2>

We want eBay to be a safe marketplace for all our members, so if you see something unusual or suspicious, please [let us know](https://spd.ebay.com/RBASellerHub) - opens in new window or tab

If you believe that a buyer paid or is attempting to pay with fraudulent funds or a stolen credit card, you can [report it to us](https://spd.ebay.com/RBASellerHub) - opens in new window or tab

and the [Federal Trade Commission](https://reportfraud.ftc.gov/#/?orgcode=EBAY)

(FTC) - opens in new window or tab. You should also contact law enforcement in the buyer's location. We'll cooperate fully with all law enforcement inquiriesIf a buyer sends a check or money order that can't be cashed, report them to us - opens in new window or tab. These payment methods are permitted only for certain categories and for local pickup&mdashyou'll find more information in our accepted payments policyYou should never accept overpayment from buyers, especially if the buyer asks you to repay the overpayment. Requests like this are often part of a cashier's check scheme, which you can report to the Federal Trade Commission (FTC) - opens in new window or tabOne of our top priorities is protecting our members, so sales that start on eBay can't be completed off our site. Remember, if a sale is completed off eBay, neither buyers nor sellers are covered by our protection programs if something goes wrong, and you'll still need to pay fees.TipIf the buyer hasn't paid within 4 calendar days after the listing ended or from when they agreed to buy using Buy It Now, you can cancel the order.</h2>