

## eMBG - Refunds

GUIDE.INSTRUCTIONSSTEPS\_TO\_RESOLVE Issuing a refund for an INR request:

1. Select See case details for the relevant case.

2. Select Refund the buyer, and then click Continue.

3. On the next screen, add a message (optional), and then click the Refund the buyer button.

4. On the next screen, add a message (optional), and then click the Refund the buyer button.

Issuing a refund for a return request: Note: In the case of a return, once the seller receives the item, they have 2 business days to issue the buyer a refund.

1. Navigate to My eBay > Selling > Returns or Seller Hub > Orders > Returns to view your transactions with return requests.

2. Click See details or Issue refund next to the transaction you want to refund.

3. Confirm the refund amount by including or excluding original shipping costs (for some remorse returns) or by deducting an amount from the refund, if applicable.

4. Click the Refund the buyer button.

GUIDE.SUMMARY What This guide explains the three types of refunds possible with eBay Money Back Guarantee (eMBG).

- 1. Seller refunding the buyer
- 2. eBay refunding the buyer
- 3. eBay refunding the seller (on appeal)

When In many eMBG cases, the seller will refund the buyer before the case needs to be escalated (also known as SMIR, or seller make it right).

When the buyer informs eBay that no resolution has been reached, eBay will step in and issue a refund if we find in the buyer's favor.

If a seller successfully

appeals (for example, the seller shows that an item has been delivered) and they've already refunded the buyer through eBay or&nbsp;reimbursed eBay for the buyer's refund, eBay will refund the seller.</li> </ul>   How </ul> </li>If the seller wants to issue&nbsp;a&nbsp;refund, it can be done from the request details. Refunding through eBay helps ensure sellers receive eligible fee credits from eBay.</li> </li>If the seller's funds&nbsp;are being held for the eMBG case, the refund needs to be done via the case&nbsp;details.</li> </li>Buyer refunds&nbsp;go to the original funding source / payment method.</li> </ul> This article covers: Talking points </ul> </li>Seller queries </ul> </li>eBay refunding the seller (on an appeal)</li> </li>Seller refunding the buyer on eBay</li> </li>Full Refund / Partial Refund</li> </li>Refunding a buyer&nbsp;</li> </li>Refunds for canceled events</li> </li>Seller can't send partial refund</li> </li>1.0 PP transaction only - Seller can't send refund (Buyer paid with eBay coupon or eBay Bucks certificate)</li> </li>Seller can't issue a refund (Over 90 days after the payment was received)</li> </ul> </li> </li>Buyer queries </ul> </li>Refund timelines and destination</li> </li>eBay Bucks / eBay coupon / eBay Gift Card</li> </li>Partial refund scenarios (Pre-return)</li> </li>Buyer received refund and item (honest buyer)</li> </ul> </li> </li>eCheck queries </ul> </li>Teammate: Working eChecks in Guided Judgement</li> </ul> </li> </li>General queries </ul> </li> </li>Bank account / credit card issues</li> </li>Funds missing from PayPal account (account issues)</li> </li>Automated refund (auto refund)</li> </li>Global shipping program refunds</li> </ul> </li> </ul> Detailed information </ul> </li> </li>Currency of refunds</li> </li>Checking for a refund</li> </li>Troubleshooting when a refund fails</li> </li>Troubleshooting refunds coupons / gift cards / eBay Bucks</li> </li>Troubleshooting PayPal refunds</li> </li>FVF Credits</li> </li>Coupon request</li> </ul> Instructions / steps to resolve </ul> </li> </li>Issuing a refund for an INR request</li> </li>Issuing a refund for a return

request</li> </ul> Enforcement criteria </ul> </li>Policy: Forced partial refund</li> </ul> M2M  workflow </ul> </li>Money Movement tool in Guided Judgment   </li> </ul>   </h2></h2>GUIDE.RELATED\_LINKS  
Help pages: </ul> </li>eBay Money Back Guarantee Policy<br> </a href="https://pages.ebay.com/help/policies/money-back-guarantee.html">https://pages.ebay.com/help/policies/money-back-guarantee.html</a></li> </li>Fee credits<br> </a href="https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128">https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128</a></li></ul>  
<br> Related Guides: </ul> </li></li></a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1567">Returns - Remorse, SNADs, False SNADs, and Forced SNADs (FSNAD)</a></li> </li></li></a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1566">Item not received (INR), including stolen from porch</a></li> </li></li></a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1520">eBay Money Back Guarantee (eMBG) policy</a></li> </li></li></a href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1093">Refunding a buyer</a></li> </li></li></a href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1094">eBay fees</a></li> </li></li> </ul>  Billing Hub: </ul> </li></li></a href="https://billing.vip.ebay.com/login/index.php?rlt=BTT&ru=%2Fcs%2F" target="\_blank">Determining the Refund Amount</a></li> </li></li> </a href="/kb/index?page=content&id=SOL5367">Related Solutions </li> </li></li></a href="/kb/index?page=content&id=SOL4826">Buyer - Return for a Refund </li> </li></li></a href="/kb/index?page=content&id=SOL4826">Buyer - eBay refund issued - SNAD </li> </li></li></a href="/kb/index?page=content&id=SOL5358">Buyer - Appeal General - Refund

Reversed/Not

Processed

[href="/kb/index?page=content&id=SOL5356"](/kb/index?page=content&id=SOL5356)Buyer - Appeal General - Partial Refund -

Wrong Qty

Seller queries eBay refunding the seller (on an appeal)

buyer's favor, a seller may appeal the decision by providing the appropriate documentation via the

eBay eMBG case. If the decision is reversed and eBay has already recouped from their account, the

seller will be refunded the payment amount back to the original funding source.

However, any eBay fees associated with the transaction will not be refunded.

Seller refunding the buyer

If the seller issues a full refund, it can be done from the request details on eBay. See steps under

[href="https://cskb.qa.ebay.com/cskbapp/artPreview?id=GUIDE1053#InstructionsStepstoResolve"](https://cskb.qa.ebay.com/cskbapp/artPreview?id=GUIDE1053#InstructionsStepstoResolve)

Instructions/Steps to Resolve

If the seller's funds are being held by eBay, the refund needs to be done through the eBay website via the case details, the Help Hub

or through the Seller Hub.

See

[href="/kb/index?page=content&id=GUIDE1074" target="\\_blank"](/kb/index?page=content&id=GUIDE1074)eMBG - Temporary Holds

Internal Information

The seller must refund through the open request in order to be protected by eBay. If the seller refunds outside eBay, we

may have to refund the buyer and the seller will become liable for a second refund.

If eBay is asked to step in after the seller has agreed with the buyer on a partial refund

within the returns flow (instead of accepting the return), but the seller hasn't processed the refund,

then we can issue the partial refund on the seller's behalf. Should there only be mention of the

partial refund in the M2M communication or case messages, then this will not be counted as an

agreement and eBay can force the return and issue a full refund.

Full Refund / Partial Refund

Voluntary refunds can be issued within the resolution process or until the case is escalated to eBay.

If the case is escalated to eBay for a decision, sellers will not be able to issue a voluntary refund through eBay for the transaction, but they will

need to wait for an eBay decision on the case. They will also no longer have their eligible fees credited if eBay needs to step in to adjudicate.

Partial refunds can be provided in two ways to buyers:

- Firstly, instead of accepting a return request, the seller may offer a partial refund to a buyer through the return options. If the buyer agrees to this partial refund in the flow, they get to keep the item (for example: the seller refunds \$1 for a missing button).
- The second type is a deduction that may be applied to the refund if an item is returned damaged, missing parts or altered. If the seller meets the [eligibility criteria](https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1811), they can deduct a specific amount from the buyers refund to make up for the item being returned damaged. Eligible sellers may make refund deductions as long as the return has not been escalated. The buyer does not have to agree to this deduction, but if they aren't happy, they can ask eBay to step in and help.

When a partial refund is issued, a portion of the taxes are returned to the buyer.

When a seller issues a partial refund on eBay, the buyer receives the partial refund and a partial sales tax refund in the same portion. For example, if a seller issues a refund for one third the value of the item, the buyer will also be refunded one third the sales tax.

This applies to both, the sales tax a seller is collecting and remitting to a state, as well as Internet Sales Tax (IST) that is taken from the seller by eBay and remitted to the appropriate state.

To recap:

- if the seller issues a partial refund on eBay, the buyer will automatically receive a partial refund of sales tax in the same proportion
- if the seller has collected tax, the tax portion will come from the seller
- if IST was collected, the tax portion of the refund will automatically come from eBay

Refunding a buyer

We encourage you to only issue refunds to buyers via eBay processes. Doing so will ensure you are protected and can receive [eligible fee](https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128)

credits</a>. Please make sure you have available funds before you try to issue any refunds.</li> </ul> Refunds for canceled events <ul> <li>In some cases, you (the seller) can get a refund from the ticket outlet automatically. In others you need to contact the venue, but ultimately you are the one holding the original purchase receipt so you are the one who will be getting refunded from the venue.</li> <li>In other cases, you may have to return the tickets. Please refund your buyers and ask that they return the tickets to you.</li> </ul> Seller can't send partial refund <ul> <li>You can't issue a partial refund when the payment is funded or partially funded with coupon / eBay Bucks.<br> --OR--</li> <li>(Pre-Return) It's not possible to offer a partial refund if a return request has been auto-accepted AND the buyer has initiated the process of returning the item to you (i.e. the buyer has already printed the shipping label or marked the item as shipped).<br> --OR--</li> <li>(Post-Return) Generally, sellers who meet the<a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1811" target="\_blank">

eligibility criteria</a> may deduct an amount from a refund if the item comes back in a different condition than it was sent. However, the option for eligible sellers to deduct an amount from the refund is only available before a return is escalated to eBay.</li> </ul> Seller can't issue a refund (Over 90 days after the payment was received) <ul> <li>It appears that over 90 days have passed since the buyer paid for the item. We allow buyers to open cases up to 90 days after the transaction, but cases are only covered by the eBay Money Back Guarantee for 30 days from the estimated or actual delivery date.</li> <li>The main purpose of allowing cases to be opened later is to facilitate communication between the buyer and seller. It's great that you're taking advantage of this feature to work things out with your buyer.</li> </ul> Buyer queries Refund timelines and destination <ul> <li>When a seller or eBay refunds you directly, the money will go back to the original funding source or payment method that you used for this transaction.</li> <li>If you used a credit card or debit card (i.e. used PayPal, Apple or

Google Pay to facilitate the card payment) to fund the payment, the money will go back to your card. Your credit card will be credited within 5 business days. However, keep in mind that it can take up to a full billing cycle (30 days) for the refund to show up on the credit card statement, depending on the card issuer.

If you paid using your bank account (eCheck or Instant Transfer) or PayPal balance, the money will go back to your PayPal balance. Funds showing up as your PayPal balance can be withdrawn to the funding source of your choice. You should see the money in your PayPal account within 48 hours (excluding holidays) if it is an automated refund, and 5-7 business days if it's a manual refund (manual correction). If you need assistance with this process, please contact PayPal.

Refunds are always in the same currency that was used at checkout.

If the buyer used eBay currency conversion at checkout the refund will be issued using the same exchange rate that was applied at checkout.

If the buyer did not use eBay currency conversion at checkout the refund is subject to the exchange rate policy imposed by their payment provider.

Note: In the case of a return, once the seller receives the item, they have 2 business days to issue you a refund. Keep in mind that it may take a few days more from the time the seller issues the refund to when it shows up in your account.

eBay Bucks / eBay coupon / eBay Gift Card

If you purchased items using eBay Bucks, Coupons, or Gift cards and the seller or eBay sends you a full refund, your refund will be split. If you used an eBay Bucks certificate, a Gift Card, or a Coupon, the amount you paid with PayPal or your credit card would be returned to your PayPal account or credit card, and the remainder would be returned to the other funding source (i.e., if you used eBay Bucks, the amount you used would be returned to your eBay Bucks certificate). This refund process will have the same timeframe as a PayPal/credit card refund.

Coupons will only be returned if they are single-item; multi-item, multi-seller coupons are not refundable. This means if you used a single coupon to purchase more than one item from one or more different sellers, the original coupon will not be returned. You'll still have to use your returned coupon before its original expiration date.

For eBay Bucks, please be aware that you'll still

have to use your refunded Bucks certificate before it expires. If the expiration date has passed, the eBay Bucks will be deposited back onto the certificate with a 21 day extension to spend them.

For eBay gift cards, the balance is returned to the same gift card code used previously. Even if a member no longer has the physical card, the gift card may appear automatically during checkout

Internal Information

Teammates with permission to grant a courtesy coupon could re-issue a new coupon with the same original expiration date for the same value owed to the customer as long as the original coupon expiration date has not passed. See [https://cskb.qa.ebay.com/csxbapp/art?page\\_content&id=GUIDE1053&ViewLocale=en\\_US#Troubleshooting](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1053&ViewLocale=en_US#Troubleshooting) troubleshooting coupons below

Partial refund scenario (Pre-Return)

If a buyer asks to return an item, a partial refund can be offered by the seller as a way of compensating the buyer for a damaged, defective or incorrect item.

If you accept this offer of a partial refund, you don't need to return the item to your seller. Once the partial refund has been issued through the returns flow, the return request will close and it can't be reopened.

Internal Information

Note: Sellers must offer a partial refund through the return options, where the buyer can subsequently accept or decline. If the partial refund is only mentioned in the M2M communication or case messages then this will not be counted as an agreement and eBay can force the return and issue a full refund if asked to step in.

There are a few scenarios when a partial refund can be processed:

- Pre-Return Scenario: During the Seller Make it Right period and before the buyer has initiated the process of returning the item, the seller and buyer agree to a partial refund within the return response options and the seller processes the refund through the transaction.
- If a partial refund was previously agreed on between the buyer and the seller within the return response options, but the seller did not process the refund, eBay forces a partial refund.
- Post-Return Scenario: The seller received the item back in a different condition and is



eligible to deduct a specific amount from the buyers refund to make up for the item being returned damaged/missing parts.

- Courtesy partial payout from eBay for zero customs charge items.
- Courtesy partial payout from eBay for SNAD returns where seller doesn't facilitate the return (DE AT CH BE NL PL only. Please see

<https://cskb.vip.ebay.com/csxbapp/art?page=content&id=GUIDE1520#section11.2> Courtesy refunds eligibility.

- Buyer received refund and item (honest buyer)
- You are not required to return the item or the refund, but we appreciate your honesty.
- You may want to contact the seller through eBay messages to see if you can work things out.
- See <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1520#section5.1> eMBG Policy - Appeals for more information.

eCheck queries

Teammate - Working eChecks in Guided Judgement Internal Information GJ will ask Is the voluntary refund still pending?

- Teammates can check the status of the voluntary refund by going to the "Payments" section in GJ.
- Click on the PayPal Transaction ID.
- Review the details of the refund to confirm the status.

If the refund is pending:

- Case/Return is not escalated:
- Do NOT escalate.
- Explain to the buyer that refund needs additional time to clear ,and thank them for their patience.
- Case is escalated:
- Place the case on hold for 5 days to allow additional time for the refund to clear.
- Remember to give buffer days to the buyer.

Answer the questions appropriately within GJ to see the correct recommendation and talking points.

- While the refund is pending, do not take any action on the case itself.
- If you ignore GJ recommendations, you're allowing for duplicate payouts and unnecessary appeals which leads to unnecessary recontacts and EMIR spend.
- No overrides are permitted in this flow.

General queries Bank account / credit

card issues

- If you had a problem with your bank account or credit card (e.g. because of fraud or your card was stolen) and now have a new number, you'll have to contact your bank or credit card provider directly to see how they handle pending refunds. We've found that most card companies / banks make sure the refund goes to the new account.

Funds missing from PayPal account (account issues)

- Check with PayPal to see if your PayPal account has restrictions
- Automated refund ('auto refund')
- eBay may automatically issue a refund to the buyer 2 business days after the tracking number confirms delivery of a returned item to the seller.
- See

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1643> Automation - returns and refunds

- Global shipping program refunds

For information on global shipping program refunds, please see [https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1049&viewlocale=en\\_US#GSPrefunds](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1049&viewlocale=en_US#GSPrefunds) Global Shipping Program post transaction

## GUIDE.DETAILED\_INFORMATION

[id="currency\\_refunds" name="currency\\_refunds"](#) Currency of refunds The refund will always be issued in the same currency that was used at checkout.

- If the buyer used eBay currency conversion at checkout the refund will be issued using the same exchange rate that was applied at checkout.
- If the buyer did not use eBay currency conversion at checkout the refund is subject to the exchange rate policy imposed by their payment provider.

Troubleshooting when a refund fails Most common reasons a payment will fail:

Most common reasons for refund failures	
Seller doesn't see the Send refund option on a transaction	
If the seller doesn't see the Send refund option in Seller Hub or My eBay, it may be because there's an open cancellation, return request, or item not received request, eBay Money Back Guarantee case, or an	

open dispute made outside of eBay against an order. The seller must refund the buyer through the request or the report that is opened. See how to issue a refund for:

[Cancellation request](https://www.ebay.com/help/selling/getting-paid/cancelling-transaction?id=4136)

[Return](https://www.ebay.com/help/selling/managing-returns-refunds/handling-return-requests?id=4115)

[Item not received](https://www.ebay.com/help/selling/managing-returns-refunds/helping-buyers-items-not-received?id=4116)


Error message: Your refund did not go through. Please try again later or contact us.



For most transactions the Retry refund button will show in the product flow immediately. When that happens, the seller should retry the refund by selecting the button.

For transactions where the Retry refund button doesn't show in the product flow, the seller will get an email when it is time for them to retry the refund. The seller can select the Retry refund button directly from the email.

Error message: Your refund did not go through. Please use a different payment option and try again.




Refund failed because of a problem with the charging instrument and the seller needs to change the instrument and try again.

Seller instructions on how to set up a preferred payment method for refunds can be found on the following Help Hub page:

[Setting up and changing your payment](https://www.ebay.com/help/selling/fees-credits-invoices/setting-changing-payment-method-fees-selling-costs?id=5205#section3)

method for fees and selling costs - Changing how your refunds are funded

Error message: Your refund did not go through. Please add a payment option to refund the buyer.



Refund failed because the seller does not have a charging instrument, and they need to add one and try again.

Seller instructions on how to set up an automatic payment method can be found on the following Help Hub page:

<https://ebay.com/help/selling/fees-credits-invoices/setting-changing-payment-method-fees-selling-costs?id=5205#section1>

Setting up and changing your payment method for fees and selling costs - Adding or updating your payment method for selling costs

Note: if the seller has tried the refund three times or more and they're still getting a refund failure, please report the issue through MyIT.

Troubleshooting refunds

- If the seller has a transaction hold on their funds, they will still be able to issue a full refund as long as it is done through eBay. See </kb/index?page=content&id=GUIDE1074>
- Transaction holds
- If the buyer's payment is funded or partially funded with a coupon / eBay Bucks, the seller will be unable to submit a partial refund.

[Troubleshooting refunds coupons / gift cards / eBay Bucks Internal Information](#)

- To verify the refund went back to a coupon or eBay Bucks certificate, you can view the refund details in the Agent Desktop
- Note: Only single-item coupons will be returned after a refund; multi-item, multi-seller coupons aren't eligible to be refunded. Additionally, the coupon's original expiration date still applies.
- Note: Sometimes the refund back to a coupon or certificate will fail. A new coupon or eBay Bucks certificate will need to be issued. If this is the case, work with your team leader to get the new certificate / coupon issued to the members.

FVF Credits Internal Information

- As a general rule, do not credit a seller's final value

fees unless they attempted to make things right for a buyer, but a system bug prevented them from doing so.</li> <li>Exceptions to this rule may exist for specific M2M workflows, see <a href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1506">Manual seller fee credit policy</a> for more information.</li> </ul> </h2>