

Billing - chargebacks, payment reversals, direct debit rejections

GUIDE.TIPS_FOR_MEMBERS

- If a member knows a payment will reverse, it's best for them to wait for the debit to post before re-paying us. This ensures that our system knows to apply their new payment to the reversed fees, in order to keep them from going past due.

GUIDE.SUMMARY

What

- A chargeback (also known as a reversal), is when a member's credit card, or bank account reverses a payment to eBay. A member may file a chargeback with his/her credit issuer based on credit card association regulations and timeframes. A chargeback will cause eBay to post a payment reversal debit.
- A payment reversal debit is when eBay reverses the credit on a member's account for a payment that previously posted to their balance and Account Activity pages.
- A direct debit rejection (DDR) occurs when eBay's attempt to directly debit a seller's financial account is declined.

Internal Information A chargeback should never be offered as a resolution option for a member who is ineligible for eMBG or has lost an eMBG case.

Please see <https://cskb.vip.ebay.com/cs/bapp/art?page=content&id=GUIDE1580> for external options when transactions aren't covered under eMBG. Where

Internal Information

- Teammates can view chargebacks and payment reversal debits through Account Activities, in Settlement, under all transactions in selling accounts, or the USSR tool.
- DDR suspensions will be shown in the MAC notes and in the

<https://billing.vip.ebay.com/cs/activity.php> Account Activity tool.

- Members and teammates can find any payment reversal entries on the Account Status page and under the seller's all transactions in their Payments section.

Who

- Use this article to assist sellers with questions regarding chargebacks, payment reversals, and direct debit rejections.

GUIDE.RELATED_LINKS

Related articles

<https://cskb.vip.ebay.com/cs/bapp/art?page=content&id=GUIDE1003> Billing

Invoice

<https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1018>Non-payment

account holds and suspensions for balance owed

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=SOL11202>

target="_blank">Billing - Collections - Direct Debit Rejected Account Closed

Other

GUIDE.DETAILED_INFORMATION Chargeback causes

Chargebacks can be initiated by:

The payment issuer, if they

decide a previous transaction shouldnt have been authorized.

The member

contacting the payment issuer and telling them that the payment was fraudulent or

unauthorized.

General chargeback facts

The Account

Activity tool

should indicate the general reason for the chargeback (for example: "Customer

advises not authorized"). But, for more information, the member should contact their payment

issuer.

Automatic payment chargebacks and hard declines (such as an expired or

invalid account) will cause our system to remove the payment method from file. If the payment

method was valid, the member should have no trouble re-adding it to file.

Too

many chargebacks can cause the member's account to become suspended. See

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1018>Nonpayment

for more information.

Identifying payment reversal debits

When a member pays us, we deduct the amount of the payment from their eBay seller

<https://billing.vip.ebay.com/cs/activity.php> Account Activity

General payment reversal debit facts

Since we process so many automatic payments and these payments take time, we often post direct pay automatic payments before they're fully cleared. If the payment later declines, we'll post a payment reversal debit. This may be from their bank accounts or from their selected preferred payment method for selling fees.

Whenever a payment reversal debit posts, we send an email to the member to notify them.

Too many direct debit rejections or reversals will also cause a Direct Debit Rejection (DDR) suspension.

DDR suspension process Internal Information

If a member's Direct Pay soft declines 5 times in 4 months, or hard declines 2 times in 4 months, or has 3 combined (hard and soft) declines in 4 months, the account will be suspended for direct debit rejection.

DDR suspensions can only be reinstated once in a two-year period.

You can reinstate a DDR suspension immediately if the member pays off the full amount of the most recent invoice using PayPal or a credit card. If payment is made via check or direct debit, there's a 21 day waiting period before reinstatement can take place.

Going past due

Our system keeps track of the transaction that a reversed payment was applied to, and will act as though that amount simply wasn't paid in the first place.

Associated fees

For credit card payment reversals, there's no eBay fee.

For direct debit and check rejections or reversals, a \$15 direct pay Returned Item Fee (RIF) is charged to the member's eBay account. This fee is described in the

https://cskb.qa.ebay.com/cs/bapp/art?page_content&id=GUIDE1026&ViewLocale=en_US#dda direct debit agreement

when you add your checking account information to file, or submit a one-time payment.

Note: Before crediting RIF, refer to the credit policy and the

<https://cskb.qa.ebay.com/cs/bapp/art?page=content&id=GUIDE1399> process for

account credits. The member's payment issuer may charge them a fee, which we're unable to control. For chargebacks from buyers, please see the payment disputes guide for FAQs for fees for sellers.

Appealing a chargeback suspension Agent Desktop Review MAC notes for Past DDR reinstatements. Does member have a DDR suspension reinstatement within the past two years? If Yes: Member is not eligible for a second reinstatement until the two year period since the last reinstatement has passed. If No: Continue with next step Review members current balance that is past due to see if its at \$0 or has an outstanding amount. <ol start="1"> Open Agent Desktop. From the Tools drop-down menu, select Workbench. Enter the member's username and press Enter. From the Views drop-down menu, select Account Activity. Locate the Past Due Amount. Is the balance \$0? If yes, continue with next step Since there is a past due balance that still needs to be paid, member will need to pay prior to being reinstated. The member can make a one-time payment to resolve this amount Reinstate member via MAC Note tool <ol start="1"> Click on Tools. Click on Mac Note Tool. Load the Username. Expand the Reinstate_Account_Flows and check Reinstate Billing - DDR. Check Send Email Select the Site and Recipient (will be Seller) In the MAC Note Content field, explain the reason why you are reinstating the member. Please mention that they have no reinstatements the past two years and their past due balance has been paid in full. Click Submit in the bottom right-hand corner. </h2>