

Spendable funds

Spendable funds are a new way for sellers to pay for items on ebay.com using the proceeds from their sales.

Spendable funds are a way for sellers to pay for items on ebay.com using proceeds from their sales as soon as the buyer pays.

When you enroll in spendable funds, you can use your eBay earnings to pay for items on ebay.com as soon as your buyer pays. Select the link in your invitation email, or select Enroll now in the notification in My eBay or Seller Hub. There are no costs or additional fees associated with spendable funds, and it's free to enroll in and use spendable funds. We'll guide you through the verification process, which may require you to confirm certain details such as your identity and bank information. During enrollment, you'll be asked to enable [2 step verification](https://www.ebay.com/help/account/protecting-account/tips-keeping-ebay-account-secure?id=4872#section2) on your account, and agree to the [Spendable Funds Terms and Conditions](https://pages.ebay.com/sv/svterms_app.html). Once you're signed up, we'll credit your spendable funds with your sales proceeds, after we've confirmed the buyer's payment and deducted applicable fees and expenses. Read our [Consumer Privacy Notice](https://pages.ebay.com/payments/member-behaviour-policies/paymentsprivacy/) for more information about how we protect and handle your personal data when you enroll in spendable funds.

Paying for an item with your spendable funds

To pay for items using your spendable funds, simply select spendable funds at checkout. If you don't have enough funds to cover the full amount, you can combine them with another form of payment such as a credit or debit card. The seller will receive the full amount in one payment, and it won't affect any protection under

<https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=5305>>eBay Money Back Guarantee.Here's how to use your spendable funds at checkout:Select Pay with, and select spendable funds.If your spendable funds don't cover the full amount, select an additional payment method.Select Confirm and pay.Spendable funds may not be available as a payment option for items in some categories on eBay, including items that are excluded from coverage under eBay Money Back Guarantee, and items such as:Digital items such as NFTsGift cards & couponsSpeciality servicesYou won't be able to use spendable funds to pay for items in these categories, and the checkout page will show alternative payment methods you can use. You can read our payment methods policy for more information. There may be other times when your spendable funds are ineligible to pay for items. For example:Your account isn't verifiedThe transaction amount is over \$2,000You've used over \$2,000 on purchases in a 24-hour periodYou've used over \$5,000 on purchases over the previous 30-day periodYou've made too many checkout attempts in a short period of time2 step verification isn't enabled<h2 id="section2">Receiving refunds as a buyer</h2>If you receive a refund for an item you paid for using only your spendable funds, we'll credit the entire amount of the refund to your spendable funds. If you receive a partial refund for an item you paid for with your spendable funds and an additional payment method, we'll credit your additional payment method first, and then your spendable funds will be refunded. If an item you purchased is faulty or damaged, or doesn't match the listing, it may be covered by the <a

<https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210>>eBay Money Back Guarantee. Learn more about Returns, items not received, and refunds for buyers.</h2 id="section3">Viewing your purchases</h2>Purchases made with your spendable funds will appear in your transaction history along with any refunds in Seller Hub or My eBay.Here’s how to view transactions made with your spendable funds in Seller Hub:Go to Payments in Seller Hub.Select All transactions.Find your purchase and select View.Here’s how to view transactions made with your spendable funds in My eBay:Go to Payments in My eBay.Select View all activity.Find your purchase and select View.You’ll see the purchase date, purchase amount, and an order number with a link to view order details. If you used multiple payment methods, you’ll see each payment method and the amount used for each one.Your spendable funds purchases will also show up in your financial statement and transaction report in My eBay and Seller Hub.</h2 id="section4">Receiving payouts</h2>After you’ve enrolled in spendable funds and completed verification, your payouts will be set to payouts on demand. You can request payout of all or part of your available funds to your linked checking account or debit card at any time. Simply select Withdraw in the Payments tab in Seller Hub or My eBay. If you want to set up scheduled payouts, choose from daily, weekly, biweekly, or monthly payout options from Payout settings in the Payments tab in Seller Hub or My eBay.</h2 id="section5">Unauthorized transactions with your spendable funds</h2>If you’ve enabled spendable funds on your account and noticed a transaction that you don’t recognize or didn’t authorize, see our article on https://www.ebay.com/help/policies/ebay-money-back-guarantee-policy/ebay-money-back-guarantee-policy?id=4210

[href="https://www.ebay.com/help/selling/spending-balance/unauthorized-transactions-with-your-spendable-funds?id=5351"](https://www.ebay.com/help/selling/spending-balance/unauthorized-transactions-with-your-spendable-funds?id=5351)>Unauthorized transactions with your spendable funds.
We'll verify your identity, follow up on the issue, and be in touch within 10 business days.</h2>

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