

Payment disputes

GUIDE.SUMMARY eBay now processes payments for all sellers globally. Managing all money movement between customers means we can offer buyers new ways to pay and sellers can now manage all aspects of their business from within eBay and save money on fees.

Depending on item category, the buyer will be able to purchase using:

- Credit Card
- Debit Card
- Apple Pay
- Google Pay
- PayPal
- Cash on pickup
- Check (available in US, HK, SG, MY, PH)
- Money Order (available in US, HK, SG, MY, PH)

Internal Information

Additional forms of payment may be available in some regions. Refer to

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1016#regionalPaymentOptions> for more details.

This article covers:

- https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#General_Seller_QA General Seller Questions
- https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#manage_payment_dispute How do I manage a dispute - Seller Questions

- https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#providing_evidence_proof Providing evidence/proof to defend a dispute - Seller Questions

- https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#issuing_refunds Issuing refunds - Seller Questions
- https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#dispute_fees_fvf Dispute fees and Final value fees - Seller Questions

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#Payment-Dispute-Holds>Payment Dispute Holds </a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#payment_dispute_protections>Payment Dispute Protections </a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#buyer_chargeback_inquiries>Buyer Chargeback Inquiries </a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#manual_review>Payment Dispute Manual Review </h2></h2>GUIDE.RELATED_LINKS Related articles </a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1653>>Managed Payments - Seller </a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1759>>Seller dispute protections policy </a

<https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1754>>Managed Payments - Payouts Payment Terms of Use <table border="1" cellpadding="2" cellspacing="0"> <tbody> <tr> <td>US</td> <td></td></tr> <tr> <td>CA </td> <td></td></tr> <tr> <td>AU</td> <td></td></tr> </tbody> </table>

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Dispute fees Internal Information

 Note: For any dispute closed after Sept 1 2022, the dispute fee will no longer be charged

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</h2></h2>GUIDE.TALKING POINTS <a id="General Seller QA"

name="General_Seller_QA">General Seller Questions Internal Information

 Note: For any dispute closed after Sept 1 2022, the dispute fee will no longer be charged for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL. What are

Payment Disputes? This is the term eBay uses when a buyer opens a chargeback on a payment or opens a PayPal claim for a transaction on eBay. What is a chargeback? A chargeback is when a buyer opens a dispute on an eBay charge with their payment institution. (Visa, Discover, Mastercard etc.) What is a PayPal Claim? A PayPal claim is when a buyer opens a request for refund with

PayPal for an eBay transaction. How can I avoid payment disputes? To help prevent Payment Disputes, you should always:

- Create detailed, accurate listings
- Include multiple, high quality photos of your items
- Ship within your handling time to meet the estimated delivery date
- Use a tracked shipping service with proof of delivery. Include signature confirmation in accordance with our [signature confirmation policy](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#signature_confirmation_policy).
- Be responsive to buyers who contact you through eBay messages and work to resolve any issues
- Retain communication and supporting documentation through eBay tools
- Have a generous return policy
- Make sure to have a valid on-file payment method (top up method) to ensure if a voluntary refund is given it processes successfully.

It was easier to deal with disputes/issue refunds with PayPal.

We are continually working to improve our processes.

eBay is now processing payments, and with that we have streamlined our process so you can accomplish everything you need to resolve a customer's issue within eBay.

As a seller, you only need to work with eBay for support and service on cases, returns, disputes and refunds.

You get comprehensive seller-initiated refunds for full or partial amounts, by item or on the full order, on eBay or via a third-party platform.

Who decides the outcome of a dispute?

The buyer's payment institution will decide the final outcome of the dispute.

If the dispute outcome is ruled in favor of the buyer, the refund will be issued from the buyers payment institution.

How does eBay protect sellers from disputes?

eBay offers payment dispute protections. Seller protections from eBay are designed to help you safeguard your online sales and prevent you from losing money due to disputes.

Learn more about payment dispute protections:

<https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=529>

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target="_blank">https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 Where do I see all of the disputes I

have open? You can go to My eBay Sold or to the Requests &Disputes view in Seller Hub to see all disputes on your account, including

the status. <a id="manage_payment_dispute"

name="manage_payment_dispute">How do I manage a dispute - Seller Questions

What happens if I accept the dispute? If you accept the dispute you are agreeing not to defend the dispute. The buyer will receive a refund and eBay will debit the amount from your

available funds. Even if you accept the dispute, eBay may still decide to challenge the dispute. You will be made aware of the outcome either way.

Internal Information See <a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#reimbursement&how reimbursement works&/a>. &/li> &/ul> I accepted the dispute but the buyer has not received their refund, and the dispute has not closed. &/ul> &/li> Although you have accepted the dispute, eBay may still decide to challenge the dispute on your behalf.&/li> &/li> When eBay decides to challenge a dispute, it can take up to 90 days to reach a decision. The dispute will remain open during the review.&/li> &/li> If eBay decides to challenge the dispute, and the dispute is decided in your favor, the buyer may not receive a refund from the payment institution.&/li> &/li> If the dispute is decided in your favor, you will not be charged for the dispute amount or a dispute fee.&/li> &/li> If the dispute is decided in favor of the buyer, it may take some time for the refund to be processed. Refund processing times vary depending on the payment institution.&/li> &/ul> The buyer has closed the dispute with their payment institution but the dispute is still open &/ul> &/li> Payment institutions may reopen a dispute once it has already been closed.&/li> &/li> Although the buyer has closed the dispute, we will still review the dispute for seller protections eligibility.&/li> &/li> The dispute will remain open during the &/a>
https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#automatic_dispute_protections&review&/a>.&/li> &/ul> What happens if I challenge the dispute? &/ul> &/li> This will let eBay know you want to defend the dispute. You will be asked to provide relevant evidence and additional information - for example, evidence the item was delivered to the shipping address provided in the order.&/li> &/li> By challenging a dispute, it does not mean you will win. This allows eBay to provide additional information on your behalf. The decision is ultimately up to the buyer's payment institution.&/li> &/ul> I challenged the dispute and provided evidence but the dispute is still open. &/ul> &/li> Although you have decided to contest the dispute, eBay may still decide to accept the dispute.&/li> &/li> When this happens, the dispute may remain open for up to 90 days.&/li> &/ul> When will I be made aware of the dispute outcome? &/ul> &/li> It

can take up to 90 days or more before the payment issuers make the decision. However, most decisions are made within 30 days.

Can I appeal a dispute outcome?

Since the buyer's payment institution makes the final decision on a dispute you cannot appeal the dispute outcome. However, you can appeal the eBay Payment dispute seller protections decision.

How long do I have to respond to a dispute?

You have 5 calendar days to respond to the dispute.

If you choose to challenge the dispute, all additional evidence and proof must be provided within the timeframe to respond to the dispute.

Depending on the dispute type & age of the transaction, the challenge page will present the seller with suggested supporting evidence to upload in order to help improve their chance of winning the dispute or qualify for seller protections.

Once you

https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20challenge%204.png

submit this information, you will not be able to make any changes.

How will I know the outcome of a dispute?

We'll contact you through email when we know the outcome of the dispute.

If we require anything regarding the dispute you will receive an email with instructions.

Why can't I respond to a dispute?

There are some types of disputes that do not require a response from you.

This could be because we automatically protected you from this dispute or we have all the information we need to defend the dispute.

If you were automatically eligible for payment dispute protections we will not charge you the https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1697&ViewLocale=en_US#dispute_fees dispute fee and we will not seek reimbursement, even if the buyer is refunded.

The payment institution shows that I have won the dispute but the dispute is still open on eBay.

The payment institution may reverse the dispute outcome after the original decision has been made.

In the event that the dispute outcome is reversed by the payment institution, eBay will review the dispute

to determine if you are eligible for seller protections before communicating the final outcome.

We will notify you about the final outcome within 90 days.

Why did the amount on hold change?

Financial institutions allow customers to change the amount of the dispute even after the dispute has been filed. You may still see the amount change in scenarios where you already accepted or challenged the initial dispute request.

Depending on the amount change and previous response, you will be provided with messaging via email on what action may or may not be required next.

Any updates to the dispute amount will reflect in the Requests & Disputes view.

Why did the reason change?

Financial institutions allow customers to change the reason of the dispute even after the dispute has been filed. You may still see the reason change in scenarios where you already accepted or challenged the initial dispute request.

Depending on the reason change and previous response, you will be provided with messaging via email on what action may or may not be required next.

Any updates to the dispute reason will reflect in the Requests & Disputes view.

[Providing evidence/proof to defend a dispute - Seller Questions](#)

How is uploading a photo of the item going to prove anything?

It's important that you provide us with as much information as possible so we have a strong defense against the dispute.

The challenging part with disputes is we don't make the final decision.

We do our best to defend our sellers using the information they provide.

[Issuing refunds - Seller Questions About Refunds](#)

You can issue a refund through the Orders tab up to 90 days after the original transaction date.

If the amount of the refund exceeds the amount in your Available funds, your Automatic Payment Method or Payout Bank (depending on your preference) may be used to fund the excess refund amount.

If you're issuing an order-level partial refund the amount

will be split proportionally among each item in the order.

- Note: If there's an open cancellation, payment dispute, eBay Money Back Guarantee case, return request or the buyer has reported the item hasn't arrived, you will not be able to issue a refund through the Orders tab. You need to issue a refund through the relevant eBay processes.

Internal Information

See

<https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1053#DetailedInformation>

GUIDE1053 - eMBG Refund

The dispute is closed but I can't issue a refund

Refunds can only be issued while the dispute is open through the relevant eBay processes.

If the dispute was decided in favor of the buyer and you were eligible for seller protections, you will not be able to issue the buyer a refund.

If the dispute was decided in favor of the buyer and you were not eligible for seller protections, a refund will be processed automatically. It may take some time for the refund to be processed. Refund processing times vary depending on the payment institution.

If the dispute was decided in your favor, you can issue a refund through the Orders tab up to 90 days after the original transaction date.

Dispute fees and Final value fees - Seller Questions Internal Information

Note: For any dispute closed after Sept 1 2022, the dispute fee will no longer be charged for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL.

Why was I charged a dispute fee?

If you challenge the dispute and it results in a refund to the buyer, you will be charged a dispute fee.

A dispute fee is common in the eCommerce industry.

A dispute fee is to cover the cost of managing the dispute resolution process.

This fee will be charged to your Available funds/available payment method on file.

If you accept the payment dispute or you are eligible for payment dispute protection, eBay will waive the dispute fee.

Why do I have to pay a fee for a dispute that was closed against me?

I completely understand, I have managed some disputes on my own account so I can relate to the

challenges that may come with this experience. eBay waives the dispute fee when sellers are eligible for payment dispute protections: US:
https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

CA:
https://www.ebay.ca/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 AU:
https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

UK:
https://www.ebay.co.uk/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

IE:
https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 Why is the dispute fee showing up on my invoice so long after the transaction took place? Industry standards for time frames vary by dispute reason, which are not set by eBay. For this reason, we can not give definitive time limits on when customers can file disputes Internal Information Timeframes are generally up to 180 days from the transaction dates, but may exceed 180 in certain scenarios. For instance, if the 180-day timeframe starts on delivery date, travel date or event date instead of transaction date. Will dispute fees be netted, or will they

continue to go to the invoice? You can expect the dispute fee to be charged to your Available funds/available payment method on file. Where can I see my credit for the dispute? For the dispute fee, you can see the credit in your all transactions tab. Will I get a refund on my final value fee? If you accept the dispute and the buyer is refunded, the variable portion of the final value fee will generally be returned to you. If a buyer is partially refunded, a portion of the fees will usually be returned to you. The amount of the fee credits will be proportional to the amount of the refund the buyer receives. So if the buyer is refunded 20% of their original order cost, you'll receive a credit for 20% of the eligible fees that you were charged. The per order fee will not be returned to you. If the dispute is for a transaction that the buyer doesn't recognize and the buyer is refunded in full, the variable portion of the final value fee and the fixed per order fee will be returned to you. What if I challenge the dispute and lose? If you challenge a dispute and lose, eBay will attempt to recover the funds from your available balance. If you do not have enough funds available then we will charge your preferred payment method you have set for fees and other selling costs. We will not credit back any fees associated with the transaction. What if I am eligible for seller protections? See Payment dispute seller protections:

 US:

<a href="https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=

5293"

target="_blank">https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 UK: <a href="https://www.ebay.co.uk/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

target="_blank">https://www.ebay.co.uk/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 IE: <a href="https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

target="_blank">https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 Will I get a refund

on my promoted listing fees? If you accept the dispute, or the dispute is for a transaction the buyer doesn't recognize and the buyer is refunded in full, the promoted listing standard fee will be returned to you. If a buyer is partially refunded, a portion of the fees will usually be returned to you. The amount of the fee credits will be proportional to the amount of the refund the buyer receives. So if the buyer is refunded 20% of their original order cost, you'll receive a credit for 20% of the eligible fees that you were charged.

What if I challenge the dispute and lose? If you challenge a dispute and lose, eBay will attempt to recover the funds from your available balance. If you do not have enough funds available then we will charge your preferred payment method you have set for fee and other selling costs. We will not credit back any fees associated with the transaction. <a id="payment_dispute_holds"

name="payment_dispute_holds">Payment dispute holds What is a payment dispute hold? Internal Information A hold will be placed when a payment dispute is open. This sets aside the funds in the event that the dispute results in a refund to the buyer. You will see the payout on hold in their Seller Hub. A payment dispute hold can remain for up to 90 calendar days How is a payment dispute hold different

than an eBay Money Back Guarantee case hold? Internal Information A payment dispute hold is created when a buyer files a dispute with their credit card company or PayPal. A Money Back Guarantee hold is created when a buyer opens a return request or reports that an item has not arrived. The major difference is that a payment dispute may be opened later than 30 days after the transaction, based on the industry-defined timeframe, which varies by dispute reason code. An eMBG case can be opened up to 30 days after the estimated delivery date (EDD), actual delivery date (ADD) or latest estimated delivery (LEDD). Note: Please see GUIDE 1520 for additional context on eMBG coverage. How can you determine if the hold is from a payment dispute or an eMBG case? You can determine the type of hold you have on your funds by the type of case that is opened. Internal Information In addition to the Requests & Disputes view, you can also check in Guided Judgment, as it will list out disputes on the start page. To review the disputes on the start page you can do the following: Load the Guided Judgement start page in AD.

 Copy the seller's Oracle ID from AD start page:

 Select the Payment Dispute option on the left hand side.

 Paste the Oracle ID in the User Oracle ID section.

 Select the time frame to review. Defaults to last 90 days

 Select Load Disputes. How long will my funds be held? The funds will be held once a payment dispute is open. When a dispute is opened, we hold the funds until the buyer's payment institution makes a decision. This hold may remain on the transaction for up to 90 calendar days from the date it is placed. Internal Information Note: If a seller qualifies for payment dispute protections, the hold will be released. Can you release my money? Unfortunately, I am not able to release the hold. Closure of the dispute will release the funds. Why are we holding money for a transaction 4-5 months ago? Different payment providers have different timelines for how long they allow a payment dispute to be filed after a transaction. When a payment dispute is filed we hold the funds until 90 calendar days from when it is placed. Why did the amount on hold change? Financial institutions allow customers to change the amount of the dispute even after the dispute has been filed. You may still see the amount change in scenarios where you already accepted the initial dispute request. You can see updates to the dispute in the Requests & Disputes view. Payment Dispute Protections What do I need to do to receive payment dispute protections? Please see seller protections policy: US: https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 CA: https://www.ebay.ca/help/policies/selling-policies/payment-dispute-seller-protections?id=5293 AU: https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

href="https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

target="_blank">https://www.ebay.com.au/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

href="https://www.ebay.co.uk/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

target="_blank">https://www.ebay.co.uk/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

href="https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

target="_blank">https://www.ebay.ie/help/policies/selling-policies/payment-dispute-seller-protections?id=5293

I provided proof of signature confirmation but I was not protected against the dispute. We recommend you use eBay labels when shipping items to your buyer. When you use an eBay label, we can easily verify the buyer's signature and provide it as evidence when challenging the dispute on your behalf. Currently, we are unable to automatically verify signature confirmation when you do not use an eBay label. If you did not use an eBay label and can provide proof of signature confirmation, you may be eligible for an appeal. What do Payment dispute protections give me? In certain situations, seller protections may also extend to covering the refund amount and dispute fee if applicable. Internal Information Note: For any dispute closed after Sept 1 2022, the dispute fee will no longer be charged for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL. I previously had a Money Back Guarantee case closed on this same item and now there is a payment dispute. How can this happen? A buyer always has the right to raise a dispute through their payment institution. However, if the seller won the dispute or the buyer was issued a refund through the dispute you will be eligible for seller protections. Your funds will still be held while the dispute is open.

 Internal Information Only if case was closed with a refund to the buyer or as a buyer fault I previously won a Money Back Guarantee case. Why am I not protected against this dispute? (case closed as a CCBE) The Money Back Guarantee case was closed by eBay because the buyer/item wasn't eligible for eBay Money Back Guarantee. However, this isn't the same as when eBay makes a decision on a case. Internal Information If case was closed as a claim closed by eBay How did I lose this dispute when the buyer shows as no longer registered on eBay? An eBay account status is not relevant to a bank or card issuer, this is not one of the criteria.

</h2></h2>GUIDE.DETAILED_INFORMATION How are payment disputes handled?

Internal Information Customers can file disputes with their payment institution for a number of reasons, but most frequent are: They changed their mind Item Not Received (INR) Not As Described (SNAD) The buyer was charged more than once for the transaction The buyer didn't recognize the transaction Payment Disputes are ultimately decided by the company that the buyer used to make the payment (PayPal for PayPal claims, Credit Card companies for chargebacks)</br> eBay provides the sellers the opportunity to challenge or accept the claim, upload documentation, provide supporting text, and/or issue a refund, through the Requests & Disputes view in My eBay / Seller Hub. When a dispute is filed by the buyer, the seller may choose to: Accept the dispute and the buyer receives a refund. The refund is provided by the payment institution and not eBay. Once the case is closed out by the buyer's payment Institution, the seller could still win the dispute and the refund would be credited back in this scenario. Challenge the dispute, and provide documentation or additional information as free text - for example, you have proof that the item was delivered to the shipping address provided in the order. When the seller accepts a payment dispute

for an item not as described, they can request that the buyer return the item. Keep in mind that the outcome of the dispute is outside of eBay's control, and we can't force the buyer to return the item.

Sellers shouldn't contact the funding source directly, they should only respond to the payment dispute via My eBay Sold or through Requests and disputes in the Order tab in Seller Hub.

A seller will receive notification through email when a dispute is open.

A Payment institution may reopen a dispute once it has already been closed. When this happens, the dispute will be reopened using the same dispute ID. This situation is typically one in which the dispute reason has changed. Example, INR to a SNAD.

Payment Dispute Protections Internal Information

What are payment dispute protections?

We will protect sellers from Payment disputes if they are eligible under the Payment dispute seller protections policy. See <https://cskb.qa.ebay.com/cskbapp/art?id=GUIDE1759> for seller protections policy.

Sellers must be in good standing in order to be eligible for Payment dispute seller protections.

If eligible, a seller may be protected from:

- The amount of the dispute, even if the buyer receives a refund, and
- The dispute fee

For any dispute closed after Sept 1 2022, the dispute fee will no longer be charged for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL.

Sellers will not be charged more than one dispute fee for an order.

Once a seller is protected from a payment dispute, there is no liability for the seller for that particular transaction and no further action is required.

<https://cskb.qa.ebay.com/cskbapp/art?id=GUIDE1759>

A seller may receive dispute protections automatically.

Sellers may qualify for automatic protections for certain dispute types.

For more information, see <https://cskb.qa.ebay.com/cskbapp/art?id=GUIDE1759> for more information on automatic protections.

When a seller receives

automatic payment dispute protections they will not be able to issue a refund or accept/challenge the dispute but they will be able to see the dispute in Request and disputes in the Order tab in Seller Hub.

When a transaction is equal to or less than \$2.50 eBay will auto protect the seller and will not recoup the transaction amount and will credit the dispute fee.

eBay will review a dispute to determine if it qualifies for seller protections at three different points during the dispute life cycle.

- Dispute open date

eBay will review the dispute when it is opened to determine if it is eligible for seller protections

If the dispute is eligible for seller protections, a hold will not be placed and the dispute fee will not be charged

If the dispute is not eligible for seller protections, we will move to the next step in the review process

After the seller review window expires (5 calendar days)

eBay will review the dispute after the seller review window closes if we could not determine seller protection eligibility at the time of dispute open

If the dispute is eligible for seller protections, the hold will be released and the dispute fee will not be charged

If the seller does not respond to the dispute within the required timeframe, the dispute will remain open for the full 5 calendar days and we will move to the next step in the review process

If the item shows up as delivered before dispute closure, we could determine if the seller is eligible for protections

Dispute closure OR, if the transaction is greater than or equal to \$2,000 USD (or equivalent in local currency), EDD + 3 (whichever occurs last)

eBay will review the dispute when the final decision is received from the payment institution, or after EDD + 3 if the transaction is greater than or equal to \$2,000 USD (or equivalent in local currency)

If the final decision is received prior to EDD + 3 and the transaction is greater than or equal to \$2,000 USD (or equivalent in local currency), the dispute will remain open until EDD + 3 has passed

This is to allow time for the item to show delivered within the scheduled time frame

If the dispute is eligible for seller protections, the hold will be released and the dispute fee will not be charged

Note: eBay will still review a dispute for seller protections eligibility regardless of the final decision from the payment institution. Are sellers protected from negative feedback if they win a payment dispute?

- We will protect the seller from the buyer's feedback if they win the Payment Dispute or if they are auto protected by eBay.
- This means that if a buyer has left feedback and a seller wins the Payment Dispute, the feedback is removed automatically.
- If the buyer has yet to leave feedback they are blocked from doing so.

Payment Dispute Holds Internal Information

What is a payment dispute hold?

- Payment dispute holds are placed when a payment dispute is filed against an eBay transaction. When a Payment Dispute is opened on a transaction, a hold may be placed on the funds to ensure eBay has the ability to recover the amount in the event the buyer wins.

How is a payment dispute hold handled if an eMBG case hasn't been previously opened?

- If no eMBG case was created prior to the dispute being opened, Trust & Risk will review each situation and protect the seller when appropriate. The seller will still experience a hold when the dispute is first open.

When will a payment dispute hold release?

- If a seller qualifies for Seller Protections, the hold will be released. Each dispute will be reviewed for eligibility to release the hold at four different points during the dispute. These checks will occur at the following four points:
- When the Dispute is opened.
- After the seller review (When the seller provides evidence during the dispute process).
- After the dispute closes or, if the transaction is greater than or equal to \$2,000 USD (or equivalent in local currency), EDD + 3, whichever occurs last.
- SNAD's when the seller has previously won an eMBG claim.

- As long as the seller has provided the requirements to be covered for payment dispute protections the hold will be released. However, the case will remain open until the final decision is made by the financial institute.

Can a teammate manually remove a payment dispute hold?

- No. If the hold qualifies for release, you should send the information to a TL for the hold to be removed.

src="https://cskb.qa.ebay.com/library/EBAY/1697_GUIDE/GUIDE1697_eMBG%20Dispute%20Hold
s_1of3.PNG">

 Dispute Fees Internal Information When are dispute fees charged?
When a seller challenges or does not respond to the dispute, and is not eligible for payment
dispute protections, a dispute fee will be charged if the dispute is decided in buyers favor.
For any dispute closed after Sept 1 2022, dispute fees are no longer charged for
listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL. Sellers will not be
charged more than one dispute fee for an order. What are
the dispute fee amounts? Refer to the dispute fee section in the <a
href="https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1697&ViewLocale=
en_US#dispute_fees">regional fee pages for private or business sellers for the most
current information on dispute fees.

 See fee credits policy for information on when we will credit a dispute fee:
US: <a
href="https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128"
target="_blank">https://www.ebay.com/help/selling/fees-credits-invoices/fee-credits?id=4128
 CA: <a
href="https://www.ebay.ca/help/selling/fees-credits-invoices/fee-credits?id=4128"
target="_blank">https://www.ebay.ca/help/selling/fees-credits-invoices/fee-credits?id=4128
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target="_blank">https://www.ebay.com.au/help/selling/fees-credits-invoices/fee-credits?id=4128&l

t;/a>>UK: <a

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target="_blank">https://www.ebay.co.uk/help/selling/fees-credits-invoices/fee-credits?id=4128&l/

a>>IE: <a href="https://www.ebay.ie/pages/help/sell/credits.html"

target="_blank">https://www.ebay.ie/pages/help/sell/credits.html&l;/a>>>

</h2></h2>>GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE</h2></h3>>Emails and Dispute Flows</h3>INR - Accept&l;/a>
INR - Challenge/Dispute&l;/a>
SNAD - Accept&l;/a>
SNAD - Challenge/Dispute&l;/a><a id="inr_accept"

name="inr_accept">>1. INR - Accept >You will receive an email&l;/a

> notifying you that a dispute is open.>>Click on Respond to dispute >

>This will take you to the Requests & Disputes view in My eBay / Seller Hub.>

>>>You can either challenge or accept the dispute. >>For

this&l

t;/a>> flow, the seller is accepting the dispute which means a refund will be issued to the

buyer.>>>>eBay will recover the agreed amount from your

Available funds balance.

- If you have insufficient available funds, we'll recover it through your APM, OTP (one-time payment) saved method, or payout bank on file, or ultimately invoice if the other methods fail.
- The dispute will close once the financial institution has made its decision.
- There is a chance that you can accept a Payment dispute and still win the dispute.
- In the event this happens, eBay will cover you.
- This is why https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20accept%203.png no action https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20accept%204.png is taken until the final decision is made by the third party.
- Once the dispute is closed, we'll notify you via email.
- You can return to Requests and disputes in the Order [tab](#) in Seller Hub [to](#) see the payment dispute https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20accept%204.png details [/a](#) [ol](#) [id="inr_challenge_dispute" name="inr_challenge_dispute">id="inr_challenge_dispute" name="inr_challenge_dispute"](#) 2. INR - Challenge/Dispute [ol](#) [You will receive an \[https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20challenege%201.png\]\(https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20challenege%201.png\) email \[/a\]\(#\) notifying you that a dispute is open.](#) [Click on Respond to dispute \[/a\]\(#\) \[/ol\]\(#\) This will take you to the Requests & Disputes view in My eBay / Seller Hub.](#) [/a](#) [/ul](#) [/li](#) You can either challenge or accept the dispute. [/a](#) [/li](#) For https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20challenge%202.png this [/a](#) flow, the seller is challenging the dispute. [/a](#) [/ul](#) [/li](#) To challenge an INR, you must provide valid tracking and information showing https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/INR%20challeneg%203.png proof of delivery [/a](#) [/ul](#) [/li](#) If the total order is more than or equal to 750 USD (or https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1697&ViewLocale=

en_US#signature_confirmation_policy">local currency equivalent), uploading delivery confirmation with signature is required for us to consider the transaction for protections. Proof of Delivery that shows the actual signature image must be provided in order to be covered. Once you submit this information, you will not be able to make any changes. This information is then passed over to the buyer's financial institution to resolve the dispute. You will be taken to a confirmation page confirming that your tracking number has been received by us and we'll take it from here. We'll email you when a decision is made. In this case, the seller was covered and eBay stepped in to cover the refund on their behalf. You can return to Requests and disputes in the Order tab in Seller Hub to see the payment dispute details. 3. SNAD - Accept You will receive an email notifying you that a dispute is open. Click on Respond to dispute This will take you to the Requests & Disputes view in My eBay / Seller Hub. You can either challenge or accept the dispute. For this flow, the seller is accepting the dispute which means a refund will be issued to the buyer.

 You will have the option to request the item be returned. As the decision is ultimately through the buyer's funding institution, we can only request that they return the item and provide the seller's return address. There is no guarantee the item will be returned. By accepting the claim, you have agreed to issue a refund. Similar to INR, the refund will be pulled from your Available funds balance. If there are insufficient funds in the available balance, we'll charge the customers refund top up method for the excess refund amount. There is a chance that you can accept a Payment dispute and still win the dispute. In the event this happens, eBay will cover you. This is why no action is taken until the final decision is made by the third party. Once the dispute is closed, we'll notify you via email. You can return to Requests and disputes in the Order tab in Seller Hub to see the payment dispute details. 4. SNAD - Challenge/Dispute You will receive an email notifying you that a dispute is open. Click on Respond to dispute This will take you to the Requests & Disputes view in My eBay / Seller Hub. You can either challenge or accept the dispute. For <a

https://cskb.qa.ebay.com/library/EBAY/1016_GUIDE/snadchallenge2.png and this link;

flow, the seller is challenging the dispute.

- You can upload up to 5 files as evidence.
- Total max size for all files is 1.75MB.
- Supported files include .JPG, .JPEG, or .PNG.

You will then choose the file.

- Ensure your return address is correct in case the item is requested to be returned.
- As the decision is ultimately through the buyer's funding institution, we can only request that they return the item and provide the seller's return address. There is no guarantee the item will be returned.

You will be taken to a confirmation page confirming the evidence has been submitted.

- We'll send the dispute rebuttal to the buyer's payment institution and they'll make a decision.
- Once the dispute is closed, we'll notify you via email.

In case the decision was made in the seller's favor and no further action is needed.

- You can return to Requests and disputes in the Order tab in Seller Hub to see the payment dispute details.