

z_Billing refunds and credit transfers

GUIDE.SUMMARY What A refund is when we reimburse your funds after you've already paid for an eBay service. A credit transfer is when we move your eBay credit balance from one eBay selling account to another.

Internal Information Requesting a credit is different from requesting a refund. Here are some helpful links for when a member requests a credit:

<https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1506> eBay Manual Seller Fee Credit Policy

<https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1399> Processing an individual credit

<https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1400> Processing account and subscription credits

When Credit Balance A credit balance occurs when you have a negative current balance on your selling account (i.e., a negative amount due). For example, a current balance of -\$10.00 means you have a credit balance (owe a negative amount) of \$10.00.

Causes of a credit balance:

- Overpayment: When you pay more than the amount that was owed in selling fees.
- Duplicate payments: When you make a 1-time payment (OTP) after eBay already began processing your Automatic Payment Method.

See <https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1021> Billing - being double-charged, multiple charges (seller).

Credits: When you receive a credit to your account, such as an insertion fee credit or store subscription credit, after your fees were already paid.

Credit Transfer You might request a credit transfer when:

- You submitted payment to the wrong account.
- You have credits on one account and owe a balance on another.
- You submitted a check for several accounts at once, or

used the wrong payment coupon.

- How
- You can find out whether your account has a credit balance by viewing your Seller Account page.
- If you're requesting a refund or credit transfer, we ask that you contact Customer Service by phone. There is no online form to fill out. You've done the right thing by contacting us. We can help you with this.

This article covers

- How to verify a credit balance
- What to do with a credit balance
- How to handle problems with a refund request
- How to process refund and credit transfer requests
- Canada-specific Aged Credit Balance information

GUIDE.RELATED_LINKS Related help pages

- Requesting a refund of your eBay credit balance
<http://pages.ebay.com/help/sell/refunds.html>
- Requesting a final value fee credit
<http://pages.ebay.com/help/sell/credits.html>
- Updating your credit or debit card information
<http://pages.ebay.com/help/sell/updating-credit-card.html>
- Setting up automatic payments
<http://pages.ebay.com/help/sell/automatic-payments.html>

Related articles

- Refund Policy
<https://cskb.vip.ebay.com/csxbapp/art?page=content&id=GUIDE1396>
- Billing payment method for paying eBay onetime, automated
<https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1452#TIP>
- Technical issues troubleshooting cache, cookies, browser, bugs, eWatch reporting tool

Other resources

<https://billing/jira/#/issues/new/?config=bilopsSettings.json&formID=1>>Billing Operations Requests (use to submit a credit transfer request) </h2></h2>GUIDE.TALKING_POINTS </a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1113&ViewLocale=en_US#USTalkingPoints>Go to US Talking Points </a

https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1113&ViewLocale=en_US#CanadaTalkingPoints>Go to Canada-Specific Talking Points </h2></h3></a name="USTalkingPoints">US Talking Points</h3>

Current Balance or Total Amount shows a negative number On your My Account summary page and </a

<http://pages.ebay.com/help/sell/account-activity.html>>Seller Account page, see Total Amount and Current Balance.

The Total Amount section shows the amount due based on your most recent invoice. The Current Balance section includes any additional activity since your most recent invoice was issued. You're only eligible for a refund if the Current Balance shows a negative amount. If your Current Balance shows a negative amount, it means you have a credit balance. If it's a positive number, it means you owe the amount.

 Here's an example of when the Total Amount shows a negative balance (- \$18.85), but the Current Balance doesn't (\$0.00). In this example, the member is not eligible for a refund because the Current Balance doesn't show a negative amount.

 </a

name="talkingpoints_whattodowithacreditbalance">What to do with a credit balance You have 3 choices for your credit balance. We can: Send the refund to your financial institution (see the next Talking Point for more information). Transfer the

amount to another of your selling accounts. If you have a credit balance on one account and an balance owed on another, we may be able to transfer your credit to the owing account. Leave the balance on your account and apply it towards future fees. If you choose to leave the credit balance on your account, we apply the balance toward any selling fees incurred in the future. Internal Information Does the member plan to sell in the near future and is the credit balance less than \$50? If so, we should suggest leaving the balance on the account to apply toward future fees. Remind the member that the refund can take as many as 30 days to complete. Should they change their mind or decide to take a break from selling, they can call at any point to request a refund. Sending the refund to your financial institution If you choose to send the refund to your financial institution, we'll need to know where to send it: Original payment method If you still have access to the account or card used for the original payment method that caused the credit balance, the refund must go to that account. If you have access to the original account or card, but it's not on file, you'll need to add it again so we can process the refund. See the instructions section of

<https://cskb.qa.ebay.com/csKBapp/art?page=content&id=GUIDE1040>">Billing - payment method for paying eBay - onetime, automated. Note: You can request a refund if you've paid at least that refund amount using that payment method. For example, if you have a \$50 refund balance and paid \$25 using PayPal over the history of your account, we can only refund \$25 to your PayPal account. We'll need to refund the remaining balance to another account. Internal Information We can make an exception if the credit is caused by something other than payments, such as a courtesy credit. Place a new account or credit on file If you don't have access to your original payment method, you can add a new payment method. We'll give you a

refund by this new payment method. See the instructions section of Billing -

payment method for paying eBay - onetime, automated.

 Physical check If you don't have

access to your original payment method and don't have another online method that can be added to

your account, we can issue a physical check. Timelines and

requests to expedite Timeline Refund: An online refund can take

up to 30 days. A refund by physical check can take up to 45 days. We process the

request promptly and send you the refund as quickly as we can once we receive it from our

bank. Although you may receive your refunds sooner, it can take up to that amount

of time for our bank and yours to process the refund. Credit

transfer: Your credit transfer should be completed within 24 to 48 hours.

 Requests to expedite Refund:

Unfortunately, we're unable to speed up the refund process. All those anticipating a refund

are equally eager to receive their funds. In an effort to be fair, we process refund requests in the

order in which they were received. Credit transfer:

We're unable to speed up the credit transfer process, but it could take as little as 24 hours.

It takes time for a billing agent to verify the credit and complete the transfer.

 Why does a refund take so long? We actually err on the side of caution in

quoting conservative refund time-frame expectations. Refunds typically occur fairly quickly

depending upon how quickly your financial institution recognizes the money movement from eBay:

 60% refunds processed in 2 days 73% refunds processed within

7 days 97% refunds processed within two weeks What factors

impact the speed of a refund? When a teammate submits a request for a refund, it goes into a

queue to be processed as part of a batch. These batches may process several times a day. At that

point, eBay's part is done and it is up to the financial institution to be recognize, accept and post the refund. eBay has no way to impact the speed with which the receiving institution processes refunds received to the corresponding card or account. Updates on your refund or credit transfer request status

- Refund: When you request a refund, we let you know that your request has been submitted and remind you of the potential 30-day time frame to process your request (or 45-day time frame for a physical check). We don't automatically send you an email you when a refund request has been submitted.
- Your account is generally returned to a balance of \$0.00 once a refund is processed.

Internal Information

- As the teammate making a refund request on behalf of the member, you'll be notified via email when the request is generated, and also when the request is approved or denied. If the member insists we send an email once the status of the request is approved or denied, you can use this internal email as a notification that a manual email should be sent to the member
- Credit transfer: When you request a credit transfer, well communicate verbally to you that a request has been submitted and remind you of the 24- to 48-hour time frame to process your request. We dont automatically send you an email you when a credit transfer request has been submitted.

Internal Information

- Members can request that you send a manual email confirming their refund or credit transfer request. When agreeing to send a confirmation email, remind members that no additional emails are sent automatically to update them on the status of their request.
- Problems with refund requests
- Refund not received: When was the refund requested? It takes up to 30 full days to process an online refund, or up to 45 days if we are sending the refund as a physical check. The most common reason for not receiving the refund yet is that not enough time has passed.
- If 30 full days have passed, we can

<a

href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1113&ViewLocale=

en_US#workflows_verifystatus">check the status of your refund request.

 Internal Information If the member hasn't received the refund within 30
days of the processed date, you'll need to file an eWatch report. See <a
href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1452#TIP"

target="_blank">Technical issues troubleshooting cache, cookies, browser, bugs, eWatch
reporting tool

 Canceling or changing a refund request: If the refund
request hasn't been processed yet, you can request a <a
href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1113&ViewLocale=

en_US#workflows_requestchange">refund cancellation or change.. We can assist you
with this. If we have already processed the refund, it can't be canceled or reversed
because we're unable to recover the funds.

Refund sent to a wrong or closed account: Once a refund is processed,
we no longer have access to the funds. If the closed account already accepted the
refund, you'll need to work with your financial institution to recover the funds.
 Effect of new fees on refund requests <table border="1" cellpadding="1"
cellspacing="1"> <caption>Effect of new fees on refund requests</caption>

<thead> <tr> <th scope="col">Scenario </th> <th
scope="col">Result </th> </tr> </thead> <tbody> <tr> <td> The
fees accrued after the refund was requested are less than the credit balance. For example, the
original credit balance was \$11, but the member has accrued fees totaling \$4 since the request was
submitted. </td> <td> The Refund Reinstatement and Rebalance (RRR) tool
updates to refund only the current credit balance available, subtracting any new fees from the refund
amount. In this example, the system updates to the current credit balance of \$7, which is the
amount that we now refund to the member. </td> </tr> </tbody>
</table> The fees accrued after the refund was requested are more than the amount of the credit

balance.

 For example, the original credit balance was \$11, but the member has accrued fees totaling \$15 since the request was submitted. <td> <td> The RRR tool updates to show the credit balance is no longer available, cancelling the refund.

 In this example, the system updates to show the member no longer has a credit balance but instead now owes eBay \$4. As a result, we decline and close the refund request. <td> </tr>

</tbody>	</table>							<h3>Canada-Specific Talking Points (for teammates and for members)</h3>
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What is an Aged Credit Balance? A customer is considered to have an Aged Credit Balance on their account when they have had a credit on their account for 3+ years. Starting February 6, 2018, eBay will start a yearly outreach program where we will email these customers to alert them that eBay owes them money. eBay will make at least 3 attempts to contact the customer. In the event the customer cannot be reached, the balance may be reclaimed by eBay, meaning it will no longer show on the customers account. However if the customer contacts eBay at a later date eBay will still honour and issue the refund. Why does the customer have a Credit Balance? There are many reasons why a customer would have a credit balance. Some of these may include:

- Customers may have assumed that the minus (-) sign means they owe eBay which is one reason they may not have followed up on the credit balance on their account.
- Potential over payment of their balance
- Credits when listings were ended.

What are the refund options available and the requirements?

Internal Information The ideal scenario is one where the customer would like to re-engage with eBay. However, in the likely instance that the customer would prefer to have a refund the following options are available. PayPal this is the preferred and recommended option as the easiest way to receive a refund and should be encouraged with the customer. Customers must have an active and verified PayPal account and claim the balance within 30 days. For the purposes of this process we can accept any PayPal account. Customers are to be advised that their refund may take up to 30 days.

Credit or Debit Card; this is the next best option available to the customer. The customer is required to update their automatic payment method (APM) on file and notify eBay of their refund request. Customer service then process this as normal in the tool. Direct Debit; The customer is required to update their APM on file. Refunds via this method may take longer depending on the region e.g. DE typically 1-2 days for direct debit to confirm with the bank before eBay can fully process in the RRR tool and for UK and CA this can take up to 19 days before eBay can process in the RRR tool. Balance transfer; in line with existing process, customers with another eBay account can request a balance transfer In exceptional circumstances a check may be considered. In these instances, the Billing Ops team would need to be consulted to understand why the customer cannot have a refund via PayPal, Credit or Debit Card, Direct Debit or Balance Transfer. This process takes SIGNIFICANTLY longer to process and to refund the Customer. It is assumed that due to the age of these accounts the member may not remember how to log into their account or their account details (email and/or password). Because customers may no longer be able to log into the account, it is imperative that you confirm they have the correct registration address on file before offering to send a check to them. Otherwise, the check will bounce, resulting in a poor customer service experience, as well as causing the customer to re-contact CS.

 Where the credit balance is very old and the Teammate cannot see the reason for the credit, the credit balance is still assumed to be the customers and a refund should be arranged. There is no need to investigate further. Billing specialists can check the master file to validate details. In the event that a member was un-contactable and the balance is no longer showing on the account, eBay is committed to honoring a refund should they contact us at a later date. How do I verify that the credit is an Aged Credit Balance? Internal Information

src="https://cskb.qa.ebay.com/library/EBAY/Images/GUIDE/1001-1500/1113/macnote.png"

width="1448">

 There will be a MAC note on the account that states Aged Credit Balance."

 The customer will have an email in their eBay Messages alerting them of their balance.

 How do I refund an Aged Credit Balance?

Internal Information Verify the credit is indeed an Aged Credit Balance by checked their MAC notes and My eBay Messages. Identify if the customer would like a

refund via PayPal, Credit or Debit Card, or Direct Debit. Only in exceptional circumstances can a check be offered. Process an RRR request. Make sure you note in the request that

the credit is an Aged Credit".
 -- Make sure you are requesting a refund in the same currency as the credit on the account. Communicate to the customer that the

refund can take up to 30 days.
 What if I cannot process an RRR request for the aged credit?
 Internal Information If you are not able to process an RRR

credit, please send the following to DL-eBay-eBay-buysellbackoffice@ebay.com.

Account User ID PayPal email address PayPal Account holder name Why you were not able to process an RRR request.

 Please inform the customer that it could take up to 30 days for a refund.

 <h2>GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE Verifying a credit balance You can find out whether your account has a credit balance by viewing your
Seller Account page. Here's how:

 Click
My eBay, located at the top of most eBay pages. You may need to log into your account. Select the
Account
tab, and then click
Seller

Account. View the amount next to the Current Balance. A negative amount means you have a credit balance.

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