

Managed Payments - Payouts

GUIDE.SUMMARY Summary Sellers receive payouts for proceeds they receive from completed transactions. Most sellers will receive their payouts automatically. They can select the frequency in which they will receive payouts. This could be daily, weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly. US / UK / IE sellers can also initiate an on demand payout of their available funds at any time. The option to withdraw available funds on demand is only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option. Note: as sellers can opt to select any amount for their on demand/ seller-initiated payouts, no transaction details will be displayed with these payouts. This

article covers:

- Getting paid/Payouts
- Payout Issues
- Teammate Flows

GUIDE.RELATED_LINKS

Help pages	Start getting paid on eBay	Using the Payments tab in Seller Hub	Getting paid for items you've sold	US
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target="_blank">US Form 1099-K, W-9 Form, W-8 Form, Withholding, B Notice, and Tax Reporting</h2></h2>GUIDE.TALKING_POINTS

name="getting">Getting paid/Payouts What does it mean when eBay manages your

payments? eBay will receive payments from buyers on your behalf. Buyers may pay for items using

their preferred form of payment (ex: credit card, PayPal account, Apple Pay or Google Pay). eBay

will determine which payment options are offered on each listing, and manage the payment

transaction from checkout to payout. For a full list of accepted forms of payment please refer to

href="https://cskb.qa.ebay.com/cskbapp/art?page=content&id=guide1016#DetailedInformation"

target="_blank">GUIDE1016 How do I receive my payout? Payouts are sent directly to

your checking account. eBay will deduct fees, expenses, and other selling costs directly from your

Total funds before payouts are sent to you. You can track the status of your payouts in My eBay and

in Seller Hub. Your linked bank account must be a personal or business

checking account. It can't be a savings account.Sellers can schedule

payouts at a frequency you choose (daily, as funds are available, weekly, biweekly (US,

CA)/fortnightly (UK, AU, IE) or monthly.US / UK / IE sellers can also initiate

a payout of their available funds at any time. The option to withdraw available funds on demand is

only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily

payout schedule already have our fastest option. Note: as sellers can opt to select any

amount for their on demand/ seller-initiated payouts, no transaction details will be displayed with

these payouts. When will I get paid? (US) When you get paid depends on your

payout schedule or when you choose to initiate payouts. Funds become available for payout within 2

days once your buyers order is confirmed. Once funds are available, time depends largely on your

preferred payout instrument - Bank account or Debit Card. Whether you initiate the payout (On-demand payouts) or eBay initiates the payout (scheduled payouts), it typically takes 1-3 business days for your funds to clear into your checking account or up to 30 minutes into your debit card, if you have enabled debit card as your preferred payout method. *any express payout fees that may have been applied will be automatically credited if the debit card payout is delayed. By default we set you up to receive payouts daily, but you can choose to change your payout schedule to: Weekly: Weekly schedule means payouts are initiated every Tuesday. Biweekly: Biweekly is every second Tuesday. Monthly: Monthly is the first Tuesday of every month. (UK, IE) When you get paid depends on your payout schedule or when you choose to initiate payouts. Funds become available for payout within 2 days once your buyers order is confirmed. Once funds are available, time depends largely on when your bank processes the payout from eBay. Whether you initiate the payout (On-demand payouts) or eBay initiates the payout (scheduled payouts), it typically takes: UK: 0-4 business days for your funds to clear into your checking account. IE: 1-2 business days for your funds to clear into your checking account. By default we set you up to receive payouts daily, but you can choose to change your payout schedule to: Weekly: Weekly schedule means payouts are initiated every Tuesday. Fortnightly: Fortnightly is every second Tuesday. Monthly: Monthly is the first Tuesday of every month. (AU, CA) When you get paid depends on when your buyers order is confirmed and your payout schedule. Funds become available for payout within 2 days once your buyers order is confirmed. Once funds are available, time depends largely on when your bank processes the payout from eBay. Once eBay initiates the payout, it typically takes: AU: 1-3 business days for your funds to clear into your checking account. CA: 1-3 business days for your funds to clear into your checking account. By default we set you up to receive payouts daily, but you can choose to change your payout schedule to: AU: Weekly: Weekly

schedule means payouts are initiated every Tuesday. Fortnightly: Fortnightly is every second Tuesday. Monthly: Monthly is the first Tuesday of every month. CA: Weekly: Weekly schedule means payouts are initiated every Tuesday. Biweekly: Biweekly is every second Tuesday. Monthly: Monthly is the first Tuesday of every month. Internal Information Sellers who have the option to request a payout on demand will see "Withdraw available funds" on the funds summary page of My eBay or the Seller hub. The option to withdraw available funds on demand is only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option.

 They can choose to withdraw their full eBay balance that is available or a part of their available balance. We can differentiate whether a seller initiated the payout within the Payouts tab of AD under the Payouts Section. On Demand Payouts will show as Seller initiated Payout.

 As sellers can opt to select any amount for their on demand/ seller-initiated payouts, no transaction details will be displayed with these payouts. The All Transactions view in My eBay or Seller hub will also show "Seller initiated Payout".

 Why are payouts initiated within 2 days from the order confirmation? Once a buyer's order is confirmed, the payment takes time to process. Funds will show as Available in your eBay Account within 1 business day. Regardless of how the buyer pays, eBay will initiate the payout of Available funds within 2 days of the order confirmation. You can choose to receive payouts daily, weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly. US / UK / IE Sellers can also initiate a payout of their available funds at any time. The option to

withdraw available funds on demand is only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option. Why does it take so long to get my money? Since you'll be receiving payments to your bank account, once a payout is initiated, funds will be available in your account per normal bank processing times - typically within US and CA 1-3 business days, UK 0-4 business days, IE 1-2 days. US Sellers who have debit card enabled as preferred payout method:

- Once a payout is initiated, it typically takes 30 minutes or less for your funds to clear into your debit cards bank account.
- *express payment fees will be automatically credited if the debit card payout is delayed.

 How do I get paid? (In the US) eBay will send payout to any instrument marked as preferred for payouts. If you have not selected a preferred instrument, the money will be sent to your bank account by default. (Outside of the US) eBay will send payouts to the bank account marked as preferred for payouts. Bank account timelines: Once eBay initiates a payout to you, or you withdraw your available funds (US only), it typically takes your bank 1-3 business days (US, AU and CA), 1-3 business days (AU), 0-4 business days (UK), 1-2 business days (IE) to settle the funds into your checking account. (US) Debit Card timeline: Once a payout is initiated to a debit card, it typically takes 30 minutes or less for your funds to clear into your debit cards account. Why are payouts showing as funds sent when I have not yet received them? I understand how this can be a little confusing. The status of a payout will appear as funds sent once the payment has been initiated to your preferred payout method. Once a payout is initiated, funds will be available in your bank account per normal bank processing times, typically within US and CA 1-3 business days, UK 0-4 business days, AU 1- 3 business days, debit cards: 30 min or less (available in US only). As today is <insert date> I recommend that you check your bank account on <insert date> to see if you have received the funds. You may refer to the bank reference number listed with the payout in your Payout transaction details view. What happens if I refuse to ship my item until I see the payment in my bank account? When a buyer pays for an item, the order status shows as confirmed and the funds minus selling costs and fees

will show in your Processing funds. This means the payment is confirmed, your funds are processing and it's safe to ship the item. Unless the transaction is placed on hold, funds typically show in Available funds within 2 days from the order confirmation. Its important that you ship the item within the handling time you have stated in your listing to meet the buyers expectations. If you refuse to ship the item, this could affect <a href="https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1435"

target="_blank">your seller performance;, result in a defect rate and/or negative feedback from the buyer. If you need more information on the different payout statuses, you can visit: <a

href="https://www.ebay.com/help/selling/selling-tools/seller-hub/seller-hub-payouts-tab?id=4798"

target="_blank">Using the payments tab in Seller Hub. If your payout is set on a weekly schedule, you can change it to daily, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly. Am I able to customize the schedule of the timing of payouts to my

bank? You can now change the frequency of your payouts from daily to weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly on the Payments tab > Payout settings.

Weekly payouts are initiated every Tuesday. Biweekly (US, CA)/fortnightly (UK, AU, IE) is every second Tuesday and monthly is the first Tuesday of every month. US / UK / IE

Sellers can also initiate a payout of their available funds at any time. The option to withdraw available funds on demand is only available if the seller is on weekly/bi-weekly or monthly schedules. Sellers who have a daily payout schedule already have our fastest option.

US Sellerswho have debit card enabled as preferred payout method:

Once a payout is initiated, it typically takes 30 minutes or less for your funds to clear into your debit cards bank account. *express payment fees will be automatically

credited if the debit card payout is delayed. If Im on a weekly schedule and my payout fails, will I need to wait until next week for the payout to retry? No. If your payout fails, we will attempt again the next day and continue with daily retry attempts. If I switch from

weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly to daily payouts, how long do I have to wait for the daily schedule to start? It takes 1 full calendar day for the new schedule to pick up i.e. if you initiate the change on Monday, your daily payouts start on Wednesday. Can my payouts be directed to my PayPal account? Your payouts will go directly to your checking account, regardless of the form of payment chosen by the buyer. Since payouts are not sent to PayPal, this means that funds can be accessed directly from your bank instead of needing to manually transfer funds from PayPal to your bank. Transaction status will be available instantly, and all sales and payout information available in your eBay account. In which instances would I not receive my daily payout? A daily payout may be withheld if:

- A buyer opens a payment dispute or an eBay claim (return, item not received) on a transaction, funds totaling the disputed amount will be held.
- If you are suspended, restricted, or your account is on-hold for non-payment. However, they will resume once the suspension, restriction, or hold is lifted.
- You have customized the payout settings to be weekly, biweekly (US, CA)/fortnightly (UK, AU, IE) or monthly instead of daily.
- You recently updated your payout bank (48 hour cooling period).

The member will see [this message post change](https://cskb-author.vip.ebay.com/library/EBAY/1653_GUIDE/GUIDE1653_Cooling%20period_1.PNG).

(US only) Sellers opted into spendable funds will not have options to use spendable funds at checkout if there are open restrictions, suspensions or holds on the account. Spendable funds will be an option at checkout once the payout eligibility issue has been resolved.

(CA ONLY) What is the holding/payout currency?

During the registration process for managed payments, sellers are given an option to pick their holding currency. This is the currency that they will conduct business with, and is the currency that they will receive payouts in as well.

CA Sellers can only receive payouts to a Canadian-based bank account. They are responsible for ensuring that their account is properly set up to accept USD-only BACS transactions, if they wish to use USD as their holding currency.

For further

information, please see [GUIDE1714 - Managed Payments - Seller Registration](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1714)

Merchant Model Migration from Adyen I got my payout, but noticed the description in my bank account is different. Why?

I can confirm this payout was initiated by eBay. You can check the number in the soft descriptor matches the payout ID in your Payout details in My eBay or Seller Hub.

In an effort to improve our customer experience, we recently updated some of our backend processes. This doesn't affect your payouts, and you don't need to do anything. It just means that you'll see this slightly different description on your bank statement from now on.

What backend process is changing?

eBay always strives to improve its experience for our customers and this includes updating its system. These improvements do not require any action from your end.

Why haven't I received my payout even though eBay shows my funds have been sent?

There are various reasons for which your payout might be delayed. eBay maintains policies and procedures to protect buyers and sellers while

[GUIDE1754](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#PTOU) complying with applicable laws. If your payout is delayed, we'll notify you and may request additional information from you.

Internal Information

Some sellers will experience delayed payouts.

[Click here for more information](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#merchant_model_detailed_info).

When will my payout be released?

We aim to pay you as soon as possible. If your payment is delayed, it will usually be resolved within 30 days. eBay will contact you if/when additional information is needed from you in order to process your payout.

B2C and sole proprietorship sellers selling into the EU domestically and internationally, the

Digital Services Act requires that we collect and verify all their data before allowing them trading into the EU.

I've provided my information to you already why are you asking for it again?

To provide our service in compliance with applicable laws, we may need to collect further or updated information from you which may result in a delay in processing your payout.

eBay has never held my payouts before. Why is this happening now?

Occasionally, it takes longer than usual to complete compliance checks.

Why is the bank reference number missing on my payouts?

eBay payouts settlement takes around 2 business days, hence the delay in displaying bank reference numbers.

Your bank reference number will be displayed soon.

Internal Information

See Seller Workflow for details on https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#get_bank_reference_details

Helping a member get a payouts / bank reference details for payouts

Where can I get a Seller payout printout (now that JPMC processes payouts)?

We will be reaching out to our bank to get those details for you. Please allow a few days for this to happen.

Internal Information

See Seller Workflow for details on https://cskb.qa.ebay.com/csKBapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#get_seller_payout_printout

Helping a member get a payout printout.

Payout issues Why didnt I receive my payout? Once your payout has been initiated, it typically takes your bank 1-3 business days (US, AU and CA), 0-4 business days (UK), 1-2 business days (IE) to settle the funds into your checking account.

US Sellers who have debit card enabled as preferred payout method:

Once a payout is initiated it typically takes 30 minutes or less for your funds to clear into your debit cards bank account.

*express payment fees will be automatically credited if the debit card payout is delayed.

If you see Returned or Blocked next to a payout in My eBay or

Seller Hub, the bank (US: or debit card) information we have for you may be incorrect, or you may need to provide additional verification information before we can initiate payouts to your account. If we need more information to verify your details, we'll notify you in My eBay messages and put an alert on your eBay account to let you know.

- Please ensure that you've added a US bank account to receive US dollar payouts (or UK/AU/CA/IE bank to receive payouts in GBP/AUD/CAD/EUR), and that your personal or business information provided to eBay matches with the information provided to your bank. First, check on the Seller Hub for remedy methods. If you still have more questions, please call eBay Customer Service.
- Also, you may have a transaction hold on the funds. Please check My eBay or the Seller Hub Sold items section for more information.

Internal Information

- Transaction holds are placed primarily on new sellers or previously restricted/suspended sellers. The logic of why we place them and how members can receive their funds quicker are similar to 1.0.
- Further information can be found in [GUIDE1074](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1074) - Transaction holds

The Primary difference is that if a seller takes no action we will hold the transaction for 30 days.

- The seller may be hitting one of the [errors](https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#error) at the end of this article.

If the member has a banner on their account asking to update personal or bank information, refer to [GUIDE1664](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1664) and [GUIDE1763](https://cskb.qa.ebay.com/cskbapp/art?page=content&id=GUIDE1763) (KYC) for remedies.

- The funds show sent, my details are correct but the funds have not yet reached my bank account? If the account is correct then allow 5 working days for the funds to clear. Internal Information
- If they

still do not see the Payouts after 5 working days. Follow the process https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1754&ViewLocale=en_US#missing_payouts;here. Is there any troubleshooting I can do for Payout Failure? Internal Information Yes. Check Payout eligibility in the top header of Agent Desktop workbench. If it shows No, check for open risk issues and KYC issues. If the seller's payout failed, it is likely because they need to resolve a risk restriction, past due balance or KYC issue. You can find more information around open issues in the <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1469> target="_blank">Trust & Safety Issues Directory. You can find more information on past due balances in <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1220> target="_blank">GUIDE1220 - Global Collections (Seller) and bankruptcy. You can also find more information on KYC in <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1664> >GUIDE1664 - Payments verification - Know Your Customer (KYC) - Talking Points and Workflows I received an email saying my payouts are on hold for three days. I dont understand why. Can you lift the hold? The account is being reviewed and unless further action is required the funds will be held no longer than 72 hours. If further action is required you will receive further communication of what they need to do. US sellers with spendable funds will not be able to use it as a form of payment at checkout if they are ineligible to receive payouts. Internal Information Look for issue 786 in AD > Account issues. Where can I get written proof of my missing payout? Because everything I have reviewed both on site and internally looks as though your payout was successful. I can help request one for you and send it to you by email. Please allow roughly 2 - 3 business days for my initial response. In the rare case we learn the payout was unsuccessful, I will work with our internal teams to do some additional investigation to determine the cause and resolve the issue. What do I do with the (missing payout) letter once received? This letter should

serve as written proof eBay initiated the payout to your payout method. The Bank Reference number labeled as RELATED REFERENCE on your letter can be used by banking institutions to track payouts. Along with this unique identifier, the letter includes your bank details so they can verify where the payout was sent, and the REMITTANCE INFO which is the information you'd normally see related to the transaction in your account views. If your bank is certain they are unable to locate the payout, please know we're here to help.

My Bank Details are correct but my bank doesn't accept BACS? We use BACS as our method to transfer funds to members' accounts. Not all banks accept BACS. This is not something eBay or our vendors will check upfront so will only be noticed after the funds are sent. In these cases the payment will reverse within 8 working days. The amount in the payout will go into available funds and be paid to the updated bank at the next scheduled Payout date. My payout has gone to my old bank account, how can I get my funds?

Before 5 business days have passed

- The best thing you can do is contact your bank with the payment reference number to see if they can help you access the funds or send them back to us.
- I also recommend you update your bank account details on your eBay account to avoid this happening in the future.

Internal Information

- Talk the member through the steps on how to get their payout ref number and how to update their bank account details
- If a member is receiving an error when updating their bank account please refer to <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1714> - Managed Payments - Seller Registration

for next steps.

5 business days have passed: Payment status - Returned/Reversed

- It appears the funds have been returned/reversed back to your eBay account
- If you haven't already you just need to update your bank details and then the funds will be sent to your new account in your next scheduled payout

5 business days have passed: Payment status - Successful

- The payout is showing as successful on our side and should be in your bank account. If you're unable to locate the funds, I can provide you with a letter that can be supplied

to your bank. Internal Information Refer to the
Bank letter process below Debit Card payouts (US only) How many retry attempts does a member get? For each card, the seller who has lifetime GMV
more than 5K, a seller gets 2 back statement uploads. Seller gets these options for 3 DC instruments before they are banned from adding a DC. For the MVP, teams has still not launched the final ban yet, so at the moment, a seller can add more than 3 cards. If I select Preferred for scheduled payouts for the debit card payout, will I get charged a 1.5% fee for each payout? Yes. You will get charged a 1.5% fee for any payouts to a debit card, whether scheduled or on-demand. If an instrument is marked as preferred, we will use it automatically for each scheduled payout and auto-select the card for the seller when they do an on-demand payout. Internal Information Whenever the seller marks an instrument as preferred, we show a bottom container to the seller informing them about the fee. Can I have my payouts set to Daily and use the Debit Card payout? Yes. You can have a daily payout schedule and mark your payout DC as the preferred instrument for payouts and all your scheduled payouts will be sent to a debit card on a daily basis. If I have daily payouts, will I be able to request on demand payouts? On-demand payouts functionality is only available to sellers that are on weekly, bi-weekly or monthly payout schedules, hence you will not be able to initiate on-demand payouts if you are on a daily schedule. Since daily payouts are the fastest payout frequency currently offered, on-demand payouts will not be available.
Note:
as you can opt to select any amount for your on demand/seller-initiated payouts, no transaction details will be displayed with these payouts. Is it required for sellers to have a debit card printed on the statement? No, it is not required to have the debit card number on the bank statement. The bank statement for the card is required to have a bank logo, bank name, matching bank account holder

name and address that matches eBay account holder name and address. Seller should provide a copy of the bank statement associated with your debit card. They should make sure that the statement is the official, downloaded document file from the bank. Keep in mind we can't accept photocopies or phone photos of your debit card, or a screen-shot of your online bank information.

Are Cashapp/Netspend cards accepted? Yes, you can use CashApp cards for normal payouts or debit card payouts as long as they are linked to a bank account. Any Visa or Mastercard that can accept payouts and is linked to a bank account can be used for payouts. You can't use a prepaid card for debit card payouts.

If my payment doesn't go through in the quoted time, can I get a fee credit? We will automatically process fee credits in these instances within 2 business days.

[PToU \(Payments Terms of Use\) - Update Oct 2023](#) What's happening? On October 30, our customers will receive a notification (email, Message Center and AB Post) regarding the update of the PToU (Payments Terms of Use) that will be effective by January 1, 2024. The notification will be sent to EU/UK/AU domiciled sellers (includes ROE sited/unsited) and any sellers having live listings in EEA (European Economic Area)/UK sites.

What changes were made on Part I, (4) Seller Onboarding? In some countries, additional means for payouts may become available. And language was added that Payment Services are not used to move funds associated with gambling.

What changes were made on Part I, (7) Seller Protection? Seller Protection has been extended to cover cases where a buyer claims an unauthorized transaction for a payment was made with the buyers spendable funds. (Note: This is only applicable where funds can be used to pay. This service is not available in all regions.) This means that sellers may be asked to provide evidence as described in the seller protection policies for a disputed transaction.

What changes were made on Part I, (7) Holds? We clarified that we may place holds if an eBay affiliated company requests us to do so, in order to comply with a legal obligation.

 What changes were made on Part I, (9) Collection of fees and other amounts owed?

 The added language clarifies that, if a seller has multiple eBay accounts, we may deduct owed amounts from any of those accounts. What changes were made to all the Additional Terms (for eCI, eCUK, S.À.R.L., eC Canada, eC Australia PTY)? If a user specifically asks why the example of daily payouts was removed: Automatic daily schedules may not be available to new sellers in the future. Sellers will still be able to withdraw their available funds via on-demand payouts which provides sellers with a flexible option to access their funds. The policy change is only applicable to newly onboarded sellers in the future and will not impact any of the existing sellers who already transact on eBay. If the question is whether eBay earns interest on the funds received for the user: eBay may earn interest on funds before they are paid out, except where prohibited by law What changes were made to the Additional Terms for S.À.R.L? We removed the Ratepay terms. Ratepay is no longer accepted as a payment method on eBay. You may choose from one of many other payment options. The language on Shipping labels used to be in section 3, now in section 6. The language itself is unchanged. Related to Klarna: Small wording change, we are now using a defined term for the Acquirer (e.g. Adyen). Otherwise, no change to this part. We clarified the affiliated eBay entities which we may share your data with for the purpose of eBay complying with the Digital Services Act. What happens if I don't want to accept these changes? If you choose to not accept these changes, head to Part I/Section 10 of our Payments Terms of Use for more information. If you do not agree to proposed changes, you may terminate these Payments Terms of Use, pursuant to Section 11 (Term, Termination) without any extra cost at any time before the effective date. </h2><h2>GUIDE.DETAILED_INFORMATION How Payouts work How Payouts

work The Payout Cycle is based on T + 2 (transaction date + 2 days) regardless of the payment method the buyer used. For example a transaction completed on Monday will show in Available on Tuesday and be paid out on Wednesday. This cycle does not include holidays, which means that a transaction completed on a bank holiday landing on a Thursday, will not be paid out to the seller until Sunday. Please be aware that your bank may take additional time to process the funds. We will send funds on the days outlined below but you may not always see it in your bank account or have access to it that very same day.

Transaction Date 	Order showing in Available funds
 (One day before payout date)</th>	Payout Date
 (T+2 days)
 Monday 	 Tuesday 	 Wednesday
 Tuesday 	 Wednesday 	 Thursday
 Wednesday 	 Thursday 	 Friday
 Thursday 	 Friday 	 Saturday
 Friday 	 Saturday 	 Sunday
 Saturday 	 Sunday 	 Monday
 Sunday 	 Monday 	 Tuesday

List of Bank Holidays by Region where we do not send Payouts:

US: https://www.chicagofed.org/utilities/about-us/bank-holidays

UK: https://www.gov.uk/bank-holidays

<https://www.gov.uk/bank-holidays> IE/Europe/SEPA:
https://www.ecb.europa.eu/home/contacts/working-hours/html/index.en.html
https://www.ecb.europa.eu/home/contacts/working-hours/html/index.en.html,
https://gocardless.com/blog/sepa-closing-dates/
 Australia: https://info.australia.gov.au/about-australia/special-dates-and-events/public-holidays
 Canada: https://www.bankofcanada.ca/press/upcoming-events/bank-of-canada-holiday-schedule/

 Example timeframe: The seller onboards on Thursday and sells their first item the same day. The funds will show as Processing on Thursday, Friday, and will then become available and paid out on Saturday. This allows time for the money to process with eBay and also for protection for chargeback/disputes. Sometimes sellers will see their next payout as the day they have been onboarded or the day after then they will see it switch to a later date. Our system will always show the next date as per their payout schedule. When we determine there are no available funds (no Transaction will have gone through T + 2 Days) it will then change to the nearest potential payout date. This can cause confusion with sellers, but if you go through the timeframes of the transaction and their activation date the Payout date is almost always correct. T + 1 for UK Only: Currently, any seller in the UK who is not new (>90 days) and not considered risky (by risk model scoring) will have their funds available T + 1. This means that payouts will be within 1 day. Every two weeks risk will re-evaluate sellers in the back end and any seller who moves to a risky segment will revert back to T + 2 while any sellers who have since passed 90 days or moved to less risky tier will move to T + 1. Sellers will

not be notified of these changes as we do not communicate our risk policy or tiers, they will see the change reflected in the processing timeframe of their sold items. If a seller contacts us asking why their processing timeframe has changed, inform the member we will always try to process funds as quick as possible and will use T + 1 when applicable however sometimes it will need to be T + 2. This can be based on several factors such as seller volumes, performance/history on eBay, buyers funding source among others. Members should be aware T + 1 is not a permanent guarantee and that T + 2 is still the standard timeframe we apply across all sites. When Funds are received Once the payment has been initiated, each region and Payments entity around the world have slightly different timelines on when funds will likely show up in the sellers bank or Payoneer account.

Country / Region	Default Payout Currency	Entity	Payment experience	Timeline after funds sent
US	USD	eC	eBay Payments	1 - 3 business days
CA / CAFR	CAD	eC	eBay Payments	1 - 3 business days
UK	GBP	SARL	eBay Payments	0 - 4 business days
AU	AUD	eC	eBay Payments	1 - 3 business days
IE	EUR	SARL	eBay Payments	1 - 2 business days

US Sellers who have debit card enabled as preferred payout method:

- Once a payout is initiated, it typically takes 30 minutes or less for your funds to clear into your debit cards bank account.

*express payment fees will be automatically credited if the debit card payout is delayed. My eBay Payments My eBay Payments Experience Payout Transactions Members can find all transactions, including Payouts, impacting their Total funds here. Within the all transactions view, members can filter Payouts, Available, and On hold/Processing using the filter bubble at the top of the page. If a member wants to see more information for that transaction type, they can click into it to see all Transaction Details. Payout Transaction details view show Payout ID, payout bank, bank reference number, date and status. Credit Balance If the member has no transactions but has a credit balance from a fee credit, that it will also be sent in a payout. My eBay Reports Available in Desktop experience only: Account Settings > Payments > Reports Sellers can download their monthly financial statement and (US, AU) tax invoice / (UK) invoice and see a list of previous ones. Internal Information Further details about tax invoices are available in GUIDE1446. Payout Schedule Sellers can customize when we initiate their payments by clicking Payout Schedule. Seller Hub Payments Tab

Summary A financial summary of Total funds with dates for next and last payout. Recent Transactions snapshot, with running total (US only), click 'see all' to move to the all transactions page. Settings including payout bank, payout schedule if they have one, and preferred payment method. Payout Summary This view shows payout history which is essentially all payments the seller has received from sold items. This view includes date, payout ID, Payout method, status and amount. From the payouts section, the member can see all orders included in a given payout. Seller Hub users can search by payout ID, Order number, or Buyer user name. My eBay users can view payout details by going to the Transaction list view and clicking the filter bubble labeled Payouts. Payout Statuses Created - payout ID created for the payout In progress - Payout has not yet been initiated Funds sent - Payout initiated successfully Returned - Payout was previously sent to the bank, however, returned due to seller issues with the bank. Require sellers action to update the payout method, in order to get the payout back to being processed. Returned due to sellers issue with the bank Returned due to processor technical issues Returned due to generic errors Blocked - Payout currently is being blocked due to account info (KYC/payout method) validation issue, or seller risk blocks. Require sellers action to resolve issues, in order to get the payout back to being processed. Refer seller to My eBay messages or notification banner on the account. Blocked due to KYC/KYT validation issue Blocked due to payout method validation issue Blocked due to seller risk hold Canceled - Payout was either not successful after 5 retries or it was reversed. The balance has been added back to available funds to be used for other charges or reimbursements. No further action needed.

Payout details view:

src="https://cskb.qa.ebay.com/library/EBAY/1653_GUIDE/GUIDE1653_NEW_Payout%20details%20"/>

0view_IMAGE1.PNG"> Payouts view: New Memo column provides additional information on the status of the payout. If status shows Funds sent, we provide an estimated time of arrival for when funds show up in the bank account and a bank reference ID is assigned for the sellers reference if they need to contact their bank. Reports Summary Transaction reports provide a seller with valuable insight about their eBay activity. Pending the seller's needs, they can use the below reporting options to drill deeper into their transactions and payouts. To generate a payout report, sellers can create a custom transaction report filtering down to only Payout transactions. This will show how much we paid out, when, and which payment method it went to. Note: When a seller downloads their transaction reports, it can take some time to generate. When its ready to retrieve the download they will receive a notification when its ready. Screenshot of Payout & Transaction reports email Merchant Model Merchant Model Context: For some sellers, JPMC holds payouts to perform additional screening by requesting eBay to provide additional information about the seller. eBay will inform the impacted sellers as soon as possible by either placing a banner in My eBay or Seller Hub, or sending them an email that there is a delay in their payouts.
 Delayed payouts - Banner
 <a>

 <a

href="https://cskb.qa.ebay.com/library/EBAY/1754_GUIDE/GUIDE1754_AU_MM_banner_1.png"

target="_blank">
 Delayed payouts - JPMC additional information "Compliance hold" email Title: Important
information about your payout Preheader: Your payout is delayed reaching your bank
Body:

 Hi ##user_select_id##,

 We apologise, but theres a
delay in your payout reaching your bank. We know how frustrating this can be, and were working
hard to resolve it.

 Occasionally, this takes longer than usual due to compliance
checks that help keep eBay a safe place to buy and sell online. If you have any questions or
concerns, just get in touch. Were here to help.

 Internal Information
 If theres a compliance concern on a user, we apply a package/issue to the users
account and they receive automated messaging. Please refer to GUIDE1464 -
Global Sanctions and PEP (Issues 61, 774, and 506-8).
</h2><h2>GUIDE.INSTRUCTIONSSTEPS_TO_RESOLVE <a>Helping sellers get to the APIs for reporting and refunds
Direct developers/seller to <a href="https://developer.ebay.com/"
target="_blank">developer.ebay.com Once at this page, they need to
select Docs & KBs and select <a
href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1653/api1.PNG"
target="_blank">All API documentation from the drop-down menu.
Once they click into this they'll will see <a
href="http://cskb.vip.ebay.com/library/EBAY/Images/1000%20-%203000/1653/api2.PNG"
target="_blank">this page with Sell and BUY APIs. The first one we
would use for our sellers is the Fulfillment API. They need to click on <a
href="https://cskb.qa.ebay.com/library/EBAY/Images/1000%20-%203000/1653/api3.PNG"
target="_blank">API Reference column and it will bring them here This

API allows for the refunds to be processed directly from the API being used and to get reporting for fulfillment purposes. The next one our sellers can use is the Finances API (alpha). Again, clicking into this from the API Reference column This is to allow for the finances to be pulled for Payouts and transactions by the API being used. (US only) Adding a Debit Card for Payouts Sellers are able to add a Debit Card for payouts from several areas. Option 1 1. Click Add payment option 2. Select Debit Card 3. On the next page, you can select Preferred for payouts for your debit card. After the Debit card has been added and verified, sellers who want to request an on demand payout to a debit card can select Withdraw available funds from the Payments tab. Next, click Express payment. You will see this screen from which you select your debit card for the payout. Option 2 1. Go to your existing payment methods. 2. Click Manage next to the debit card desired. 3. Toggle on the Payout option.
 4. Your debit card can now be used for payouts. Option 3 1. When requesting a payout for On Demand payouts. 2. Click add debit card on the send to section.
 3. Add debit card then click Send money now button. Troubleshooting In the event the card can not be added, the seller will see this message: Debit cards may be declined due to any of the following reasons: Incorrect account number Incorrect expiration date

Incorrect CVV Added a credit card by mistake Is not linked to a bank account If the seller verifies this information and still runs into this message they will need to use another debit card. </h2>