

Payment dispute seller protections policy

GUIDE.SUMMARY Internal Information What Payment Dispute is a term used when a buyer reverses a payment transaction by filing a chargeback with their payment institution. Seller protections from eBay are designed to help you safeguard your online sales and prevent you from losing money due to disputes and eBay Money Back Guarantee claims. Seller protections apply when the transaction meets eligibility requirements and the buyer opens a payment dispute. What are Payment dispute seller protections? Payment disputes are reviewed at open to determine if the seller and transaction are eligible for seller protections. If a seller and transaction meet the eligibility criteria they will receive the following protections:

- We will not seek recovery of the dispute amount, even if the dispute results in a refund to the buyer
- The dispute fee is waived or refunded
- If feedback has been left it will be removed, if it hasn't been left we will block the buyer from leaving feedback

If a seller and transaction do not meet the eligibility criteria, they will not receive seller protections. If the seller disagrees with the outcome of the payment dispute, they can submit an [appeal](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section10.0). When Buyers can open payment disputes when:

- They do not recognize the transaction
- The item hasn't arrived (INR)
- The item received doesn't match the description in the listing (SNAD)
- They have not received a refund
- They were charged more than once for the transaction
- They believe the item is counterfeit

About the use case tables

- Each use case is presented with valid [proofs](https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section9.0) required for coverage and where the coverage is applied
- To qualify for seller protections, sellers must meet all eligibility requirements

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href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section6.1">Fraud or Unauth use cases</td> </tr> </tr> </td rowspan="1" valign="top">7.0 Credit Not Processed</td> </td valign="top">7.1</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section7.1">Credit Not Processed use cases</td> </tr> </tr> </td valign="top">8.0 Other Payment Dispute Reasons</td> </td valign="top">8.1</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section8.1">Other Payment Dispute Reasons use cases</td> </tr> </tr> </td valign="top">9.0 Proofs</td> </td valign="top">9.1</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section9.1">Valid Proofs</td> </tr> </tr> </td colspan="1" rowspan="2" valign="top">10.0 Appeals</td> </td valign="top">10.1</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section10.1">Appeals criteria</td> </tr> </tr> </td valign="top">10.2</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section10.2">Appeals use cases</td> </tr> </tr> </td rowspan="2" valign="top">11.0 Reimbursement and Holds</td> </td valign="top">11.1</td> </td valign="top"></a href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section11.1">Seeking Reimbursement flow</td> </tr> </tr> </td valign="top">11.2</td> </td valign="top"></a

href="https://cskb.qa.ebay.com/cskbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section11.3">Automatic Recoupment Reversal</td></tr></tbody></table> Internal Information Country abbreviations US = United States of AmericaCA = Canada caFR = Canada, french speaking site option. CA rules typically apply unless otherwise notedUK = United Kingdom IE = IrelandFR = FranceIT = ItalyES = SpainFRITES = France, Italy, and Spain These countries often align, so "FRITES" has become a shorthand way of referring to them internallyDE = GermanyAT = AustriaCH = SwitzerlandDEATCH = Germany, Austria, and Switzerland These countries often align, so "DEATCH" has become a shorthand way of referring to them internallyAU = Australia CN = China, to include Hong Kong and TaiwanBE BE-FR = Belgium French speaking optionBE-NL = Belgium Dutch speaking site optionPL = Poland NL = Netherlands</h2></h2>GUIDE.RELATED_LINKS Related articles href="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1697">Payment p;Disputeshref="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1653">Managed Payments - Sellerhref="https://cskb.vip.ebay.com/cskbapp/art?page=content&id=GUIDE1520">eBay Money Back Guarantee (eMBG) Policyhref="https://www.ebay.com/help/selling/getting-paid/handling-payment-disputes?id=4799">Help Pages - Handling payment disputes as a sellerhref="https://www.ebay.com/help/policies/selling-policies/payment-dispute-seller-protections?id=529

3">Help Pages - Payment dispute seller protections CA

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Pages - Handling payment disputes as a seller
href="https://www.ebay.ca/help/policies/selling-policies/payment-dispute-seller-protections?id=5293"

>Help Pages - Payment dispute seller protections AU

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Pages - Handling payment disputes as a seller

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93">Help Pages - Payment dispute seller protections IE

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>Help Pages - Payment dispute seller protections

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 The buyer opens a payment dispute because of an issue with the transaction

 The buyer contacts their payment institution to report an issue with the

transaction Issues can include: The buyer does not recognize

the transaction The item hasn't arrived (INR) The item received

doesn't match the description in the listing (SNAD) The buyer has not received a refund The buyer was charged more than once for the transaction The buyer believes the item is counterfeit The payment institution will make the decision if the buyer is owed a refund.
 The seller chooses whether to respond to accept or challenge the dispute The seller has 5 calendar days to respond to a dispute
 If the seller chooses to accept the dispute: The buyer will receive a refund and the seller will not be charged the dispute fee eBay may still decide to challenge the dispute If the seller chooses to challenge the dispute: We may charge the seller a dispute fee depending on the outcome For any dispute closed after 1 September 2022, the dispute fee charge is not applicable for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL sites. Sellers will not be charged more than one dispute fee for an order. We may ask them to provide evidence and additional information. This does not guarantee that the seller will win the dispute If the seller doesn't respond to the dispute: eBay may charge the seller a dispute fee depending on the outcome For any dispute closed after 1 September 2022, the dispute fee charge is not applicable for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL sites. Sellers will not be charged more than one dispute fee for an order. eBay may challenge the dispute with what information we have. Note: In certain circumstances, eBay may automatically apply seller protections to a dispute without requiring the seller to respond or take action on the dispute. In these instances, the seller is being automatically protected. We will not charge the seller the dispute fee or seek reimbursement of the dispute amount from them if the dispute is lost. eBay challenges the dispute If eBay decides to challenge the dispute, we may ask the seller to provide any relevant information about the dispute which we will provide to the

appropriate payment institution

- There may be situations where eBay already has enough information to challenge the dispute. In this case, we will share it on the seller's behalf

eBay will provide updates on the status of a dispute by email

The payment dispute could take up to 90 days or more to be resolved, depending on the payment method or card provider

The buyer's payment institution makes a decision on the final outcome

If the payment dispute is decided against the seller and they don't qualify for seller protections:

- They will be charged a dispute fee
- For any dispute closed after 1 September 2022, the dispute fee charge is not applicable for listings on DE, FR, IT, ES, AT, CH, IE, BENL, BEFR, NL, PL sites.
- Sellers will not be charged more than one dispute fee for an order.
- We will seek reimbursement of the dispute amount
- If the payment dispute is decided in favor of the seller or they qualify for seller protections:
- They will not be charged a dispute fee, and
- We will not seek reimbursement of the dispute amount from the seller

Note: In some cases, payment institutions may reopen a closed payment dispute. We will notify the seller in these situations and may request that they provide additional information for challenging the payment dispute.

The seller appeals the payment dispute

- If the seller disagrees with the outcome of the payment dispute, they can submit an

https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1759&ViewLocale=en_US#section10.0 appeal

The appeal reason is reviewed by eBay to determine if the seller qualifies for seller protections coverage