

Merchant Tip of the Month

My customer is owed a refund but the dispute process has begun ...

What should I do?

Let the dispute process run its course. Do not fight the dispute. The dispute process should debit your account and return the funds to your customer.

Do not issue a refund. Doing so may result in your account being debited twice: once for the refund and again for the dispute.

But I already issued a refund. Now what?

If your refund was issued in the last 30 days, let us know ASAP.

Our Bank Relationship Manager may be able to process a credit reversal (reversing the refund). The refund must first settle, before we can initiate a credit reversal.

If a credit reversal is not an option, fighting the dispute may allow you to regain the funds. Follow the instructions on the dispute notification form and provide evidence of the refund you processed. Then wait to see how the dispute is ruled.



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Questions? Please contact Merchant Services at merchantservices@umich.edu.