

Unmatched Refunds

Overview

The unmatched refunds functionality allows you to perform a credit card refund using the eCommerce API for cases where regular or extended refunds cannot be supported. With unmatched refunds, you initiate the credit without reference to a previous transaction.

Availability

Only users with **Merchant Supervisor** role are allowed to perform unlinked refunds.

To check the availability for unmatched refunds, see [Supported Acquirers](#).

Whenever the merchant requests to be able to perform unmatched refunds, the "Allow Unmatched Refunds" checkbox from the Payment Provider Contract (PPC) page in Verifone Central has to be ticked. This checkbox will be shown whenever the unmatched refunds are supported by the acquirer.

For a user to be able to perform unlinked refunds, the feature needs to be allowed at acquirer level as well.

Pre-requisites

The `payment_provider_contract`, `amount`, `currency_code`, `encrypted_card` and `public_key_alias` (for encrypted card usage), `reuse_token` (for reuse token usage) are the required fields for performing an unmatched refund/transaction.

Unmatched refunds are successfully performed even if the card/token of the cardholder is expired.

eCommerce API

This functionality is present in the following API file: [Verifone eCommerce API | Verifone Developer Portal](#). You can run the code on <https://editor.swagger.io/>.

An unmatched refund transaction can be initiated by:

- Using an Encrypted Card

POST /api/v2/transactions/refund

Request samples

Payload

Content type

application/json

Example

Using Encrypted Card

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```
{
  "payment_provider_contract": "30b8bec8-5042-4e67-939c-5453fbc41711",
  "card_brand": "string",
  "brand_choice": "MERCHANT",
  "amount": 0,
  "detailed_amount": {
    "gratuity_amount": 150,
    "tax_amount": 150,
    "surcharge_amount": 150
  },
  "currency_code": "AED",
  "customer": "0a57b387-2ba7-4f65-be2f-e176bb49d2ce",
  "shopper_interaction": "ECOMMERCE",
  "reason": "string",
  "merchant_reference": "7a1db7a8-6f24-4bc5-a51b-cef33fc05140",
  "line_items": [
    + { }
  ],
  "receipt_type": "FULL_RECEIPT",
  "tax_indicator": "TAX_PROVIDED",
  "purchase_order_number": "string",
  "promo_code": "string",
  "encrypted_card": "U3dhZ2dlciByb2Nrcw==",
  "encrypted_svc_access_code": "string",
  "public_key_alias": "string",
  "prefer_fund_transfer": false
}
```

- Using Reuse Token

POST
/api/v2/transactions/refund
▼

Request samples

Payload

Content type

application/json

Example

Using Reuse Token

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```

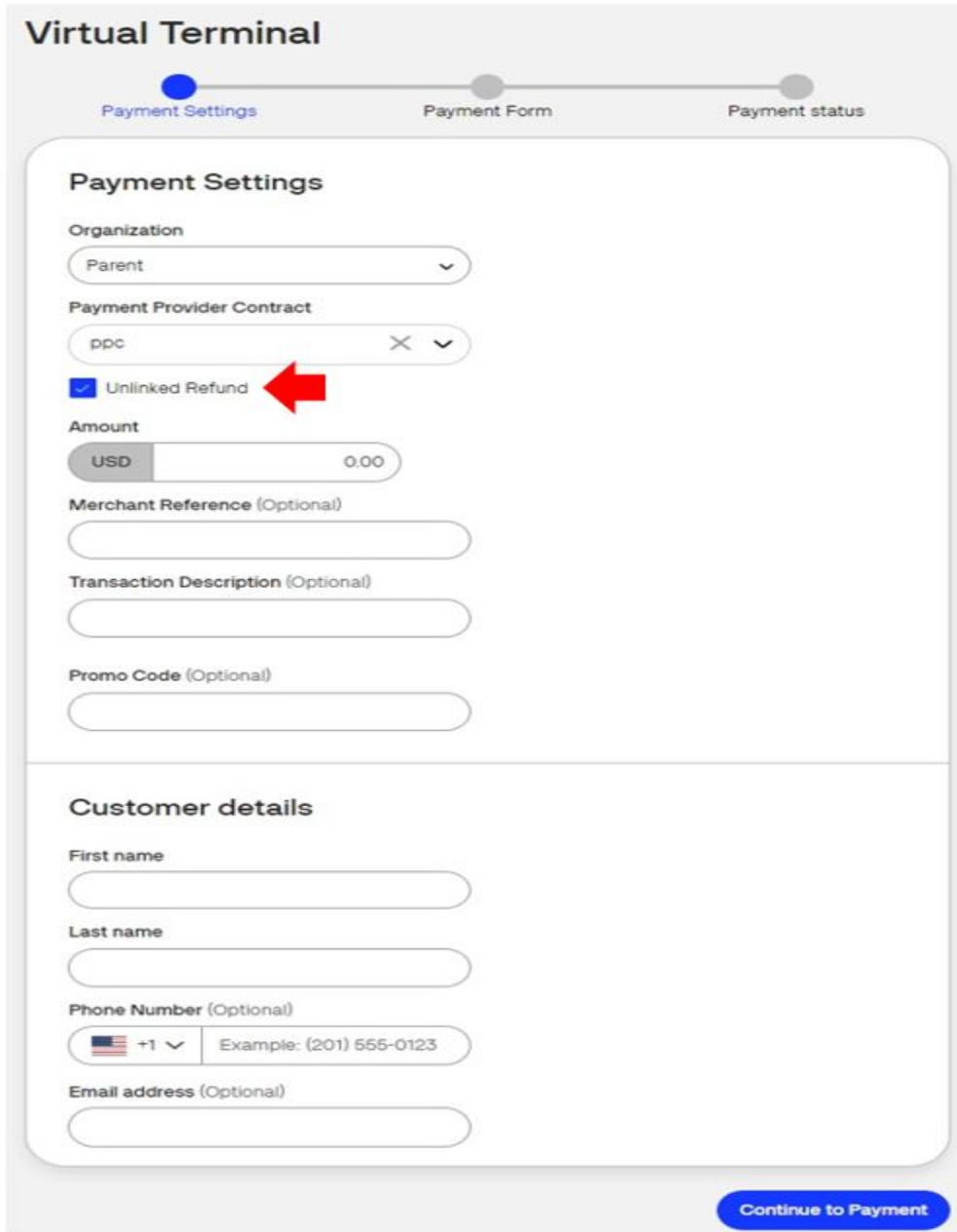
{
  "payment_provider_contract" "30b8bec8-5042-4e67-939c-5453fbe41711",
  "card_brand" "string",
  "brand_choice" "MERCHANT",
  "amount" 0,
  "detailed_amount" {
    "gratuity_amount" 150,
    "tax_amount" 150,
    "surcharge_amount" 150
  },
  "currency_code" "AED",
  "customer" "0a57b387-2ba7-4f65-be2f-e176bb49d2ce",
  "shopper_interaction" "ECOMMERCE",
  "reason" "string",
  "merchant_reference" "7a1db7a8-6f24-4bc5-a51b-cef33fc05140",
  "line_items" [
    + { }
  ],
  "receipt_type" "FULL_RECEIPT",
  "tax_indicator" "TAX_PROVIDED",
  "purchase_order_number" "string",
  "promo_code" "string",
  "reuse_token" "VFrandom54965984",
  "reuse_token_type" "CHASE",
  "encrypted_svc_access_code" "string",
  "public_key_alias" "string",
  "prefer_fund_transfer" false
}

```

Virtual Terminal

The unmatched refund functionality is also available in Virtual Terminal for gift cards.

The merchant has the possibility to perform an unmatched refund by ticking the **Unlinked refund** checkbox.



Virtual Terminal

Payment Settings Payment Form Payment status

Payment Settings

Organization
Parent

Payment Provider Contract
ppc

Unlinked Refund

Amount
USD 0.00

Merchant Reference (Optional)

Transaction Description (Optional)

Promo Code (Optional)

Customer details

First name

Last name

Phone Number (Optional)
+1 Example: (201) 555-0123

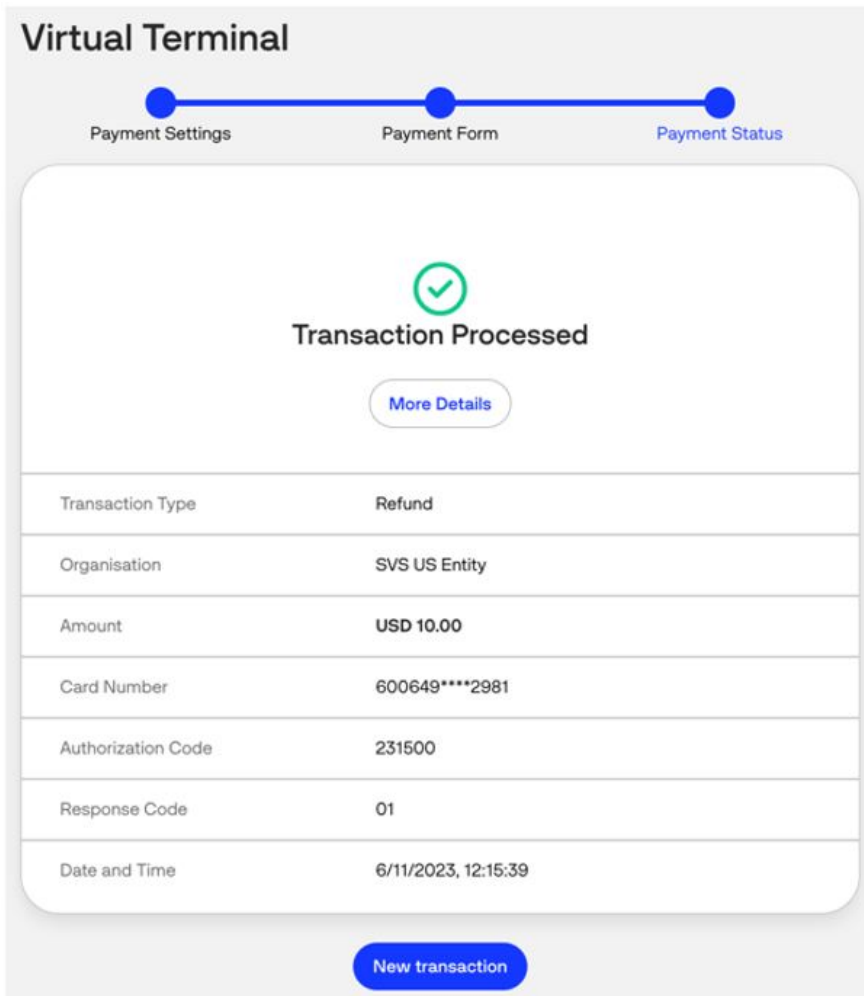
Email address (Optional)

[Continue to Payment](#)

For more details on how to complete the Virtual Terminal *Payment Settings* and/or *Payment Form* pages, check the [Virtual Terminal](#) documentation.

After completing the *Payment Settings* form, the user will be redirected to the *Payment Form*, where the payment details will be provided.

Once a transaction is completed successfully, a confirmation will be displayed.



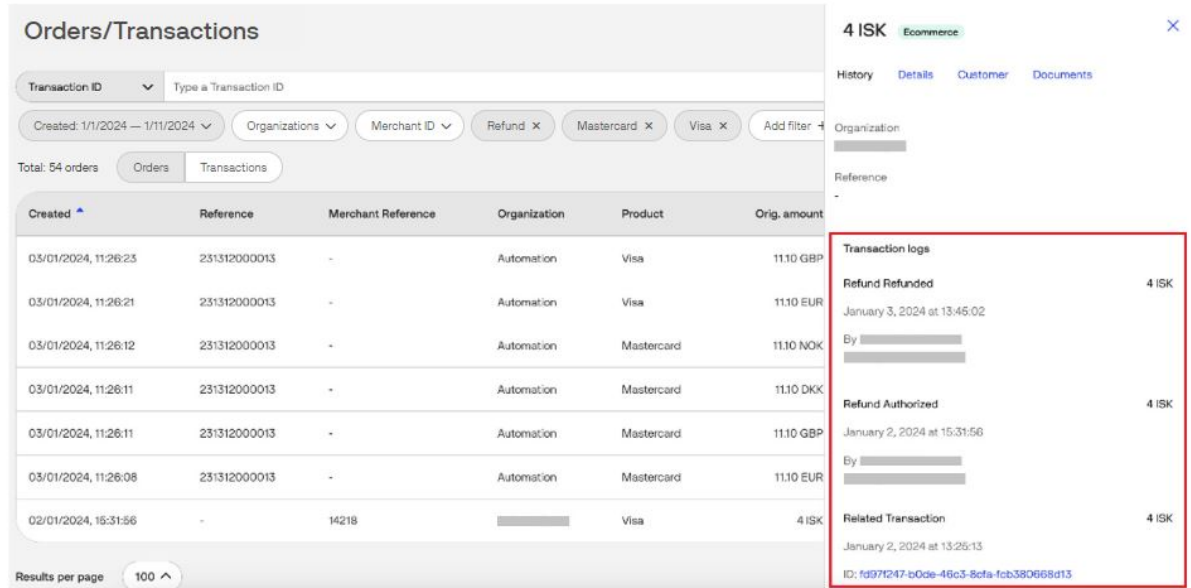
Transaction Type	Refund
Organisation	SVS US Entity
Amount	USD 10.00
Card Number	600649****2981
Authorization Code	231500
Response Code	01
Date and Time	6/11/2023, 12:15:39

Unmatched Refunds in Verifone Central Reporting

The unmatched refunds can be found in the **Orders / Transactions** tab, *Orders* view. The *Transaction type Refund* and the corresponding statuses will be displayed.

For an unmatched refund, the **Related transaction** field will not appear, indicating that the transaction is just an unmatched refund.

Regular refund



Orders/Transactions

Transaction ID: Type a Transaction ID

Created: 1/1/2024 — 1/11/2024

Filters: Organizations, Merchant ID, Refund, Mastercard, Visa

Total: 54 orders

Created	Reference	Merchant Reference	Organization	Product	Orig. amount
03/01/2024, 11:26:23	231312000013	-	Automation	Visa	11.10 GBP
03/01/2024, 11:26:21	231312000013	-	Automation	Visa	11.10 EUR
03/01/2024, 11:26:12	231312000013	-	Automation	Mastercard	11.10 NOK
03/01/2024, 11:26:11	231312000013	-	Automation	Mastercard	11.10 DKK
03/01/2024, 11:26:11	231312000013	-	Automation	Mastercard	11.10 GBP
03/01/2024, 11:26:08	231312000013	-	Automation	Mastercard	11.10 EUR
02/01/2024, 15:31:56	-	14218		Visa	4 ISK

Results per page: 100

4 ISK Ecommerce

History | Details | Customer | Documents

Organization: [Redacted]

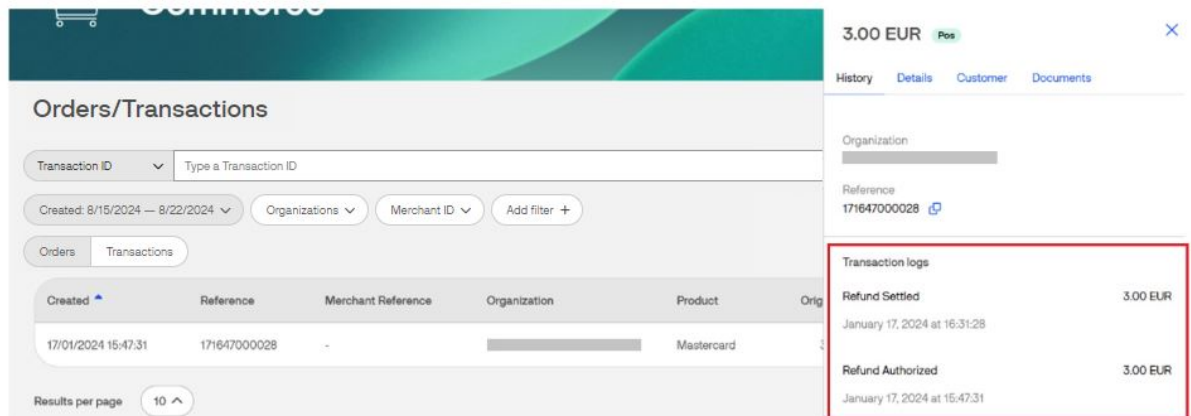
Reference: [Redacted]

Transaction logs

- Refund Refunded** 4 ISK
January 3, 2024 at 13:45:02
By [Redacted]
- Refund Authorized** 4 ISK
January 2, 2024 at 15:31:56
By [Redacted]
- Related Transaction** 4 ISK
January 2, 2024 at 13:26:13
ID: fd97f247-b0de-46c3-8efa-fcb380668d13

vs.

Unmatched Refund



Orders/Transactions

Transaction ID: Type a Transaction ID

Created: 8/15/2024 — 8/22/2024

Filters: Organizations, Merchant ID

Total: 1 order

Created	Reference	Merchant Reference	Organization	Product	Orig. amount
17/01/2024 15:47:31	171647000028	-		Mastercard	3.00 EUR

Results per page: 10

3.00 EUR Pos

History | Details | Customer | Documents

Organization: [Redacted]

Reference: 171647000028

Transaction logs

- Refund Settled** 3.00 EUR
January 17, 2024 at 16:31:28
- Refund Authorized** 3.00 EUR
January 17, 2024 at 15:47:31