



<https://verifone.cloud/docs/online-payments/payment-actions/unmatched-refunds>

Updated: 07-Mar-2025

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

Copy Expand all Collapse all

```
{
  "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",
  "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

Copy Expand all Collapse all

```
{
  "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.

Virtual Terminal

Payment Settings

Payment Form

Payment Status

✓

Transaction Processed

More Details

| | |
|--------------------|---------------------|
| 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 |

New transaction

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 | | Organizations | Merchant ID | Refund × Mastercard × Visa × |
| Total: 54 orders | | Orders | Transactions | |
| Created | Reference | Merchant Reference | Organization | Product |
| 03/01/2024, 11:26:23 | 231312000013 | - | Automation | Visa |
| 03/01/2024, 11:26:21 | 231312000013 | - | Automation | Visa |
| 03/01/2024, 11:26:12 | 231312000013 | - | Automation | Mastercard |
| 03/01/2024, 11:26:11 | 231312000013 | - | Automation | Mastercard |
| 03/01/2024, 11:26:11 | 231312000013 | - | Automation | Mastercard |
| 03/01/2024, 11:26:08 | 231312000013 | - | Automation | Mastercard |
| 02/01/2024, 15:31:56 | - | 14218 | | Visa |
| Results per page | | 100 | | |

vs.

Unmatched
Refund

| Orders/Transactions | | | | |
|--------------------------------|--------------|-----------------------|--------------|--------------|
| Transaction ID | | Type a Transaction ID | | |
| Created: 8/15/2024 — 8/22/2024 | | Organizations | Merchant ID | Add filter + |
| Orders | | Transactions | | |
| Created | Reference | Merchant Reference | Organization | Product |
| 17/01/2024 15:47:31 | 171647000028 | - | | Mastercard |
| Results per page | | 10 | | |