

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 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.

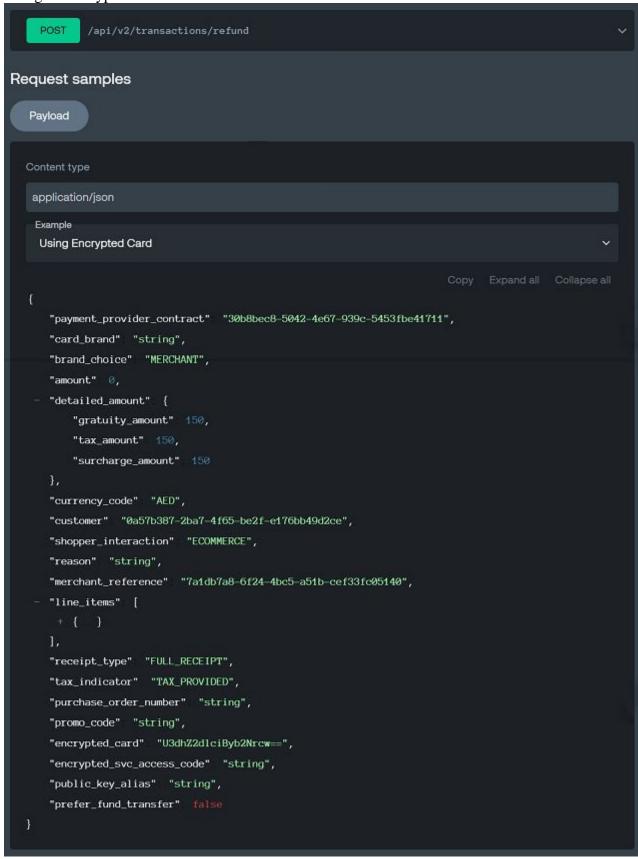
Unmatched refunds is successfully performed even if the card/token of the cardholder is expired.

eCommerce API

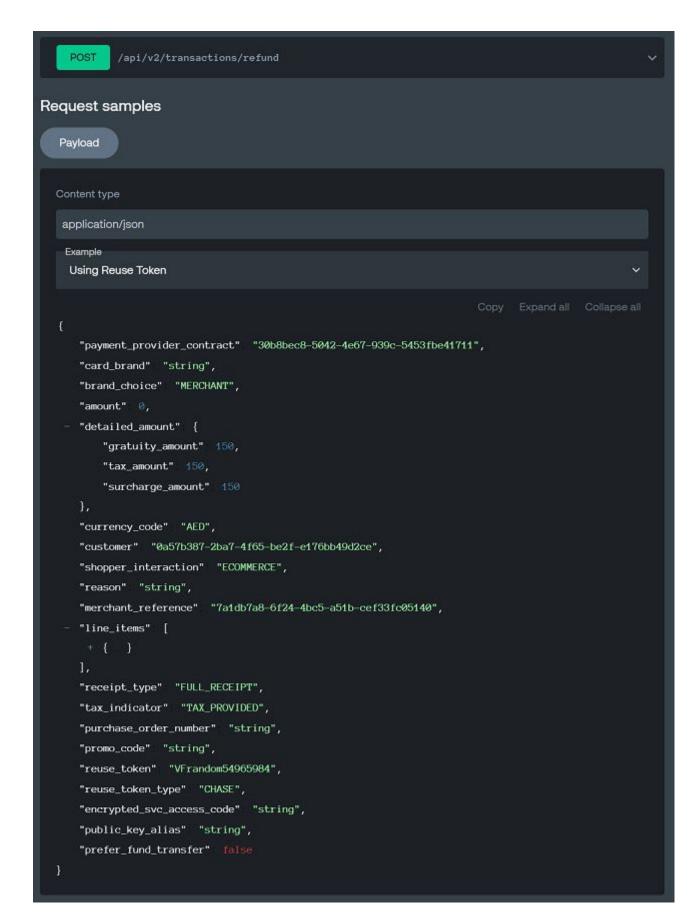
This functionality is present in the following API file: <u>Verifone eCommerce API | Verifone Developer Portal.</u>
You can run the code on https://editor.swagger.io/.

An unmatched refund transaction can be initiated by:

• Using an Encrypted Card



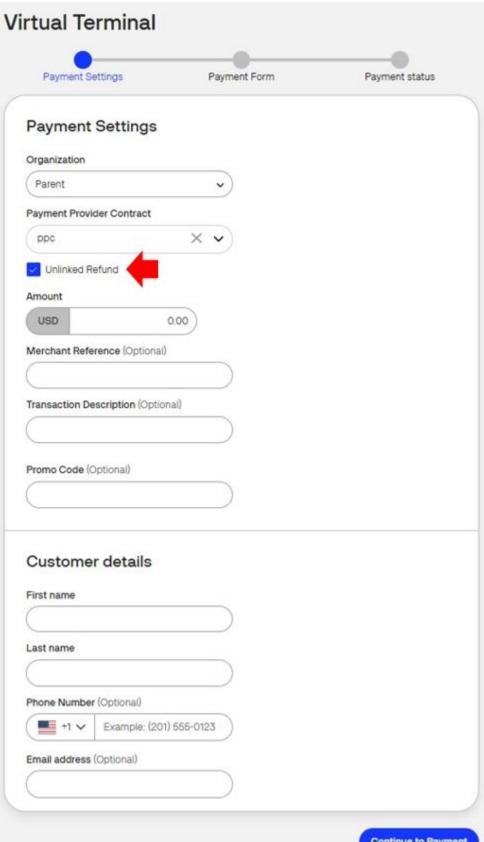
• Using Reuse Token



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.

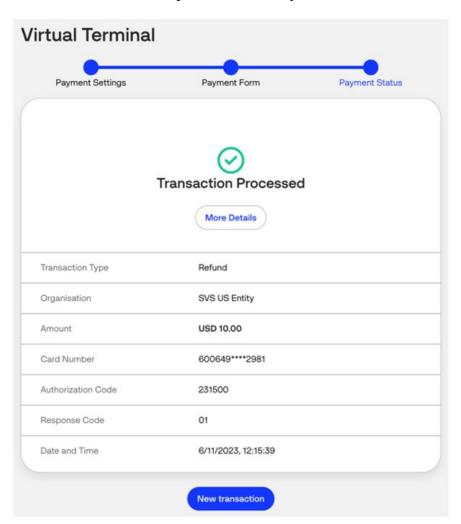


Continue to Payment

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.



Unmatched Refunds in Verifone Central Reporting

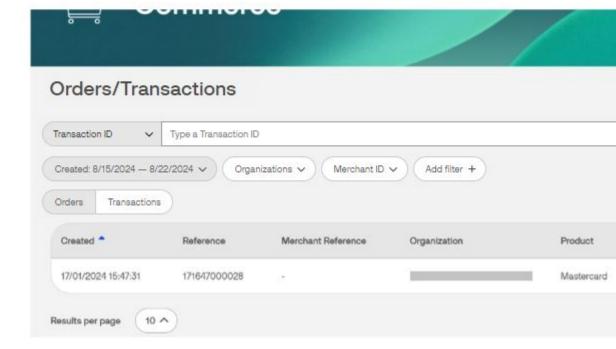
The unmatched refunds can be found in the **Orders / Transactions** tab, *Orders* view. The *Transaction type* **Refund** and the corresponding statuses will be displayed.

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

Orders/Transactions Type a Transaction ID Transaction ID Created: 1/1/2024 — 1/11/2024 V Organizations V Merchant ID V Refund X Mastercard × Ordera Total: 54 orders Transactions Created ^ Reference Merchant Reference Organization Product 03/01/2024, 11:26:23 2313120000013 Automation Visa 2313120000013 03/01/2024, 11:26:21 Automation Visa 231312000013 Mastercard 03/01/2024, 11:26:12 Automation Mastercard 03/01/2024, 11:26:11 231312000013 Automation 03/01/2024, 11:26:11 Mastercard 231312000013 Automation Mastercard 03/01/2024, 11:26:08 231312000013 Automation 02/01/2024, 15:31:56 14218 Visa 100 ^ Results per page

VS.

Regular refund



Unmatched Refund