

## 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: [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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```

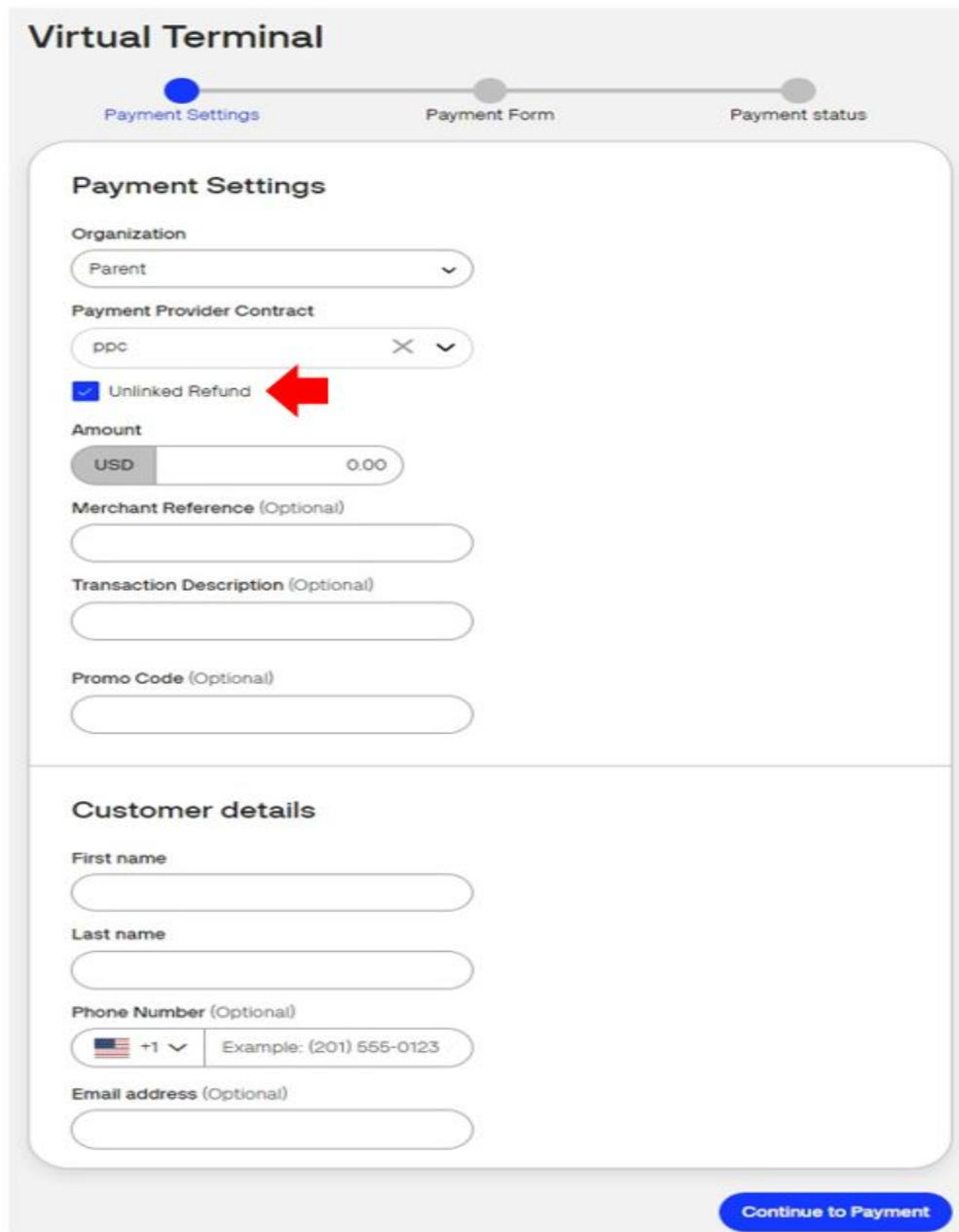
{
  "payment_provider_contract" "30b8bec8-5042-4e67-939c-5453fbe41711",
  "card_brand" "string",
  "brand_choice" "MERCHANT",
  "amount" 0,
  - "detailed_amount" {
    "gratuity_amount" 150,
    "tax_amount" 150,
    "surcharge_amount" 150
  },
  "currency_code" "AED",
  "customer" "0a57b387-2ba7-4f65-be2f-e176bb49d2ce",
  "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.

## 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
Add filter

Total: 54 orders
Orders
Transactions

Created	Reference	Merchant Reference	Organization	Product	Orig. amount
03/01/2024, 11:26:23	231312000013	-	Automation	Visa	1110 GBP
03/01/2024, 11:26:21	231312000013	-	Automation	Visa	1110 EUR
03/01/2024, 11:26:12	231312000013	-	Automation	Mastercard	1110 NOK
03/01/2024, 11:26:11	231312000013	-	Automation	Mastercard	1110 DKK
03/01/2024, 11:26:11	231312000013	-	Automation	Mastercard	1110 GBP
03/01/2024, 11:26:08	231312000013	-	Automation	Mastercard	1110 EUR
02/01/2024, 15:31:56	-	14218		Visa	4 ISK

Results per page
100

4 ISK
Ecommerce

History
Details
Customer
Documents

Organization
Reference

Transaction logs

Refund Refunded
4 ISK

January 3, 2024 at 13:45:02

By

Refund Authorized
4 ISK

January 2, 2024 at 15:31:56

By

Related Transaction
4 ISK

January 2, 2024 at 13:26:13

ID: fd97f247-b0de-46c3-8cfa-fcb380668d13

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	Orig
17/01/2024 15:47:31	171647000028	-		Mastercard	3.00 EUR

Results per page
10

3.00 EUR
Pos

History
Details
Customer
Documents

Organization
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