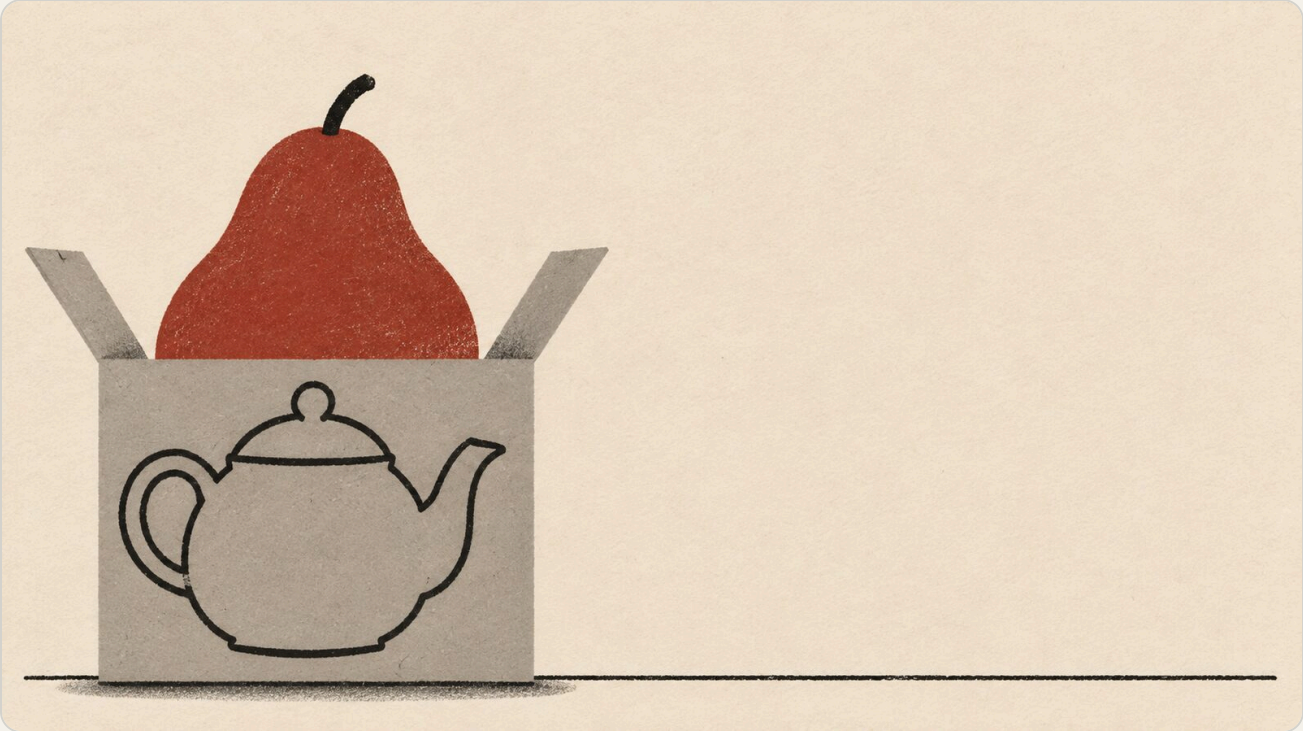
The buyer returned a different item: what eBay and PayPal sellers do before refunding



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PLATFORMS

The buyer returned a different item: what eBay and PayPal sellers do before refunding

eBay buyer returned a different item? Check the box before you refund. What eBay and PayPal let a seller do, by when, and what to keep if a chargeback follows.

BY CLAIRE HOLLOWAY · PUBLISHED NOV 17, 2026 · 12 MIN READ

KEY TAKEAWAYS

- Chargewood's reading: if an eBay buyer returned a different item, hold the refund and ask eBay to step in within 2 business days of receiving it. eBay decides.
- eBay's Money Back Guarantee removes coverage for "Returning an item other than the original item received", yet eBay may refund the buyer once tracking shows delivery.
- Asking eBay to step in ends the option to deduct, and a ruling against the seller counts as closed without seller resolution.
- Answer before the due date on your PayPal case, as soon as the box is open. PayPal's general dispute API text says a dispute closes for the buyer if the merchant misses it.

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You opened the return and it isn't what you shipped. The refund clock is already running, and the forum thread you just read offers three answers: let it expire, refund and appeal later, withhold 50%.

When an eBay buyer returned a different item, eBay's own pages name a fourth answer: ask eBay to step in. eBay's and PayPal's help pages carry no dates, so everything here is from US pages as they read in November 2026.

What should you do when an eBay buyer returned a different item?

Hold the refund, record what came back, and ask eBay to step in within 2 business days. That recommendation is Chargewood's reading, not an eBay instruction, and it has costs: you lose the option to deduct, and a ruling against you counts as closed without seller resolution. eBay decides, and nothing here promises the result. eBay's return page for sellers puts the choice in one sentence: "Once you've received the item, you have 2 business days to review and issue a refund, or ask eBay to step in and help." It adds: "Carefully check the returned item before issuing a refund."

1. **Stop before the refund.** Once it's sent, what's left is reporting the buyer, and your item's value isn't on eBay's list of what a report covers. Holding the refund doesn't promise you the item back either.
2. **Record what came back.** Photograph the label and tracking, the packaging, the contents, and any serial number or item marks. Note the weight. Already opened it? Do this now, keep whatever packing is left, weigh what you have and note the time. All of that is Chargewood's advice, not an eBay or PayPal requirement.
3. **Read the deadline in the return details.** eBay says that "In some cases, sellers have additional time to issue the refund." The date on the return beats your own count.
4. **If it's a different item, ask eBay to step in.** In Seller Hub, go to Orders, open the Returns or Requests and disputes tab, select See details, then Report problem. Your own item, used or damaged, is a deduction instead.
5. **Describe, don't accuse.** It may be an honest mix-up. Say what arrived and leave the motive out.

What happens on eBay and PayPal if you do nothing?

On eBay, doing nothing can end in a refund you didn't send. eBay's Money Back Guarantee policy says that if return tracking shows the item was delivered, "eBay may automatically issue a full refund on the seller's behalf". PayPal is less direct.

WHERE	WITH NO SELLER ACTION	SOURCE
eBay, return delivered	eBay may refund the buyer in full by itself	eBay's Money Back Guarantee policy and return page
PayPal, return reported	The dispute closes for the buyer at its due date, on a general API sentence that isn't about returns. PayPal's seller help doesn't mention your answer	PayPal's Customer Disputes API and seller help

The return page ties that refund to the same 2 business days, so "let it expire" isn't a neutral move on eBay. The word is "may", but no eBay page read says waiting protects the seller.

What does eBay's policy say about a buyer returning a different item?

eBay's Money Back Guarantee removes the buyer's coverage. Its loss-of-coverage rules say buyers "will not be covered" if they engage in the listed activity, and the list includes "Returning an item other than the original item received".

eBay's policy on the condition of returned items adds: "To be eligible for a full refund, the exact item you purchased must be returned."

The eBay seller protection that looks closest isn't your next step. A seller who thinks a buyer is lying about an item not as described (SNAD, in forum shorthand) finds this heading in eBay's seller protections: "A buyer falsely claims an item was not as described".

It's for Top Rated sellers in the US or Canada, on eBay.com listings with 30-day or longer returns, and it comes after the refund: "Ensure you have completed the return and issued a refund to the buyer." If eBay finds the claim false, it may pay up to $6.00 on the return label, removes related feedback and leaves the return out of your rate. Your item's value isn't on the list.

Any seller can report a buyer under the abusive buyer policy, which lists the same behavior. But eBay says "If we aren't sure about something, we may not take any action", and that it "can't discuss the results of any investigations".

How do you ask eBay to step in on a return, and by when?

Use Report problem in Seller Hub, under Orders. eBay's step-in page for sellers says: "If any issues come up after an item is returned to you, you'll be able to report the problem and ask us to step in and help." Do it inside the 2 business days. eBay's developer documentation has a reason for this case, `BUYER_RETURNED_WRONG_ITEM`. That's a developer name, not necessarily what your screen shows.

STEP	EBAY'S CLOCK
You refund, or ask eBay to step in	2 business days after receiving the item, unless the return details give more time
Latest you can ask eBay to step in	10 business days after the refund deadline has passed, if you're issuing a refund
eBay answers	Normally within 48 hours, occasionally longer
You appeal	Within 30 calendar days of the case closing, with new information

Don't count on the 10 business days. No eBay page read says that asking stops eBay's own automatic refund, so ask early.

Asking has a cost:

- **The deduction goes.** eBay says "you'll no longer be able to deduct an amount from the buyer's refund, even if you qualify under our seller protections."
- **A ruling against you counts.** eBay refunds the buyer and seeks reimbursement from you, with no fee credits. The case counts as "closed without seller resolution", "which can affect your seller performance level".
- **eBay would rather you didn't.** Its tip: "Whenever possible, we recommend resolving your buyer's issue and not asking eBay to step in."

If eBay finds you met your obligations, "the case will be closed and you won't need to do anything else." eBay's Money Back Guarantee policy adds that if eBay determines a buyer didn't meet the return requirements, "the buyer may not receive a full refund for the item and/or shipping costs". On funds held for a return, the return page says: "Once the return has been resolved, you'll receive any remaining funds in your Available balance within 3 business days." eBay's step-in page says it may "ask the buyer to return the item to you" in some situations it lists. The eBay pages read don't say that happens on a swap, and don't promise any of this for a swapped item.

The appeal answers the other forum line, "refund first, appeal later". eBay describes an appeal of "eBay's decision", and its appeal page offers one "when we've stepped in to help resolve an issue". A refund you sent yourself is neither, so Chargewood's reading is that there may be nothing to appeal.

For the request itself, eBay says to "follow the instructions from there", and the pages read don't show the form. Two sentences of ours, not eBay's wording: "I shipped [item, with serial or marks]. The return delivered on [date] contained [what arrived], and I have photos of the label, packaging and contents."

The eBay and PayPal pages read don't say what to do with the wrong item. Chargewood's reading is to keep it as it came, and not use, resell or ship it until the case closes.

Those pages set no rule for messaging the buyer about a swap either. eBay's return page lists "Send the buyer a message" among a seller's responses, and eBay's payment dispute page lists "Messages with the buyer showing that a refund isn't required" as recommended evidence, so Chargewood's

reading is to send one factual message, keep it, and not wait past the deadline for a reply.

> *The 2 business days eBay gives you to refund are also the days to ask it to step in.*

What if the item came back used or damaged instead?

A used or damaged return is a deduction, in effect an eBay partial refund: your own item, in worse shape. eBay's separate option called "Offer a partial refund" is for a buyer who keeps the item. eBay lets qualifying sellers deduct up to 50% to recover lost value, as long as you "report the buyer and send the refund within 2 business days after receiving the item back". It isn't for restocking, return postage or market losses.

- **Who qualifies.** Top Rated sellers with 30-day or longer returns on eBay.com, US or Canada, or any seller not Below Standard on a listing with free returns.
- **How.** In your Returns dashboard, select Report Problem or Refund Now and enter the reason. Pick the percentage, add a comment, then select Refund now.
- **How much.** eBay's guideline is 5–10% for good condition, 15–30% for fair and 35–50% for poor.
- **What it costs.** No fee credits. eBay keeps the return open up to 10 days, and if it's asked to step in then, the case isn't counted as closed without seller resolution.

Does a different item qualify? The eBay pages read don't settle it. eBay's poor-condition row includes "significantly different than how it was shipped to the buyer" and "sold multiple items but the buyer didn't return all of them", so part of an order missing belongs here. Chargewood's reading is that a swap isn't lost value on your item, because your item isn't there. Treat it as a step-in case.

An invented example shows the arithmetic. You sold a lens for $400 and a cheaper lens came back. Deduct the full 50% and you refund $400 − $200 = $200, and you still don't have your lens.

What do you do when a PayPal buyer returned a different item?

Tell PayPal what arrived as soon as you've opened the box, and before the due date on the case. PayPal's dispute API says a dispute closes in the buyer's favor if the merchant doesn't respond by the due date, and its seller help says: "Once delivery of the return is confirmed, PayPal will process the refund to the buyer." PayPal's API schema has an answer for this case: `EMPTY_PACKAGE_OR_DIFFERENT`, "The package was empty or the goods were different from what was expected".

That rests on less than it sounds. The PayPal help pages read don't say what a seller's silence on a return does, and neither that seller page nor the buyer help below mentions your answer. The API sentence is general to disputes. So "silence means a refund" is Chargewood's reading, not PayPal's sentence.

The buyer's clock is in PayPal's buyer help: "We usually give a timeframe of 10 days to return the item and provide us with the tracking information." No PayPal page read gives a fixed window for your answer, so read the date on the case.

A given dispute lists which answers it allows. The PayPal pages read don't show where this answer sits in PayPal Resolution Center, or what PayPal does after `EMPTY_PACKAGE_OR_DIFFERENT`.

Can the buyer still file a chargeback after the return?

Yes, on eBay and PayPal, and what you recorded becomes your evidence. On eBay, a buyer who goes to their bank opens an eBay payment dispute, and eBay's payment dispute page says any open return request is "immediately closed". You then have 5 calendar days to accept or challenge, and the buyer's institution decides.

That page's evidence table names this exact case, under "Buyer didn't receive a refund":

> Proof that the item was returned in a different condition, or that a different item was returned

For a dispute that the item doesn't match the listing, eBay's payment dispute seller protections look for a refund through eBay, full or with a guideline deduction, or a same-type case eBay already resolved. Chargewood's inference: a seller who has done neither isn't on that list when the dispute lands.

If you refunded and the buyer files anyway, eBay lists "Filing a chargeback after receiving a refund" as abusive behavior. Chargeback and refund on the same charge and what a friendly fraud chargeback is cover that situation.

On PayPal, customers can file within 180 days of the transaction date, and "the decision is ultimately made by the card issuer and we don't decide the outcome." PayPal Seller Protection excludes a claim "(either with us or their card issuer)" that the item isn't what was ordered, so your own evidence is what's left. PayPal chargebacks and fees has the stages.

The platform pages read don't settle what Visa or Mastercard rules say about a swapped return, so this post makes no claim about them. The general evidence for a not-as-described dispute is in the Visa 13.3 evidence map. If you've already lost, start with why you lost the dispute. To keep this buyer away, see how to block a customer after a chargeback.

What does Chargewood do when a return comes back?

On eBay, Chargewood asks *What came back?* before the refund and offers three answers. On PayPal, it asks what was in the box. Chargewood sends nothing without you, except automation you switched on. eBay and PayPal make their own decisions, and Chargewood promises no outcome from either step.

YOUR ANSWER ON EBAY	WHAT CHARGEWOOD SHOWS	WHAT CHARGEWOOD SENDS
What I shipped	The proposed refund	The refund, when you approve it
Something else, while eBay says you may ask	A place for photos and your note, then a confirmation that eBay decides and that you can no longer deduct	Your photos and note, with the request to step in, when you approve it
Something else, when eBay doesn't say so	A pointer to Report problem in Seller Hub, before the deadline	Nothing
My item, but used or damaged	How to deduct in Seller Hub, if your account and listing qualify	Nothing

Chargewood checks a prepared request first, and the card says: "If eBay refunds the buyer before this is sent, it can't be sent." On eBay, the question is skipped only if you switched on automatic refunds yourself, which are off by default.

On PayPal, Chargewood checks whether PayPal is asking about a return, opens a step on the dispute page headed *The return is back. What was in the box?*, and emails you. It offers only the answers PayPal allows on that dispute. You write a note, add photos if you have them, and confirm the answer before it goes. Describe what arrived in the note itself, and keep the originals. If you never answer, Chargewood sends nothing.

If a return is in your hands now, read the deadline and record what came back. On eBay, Chargewood can pick up an open return, but its check comes first and eBay may refund before anything is sent, so if the deadline is close, use Report problem yourself. On PayPal, Chargewood leaves a dispute from before you connected alone until you start it, so if time is short, answer in PayPal.

For the next return, decide who opens the box and what they record. Chargewood for eBay and PayPal sellers asks what came back on the returns it picks up.

BEFORE YOU REFUND: CHARGEWOOD'S ADVICE, NOT AN EBAY OR PAYPAL REQUIREMENT

Shipping label and return tracking	PHOTO
Packaging as it arrived, or whatever is left	PHOTO
Contents, laid out	PHOTO
Serial number or item marks, against what you shipped	COMPARE
Weight of the package, or of what you have	RECORD

THE NUMBERS, AND WHERE THEY COME FROM

2 business days

to refund, or ask eBay to step in, once the returned item is back

eBay, How to handle a return request as a seller
ebay.com/help/returns-refunds/returns-refunds-sellers/ret...

Up to 50%

deduction for lost value on a used or damaged eBay return, if you qualify

eBay, Seller protections
ebay.com/help/policies/selling-policies/seller-protection...

10 days

PayPal's usual window for a buyer to return the item and give tracking

PayPal, How do I add tracking information to my dispute
paypal.com/us/cshelp/article/how-do-i-add-tracking-inform...

Questions people ask

Should I let an eBay return expire if the buyer sent the wrong item?

Not as a plan. eBay's Money Back Guarantee policy says that if return tracking shows the item was delivered, eBay may automatically issue a full refund on the seller's behalf, and its return page says it may do so if you don't refund within 2 business days of receiving the item. None of the eBay pages read in November 2026 says waiting protects the seller. The choice eBay states is to refund or ask eBay to step in within those 2 business days.

Should I refund first and report the buyer afterward?

Only if you accept that the money goes first. eBay's protection for a buyer who falsely claims an item was not as described requires a report and a completed refund. It lists up to $6.00 on the return label, related feedback and your not-as-described rate, and the item's value isn't on that list. It is for Top Rated sellers in the US or Canada, on eBay.com listings with 30-day or longer returns. eBay describes its 30-day appeal as an appeal of eBay's own decision, so Chargewood's reading is that a refund you sent yourself doesn't give you one.

What if eBay already refunded the buyer?

Keep your record and report the buyer, because the appeal is unsettled. eBay's appeal page offers one "when we've stepped in to help resolve an issue", and for cases "closed without seller resolution" through your Seller Dashboard, within 30 calendar days. The eBay pages read in November 2026 don't say whether an automatic refund counts. Chargewood's reading is to look for the case in that dashboard and appeal if it's listed, with no result promised. eBay says you can assist it "by reporting the buyer and clearly describing what they are doing", and also that it may take no action and can't discuss results. Keep the photos and label: eBay's payment dispute page lists "Proof that the item was returned in a different condition, or that a different item was returned" as recommended evidence if a dispute follows.

Can I deduct from the refund if a different item came back?

eBay's pages read in November 2026 don't settle it. Its deduction of up to 50% exists to recover lost value when an item comes back used, altered or damaged, and those pages don't say whether a wholly different item qualifies. Chargewood's reading is that a swap belongs with asking eBay to step in, not with a deduction. A partly returned order is different: eBay's poor-condition guideline names "sold multiple items but the buyer didn't return all of them", so that does belong to the deduction.

What if the buyer returned an empty box?

On PayPal, the dispute API has an answer for it, EMPTY_PACKAGE_OR_DIFFERENT, where a given dispute allows that answer. The PayPal pages read in November 2026 don't say what it does next. The eBay pages read then don't name a return that comes back empty, so use the general route: eBay says that if any issues come up after an item is returned, you can report the problem and ask eBay to step in. Keep the shipping label and record the package's weight, because with no item to photograph, those are the record you have.

Does PayPal refund the buyer if I don't answer?

PayPal's help pages read in November 2026 don't say so directly. PayPal's dispute API says a dispute closes in the buyer's favor if the merchant doesn't respond by the due date, and its help says the refund follows once delivery of the return is confirmed. That silence ends in a refund is Chargewood's reading of those two sentences, and the API field is general to disputes, not specific to returns. Answer as soon as the box is open, and before the due date on your case.

chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/ebay-buyer-returned-different-item
More guides to reason codes, evidence and dispute ratios: chargewood.com/blog