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How do refunds work?

5 months ago · Updated

Here at Sezzle, we make getting a refund as easy as possible because we've got you covered! Here's what you need to know.

- As soon as the merchant sends us a refund, we'll let you know. Your payment plan will be updated automatically and we will send you an email detailing exactly what's changed
- Until the merchant processes your refund to Sezzle, we continue collecting payments per our user agreement.
- Anything refunded to you will cancel outstanding payments first and then whatever is left over is sent straight back to the payment method you used to originally place your order. We want to cancel or reduce unpaid installments first to prevent you from receiving a credit only to still owe us another installment.
- Sometimes refunds can be returned in installment amounts to reflect how the payments were made originally, so it's helpful to check for anything labeled "Sezzle," rather than specific amounts.
- If you've received communication from the merchant that they've sent a refund, but you haven't received an email from Sezzle confirming a refund was issued, it can be helpful to follow up with the merchant regarding its status.
- If the merchant issues store credit, no changes will be made to your Sezzle order. You will still be responsible for all payments because you received the purchase price back in a different form. Similarly, if a merchant refund is issued via cash or a third party such as Venmo or PayPal, a refund will not be issued to your Sezzle account.

See below for some sample refund scenarios.

Order Total	Amount Paid	Amount Due	Returned Amount	Amount Refunded to Original Payment Method
\$100	\$25	\$75	\$25	\$0. The fourth installment (of \$25) is canceled entirely, and the second and third installments are still due.
\$100	\$25	\$75	\$51	\$0. The third and fourth installments are canceled entirely (\$50 total) and the second installment is reduced by \$1.
\$100	\$25	\$75	\$76	\$1. The second, third, and fourth installments are canceled entirely (\$75 total).
\$100	\$25	\$75	\$100	\$25. All outstanding installments are canceled, and the one that was paid is completely refunded.

Finally, if you paid for an order with multiple payment methods, like using two different cards, for example, your refund will be split between those payment methods. If you are due any money back to your original payment method, the refunded amount will appear on your account within 10 business days after receiving the refund email from Sezzle.

Repayment Schedule

1	Paid Fri, Mar 20, 2020	\$25.00 Credit Card ****1111	
2	Paid Thu, Apr 02, 2020	\$25.00 Credit Card ****1111	
3	Paid Tue, Apr 14, 2020	\$25.00 Credit Card ****2222	
4	Paid Tue, Apr 14, 2020	\$25.00 Credit Card ****2222	

In the screenshot above, the shopper would receive a total of \$50 back to their credit card ending in 1111 and a total of \$50 back to their credit card ending in 2222.

The payment method I used is now canceled or closed.

Due to industry regulations, we can only send refunds back to the original payment method. However, most banks and card companies have policies in place for instances just like this. If you have a new account with the same institution, they can often credit the funds to the new account. If you closed all accounts entirely, they may notify you of the credit or issue you a check. In all instances, we recommend reaching out to your financial institution directly, as they'll be the best source of information regarding their processes.

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