

Payment cancellation and cash return

When the enterprise fail to deliver a product or a service paid for by bankcard to a customer, or a customer cancel the order, it is possible to cancel the authorization by bankcard later (completely or partially). Payment can be cancelled/refunded via Personal account of the enterprise in IPS Assist, or using Web service.

IPS Assist supports the following types of returns and cancellations:

Authorization return (on-line cancellation)

Procedure for the cancellation of authorization by bankcard before financial transaction is created. Usually the authorization can be cancelled within the same day when the payment is performed.

Partial cancellation

Partial cancellation is admissible for processings with applicable setting, before the financial transaction is performed. If a partial cancellation is performed after the successful authorization, the financial transaction will be made for the remaining amount of the payment. Partial cancellation for enterprising operating based on the double-stage mode is possible only after financial confirmation (before the financial transaction is sent), and is similar from financial point of view to the payment confirmation.

Refund

Refund is a procedure for full or partial cash return to a customer for the payment performed in the enterprise's Internet-shop using bankcard. Refund operation can be performed after the financial transaction has been made.

Financial transaction cancellation

Financial transaction cancellation is the cancellation of payment (by a bankcard) operation that was authorized, and the appropriate financial transaction was performed. The operation of financial transaction cancellation implies a full refund, taking into account the possible performs of the currency differences on the date of payment and on date of financial transaction cancellation.

The procedures for cancellation and refund in Personal account are described in Personal account [operation instructions](#).

You can also make a cancellation or refund using [Web service](#). For this, send HTTP POST or SOAP request (in UTF-8 coding) to IPS Assist server.

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