How to Refund or Void an Authorize.net Transaction

TacticalPay | Authorize.net Gateway

1 Overview

Sending money back to a customer takes one of two actions in the Authorize.net Merchant Interface, depending on whether the payment has settled. This guide shows you which one to use, then walks you through each — a **refund** for settled payments and a **void** for payments that haven't settled yet.

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2 Refund or Void?

TRANSACTION STATUS	WHAT TO DO
Unsettled → Void	Cancels the whole transaction before it settles. Voids can't be partial and can't be reversed.
Settled → Refund	Returns all or part of the payment to the original card or bank account, within 180 days of settlement.

Did the order come from your website? If it was placed through Shopify, WooCommerce, or BigCommerce, refund it from the order in that platform instead — that keeps your store and the gateway in sync. Use the steps below for payments taken directly in Authorize.net.

3 Refund a Settled Transaction

1. **Sign in** at `login.authorize.net`.
2. **Open Manage Transactions.** Select **Payments** in the left navigation, then **Manage Transactions**.
3. **Find the original transaction.** Switch to **Settled**, set the date range, and search by Transaction ID, customer name, or last four digits. Need a hand? See "How to Find a Transaction in the Authorize.net Gateway" on `tacticalpay.com/knowledge-base/payments`.
4. **Confirm it's eligible.** Open the **Transaction ID** and check that it's settled, settled within the past 180 days, and that the amount and customer are right. The **Refund** button only appears when the transaction qualifies and your login has refund permission.
5. **Select Refund.** The **Refund Transaction** window opens.
6. **Enter the amount.** Leave the original amount for a full refund, or enter a smaller amount for a partial refund. All refunds on a transaction combined can't exceed the original amount.
7. **Add optional details.** Update the **Invoice Number** or **Description** if needed. To send a receipt, confirm the customer email and check **Email transaction receipt to customer**.
8. **Submit.** Review everything, select **OK**, and save the new refund **Transaction ID** from the confirmation page.

4 Confirm the Refund

- **Check the confirmation page** for a successful result and the refund's Transaction ID.
- **Look under Unsettled.** The refund first shows with the status **Refund/Pending Settlement**.
- **Confirm after settlement.** Once the batch settles, search for the refund and confirm the final amount and status.
- **Set expectations.** Card refunds usually reach the customer's account within 3–5 business days, depending on their bank.

5 Void an Unsettled Transaction

1. **Open Manage Transactions.** Select **Payments > Manage Transactions**.
2. **Show unsettled payments.** Select **Unsettled** under Quick Filters.
3. **Open the transaction.** Select the **Transaction ID** and confirm the amount and customer.
4. **Void it.** Select **Void** and confirm. The status changes to **Voided**, and the payment won't settle.

Only need to return part of an unsettled payment? Voids are all-or-nothing. Say a customer buys a rifle and a case, then returns the case the same day — wait for the batch to settle, then issue a partial refund for the case. After a void, the customer's bank may keep a temporary hold on the funds for a few days before releasing it.

6 Refund Rules

RULE	WHAT TO KNOW
Settlement	Only successfully settled transactions can be refunded. Unsettled ones are voided.
Time limit	Linked refunds are available for 180 days after the original transaction settled. Older than that? Open a support ticket.
Refund amount	You can issue more than one refund, but together they can't exceed the original amount.
Original account	The refund goes back to the same card or bank account used for the payment.
Authorization Only	An authorization must be captured and settled before it can be refunded — or voided if you don't want it. Uncaptured authorizations expire after 30 days.

7 Common Issues

ISSUE	WHAT TO CHECK
Refund button is missing	Confirm the transaction is settled, settled within the past 180 days, and that your login has refund permission.
Amount exceeds original payment	Check for earlier partial refunds and lower the new amount so the combined total stays within the original.
Refund is declined	Review the decline response. If the customer's card was closed or replaced, open a support ticket and we'll help with next steps.
Processing error	Remove special characters from the Description field and submit again.

Need help? More guides are at `tacticalpay.com/knowledge-base/payments`. For questions on refunds and voids, email `Support@TacticalPay.com` or open a support ticket at `tacticalpay.com/support` — our in-house, Texas-based team will get back to you.