BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Returns, Refunds & Disputing a Charge

Sending things back, chasing a late refund, and getting your card company on your side, in plain English

A plain-English guide to getting your money back

Ask the seller, then your card company, and keep a little proof

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For online and in-store shopping in the U.S. and Ohio · facts current November 2026

What's Inside

This is your guide to returns, refunds and disputing a charge. It walks you through sending things back the modern way, with QR codes and drop-offs instead of tape and labels, tracking down a refund that's late, and using your card company when a seller won't make it right. The big rule: **ask the seller first, then your card company, and mind the deadlines.** Read it in any order; there's no test.

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PART 1

Getting Started

Returns, refunds and disputes are three different tools. Here's which one to reach for, and what to check before you buy.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe a sweater arrived two sizes too small, or a package never showed up, or there's a charge on your card statement you don't recognize. Maybe a store promised a refund three weeks ago and nothing has appeared. Whichever it is, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted.

The big idea

You have more protection than you might think, especially when you pay with a **credit card**. But the protection has **deadlines**, and it works best when you keep a little proof along the way. This guide shows you the order to do things in: ask the seller first, then use your card company, then report it if you need to.

WHAT THIS DOES FOR YOU

What this guide does for you

You'll know how to start a return on a phone or computer, use the QR codes stores send instead of printed labels, track down a late refund, and dispute a charge the right way, on time. You'll also know the refund scams to hang up on.

You're never stuck alone

If a return or a charge has you tangled up, call me at **(330) 200-8042**. Let's get you sorted.

— Bill

CHAPTER 2

Returns, Refunds & Disputes: Three Different Tools

People often use these words as if they mean the same thing. They don't, and knowing the difference tells you who to call.

Word	What it means
Return	You send or bring the item back under the store's return policy. The store decides the rules, the window and whether you get cash or store credit.
Refund	The money coming back to you, usually to the card or account you paid with. It follows a return, a canceled order, or a store fixing its own mistake.
Dispute (chargeback)	You ask your card company to reverse a charge because something went wrong and the seller won't fix it. Your rights depend on how you paid.

The usual order

1. **Ask the seller first.** Start a return or contact customer service. Most problems end here.
2. **If the seller won't fix it**, contact your card company and dispute the charge.
3. **If you still can't get it resolved**, file a complaint with the Ohio Attorney General or the Consumer Financial Protection Bureau. See Chapter 26, *If the Dispute Doesn't Go Your Way*.

Checked against the CFPB (How can I get a refund on a product or service I purchased with my credit card?) on November 13, 2026.

GOOD TO KNOW

Exception: charges you didn't make

If a charge is fraud, meaning you never made it at all, skip the seller and call your card company right away. See Chapter 21, *Credit Card Disputes: Your 60 Days* and Chapter 22, *Debit Cards Are Different*.

CHAPTER 3

Before You Buy: Reading a Return Policy

The easiest return is the one you planned for. Thirty seconds before you buy can save a lot of trouble later.

What to look for

- **The window:** how many days you have. Thirty, sixty and ninety days are common, and electronics are often shorter.
- **Who pays return shipping:** "free returns" or a fee taken out of your refund.
- **Restocking fees:** some stores keep a percentage on opened items.
- **Refund or store credit:** some stores only give a gift card or credit.
- **Final sale:** clearance and some personal items can't be returned at all.
- **Who the seller is:** on big websites, many items come from other sellers with their own rules.

Examples from big stores

Store	Typical window	Shorter for
Walmart	90 days for most items	Most electronics 30 days; wireless phones 14 days; major appliances 2 days
Target	90 days for most items (extra 30 days for Target Circle Card holders)	Electronics; Apple products and phones have a shorter window
Costco	Generous on most items	TVs, computers and major electronics: 90 days

Checked against Walmart's return policy pages and Target's returns page on November 13, 2026.

TIP

Holiday windows

Many stores stretch return windows for holiday shopping. Walmart, for example, lets most items bought October 1 through December 31 come back until January 31. Check the store's page each year; these change.

HEADS UP

Policies change

Return policies are a store's choice and change often. Treat the table as a guide and check the store's own page before you buy.

CHAPTER 4

Ohio's Return-Policy Rule

Here in Ohio, there's a rule many shoppers don't know about, and it's on your side.

- Stores in Ohio **aren't required** to give refunds.
- But if a store has a limited refund policy, or no refunds at all, it must **clearly post** that policy where you'll see it before you buy. Printing it only on the receipt isn't enough.
- If a store hasn't posted a policy, the Ohio Attorney General says a shopper who asks for a refund is entitled to one.

Checked against the Ohio Attorney General's Consumer Protection FAQs on November 13, 2026.

GOOD TO KNOW

Online orders

For websites, the return policy page is the "sign." Screenshot it, or save it as a PDF, when you buy something expensive. If the policy changes later, you have proof of what it said.

TIP

Where to complain

If an Ohio store won't follow its own posted policy, you can file a complaint with the Ohio Attorney General's office online or at **(800) 282-0515**. See Chapter 26, *If the Dispute Doesn't Go Your Way*.

CHAPTER 5

The Words You'll See

A short glossary. Come back to it whenever a word on a website puzzles you.

Word	What it means
Return window	The number of days you have to send or bring something back.
RMA or return authorization	A number the seller gives you that has to go with the package.
Return label	A prepaid shipping label for sending the item back. Sometimes printed, sometimes a QR code.
QR code	A square barcode on your phone that a store clerk scans instead of a paper label.
Drop-off	A store where you leave a return, such as a UPS Store, Kohl's or a post office.
Restocking fee	Money a store keeps when you return an opened item.
Store credit	A refund as a gift card or credit to spend at the same store, instead of cash.
Chargeback	A charge your card company reverses after you dispute it.
Billing error	A charge that's wrong: never received, wrong amount, never authorized, charged twice.
Statement	Your monthly credit card or bank bill. Dispute deadlines are counted from it.
Unauthorized charge	A charge you never made, such as from a stolen card number.

PART 2

Making a Return

Starting a return online, using QR codes instead of labels, and getting the package back safely with proof.

CHAPTER 6

Starting an Online Return

Almost every online store starts returns the same way: from your list of past orders. You don't need to call anyone.

1. Sign in to the store's website or app, the same account you ordered with.
2. Find **Orders**, **Your Orders**, **Purchase history** or **My account**.
3. Find the order and tap **Return** or **Return or replace items**.
4. Choose the item and a reason. Be honest; "no longer needed" is a fine reason.
5. Choose how to send it back: drop-off, mail or pickup. The store shows any fee here.
6. Choose how you want your refund, if asked: back to your card, or store credit.
7. Finish, and the store emails you a label or a QR code.

TIP

Pick "original payment method"

When you're offered a choice, getting money back to your card is usually best. Store credit only works at that store, and you can't dispute it later.

SCAM ALERT

Start returns from your own account

Don't start a return from a link in a text or email you weren't expecting. Open the store's app or type its website yourself. Fake "return your order" messages are common. See Chapter 28, *Fake Delivery & Return Texts*.

WHAT THIS DOES FOR YOU

What this does for you

No waiting on hold, no explaining your problem three times. A return started online usually takes five minutes.

CHAPTER 7

Using a QR Code Instead of a Label

Many stores no longer make you print a label. Instead they send a **QR code**, a square barcode, to your phone or email. You show it at a drop-off spot, and the clerk prints the label or scans it for you.

Three kinds of return you'll see

Kind	What you do
Printed label	Print it at home, tape it over the old label, and drop the package off or schedule a pickup.
QR code, boxed	Pack the item, bring it and the code to the carrier's counter, and they print and attach the label.
QR code, no box	Bring the item unpacked. The store boxes it for you. Amazon offers this at many drop-off locations.

Showing a QR code at the counter

1. Open the store's email or app on your phone and find the return.
2. Tap **Show QR code** or **View return code**.
3. Turn your screen brightness up.
4. Hold the phone flat for the clerk's scanner. Keep the receipt they give you.

TIP

No smartphone?

Ask the store for a printable label instead, or print the QR code email and bring the paper. At a post office, the clerk can also type in the short ID printed under a USPS code.

HEADS UP

Codes are tied to the right place

A UPS code won't work at a post office, and an Amazon code is for the drop-off you picked. Check the email for where to go.

CHAPTER 8

Amazon Returns

Amazon has some of the easiest returns, and some of the most confusing, because so many items come from other sellers. Here's the path.

1. Go to **Your Orders** in the Amazon app or at amazon.com.
2. Find the item and choose **Return or replace items**.
3. Pick a reason and a drop-off option. Amazon shows which locations are near you and whether a box or label is needed.
4. Amazon sends a QR code. Bring it and the item to the location you chose.

Where you can drop off

Amazon lists more than 10,000 U.S. drop-off spots, including The UPS Store, Whole Foods Market, Kohl's, Staples and FedEx Office. At many of them you don't need a box, tape or label: the store packs it for you. That option is for eligible items sold and shipped by Amazon.

Checked against About Amazon (free returns with no box, tape or label) and Amazon's Return Items You Ordered help page on November 13, 2026.

GOOD TO KNOW

Items from other sellers

If an item was sold by another seller, that seller's return rules apply and you may need to box and label it yourself. If the seller won't help, Amazon's A-to-z Guarantee may. See Chapter 25, *Marketplace Guarantees: Amazon & PayPal*.

TIP

Watch your refund status

Your Orders shows when Amazon received the return and when the refund was issued. Bill's Amazon Shopping manual has more on the app.

CHAPTER 9

Walmart & Target Returns

Big-box stores let you return online orders by mail or in the store, and in-store purchases with help from their apps.

Walmart

1. Open the Walmart app or go to **walmart.com/returns** and sign in.
2. Find the order in your purchase history and choose **Start a return**.
3. Choose to return it at a store, by mail, or, for eligible items, curbside.
4. For an in-store return, show the barcode or QR code the app gives you at the customer service desk.

Checked against Walmart's Free Returns and Standard Return Policy pages on November 13, 2026.

GOOD TO KNOW

No receipt at Walmart

Walmart can try to look up a store purchase using the card you paid with. Walmart says refunds to a card without a receipt may take up to 10 business days.

Target

Target lets you start returns from the Target app or target.com, then bring the item to a store or mail it. Most items have 90 days; Target Circle Card holders get an extra 30. Check **target.com/returns** for exceptions.

Checked against Target's returns page on November 13, 2026.

TIP

Bring the card you paid with

For any in-store return, bring the card you used. It helps the store find the purchase and sends the refund to the right place.

CHAPTER 10

Returning by Mail: USPS, UPS & FedEx

Sometimes the store gives you a label or code for a specific carrier. Here's what to expect at each.

At the post office (USPS)

- Bring your package and the **QR code** or the **8 to 10 character Label Broker ID** printed beneath it.
- The clerk scans it and prints the label right there. Some post offices have a self-service kiosk that does the same.
- If you'd rather print at home, you can enter that ID and your ZIP Code on the USPS Label Broker page.
- Can't find the email? Check your spam or junk folder, or ask the store to resend it.

Checked against USPS Label Broker FAQs on November 13, 2026.

At UPS or FedEx

Bring the package and the label or code to a UPS Store, UPS Access Point or FedEx location, whichever the store named. Ask for a **drop-off receipt**; it has the tracking number.

TIP

Use the tracking number

Your receipt's tracking number shows when the package reaches the store's warehouse. That's usually when the refund clock starts.

HEADS UP

Don't reuse an old label

Cover or remove the original shipping label so the package doesn't go back to you.

CHAPTER 11

Returning to a Store in Person

Sometimes the simplest return is the one you walk in with.

Bring these

- The item, with tags and all the parts, cords and manuals.
- The original box, if you have it.
- The receipt, or the order showing in the store's app.
- The card you paid with.
- A photo ID. Some stores ask for one, especially without a receipt.

At the counter

1. Tell the clerk you'd like to return it, and why.
2. Ask for the refund to go back to your card.
3. Before you leave, read the return receipt: the amount and where the refund is going.
4. Keep that receipt until the refund shows on your statement.

GOOD TO KNOW

Online orders at the store

Many chains take back their own online orders in the store. Check the order's return options first; some marketplace items from other sellers can't be returned in person.

FROM BILL

Ask nicely, ask clearly

A calm "I'd like this refunded to my card, please" goes a long way. If the clerk can't help, ask for a manager or the customer service number.

CHAPTER 12

Packing It Up & Keeping Proof

A few minutes of record-keeping turns a "he said, she said" into a sure thing if anything goes wrong later.

Before you send it

- Take a photo of the item, showing it's undamaged, and a photo of it in the box.
- Include everything that came with it: cords, parts, the manual, any free gift.
- Take a photo of the sealed box with the label on it.

Keep these until the refund shows up

- The return confirmation email.
- The drop-off receipt with the tracking number.
- Your photos.
- Notes of any phone calls: date, time, the person's name, what they promised.

TIP

One email folder

Make an email folder called "Returns" and drag every confirmation into it. On paper, a single envelope does the same job.

WHAT THIS DOES FOR YOU

Why it matters

If a store says it never got your return, your tracking number and photos are what your card company will ask for. You'll have them ready.

CHAPTER 13

Gifts & Returns Without a Receipt

Returning a gift is common, and stores are used to it.

- Ask the giver for a **gift receipt**, or look for one in the box. It lets you return the item without showing the price.
- Gift returns usually come back as **store credit** or a gift card, not cash.
- Some online stores have a gift-return page where you enter the order number from the packing slip.
- Without any receipt, stores may give store credit at the lowest recent price, or decline. Policies vary.

HEADS UP

Return windows still apply

Holiday gifts often have extended windows, but not forever. Return unwanted gifts early in January.

GOOD TO KNOW

Things you never ordered

If a package arrives that nobody ordered, it isn't a gift return at all. See Chapter 19, *Things You Didn't Order*.

PART 3

Getting Your Refund

How long refunds take, what to do when one goes missing, and your rights when an order is late, never comes, or was never ordered.

CHAPTER 14

How Long Refunds Take

A refund has two waits: the store has to receive and check the item, and then your bank or card company has to post the money. Knowing both saves a lot of worry.

Amazon's timeline, as an example

How you paid	After Amazon issues the refund
Credit card	3 to 5 business days
Overall, from sending it back	Can take up to 30 days, depending on shipping, processing and payment method

Checked against Amazon's Refund Timelines help page on November 13, 2026.

A rough guide for other stores

- **In-store return to a card:** often a few business days, sometimes up to two weeks.
- **Mailed return:** add shipping time, often one to two weeks, before the store even starts.
- **Debit card refunds** sometimes take longer to show than credit card refunds.

TIP

Look for "refund issued"

Most stores email you when the refund is issued. Count your wait from that email, not from the day you dropped the package off.

GOOD TO KNOW

It shows up as a credit

On your statement, a refund appears as a credit, often with a minus sign, under the store's name. It may not be on the same line as the original charge.

CHAPTER 15

The Refund Hasn't Shown Up

If you've waited longer than the store said, work through these, in order.

1. **Check the order page.** Does it say the return was received and the refund issued? If not, check tracking on your drop-off receipt.
2. **Check the right account.** Refunds go to the original payment method. If you paid partly with a gift card, that part goes back to the gift card.
3. **Check your statement** for a credit under the store's name, which may look a little different from the store name you know.
4. **Contact the store** through its website or app. Have the order number, tracking number and dates ready.
5. **Write down** who you spoke with and what they promised, and by when.
6. **Still nothing?** Ask your card company about disputing the charge. See Chapter 20, *When to Call the Card Company*.

HEADS UP

Don't wait too long

Card dispute rights have deadlines counted from your statement date, not from when you lost patience. If a refund is more than a few weeks late, call your card company. See Chapter 21, *Credit Card Disputes: Your 60 Days*.

SCAM ALERT

Refund trouble attracts scammers

If you post online about a missing refund, "support agents" may contact you. Real companies won't. Use only contact details from the store's own app or website.

CHAPTER 16

Store Credit vs. Your Money Back

Some stores offer a gift card or store credit instead of money back, sometimes with a little bonus to tempt you. Here's how to decide.

	Money back to your card	Store credit or gift card
Where you can spend it	Anywhere	Only that store
If the store closes	Your money is safe	Credit may be lost
Card dispute rights	Kept	Usually gone
When it might make sense	Almost always	You shop there anyway and get a real bonus

GOOD TO KNOW

Late or missing orders

When a seller cancels an order it couldn't ship, the FTC has said a gift card in place of a refund doesn't satisfy the federal rule. You're owed your money back. See Chapter 18, *Late Orders: The 30-Day Rule*.

Checked against the FTC's Business Guide to the Mail, Internet, or Telephone Order Merchandise Rule on November 13, 2026.

TIP

If you take store credit

Photograph the gift card number and keep it with your receipts. Use it soon. Bill's gift card manual covers checking balances.

CHAPTER 17

The Package Never Arrived

Tracking says "Delivered," but there's nothing on the porch. Or tracking hasn't moved in a week. Here's the path.

1. Check around: porch, side door, garage, mailbox, and with neighbors. Look for a delivery photo in the store's app.
2. Wait a day. Packages are sometimes marked delivered a little early.
3. Contact the **seller**, not the delivery company. The seller is responsible for getting it to you.
4. Ask for a replacement or a refund, and note what they say.
5. If the seller won't help, dispute the charge with your card company. A charge for something never delivered is a billing error under federal law. See Chapter 21, *Credit Card Disputes: Your 60 Days*.

Checked against the FTC's Using Credit Cards and Disputing Charges on November 13, 2026.

SCAM ALERT

Fake delivery texts

A text saying your package is "held" and needs a small fee is a scam. Check delivery only in the store's app or on its website. See Chapter 28, *Fake Delivery & Return Texts*.

TIP

Informed Delivery

The Postal Service's free Informed Delivery service shows mail and packages coming your way. Bill's Package Tracking manual explains it.

CHAPTER 18

Late Orders: The 30-Day Rule

A federal rule from the Federal Trade Commission, often called the Mail Order Rule, protects you when an online, mail or phone order runs late.

- A seller must ship within the time it promised, or within **30 days** if it didn't say.
- If it can't, it must tell you, give you a new date, and offer you the choice to **cancel for a full, prompt refund**.
- For longer or repeated delays, the seller needs your agreement to keep waiting.
- If the seller can't ship and doesn't get your agreement, it must cancel and refund you.

Checked against the FTC's Business Guide to the Mail, Internet, or Telephone Order Merchandise Rule on November 13, 2026.

TIP

Saying no to a delay

If you'd rather have your money than wait, reply to the delay notice in writing: "Please cancel my order and refund my card." Keep the email.

GOOD TO KNOW

Order dates matter

Take a screenshot of the promised delivery date when you order. It's your proof if things slip.

CHAPTER 19

Things You Didn't Order

Sometimes a package shows up that nobody in the house ordered.

You can keep it

The FTC says that under federal law you can treat merchandise you didn't order as a **free gift**. You don't have to pay for it or send it back. Exceptions: clearly marked free samples, and items charities send asking for a donation, which you can keep without donating.

Why unexpected packages happen

- A genuine mistake by a store or shipper.
- A gift from someone who forgot to say so.
- A **brushing scam**: a seller ships cheap items to real addresses so it can post fake reviews.

Checked against the FTC's What To Do if You're Billed for Things You Never Got, or You Get Unordered Products, and its brushing-scam alert, on November 13, 2026.

SCAM ALERT

If a bill or demand follows

You don't owe for unordered items. If someone demands payment or a charge appears on your card, dispute it. And don't scan a QR code that comes inside a mystery package; it could lead to a phishing site.

TIP

Check your accounts

A brushing package means someone has your name and address. It's a good moment to change your Amazon password and make sure two-step sign-in is on.

PART 4

Disputing a Charge

When the seller won't make it right, your card company can. Here's how, and the deadlines that matter.

CHAPTER 20

When to Call the Card Company

Your card company is your backup when the seller won't fix a problem, and your first call when a charge is fraud.

What happened	Who to contact first
A charge you never made (stolen card number)	**Card company, right away**
Charged twice, or the wrong amount	The seller; if they won't fix it, the card company
Item never arrived	The seller; then the card company
Returned it, refund never came	The seller; then the card company
Item arrived broken or not as described	The seller; then the card company
Canceled a subscription and still charged	The company; then the card company

Checked against the FTC's Using Credit Cards and Disputing Charges on November 13, 2026.

TIP

Use the number on your card

Call the number on the back of your card, or use your card company's app. Never call a number from a text or email about a "suspicious charge."

GOOD TO KNOW

Subscriptions

Bill's Subscriptions manual covers finding and canceling recurring charges. If a company keeps billing you after you canceled, keep the cancellation confirmation; it's your best evidence.

CHAPTER 21

Credit Card Disputes: Your 60 Days

A federal law, the **Fair Credit Billing Act**, gives credit card users strong rights to dispute billing errors. The key is the deadline.

What counts as a billing error

- A charge you didn't make, or one with the wrong date or amount.
- Something you didn't accept, or that wasn't delivered as agreed.
- A math mistake, or a payment or credit (like a refund) that wasn't posted.
- A charge you want explained or proof of.

The rules

- Dispute **in writing within 60 days** of the date the first statement showing the error was sent to you.
- Send it to the card company's **billing-disputes** address, not the payment address.
- The card company must acknowledge your letter within 30 days, and resolve it within two billing cycles (no more than 90 days).
- While it's being investigated, you don't have to pay the disputed amount, but do pay the rest of the bill.

Checked against the FTC's Using Credit Cards and Disputing Charges on November 13, 2026.

HEADS UP

Quality problems are different

A disagreement about quality, such as a sofa that sags, isn't a billing error. You may still have rights if you first tried to resolve it with the seller and the purchase meets certain conditions. Ask your card company.

TIP

Calling counts, writing protects

Most card companies let you dispute by phone or in their app, and that's usually enough. To keep every legal right, follow up in writing within the 60 days. See Chapter 24, *Writing a Dispute Letter*.

CHAPTER 22

Debit Cards Are Different

A debit card takes money straight from your checking account. Its protections come from a different law, the Electronic Fund Transfer Act, and they depend heavily on how fast you report a problem.

You report a lost or stolen debit card...	Most you could lose
Within 2 business days of learning of it	$50
After 2 business days	Up to $500
More than 60 days after the statement showing the charge	Possibly everything taken after that point

Checked against the CFPB's Regulation E, section 1005.6 (liability for unauthorized transfers) on November 13, 2026.

WHAT THIS DOES FOR YOU

Why many folks shop with credit

With a credit card, a disputed charge is the bank's money until it's sorted out. With a debit card, it's your money that's missing while the bank investigates. For online shopping, a credit card paid off each month is often the safer choice.

HEADS UP

Report fast

If your debit card is lost, or you see a charge you didn't make, call your bank the same day. Your bank's app may also let you lock the card instantly.

CHAPTER 23

Disputing a Charge in Your Card's App

Most card companies let you dispute a charge right in their app or website. The buttons vary, but the path looks like this.

1. Open your card company's app yourself and sign in.
2. Find the charge in your recent activity and tap it.
3. Look for **Dispute**, **Report a problem** or **Help with this transaction**.
4. Choose the reason: didn't receive it, returned it, charged twice, didn't make this charge, and so on.
5. Describe what happened in a few plain sentences, with dates.
6. Upload proof if asked: return tracking, photos, emails with the seller.
7. Submit, and write down the dispute or claim number.

GOOD TO KNOW

Temporary credits

Many card companies put a temporary credit on your account while they investigate. If the seller proves its side, the credit can be reversed, so keep your proof until the dispute is closed.

TIP

Check before you dispute

If a charge has an odd name, it may be a store you know billing under its parent company's name. Search the name on your statement, or ask your card company to tell you who it is, before you call it fraud.

HEADS UP

Disputes and store accounts

Disputing an Amazon order through your card makes it ineligible for Amazon's A-to-z Guarantee. Pick one route.

Checked against Amazon's A-to-z Guarantee help page on November 13, 2026.

CHAPTER 24

Writing a Dispute Letter

A short letter is your strongest protection under the Fair Credit Billing Act. The FTC publishes a sample letter you can copy. Here's what yours should include.

- Your name, address and account number (the last four digits are often enough in the letter itself).
- The charge: date, amount and the merchant's name as it appears on your statement.
- Why it's wrong, in one or two sentences: "I returned the item on March 3; tracking shows it was delivered on March 6; no refund has been issued."
- What you want: "Please remove the charge and any related finance charges."
- Copies (not originals) of your receipts, tracking and emails.

Sending it

1. Find the **billing inquiries** or **disputes** address on your statement or the card company's website.
2. Send it by **certified mail, return receipt requested**, so you have proof it arrived.
3. Make sure it arrives within 60 days of the statement date.
4. Keep a copy of everything you sent.

Checked against the FTC's Sample Letter for Disputing Credit and Debit Card Charges on November 13, 2026.

> **FROM BILL**
>
> **I can help you write it**
>
> If you'd like a hand drafting and printing a dispute letter, that's a perfect short remote session.

CHAPTER 25

Marketplace Guarantees: Amazon & PayPal

Big marketplaces have their own buyer guarantees, which can be faster than a card dispute when an outside seller lets you down.

Amazon's A-to-z Guarantee

- For items sold by a **third-party seller** on Amazon that never arrived, arrived damaged, defective or not as described, or when the seller wouldn't accept a return it should have.
- Contact the seller first.
- Request it within **90 days** of the latest estimated delivery date.
- In Your Orders, find the order and choose **Problem with order**, then follow the prompts to request a refund.
- If you've already disputed the charge with your card company, you're not eligible.

Checked against Amazon's A-to-z Guarantee and Request an A-to-z Guarantee Refund help pages on November 13, 2026.

PayPal

PayPal offers purchase protection on eligible purchases paid through PayPal. Bill's PayPal manual walks through opening a case. Payments marked as "friends and family" aren't covered.

HEADS UP

Payment apps between people

Zelle, and personal payments on Venmo or Cash App, don't have purchase protection. See Chapter 29, *Payments You Can't Dispute*.

CHAPTER 26

If the Dispute Doesn't Go Your Way

Most disputes are settled by the card company. If you think the decision was wrong, you still have options.

1. **Ask the card company why.** Request the seller's response and the reason for the decision in writing.
2. **Send more proof** if you have it, such as tracking or photos the card company didn't see.
3. **File a complaint with the CFPB** about the card company at **consumerfinance.gov/complaint** or **(855) 411-2372**. The CFPB says companies generally respond within 15 days.
4. **File a complaint with the Ohio Attorney General** about the seller, online or at **(800) 282-0515**. The office contacts the business and asks it to respond.
5. **Report it to the FTC** at **ReportFraud.ftc.gov** if a seller was dishonest.

Checked against the CFPB's Submit a Complaint page and the Ohio Attorney General's File a Complaint page on November 13, 2026.

GOOD TO KNOW

Ohio complaints are public records

The Ohio Attorney General notes that consumer complaints are public records. Before you buy from a company you don't know, you can also search its complaint history there.

TIP

Small claims court

For larger amounts, small claims court is another option. Your county's municipal or county court can explain how to file.

PART 5

Refund Scams to Hang Up On

Scammers know everyone is waiting on a refund or a package. Here are their favorite tricks.

CHAPTER 27

Fake Refund Calls & the "Overpayment" Trick

A caller says you're owed a refund: for a canceled tech-support plan, an Amazon order, or even from a government agency. To "process" it, they need to get into your computer, or have you sign in to your bank.

How it plays out

1. They ask you to install a program so they can connect to your computer.
2. They have you sign in to your bank "to receive the refund."
3. They claim they typed the wrong amount and sent you far too much. Your balance even seems to show it.
4. They beg you to send the "extra" back with gift cards, a wire, cryptocurrency or a payment app.

No refund was ever sent. They moved your own money between your accounts, or edited what you see on screen. What you send them is gone.

Checked against FTC consumer alerts on refund and tech support scams on November 13, 2026.

SCAM ALERT

The rules

Real companies don't need remote access to your computer to refund you. The FTC never asks you to pay to get a refund. Anyone who asks you to repay an "overpayment" with gift cards, wires, crypto or a payment app is a scammer. Hang up.

TIP

If you already let them in

Shut down the computer, call your bank on the number on your card, and then call me. Bill's Remote Support & Fake Tech Support manual walks through the cleanup.

CHAPTER 28

Fake Delivery & Return Texts

Because so many of us are waiting on packages and refunds, scammers send texts and emails pretending to be USPS, UPS, FedEx, Amazon or a store.

What they say

- "Your package can't be delivered. Update your address."
- "Pay a small redelivery fee to release your package."
- "Your refund is ready. Confirm your card details."
- "There's a problem with your return. Click here."

What to do

1. Don't tap the link or call the number in the message.
2. Open the store's app or type its website yourself, and check your order there.
3. Delete the text, and report it as junk on your phone.

Checked against FTC consumer alerts on fake shipping notifications and USPS text scams on November 13, 2026.

SCAM ALERT

Carriers don't text for fees

A delivery service won't text you asking for a fee or card number to deliver a package. That message is a scam.

CHAPTER 29

Payments You Can't Dispute

Card disputes are powerful, but some ways of paying don't have them. Scammers prefer exactly those.

How you paid	Can you dispute it?
Credit card	Yes, strongest rights
Debit card	Yes, but report fast; your money is out while it's investigated
PayPal goods and services	Often, through PayPal's purchase protection
Zelle, or personal Venmo or Cash App payments	Usually not, if you sent it yourself
Gift cards	Almost never
Wire transfers, cryptocurrency, cash	Almost never

Checked against the FTC's What To Do if You Were Scammed on November 13, 2026.

SCAM ALERT

The payment method is the clue

When a seller or caller insists on gift cards, a wire, crypto or a payment app, they're choosing a way you can't get back. Treat that request itself as the warning.

TIP

Shop with a card you can dispute

For online shopping, especially from a store you don't know, use a credit card. If something goes wrong, you'll have the rights in Chapter 21, *Credit Card Disputes: Your 60 Days*.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every step in this guide on one page.

CHAPTER 30

When to Call Bill

This guide covers what you need to handle returns and disputes on your own. But part of being helpful is being honest about when a hand saves you time and worry.

Good reasons to call

- You can't find where to start a return on a store's website or app.
- You need a return label printed, or help showing a QR code at the counter.
- A refund is late and you want help tracking down what happened.
- You'd like help disputing a charge in your card's app, or writing a dispute letter.
- Someone called about a refund and asked to get into your computer.
- You want your accounts and cards checked after a suspicious charge.

FROM BILL

How to reach me

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, and I'll never ask for your card numbers or passwords. Device Training is a good fit if you'd like to practice returns and card-app disputes together. $49 remote · $99 in your home. Call or text **(330) 200-8042** or book at **billshometech.com/book**. If you reach Sophie, my AI receptionist, she can answer simple questions and get you on my schedule.

Thank you for reading. You now know your rights, and the order to use them in.

— Bill

CHAPTER 31

Your Returns & Refunds Cheat-Sheet

Keep this handy. Everything that matters, on one page.

The steps

To do this	Do this
Start a return	Store app or website > **Orders** > the item > **Return** > reason > drop-off > refund to card.
Use a QR code	Open the return email > **Show QR code** > brightness up > let the clerk scan it.
Missing refund	Check order page > tracking > statement > contact store > then the card company.
Never arrived	Look around > wait a day > contact the **seller** > then dispute.
Dispute a charge	Card app > the charge > **Dispute** > reason > proof > save the claim number.
Credit card deadline	In writing within **60 days** of the statement showing the error.
Debit card lost	Report within **2 business days**: most you lose is $50.

The safety rules

1. Start returns from the store's own app or website, never a texted link.
2. Keep the drop-off receipt and tracking number until the refund shows.
3. Choose money back to your card over store credit.
4. Shop online with a credit card when you can.
5. No company needs remote access to your computer to refund you.
6. Anyone wanting gift cards, wires, crypto or a payment app is a scammer.

Keep this handy

My details	
My credit card's number (back of card)	_____
My bank's number (back of debit card)	_____
Dispute or claim number	_____
CFPB complaints	consumerfinance.gov/complaint · (855) 411-2372
Ohio Attorney General	(800) 282-0515
FTC fraud reporting	ReportFraud.ftc.gov
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You've got this

Ask the seller, then your card company, then report it, and keep a little proof along the way. That's the whole secret. Keep this guide close.