Refunding a ticket to a Debit Pay Code

Summary:

How can a refund be issued on a debit card pay code?

Error: Change/Refund debit card transactions are not allowed.

Solution:

For Non-EMV merchants (NCR Secure Pay):

Unlike credit cards, debit card pay codes cannot be used for refunds.

As an alternative:

- When an invoice paid with a debit card is returned, create the **Return Ticket** and process the debit card using a **Credit Card pay code**.
- When the return credit is settled as part of the regular settlement process, the refunded amount will be credited to the customer's account.

For NCR Secure Pay merchants using EMV:

If using **EMV** - as of 8.4.6.17 and 8.5.2, the Counterpoint restriction has been removed that prevented allowing returns/refunds to a debit card. Counterpoint now allows debit to be used for a refund and no longer returns the above error. If the refund/return transaction is approved by the processor, the transaction in Counterpoint will complete successfully.

*See also KB1212 - (EMV) DENIED 0031 NOT_PERMITTED_TRAN attempting to complete any return using a chipped DEBIT card

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