

# Self-Serve Theopay:

## Account History and Refunds



**TheoPay purchases settle the way normal card transactions do, but it will look different than what you may be used to with TheoPay Fulfillment purchases. You'll see a few steps different in your transaction history:**

| Status:                        | What it means                                                                                          |
|--------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Pending Charge</b> (a hold) | Funds are temporarily held for your order — reserved, not yet spent.                                   |
| <b>Pending Charge Release</b>  | The temporary hold was released. A final charge usually follows unless the vendor cancelled the order. |
| <b>Charge</b>                  | The final amount was charged — this is the actual purchase.                                            |
| <b>Refund</b>                  | Money was returned to your account.                                                                    |

# Self-Serve Theopay Purchase Status Q & A



## How long does a hold (pending charge) last?

A temporary hold is released about 14 days, followed by the final charge once the vendor fulfills your order.

## Why did my hold (pending charge) disappear and then a charge appear later?

That's normal. The hold is released and replaced by the real charge when the vendor actually ships/fulfills your order. Your available balance accounts for this along the way.

# Self-Serve Theopay Refund Q & A



## How do refunds show up?

A refund appears in your transaction history as a Refund, and the money is added back to your available balance. Timing depends on the vendor and the card network, similar to any online refund.

## Is there a time limit on getting a refund?

Refunds can be applied while your card is active or suspended — roughly three months after the purchase. Once the card fully closes, a refund can no longer be applied, so reach out early if you're expecting one.