

Refunds And Disputes Policy

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Rules for handling refunds, disputes, chargebacks and customer claims related to merchant operations.

This policy applies to operations performed through the WHITECAPITAL payment infrastructure.

Role of WHITECAPITAL

WHITECAPITAL provides payment infrastructure and settlement support. WHITECAPITAL is not the seller of the merchant's goods or services.

Merchant responsibility

The merchant is responsible for:
goods or services;
quality;
delivery;
fulfilment of obligations;
buyer support;
refunds;
claims;
chargebacks;
disputes.

Refund request

A refund is initiated by the merchant through WHITECAPITAL support.

The merchant provides:
operation identifier;
order identifier;
refund amount;
refund reason;
refund confirmation;
documents upon request.

Refund processing

WHITECAPITAL may process a refund if the operation allows a refund, funds are available, there is no compliance block and it is technically possible to process the refund.

Disputes and chargebacks

For a disputed operation, WHITECAPITAL may request from the merchant:
order confirmation;
invoice;
proof of service provision;
correspondence with the buyer;
delivery confirmation;
operation logs;
other documents.

Deductions

WHITECAPITAL may deduct refund, chargeback, dispute, penalty and fee amounts from amounts payable to the merchant.

Suspension

WHITECAPITAL may suspend payouts or service in the event of a high level of refunds, disputes, chargebacks, suspected fraud or a bank request.