OPERATIONS REFERENCE

Returns & Refunds Playbook

A compact reference for consistent, customer-safe decisions

VERSION	OWNER	EFFECTIVE
1.0	CX Operations	July 2026

All policies, names, and operating data in this document are synthetic and created only to demonstrate document-standardization work.

Contents

Use the links below to jump to each operating section. Each section starts on a new page for fast desk-reference use.

Document ID	NX-CX-RET-001	**Status**	Portfolio sample
Owner	CX Operations	**Review cycle**	Quarterly
Effective	July 2026	**Applies to**	Direct-to-consumer orders
Source	Synthetic policy set	**Confidentiality**	No client data

Purpose and service principles

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This playbook gives frontline teams a repeatable method for resolving standard returns, refunds, replacements, and exceptions while protecting the customer relationship and the contribution economics of each order.

DECISION RULE	Resolve the request at the lowest safe level of authority. Escalate only when policy, safety, privacy, fraud, or financial exposure requires it.

FOUR SERVICE	PRINCIPLES
Make the next step obvious Tell the customer what will happen, who owns it, and when they should expect the next update.	**Match remedy to evidence** Ask only for evidence that changes the decision; do not create unnecessary customer effort.
Protect unit economics Use replacement, credit, or refund pathways based on item condition, recovery value, and customer impact.	**Document once** Record the reason, evidence, remedy, and exception authority in the order record before closing.

Scope boundary

This sample covers direct-to-consumer orders. Marketplace orders, wholesale accounts, regulated items, chargebacks, and legal claims require a separate policy or escalation route.

Eligibility decision matrix

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ORDER OF REVIEW	Confirm purchase -> classify item condition -> check the return window -> identify exclusions -> select the remedy.

Scenario	Eligible?	Window	Evidence	Agent action
Unused and resalable	Yes	30 days	Order ID	Approve return to original payment method.
Opened but resalable	Usually	30 days	Condition note	Approve if the item can safely return to stock.
Used or consumed	No	-	Reason code	Decline unless a quality or safety exception applies.
Wrong, damaged, or defective	Yes	30 days	Photo when decision-relevant	Offer replacement or refund; waive return when recovery value is low.
Final sale or excluded	Exception	-	Lead authorization	Explain the exclusion and escalate only for material customer harm.

Evidence standard

Order verification	Order number plus matching email, phone, or delivery detail.
Photos	Request only when condition, damage, or recovery value changes the decision.
Carrier event	Tracking history or delivery scan; do not ask the customer to prove system data already available.
Exception approval	Record approver, reason, remedy, and value in the order timeline.

Standard workflow

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Use the same five-step sequence for every standard request. The sequence reduces rework because the remedy is selected only after identity, condition, eligibility, and evidence are clear.

Step	Agent action	Required output	Stop / escalate when
1	Identify the order and requester	Verified order record	Identity mismatch or account takeover signal
2	Classify request and item condition	Reason code + condition	Safety, privacy, or legal concern
3	Apply eligibility matrix	Eligible / declined / exception	Policy conflict or unclear exclusion
4	Choose the lowest-friction remedy	Refund, credit, replacement, or return	Value exceeds approval authority
5	Confirm timing and document the outcome	Customer confirmation + complete timeline	System failure blocks completion

Customer confirmation template

USE	I have [approved/created] your [refund/replacement/credit]. The next update will be [event] by [date/time]. Your reference is [ID].

Refund pathways and service levels

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Pathway	Use when	Internal action	Customer timing	Control
Original payment refund	Eligible return or unrecoverable service failure	Submit within 1 business day	Bank posting typically 3-5 business days	Confirm amount and tender
Store credit	Customer prefers speed or product exchange	Issue immediately after approval	Available immediately	Disclose expiry, if any
Replacement	Wrong, damaged, or defective item	Release within 1 business day	Tracking on shipment	Prevent duplicate shipment
Carrier claim	Loss or confirmed carrier damage	Open within 2 business days	Do not delay customer remedy	Attach tracking evidence

Approval authority

Order value	Owner	Authority
Up to $75	Frontline agent	Standard policy remedies
$75.01-$250	Team lead	Policy exceptions and waived returns
Above $250	Operations manager	High-value exceptions and goodwill
Any safety / legal risk	Specialist owner	No monetary threshold

TIMING LANGUAGE Promise the next controllable event, not a bank or carrier outcome outside the team's control.

Exceptions and escalation

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Escalation is a risk-control mechanism, not a substitute for making a standard decision. Use the routing table only when the trigger is present.

Trigger	Immediate action	Route to	Response target
Safety or product-harm allegation	Stop standard handling; preserve the report	Safety / Quality	Within 1 hour
Privacy or account-takeover concern	Do not disclose order details	Security / Privacy	Within 1 hour
Threatened legal or regulator action	Acknowledge without debating liability	Legal / Compliance	Same business day
Fraud or repeated-refund pattern	Pause discretionary remedy	Risk	Within 4 business hours
Value above authority or unresolved policy conflict	Summarize evidence and recommended path	Operations lead	Same business day

Escalation packet

Facts	Order, customer request, chronology, item condition, and available evidence.
Policy position	Applicable rule, exclusion, and agent authority limit.
Recommendation	Preferred remedy, customer impact, financial exposure, and timing.
Decision needed	The exact question the escalation owner must answer.

Quality control and approvals

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CLOSE ONLY WHEN	The customer knows the remedy, next event, timing, and reference; the order timeline records the reason, evidence, amount, authority, and exception code.

Pre-close check	Owner	Pass condition
Identity and order verified	Agent	Requester and order match
Reason and condition coded	Agent	Reason code reflects customer statement
Eligibility supported	Agent	Matrix and evidence agree
Amount and tender confirmed	Agent	No duplicate or over-refund
Authority recorded	Agent / lead	Approver named when required
Next event communicated	Agent	Customer has date/time and reference

Review cadence

Cadence	Review	Output
Weekly	Five closed cases per agent	Coaching notes and correction owners
Monthly	Refund rate, repeat contacts, exceptions, and cycle time	Operating review
Quarterly	Policy exclusions, authority bands, and escalation routes	Approved policy revision

Approval

Role	Name	Decision	Date
CX Operations	________________	Approve / revise	____________
Finance / Risk	________________	Approve / revise	____________