

Forum:[Hack Forums](#)

Thread: [Charging back against a shopify store?](#)

Loot Lake - September 5, 2018, 5:18 pm

This might not be the place to post it, if it isn't please move it.

I was recently a victim of a scam on shopify. Long story short, met a guy on gumtree and paid through shopify store to give me more protection (through my card, luckily.)

Ended up being a scam, I've filed a chargeback. What happens if the shopify store owner has no funds or withdraws cash from bank?

Even if I win it which I should, will I get funds or not? UK btw, but maybe the process is universal.

If anyone has experience in these situations, I'd be happy to hear from you.

Thanks for reading.

GRAHAM OAKMONT - September 6, 2018, 1:05 am

(Sep 5, 2018 05:18 PM)Loot Lake Wrote: [\[CITE\]](#) This might not be the place to post it, if it isn't please move it.

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Bank reverses the charge. Doesn't matter if he got cash in hand or not, they will debit his account and if that means his account goes into negative, his account goes into negative.

You'll get your money back.

Zexi - September 6, 2018, 1:07 am

As the guy above said they'll take money away from them by force so even if their account has 0 balance it will go into -whatever you chargedback and you'll get the money :)

Amp - September 6, 2018, 1:12 am

Their account will go negative. You'll more than likely get it back since they have no proof of shipping or anything.

GRAHAM OAKMONT - September 6, 2018, 1:37 am

(Sep 6, 2018 01:12 AM)Amplifies Wrote: [\[CITE\]](#) Their account will go negative. You'll more than likely get it back since they have no proof of shipping or anything.

Even if they do, you know how it works once it's at the bank level. Customer always wins even with no proof from either side.

Loot Lake - *September 6, 2018, 3:59 am*

Thank you all for the replies. I guess I can feel more at ease now.

Ysar - *September 6, 2018, 9:24 am*

You have nothing to worry about, bank is going to cover it, and they will make sure the guy pays for it.