Refund and Return Permission Plan Example

Completed refund-and-return example using the same worksheet structure. This example distinguishes proposed actions from actions the agent is authorized to execute.

Fictional and illustrative example. Adapt all limits, return windows, approval paths, records, and controls to your own policies, systems, legal obligations, and technical enforcement.

Use case snapshot

Field	Notes
Business task	Refunds and returns for a fictional ecommerce retailer, Northstar Outfitters.
Customer request or situation	Customer asks for a refund, exchange, or exception after receiving an order.
Agent role	Inform, recommend, act within limits, request approval, and identify not permitted actions.
Business owner	Customer Experience Operations Manager.
Technical owner	Commerce platform product owner and support automation lead.

Permission levels: Inform means the agent may explain or retrieve information. Recommend means it may propose an action for a person or approved workflow to decide. Act within limits means it may execute only when the stated conditions are met. Request approval means it must route the action before execution. Not permitted means the agent must not propose or execute the action.

Action inventory

Agent action	Permission level	Routine limit	Approval trigger	Evidence to retain
Explain return eligibility and next steps.	Inform	Order lookup confirms purchase date, item category, and return status. Standard return window is 30 days from delivery for unworn resaleable items.	Customer asks for a policy exception, item category is final sale, or account has a fraud or abuse flag.	System retains order ID, item status, delivery date, policy version shown, and customer message transcript.
Generate a return authorization and prepaid label.	Act within limits	May execute when item is eligible, inside 30 days, no fraud flag exists, and estimated return shipping is under $20.	Return is 31-45 days after delivery, shipping exceeds $20, item has condition uncertainty, or customer requests expedited replacement.	System retains RMA ID, label ID, eligibility checks, return window calculation, and shipping cost.
Propose a refund amount.	Recommend	May propose refund to original payment method after return scan. Routine maximum is item price up to $75 excluding shipping.	Refund would exceed $75, include original shipping, occur before return scan, or conflict with item condition evidence.	System retains proposed amount, calculation inputs, return scan status, condition code, and policy rule.
Issue a routine refund.	Act within limits	May execute only after carrier return scan and item passes condition check, up to $75 to original payment method.	Manager approval required for $75.01-$250, late return up to 45 days, damaged-in-transit claim, or one goodwill refund per customer per 180 days.	System retains transaction ID, approval status if any, payment destination, return scan, item condition, and customer notice.
Escalate exception request.	Request approval	Agent drafts the request but does not execute the exception. CX shift lead approves $75.01-$250. Support operations manager approves over $250 or policy-window exceptions.	If no approver is available, no exception is executed. Agent may send a holding message and offer policy-compliant options only.	System retains approval request ID, approver identity, timestamp, decision, reason code, and final customer message.
Override fraud flags, refund to a new payment method, or approve its own exception.	Not permitted	No routine limit. These actions are prohibited for the agent.	No approval path for agent execution. Human review must occur outside the agent workflow.	System retains blocked action attempt, reason, account/order context, and escalation route if a human review is opened.

Approval request checklist

Approval request item	What to include
Customer request summary	Customer asks for a refund or return exception. Include order ID, item, delivery date, and requested outcome.
Action the agent proposes	Example: recommend $64.00 refund after return scan, or request approval for 38-day late return.
Action the agent is authorized to execute	Only routine actions meeting the limits above. Exception execution waits for approval.
Policy or business rule involved	30-day return window; original payment method; $75 routine refund cap; $75.01-$250 shift-lead approval.
Reason approval is required	Amount, timing, condition evidence, fraud flag, or exception request exceeds routine limits.
Evidence reviewed by the system	Order record, delivery date, return scan, item condition, policy version, customer history, fraud flag status.
Approver and result	System records approver identity, timestamp, decision, reason code, and resulting customer-facing message.

Test scenarios

Scenario type	Scenario to test
Routine case	Customer returns unworn $48 item 12 days after delivery. System sees return scan and clean condition. Agent may issue refund to original payment method.
Boundary case	Customer returns $74.99 item on day 30. Agent may execute only if all evidence is clean and no exception is needed.
Exception case	Customer requests $120 refund on day 38. Agent may draft approval request; shift lead or operations manager must decide before execution.
Prohibited action	Customer asks for refund to a different card or account has fraud flag. Agent must not execute or propose bypass; route to human review.
Record review	Auditor checks transaction ID, return scan, approval request ID, approver, reason code, and customer message against policy.

Implementation questions

- Which commerce controls prevent refunds above the routine limit?
- How does the approval workflow stop execution until approval exists?
- Where are policy version, evidence, approval decision, and transaction ID stored?
- What customer message is sent when approval is unavailable?