

## Post-Incident Report

06 July 2026

### Incident Title

Vantiv Refund Settlement Issue

### Status

Mitigated

### Incident Dates/Durations

Start: 23 June 2026, 23:42 PDT [24 June 2026 06:42 GMT]

End: 30 June 2026, 20:10 PDT [01 July 2026, 03:10 GMT]

### Duration

164 hours, 28 minutes

### Summary

On 24 June 2026, Authorize.net platform experienced a service issue that disrupted the settlement of certain refund (credit) transactions via its Vantiv processing integration. The issue prevented some refund transactions from being settled as expected until a resolution was implemented.

### Impact

The incident affected a subset of merchants using Authorize.net's Vantiv refund (credit) settlement service. Impacted transactions did not complete settlement as expected until the issue was resolved. No other transaction types or Authorize.net services were impacted, and all other payment processing continued normally throughout the incident.

### Root Cause

Authorize.net's investigation determined the incident was triggered by an internal software change. A code library upgrade included in a late-June Authorize.net system release inadvertently introduced an error in the refund settlement process, disrupting how certain credit transactions were handled through the Vantiv settlement flow.

### Resolution

Authorize.net's technical teams implemented a targeted code fix (via a forward release) to correct the processing error, which restored normal refund settlement operations through the Vantiv service. The fix was deployed

successfully, and the team monitored the settlement process closely afterward to confirm that refunds were being settled as expected.

However, due to transaction timing, some merchants submitted additional refunds for the same customers while the original refunds impacted by the Vantiv/Worldpay settlement incident were still being recovered. Once processing resumed, both the newly submitted refunds and the recovered original refunds were completed, resulting in duplicate customer credits. Remediation steps are underway for affected merchants.

To help prevent future recurrence, Authorize.net plans to:

- **Strengthen Update Controls:** Expand pre-release validation to ensure shared component updates are tested across all dependent transaction flows before deployment.
- **Enhance Monitoring:** Improve real-time monitoring and alerting for batch settlement processing to enable faster detection of anomalies following system updates.

Authorize.net tracked and investigated the incidents under INC26273914.