Pix MED checklist for businesses paid by Pix.

When a Pix payment is disputed, the amount is held in your business account for up to 7 days. See what to have ready, what to do in the first 48 hours and what happens next.

Since February 2, 2026, MED 2.0 (Pix's Special Return Mechanism) follows the money past the first account (Resolution BCB 493/2025). When someone disputes a Pix payment as fraud, the institution of each account the Central Bank's tracing selects blocks the amount immediately, and your business can sit on that path without having done anything wrong.

The amount stays blocked through the review, up to 7 calendar days, and, if the notice is accepted, until the refund. The defense is documentary, and it runs on a deadline.

The timeline of a case.

When	What happens	Who acts
Up to 80 days after the Pix	The victim disputes the transaction	The payer's institution
Within minutes (recommended: up to 10)	Funds recovery opens and infraction notices reach the accounts on the path	The payer's institution
Immediately	The amount is blocked up to the available balance; later credits are held too	Each recipient's institution
Up to 7 calendar days	Review: the institution decides whether the recipient committed fraud	Each recipient's institution
Up to 72 hours later	Refund request, if the notice is accepted	The payer's institution
Up to 6 hours per institution	Refund, in sequence	Each recipient's institution
Up to 80 days after the refund	The business can dispute the refund if it believes the refund came from the payer's fraud (not for refunds due to operational failure)	The business, through its institution

Before the first case.

- [ ] **An owner and a channel.** One person in charge, and the channel your institution uses to report a block. A notice that lands in a shared inbox eats days of the review.
- [ ] **A file per receipt.** Order, invoice, proof of delivery, the conversation with the customer and registration data, all findable from the transaction.
- [ ] **Reconciliation by identifier.** Every Pix received tied to its order or bill by the transaction identifier.
- [ ] **A rule for large first orders.** A new customer's first large order, paid by Pix with immediate delivery: confirm the payer before releasing the goods.
- [ ] **A 48-hour internal deadline.** From the block notice to delivering the file, inside the 7-day review.
- [ ] **The contract, read.** How the institution reports blocks, releases and debits, and how fast.

In the first 48 hours.

1. **Confirm the type of block.** Since Resolution BCB 506/2025, a precautionary block can also hit a business account: the institution holds the credit for up to 72 hours if it suspects fraud. A MED block is different: it comes from a dispute and lasts through the review. Ask which one it is.
2. **Identify the transaction and the amount.** Ask the institution for the disputed transaction and the amount held. The block may have reached the balance of other receipts.
3. **Build the sale's file.** Order, invoice, proof of delivery and the customer conversation, tied to the transaction.
4. **Send it through the named channel.** Use the channel the institution names, and keep the receipt.
5. **Count calendar days.** Seven days from the notice, weekends included. A block that arrives on a Friday afternoon leaves three business days.

After the review.

> **The amount is released:** And the notices to further accounts that lose their link to the original Pix are cancelled.

> **The amount stays blocked:** If the payer's institution requests the refund within 72 hours, the amount goes back to the payer, up to the balance held. If the business believes the payer committed fraud, it has 80 days to dispute the refund through its institution.

> **The institution won't open the dispute:** The recipient can open a dispute against its own institution under the Pix Dispute Resolution Manual (MED Guide, section 5.4).

MED does not cover commercial disagreements (late delivery, a product that didn't exactly match expectations). A product never delivered, or entirely different from what was sold, can fall under MED as a scam. Under the rules, a seller acting in good faith cannot have its account debited because of MED: for a refund, it must be shown that the seller committed the fraud (MED Guide, section 4.2.3).

If your business is the victim

Paid a fake supplier? Dispute it the same day, through your institution's support (the in-app dispute button is for individuals). The chance of recovery depends on money still being on the path, and it spreads within minutes. Before approving a batch, validate the recipient of every new or changed account.

Questions to take to your institution.

- [ ] Through which channel do you report a MED block, and how fast?
- [ ] In what format, and where, do you take the defense documents?
- [ ] Does the statement show the block tied to the original transaction?
- [ ] Who reviews the defense, and can it be added to after it is sent?
- [ ] What happens to the blocked balance if the notice is rejected?

Sources: Pix Regulation (annex to Resolution BCB 1/2020) · Resolution BCB 493/2025 · Resolution BCB 506/2025 · MED Guide, version 4.4 · DICT Operating Manual, version 8.5 · Pix MED: what MED 2.0 changes for the business on the receiving end · Brazil Pix Map.

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