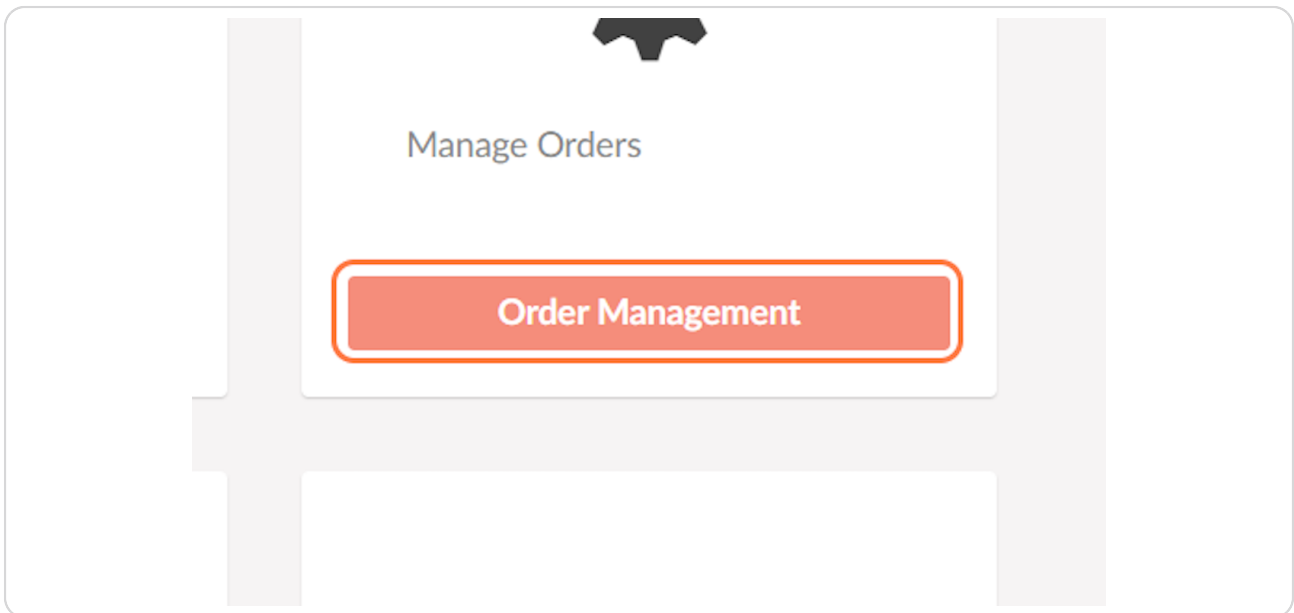


STEP 1

[Go to p5.skchase.com](https://p5.skchase.com)

STEP 2

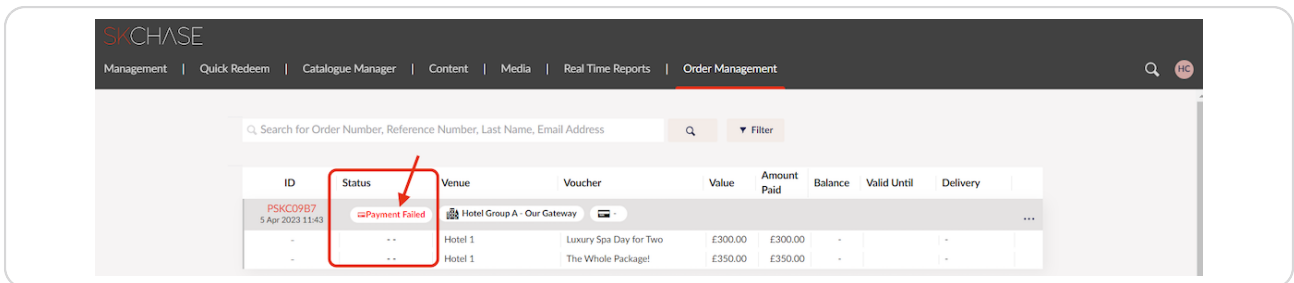
[Click on ORDER MANAGEMENT](#)



STEP 3

**Locate the order**

- Firstly, if the order did not go through, the voucher STATUS will clearly show 'Payment Failed'



## STEP 4

Open the order by clicking on the ORDER NUMBER

| ID                           | Status         | Venue                       | Voucher                |
|------------------------------|----------------|-----------------------------|------------------------|
| PSKC09B7<br>5 Apr 2023 11:43 | Payment Failed | Hotel Group A - Our Gateway | -                      |
| -                            | --             | Hotel 1                     | Luxury Spa Day for Two |
| -                            | --             | Hotel 1                     | The Whole Package!     |

## STEP 5

Check the BUYER'S INFORMATION is that of the buyer who has contacted you about a failed payment

- Ask the buyer to confirm their Name / Address / Phone / Email

Order PSKC09B7

Order Details | Payments and Refunds | Delivery

Edit Buyer | Edit Internal Notes | Resend Receipt

| Order Information |                             |
|-------------------|-----------------------------|
| Order Number      | PSKC09B7                    |
| Amount Paid       | -                           |
| Order Date        | 5 Apr 2023 11:43:31         |
| Sales Channel     | Hotel Group A - Our Gateway |
| Checkout Type     | -                           |

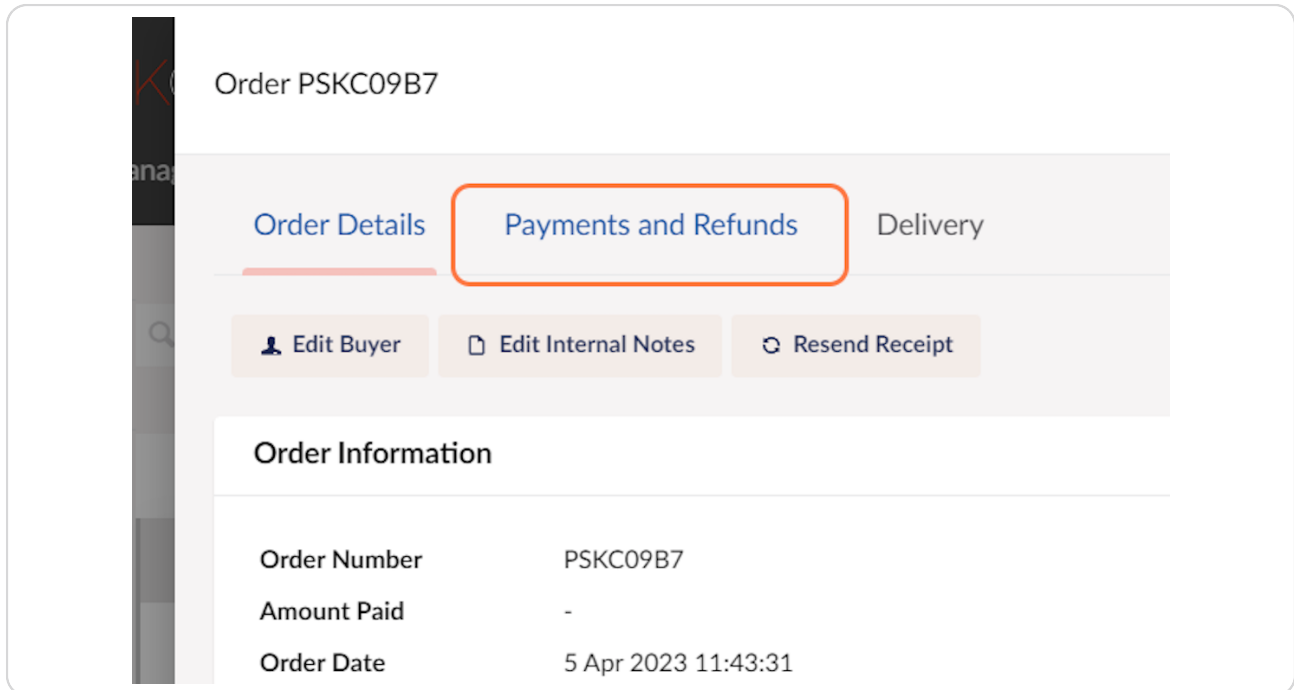
| Buyer Information |   |
|-------------------|---|
| First Name        | Joe   |
| Last Name         | Bloggs  |
| Company Name      | -   |
| Address           | S K Chase Ltd, 31 Palmerston Place, Edinburgh, SK50 123, GB |
| Phone             | +443443710071   |
| Email             | salesteam@skchase.com                                       |

| Order Items      |      |        |
|------------------|------|--------|
| Reference Number | Name | Status |
|                  |      |        |

| Internal Notes |  |
|----------------|--|
|                |  |

## STEP 6

### Click on Payments and Refunds



Order PSKC09B7

Order Details **Payments and Refunds** Delivery

Edit Buyer Edit Internal Notes Resend Receipt

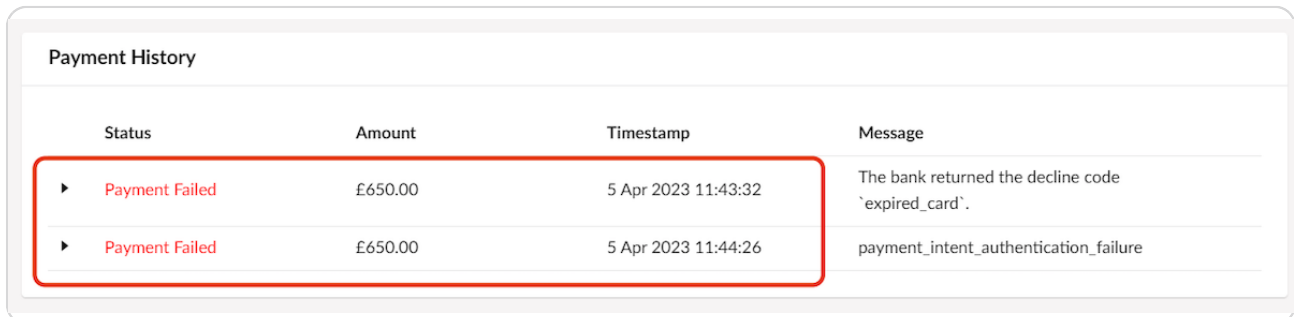
#### Order Information

|              |                     |
|--------------|---------------------|
| Order Number | PSKC09B7            |
| Amount Paid  | -                   |
| Order Date   | 5 Apr 2023 11:43:31 |

## STEP 7

### See the PAYMENT HISTORY for all failed transactions for the order

- Please note, you may see multiple failed payments for the same order, for example if the buyer attempted the purchase more than once.



| Status           | Amount  | Timestamp           | Message  |
|------------------|---------|---------------------|--|
| ▶ Payment Failed | £650.00 | 5 Apr 2023 11:43:32 | The bank returned the decline code `expired_card`. |
| ▶ Payment Failed | £650.00 | 5 Apr 2023 11:44:26 | payment_intent_authentication_failure              |

## STEP 8

### The MESSAGE will show the reason for each failed payment

Here are the most common reasons why a payment failed:

- **The payment was rejected by the bank** - there may be insufficient funds, incorrect card details were entered, or the bank suspects a suspicious transaction
- **The payment was rejected by the fraud rules** - the billing address or postcode may have been entered incorrectly, or the bank suspects a suspicious transaction
- **The 3D secure authentication failed** - security code not entered correctly or timed-out

| Payment History         |         |                     |  |
|-------------------------|---------|---------------------|--|
| Status                  | Amount  | Timestamp           | Message  |
| ▶ <b>Payment Failed</b> | £650.00 | 5 Apr 2023 11:43:32 | The bank returned the decline code 'expired_card'. |
| ▶ <b>Payment Failed</b> | £650.00 | 5 Apr 2023 11:44:26 | payment_intent_authentication_failure              |

## STEP 9

### So, what can you do?

If you are confident this is a genuine transaction:

- Invite the buyer to **try another card**
- Ask the buyer to check that they are entering the **correct billing address** for the card
- Offer to **process the order over the phone** with the buyer
- Invite the buyer to **speak to their bank**

For other payment issues, please get in touch with us so we can investigate.