Why did my Credit Card Payment Fail?
Kaneesha D. - 2020-07-15 - Payments

We apologize if you are experiencing difficulties or receiving a payment failure error message upon attempting to purchase one of our subscription terms using a credit card.

These types of issues may be the results of the following failure causes:

- **Incompatible card type**: We accept all kinds of Visa, Mastercard, American Express, Discover, and JCB, including prepaid cards.

- **Information entered incorrectly**: Please ensure that you are entering all of your billing information for the card correctly, even a single error can cause the transaction to fail. If this is a prepaid card, ensure that it's been registered with the issuer for at least 24 hours and that you are entering the registered address into our billing system when signing up.

- **Bank has incorrect information**: Please ensure that the bank/card issuer has the same information on file that you are trying to enter. Again, even a single error can cause the transaction to fail.

- **Autofill/pasting text**: The credit card number needs to be in the format with spacing between groups of digits as it appears on the card. This is done automatically when the digits are entered manually. Autofill or pasting can bypass this formatting, causing the entry to fail. If you are entering card info on our site, I would advise temporarily disabling autofill in your browser.

If the error is occurring after submitting the payment, the following are the most likely causes of failure:

- **VPN/proxy use**: If the IP address tied to the payment is associated with a VPN/proxy service, this may have caused the transaction to be flagged, and the email address used to be blocked from further payments.

- **Payment interference by a financial institution**: When purchasing online subscriptions, many credit card services will delay payment for processing as an anti-fraud feature. Such delays will generally cause payment failure, as our billing system cannot accept delayed credit card payments. You may need to explicitly instruct your bank to allow charges to go through without any delay for these transactions to succeed.

- **Insufficient Funds**: Please double check that your card balance will cover the necessary purchase cost. Note that our pricing is in US dollars, and currency exchange fees by your card provider would apply. If none of the above seems to apply, please consider using that card to fund a new PayPal or Amazon based account. (Please be aware, however, that
Paypal will not accept prepaid credit cards for subscription purposes that do not allow registration of a full mailing address.

If you continue to experience issues with purchasing a subscription please try another payment method or contact us for further assistance.

Tags
Credit Card