

# UNIVERSITY OF YORK - CARD PAYMENT DECLINED **Version 1.0 29th July 2019**

Sometimes your card payment is declined during the payment process. Usually the reason is not obvious. If your card has been declined you may try again, but please note that card issuers usually only allow 3 consecutive attempts before the card is blocked.

To protect your confidentiality, the card issuer will not tell the University the reason why your payment was declined and **you (the card holder) will need to contact your card issuer directly to find the reason if it is not apparent from the list below....**

<b>Incorrect details entered</b>	The majority of declined cards are due to a difference between the billing name and address entered and the name and address on file with your card issuer.  Other details may be entered incorrectly too – such as an invalid security code (this is the 3 digit code on the back of the card) or the incorrect 3D Secure (Verified by Visa or Mastercard SecureCode) password used.
<b>Insufficient funds</b>	For a debit card, lack of funds in the bank account related to the card. For a credit card, not enough credit available to cover payment.
<b>Expired card</b>	The card being used has expired.
<b>Cancelled card</b>	The card being used has been cancelled by the card issuer.
<b>Blocked card</b>	The card being used has been blocked by the card issuer.
<b>Fraud watch</b>	Because the payment transaction appears to be out of the ordinary – either due to the time of day or the type or size of payment - the payment may be declined to protect you from what appears to the card issuer a fraudulent transaction.
<b>Daily purchase limit exceeded</b>	To protect you from fraudulent charges, almost every credit card has a limit on how much can be spent in a single transaction or on a daily basis.
<b>Communication Failure</b>	A possible network failure, communication failure or timeout has occurred while processing the card payment.