

Troubleshooting steps for Credit Card transactions or r...

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Before contacting us on these issues you should do the following:

1. Check in Nanacast to see what the transaction says... if it says "declined", it was declined. It was not processed.
2. If you doubt that, login to your payment gateway and look up the transaction... if it is not there or if it is there and says it was "declined", it was declined.

Then you can be certain that it is only the customer's bank holding the funds until the authorization clears and the funds will not actually be debited... the only thing that happened is that their available amount was decreased. They may have to wait a business day or two for their available amount to return to normal.

There is no reason to contact us if that is the case because it has nothing to do with Nanacast and was due to an AVS mismatch that only the client can correct by supplying you correct billing info or updating their info in the billing system.

Something else to note...

When using Authorize.net with international banks it is best to turn the AVS settings way down. It will sometimes reject the transaction with AVS mismatch even though the address is correct because the bank of the customer does not support AVS.

In your Authorize.net account under Settings > Security Settings > Address Verification Service, you will find the settings you need to be aware of in regards to AVS. If you have international customers since their bank may not support AVS, I suggest only using B, E, and N options (all others unchecked) in authorize.net to avoid those issues with international banks that do not support or fully support AVS. This is only a suggestion-- you may set your avs to whatever you please, but it may result in unnecessary AVS mismatches.

Also note: If a transaction has not been settled yet by your transaction gateway, you cannot refund it. You must use the void option because it has not actually been charged to the card... only authorized.

If, after checking the various things suggested above, the issues you are having are not resolved, let us know more details and specific transactions/clients etc.

However, we find that it is almost always user error or a lack of understanding of how to manage things like void vs. refund and gateway AVS settings when dealing with international customer transactions that cause the type of issues you are experiencing.

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