What are the common causes of failed online payment transactions?

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Possible problems related to:

A. Debit and credit card transactions

1. The card is not suitable for making online payments.

2. The use of the card online has been prohibited by the account-keeping bank.

3. The card has been blocked - to protect Shop Suki from fraud and high-risk transactions, payment gateways have implemented a fraud and risk engine to detect fraudulent transactions.

4. The card data (card number, expiry date, code on the signature strip) has been incorrectly inputted.

5. The card has expired.

6. Failure to authenticate - For 3D secure authenticated cards, it may be required for your customers to input an OTP sent to them via SMS by their respective banks. Failure to do so will not allow the transaction to be authorized thus failing the payment.

B. E-Wallet transactions

1. Invalid credentials or PIN - To pay using e-wallets such as GCash, PayMongo or PayMaya, you are required to input your account details and PIN. If the transaction fails at this stage, it won't get recorded on our list of payments since no funds were authorized to begin with.

C. Problems related to the account

1. There are insufficient funds in the account for the transaction to be executed.

2. The amount of the transaction exceeds the purchase limit set for the card.

D. Problems with the connection

1. There may have been a break in the connection during the course of the transaction. Try again!

2. The transaction was unsuccessful because you were timed out. Try again!

E. 'Technical' problems

1. If you are not returned from the payment page to the merchant's or service provider's website, this means that the transaction has not gone through successfully.

2. If you have been returned from the payment page, but you then go back to the payment page using the browser's 'back', 'reload' or 'refresh' function, the system will automatically reject your transaction for security reasons.

If the issue persists, please let us know and we can provide you with an alternate payment method.