

# Why was my credit card or debit card declined?



**Unfortunately, when the payment processing company declines a transaction on behalf of your bank or card issuer, it does not tell us why.**

**You will need to contact your bank or card issuer to find out the specific reason your card was declined – as they have declined the transaction.**

**Your card may have been declined by your bank or card issuer for a number of reasons. Here are some common reasons.**

## **There are not enough funds available to process the transaction.**

If you recently deposited funds to your debit or prepaid card, sometimes those funds are not available right away.

If you recently made a payment to your credit card, your payment may not have been applied to your account yet.

Also, if another merchant has placed a 'hold' on your account, this may unexpectedly reduce your available balance.

- Contact your bank or card issuer, or log in to your account on their website to check your balance.

## **Your bank has aggressive fraud detection measures and is blocking the transaction.**

Some banks and card issuers will block any transaction they feel is not normal for your spending habits. This is usually based on what you have purchased in the past and what they expect you to purchase in the future.

- Contact your bank or card issuer to explain that you are trying to make a purchase and request they remove the block.

## **The card is issued outside the UK and is for 'domestic use only', or does not allow international transactions.**

Some cards issued outside the UK that are marked for 'domestic use only' or similar usually will not work because those types of cards are typically not connected to the international payment network and only work locally.

Some banks offer two cards: one that can only be used locally, and one that works worldwide.

- Ask your bank or card issuer if your card can be used internationally for internet transactions.

## **Your card issuer or bank has disallowed internet transactions.**

Some card issuers and banks disable internet transactions.

- Contact your bank or card issuer to make sure you can use your card for internet purchases. Sometimes all you need to do is request that it be enabled. Other banks issue more than one card with different features and may ask you to upgrade to a different card type.

## **You are trying to pay with an unsupported card type.**

The RCPCH accepts MasterCard, Visa, Switch, Access, Eurocard and Delta.

Some other card brands may work, since they may have an alliance with one of these major brands. We are unable to accept American Express cards.

- Use a card type that is accepted by the RCPCH.

## **Your bank or the payment processing company's network may be experiencing technical difficulties or be down for maintenance.**

This does not happen very often, but it does happen from time to time, often when there are large numbers of transactions flowing through the system, such as during a holiday season.

If the payment processing company cannot reach your bank to approve the transaction, they will typically decline the transaction in the bank's place.

- In this case, the only thing to do is try again later when the system is back up.

**These are only possible reasons why your card was declined. Since the bank or card issuer did not tell us why, you will need to contact them for the reason your transaction failed.**