

CREDIT CARD DECLINES ARE COMMON

They can be avoided

LONDON, UNITED KINGDOM, February 9, 2023 /EINPresswire.com/ -- Guy Raymond El Khoury and Simon Bradley, Founders of [Accomplish Financial](#) - with their years of expertise in the field of credit card development - share their explanation as to why a card may be declined.

There is always a split second of fear when people wait for the sound that says their credit card payment has gone through, particularly when others are witness to the transaction. Should it be declined, another fear will surface – has the account been hacked and cleaned out?



card_transaction_denied_embarrassment

Card declines are more common than people think and often for avoidable reasons. According to Guy Raymond El Khoury, Founder of Accomplish Financial, sometimes this can be avoided, whilst at other times it's entirely unavoidable. "A card programme is designed and implemented with a very fine balance between usability and the card holder's protection, meaning sometimes transactions will get rejected."

Causes of rejection

- Insufficient funds in an account
- The wrong PIN being entered (often when the user has multiple pins)
- Card damage
- Connectivity issues/wireless signal problems, which could simply mean retrying
- Not activating a new card – mainly when replacing a lost or stolen card which has been deactivated

People also need to be aware that the limit could vary depending on what country or region they are using the card in. Not all payment terminals are configured similarly and may impose their

own limits, which explains why such transactions may fail when [travelling](#).

Different issuers – different rules

“In the UK, the contactless payment limit is £100, so if this is exceeded, a contactless transaction will be declined, whereas in other countries, inserting the card and entering the PIN as a backup could overcome this problem,” explains Simon Bradley, Head of Partnerships at Accomplish Financial.

“In very rare cases, an anti-fraud system may be triggered which is in place to protect the user. For example, if multiple transactions in a row are made within a couple of minutes for the same amount, the anti-fraud system may think this is a mistake and will temporarily block the transactions or the card.”

Bradley explains that it could happen particularly when people are travelling: the merchant may not be able to accept certain types of cards, particularly specialist cards, rather than more common cards such as debit cards.

Another area that people tend to overlook is the extra foreign exchange charge can affect the final price of the goods or services paid for, which can affect an account’s limits.

“A good banking app or website should show whether an attempted transaction has gone through or whether it is still pending or even declined,” explains El Khoury. If everything listed above has been checked and the card’s transaction remains blocked, the only resort is to contact the issuer for help.

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