

How-to Guide



Viewing Declined/Rejected Payments

When a payment is declined or rejected by the payer's bank or credit card company, it could be for a number of reasons. Here's how you can find and understand why a payment was denied.

Log into the PSN Account Management Center

1. In QUICK LINKS, select Declined/Rejected Payments
2. Search for payment in question (make sure to change the date range for the time period being considered)
3. If there are any declined/rejected check transactions, you need to manually remove them from your accounting software, if they have been posted. PSN is not able to remove payments; we can only post payments.

To Determine the Reason for the Declined or Rejected Payment

Payment Status: Indicates if it is rejected or declined.

- Declined Check = NSF (non-sufficient funds)
- Rejected Check = Problem with banking info or a block/hold placed by bank
- Declined or Rejected Credit Card = Credit card company prevented payment (customer should call 800 number on card)

IMPORTANT: When an eCheck payment is rejected, the PSN system automatically blocks that method from being used again. These blocks can only be removed by PSN staff under special circumstances.

Declined/Rejected Reason: Provides more detail on why the payment was declined or rejected

Name	Customer ID	Description	Payment Method	Payment Type	Payment Status	Transaction Date	Payment Amount	Total Amount	Deposit Amount	Deposit/Chargeback Date	Paid By	Card Response	Response Description	Declined/Rejected Date	Downloaded
1	John Doe	9965	Utility Payment	Credit	Recurring	Rejected	08/10/2016 00:01:02	\$108.06	\$108.06	\$108.06	Billing	Invalid card number	Invalid card number	08/10/2016 00:09:48	No
2	Jane Smith	7690	Utility Payment	Credit	Recurring	Rejected	08/10/2016 00:01:02	\$123.78	\$123.78	\$123.78	Billing	Pick up card (no fraud)	Pick up card (no fraud)	08/10/2016 00:10:07	No
9	Bill Smith	074	Utility Payment	Check	Online	Declined	08/10/2016 12:07:09	\$252.00	\$252.00	\$252.00	08/12/2016	Customer	Insufficient funds in receiver's account(debit transactions only) Declined by PSN Batch RCVD from	08/15/2016 10:04:34	Yes

If the row is in red, the payment was deposited to your account before the declined/rejected notice was received; therefore, a chargeback will be done by PSN to remove the funds from your account. (NOTE: Will only apply to check payments.)

Go to next page for more detailed explanations



Reasons for CHECK and SAVINGS problematic payments

Insufficient funds (debit transactions only)	The check bounced—not enough money in the bank account; PSN is charged a NSF fee by the bank.
No account on file (RDFI is unable to locate account)	The routing number and account number combination was not recognized when we sent it to the bank. The bank will not have a record of this attempt as the correct account number for the payer was not used. PSN will block this routing number and account number combination going forward.
Account is closed	The bank account we attempted to take money from is closed and cannot be used any more. PSN will block this routing number and account number combination going forward.
Funds have been frozen	Bank account is temporarily frozen and for the time being, no funds can be withdrawn.
Non-transaction account—account does not allow ACH transactions or allows only a limited number of transactions	Bank account cannot be accessed by PSN because of restrictions on who or how transactions can be taken. Examples: a corporate account that only allows particular entities to withdraw funds or a trust fund that is not available until a particular date.

Reasons for CREDIT CARD problematic payments.

Do not honor	Generic catch phrase for rejecting a charge for an unidentified reason, no further details available.
Stolen card, pick up (fraud account)	Card has been reported as stolen or is being used outside a particular geographical area. Since the card is not present, you cannot pick up the card.
Insufficient funds	The upper limit of the card has been reached. With debit cards, there is an artificial upper limit even though there may be funds in the bank account. Some rechargeable prepay cards will not allow a charges to zero, so a \$100 card may only allow \$95 to be charged.
Verification error or CVV2 value supplied is invalid	The card verification value (three digits on the back) was not entered correctly.
Invalid card number	The card information was not entered properly.
Expired card	Card has expired and can no longer be used or has been entered with an expired date that needs to be updated.
Approved: payment amount was approved but the dollar amount was placed on a hold status	Payment was rejected because the fee from PSN was rejected; thus, we will not process the payment. The hold will be released in a few days, but we have seen it on hold for up to 30 days.

Still need assistance...

If you require additional help, please submit a TICKET by logging into the PSN Account Management Center; in QUICK LINKS, select "Submit/Monitor Tickets." Your question will be addressed within one business day.