

Dealing with Declined Payments for WMACi Entries in Toruń

This information comes from Simply Register, the company that operates the registration system:

Payments can be declined for a lot of different reasons. The most common reasons were:

The cardholder didn't successfully complete 3-D Secure authentication

Payment processors in Europe (where WMA is based) require 3-D Secure (3DS) authentication for credit card transactions, so the way they handle payments is a little different from how payments are handled in the U.S. It's up to each bank to determine what's requested for the 3DS step and what registrants see for 3DS (e.g., a one-time code sent by SMS, a banking password, nothing at all, etc.).

Solution: if an athlete receives an error message after trying to pay and the error message references 3-D Secure, they'll need to contact their credit card company (by calling the number on the back of their card) and ask for "help with 3-D Secure".

The transaction was declined

This is a general decline message that means the cardholder's bank didn't approve the transaction.

Solution: the cardholder will need to call their credit card company and try to arrange in advance for the transaction to be approved. They should contact their credit card company (by calling the number on the back of their card) and tell them that they're "trying to make a payment to World Masters Athletics in the amount of _ Euros". The credit card company should then be able to put a flag on their account to allow the transaction to go through.

Fraud was suspected by the cardholder's bank, and the transaction was declined

This means the cardholder's bank determined that the transaction was risky (probably since it's international), and they declined it.

Solution: the cardholder will need to call their credit card company and arrange in advance for the transaction to be approved. They should contact their credit card company (by calling the number on the back of their card) and tell them that they're "trying to make a payment to World Masters Athletics in the amount of _ Euros". The credit card company should then be able to put a flag on their account to allow the transaction to go through.

The card isn't authorized for international transactions

This means the card they're trying to use only supports domestic transactions.

Solution: the cardholder should use a different card that is approved for international transactions or call the number on the back of their card and ask their credit card company to enable international payments.