

Top Payment Decline Reasons

B2B and B2C businesses experience similar reasons for payment declines. Four of the top decline reasons are 'soft' declines which can be repaired by retrying the card. "Invalid Card Number" is the only 'hard' decline in the top five, meaning retries will not be effective. Instead, recovery may require contacting the cardholder.



Declined



Insufficient Funds



Temporary Hold



Restricted Card



Invalid Card Number