

General FAQ's: When I completed my order, the confirmation screen stated that my payment was declined due to fraud. What does this mean?

Normal

0

MicrosoftInternetExplorer4

<!--

/* Style Definitions */

p.MsoNormal, li.MsoNormal, div.MsoNormal

{mso-style-parent:"";

margin:0in;

margin-bottom:.0001pt;

mso-pagination:widow-orphan;

font-size:12.0pt;

font-family:"Times New Roman";

mso-fareast-font-family:"Times New Roman";}

@page Section1

{size:8.5in 11.0in;

margin:1.0in 1.25in 1.0in 1.25in;

mso-header-margin:.5in;

mso-footer-margin:.5in;

mso-paper-source:0;}

div.Section1

{page:Section1;}

-->

/* Style Definitions */

table.MsoNormalTable

{mso-style-name:"Table Normal";

mso-tstyle-rowband-size:0;

mso-tstyle-colband-size:0;

mso-style-noshow:yes;

mso-style-parent:"";

mso-padding-alt:0in 5.4pt 0in 5.4pt;

mso-para-margin:0in;

mso-para-margin-bottom:.0001pt;

mso-pagination:widow-orphan;

font-size:10.0pt;

font-family:"Times New Roman";}

This means that your order did not go through and that Bayou Fitness does not have your payment or order. When a charge is presented to your banking institution, it includes the billing data and card information (the billing address, billing name,

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credit card number, three or four digit security code and expiration date). When one of these pieces of data is different than what your bank has on file, the order is declined since incorrect (or what your bank refers to as fraudulent) information was entered. Rarely this can also occur if the card being used has been reported to the banking institution as a lost or stolen card or if the shipping address is a freight forwarder. Once this "declined due to Fraud Service" notice appears, you will notice that the purchase appears to have still gone through on your card. This is not accurate. When you begin placing an order, funds equaling the total price of your purchase are "captured" from your available balance. This verifies that the funds are available before you move forward with the order. Your bank then assumes that the order will be correctly completed. When this does not occur (the order is declined due to incorrect information), the "captured" funds remain visible on your online or telephone accessible account. This is not a charge and the money has not been deducted from your account, nor does Bayou Fitness have your funds. The "captured" funds will roll off the account in 1-6 business days. The exact amount of time is up to your bank and has nothing to do with Bayou Fitness. These funds cannot be accessed, authorized or released by Bayou Fitness. To avoid this minor inconvenience, please verify the billing address, billing name and security code prior to completing your order. The billing address must be the exact address that is listed on your card statement and the billing name must be the name exactly as it reads on the card. For Visa, MasterCard or Discover cards, the security code must be the exact three digit code from the back of the card on the signature panel (usually the last four digits of the charge card number are also on the back of the card and this security or CVV2 code follows these numbers). For American Express cards, the security code must be the exact four digit non-embossed number from the upper right corner of the front of the card. If you are unable to read this number or are unsure of your billing address, please verify the data with your bank prior to placing an order with Bayou Fitness.

Unique solution ID: #1118

Author: BF

Last update: 2010-12-10 12:40