TechMart Payment FAQ

PAYMENT ISSUES FAQ - TechMart Electronics

1. ACCEPTED PAYMENT METHODS

We accept:

- Credit Cards: Visa, MasterCard, American Express, Discover

- Debit Cards with Visa/MasterCard logo

- PayPal

- Apple Pay and Google Pay

- TechMart Gift Cards

- Affirm (Buy Now, Pay Later)

2. PAYMENT DECLINED - COMMON REASONS

Your payment may be declined due to:

- Insufficient funds in the account

- Incorrect card number, expiration date, or CVV

- Billing address doesn't match card records

- Card issuer blocked the transaction (call your bank)

- Daily spending limit reached

- Expired card

3. HOW TO FIX PAYMENT ISSUES

Step 1: Verify all card information is correct

Step 2: Ensure billing address matches your bank records

Step 3: Try a different payment method

Step 4: Contact your bank to authorize the transaction

Step 5: Clear browser cache and try again

4. DOUBLE CHARGED

If you see duplicate charges:

- Wait 24-48 hours - pending charges often drop automatically

- If charges persist, contact us with your order number

- We will investigate and refund duplicate charges within 3-5 business days

5. PAYMENT PENDING

Pending payments usually clear within 24 hours. If still pending after 48 hours, contact your bank first, then our support team.

6. PROMO CODE NOT WORKING

Check that:

- Code is not expired

- Minimum purchase requirement is met

- Code applies to items in your cart

- Code hasn't been used before (single-use codes)

7. REFUND NOT RECEIVED

Refunds take 5-7 business days to appear. Check with your bank if not received after 10 business days.

Payment Support: payments@techmart.com or 1-800-TECHMART option 3.