2. Payment Troubleshooting Manual (Support)

Purpose
This document provides guidance for identifying and resolving common payment issues encountered during checkout. It outlines supported payment methods, troubleshooting steps, and escalation paths to ensure smooth transaction completion and minimal order disruption.

2.1 Accepted Payment Methods

We accept a wide range of secure payment options for both online and in-store purchases:

- **Credit/Debit Cards** — Visa, MasterCard, RuPay, and American Express.
- **UPI Payments** — including Google Pay, PhonePe, Paytm, and BHIM.
- **Net Banking** — across 60+ Indian banks.
- **Digital Wallets** — Amazon Pay, Paytm Wallet, and Freecharge.
- **EMI Options** — on select credit cards and through partner fintech providers.
- **Cash on Delivery (COD)** — available on most orders below ₹25,000.

For high-value transactions, additional verification or 3-D Secure authentication may be required to protect against fraud.

2.2 Common Causes of Payment Failure

1. **Incorrect Card Details** – Expired cards or wrong CVV entries often trigger declines.
2. **Bank Server Timeout** – Temporary issues between our gateway and the issuing bank.
3. **Insufficient Balance or Credit Limit** – Verify available funds or limits.
4. **Two-Factor Authentication (2FA) Failure** – OTP not entered correctly or expired.
5. **Multiple Attempts** – Rapid retrying may result in temporary blocking for security reasons.

If your payment fails, do not refresh the page repeatedly. Instead, wait a few minutes before retrying or switch to an alternate method.

2.3 Duplicate or Delayed Charges

In rare cases, customers may see a temporary charge even though the order did not confirm. These are **authorization holds** placed by the bank and are automatically released within **3–5 business days**.

- If the amount remains debited after this period, contact your issuing bank and share the transaction reference ID.

- Our support team can provide a **Payment Reference Certificate** upon request to help speed up the reversal process.
- Refunds to wallets or UPI are typically quicker (1–2 working days).

2.4 Verifying Payment Status

After checkout:

1. Navigate to **My Orders → Payment History**.
2. If your order shows "Pending Confirmation," wait 30–60 minutes for reconciliation.
3. You may also receive an automated email or SMS confirming success or failure.

If no update is received after 24 hours, contact the **Payment Operations Team** via Help Center → *Payment Support Form*. Include your order ID, transaction date, and payment mode for faster resolution.

2.5 Resolving Gateway or UPI Errors

For UPI-based payments:

- Check that the **linked account has sufficient funds** and the UPI PIN is active.
- Ensure you approve the request within the app promptly. Expired UPI requests fail automatically.
- Avoid using multiple devices during the same payment session.

For card payments:

- Ensure your bank allows **online and international transactions** (some cards require explicit activation).
- Update saved cards if the expiry date or CVV has changed.

If the issue persists, try using a different card or net banking channel.

2.6 EMI and Financing Issues

EMI options depend on your issuing bank's approval. If your EMI option doesn't appear:

- Check the **minimum transaction value** for EMI eligibility.
- Ensure your card supports **EMI on e-commerce transactions**.
- For no-cost EMI promotions, refund processing for returns follows the standard cycle (interest charged by the bank may be reimbursed as cashback later).

2.7 Refund of Failed Transactions

- Failed but charged transactions are automatically refunded **within 5–7 business days.**
- Refunds are credited to the same payment source used during checkout.
- If a refund fails due to a closed or inactive account, our system generates a **manual refund request** which may take up to 10 business days.

To check refund progress, visit **Help Center → Track My Refund**.

2.8 Escalation Matrix

If your issue remains unresolved:

1. Raise a support ticket via **Payment Help Form**.
2. If not addressed within 48 hours, email **paymentsupport@company.com** quoting your ticket ID.
3. Escalations older than 5 days are reviewed by the **Finance Operations Head**, who will respond within 2 business days.

2.9 Best Practices

- Keep only one payment tab open at a time.
- Ensure a stable internet connection during checkout.
- Clear browser cache if repeated issues occur.
- Save a screenshot of the confirmation page for reference.

Following these steps ensures faster troubleshooting and avoids unnecessary payment retries.