Funding Instrument Disabled

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How to Identify

Ticket Subject	Datadog Screenshot
[Monitor Alert] Triggered: funding transfer rejection reported (production) ℹ️ When a funding instrument fails, Bolt automatically deactivates the funding instrument for that merchant in order to protect Bolt from a merchant who is going out of business or losing money while owing Bolt fees. The Support Analyst needs to determine if the instrument is OK to reactivate.	

What to do

	Instruction Step	Screenshot
1	Open DataDog by clicking the **Related Logs** link in the alert message.	
2	Add "processing funding" to the search query and press **ENTER** to refine the results. Open the rejection entry to find more details.	

3	Copy the details of the DataDog log and into an internal note in the Zendesk alert.	
	In addition, check to ensure:	**INFO** Jun 23, 2022 at 11:00:08.755 (6 days ago) [◎ View in Context] [⬆ Export] [✕]
	• There is no churn risk. ie Bolt checkout is active on their site.	**HOST** i-0bf88acd3535c1182 / **SERVICE** asyncjobs / **SOURCE** asyncjobs
	• There is no R16 as the **ReasonCode** in DataDog.	**CONTAINER NAME** asyncjobs / **DOCKER IMAGE** boltdev/asyncjobs / **POD NAME** asyncjobs-66b4544b8-nmrlg
	• This alert hasn't triggered multiples times for the merchant.	**ALL TAGS**
	Note your findings in the internal note.	env:production app:asyncjobs autoscaling_group:eks-generic-50bf2576-a6f5-de74-e3b3-3fb3517ca7f1 availability-zone:us-west-2b aws-hostname:ip-10-8-164-42.us-west-2.compute.internal aws-instance-type:m5.4xlarge aws:ec2:fleet-id:fleet-d64326e1-5757-c039-a632-21a866e70c0b aws:ec2launchtemplate:id:lt-0f0680e5b01e944c0 aws:ec2launc... +48
	⚠ If anything seems amiss, open a Business Escalation with the CSM by following the steps in this playbook: Business Escalation Playbook and await for further instructions.	Processing funding rejection: [{ReturnDate:06/22/2022 OriginalDate:06/17/2022 AttemptedTransferDate:06/21/2022 MerchantName:Bolt Funding Instruction BusinessName:I Do Now I Don't FundingMerchantID:07467246 FundTransferRequestID:30963504 PaymentID:'821405534823450281 TransactionType:FISD Amount:-1393125 ReasonCode:R29 ReasonMessage:Corporate Customer Advises Not Authorized RoutingNumber:021000021 AccountNumber:776693399 AccountName:I Do Now I Don't}]

4	If the checks in step #3 look OK, look up the merchant in the Admin dashboard and open their dashboard.	
	Check to see if the merchant's transactions are consistent, including:	Transactions Disputes Statements Abandoned Carts Settings Help Center Developers BOLT
	• whether the merchant has a history with Bolt	Search transactions 🔍 EXPORT TRANSACTIONS EXPORT PAYMENT EVENTS FILTER ALL TIME
	• there are no compliance concerns	TRANSACTION TYPE / REFERENCE / CUSTOMER INFORMATION / PAYMENT TYPE / DATE/TIME / STATUS / AMOUNT
	• it is apparent their next funding event will cover their owed fees	Bank Transfer – Deposit 4HQ9-K3QX-C6FP / Bolt Payments / June 29, 2022 3:00PM / IN PROGRESS / $5,163.95
	Most commonly, ReasonCode R29 when withdrawals aren't allowed causes the deactivation. The Support Analyst may enable the funding instrument once the merchant makes sufficient sales to cover the deficit, even if the merchant has not fixed the root issue with their account configuration.	Payment LMFG-9KJJ-FLYP 502743 / Affirm / June 28, 2022 6:04PM / COMPLETED / $592.45
		Payment WGJQ-GTBB-RTQM Rush / Bolt Payments / June 28, 2022 4:09PM / COMPLETED / $250.00
		Payment VPDY-DKNL-WBJ7 502568 / Bolt Payments / June 28, 2022 3:28PM / COMPLETED / $1,741.45
		Payment 2GJH-38QV-WZYX 502736 / Bolt Payments / June 28, 2022 3:05PM / COMPLETED / $3,222.45
		Bank Transfer – Deposit 7HJC-BMTM-HBZB / Bolt Payments / June 28, 2022 3:00PM / IN PROGRESS / $11,705.93
	⚠ The merchant account may be a legacy account that is only used for refunds and chargebacks. If the merchant dashboard **a)** doesn't show any recent charges, or **b)** only shows refund transactions, do not proceed to the following steps and flag this with your manager. (reference)	Refund F8ZL-4KHZ-3JZY 502481 / Bolt Payments / June 28, 2022 8:55AM / COMPLETED / -$49.95
		Payment F37P-GNP2-4X8N 502724 / Bolt Payments / June 27, 2022 7:09PM / RECENTLY REJECTED / $15,474.95
		Payment B2G2-Z8WX-JX6D 502713 / Bolt Payments / June 27, 2022 6:08PM / RECENTLY REJECTED / $1,212.45
	Do not proceed and notify your manager if there are any other doubts.	Payment 9CLX-CCG3-KFVC 502672 / Bolt Payments / June 27, 2022 5:55PM / COMPLETED / $6,509.95
		Bank Transfer – Deposit W9HH-28D4-FJ7D / Bolt Payments / June 27, 2022 3:00PM / COMPLETED / $23,644.84

5	Once the Support Analyst completes their investigation and feels comfortable, look up the merchant in the Admin dashboard. Click the **Activate** button for the merchant to re-enable.	
		Merchant Lookup Merchant: JMC Automotive Equipment ▾
		Summary
		Public ID oHKnSu5lFFdK / Status Active ▾ / Merchant Description JMC Automotive Equipment
		Account Number click to reveal / Routing Number click to reveal / Funding Instrument Status INACTIVE [Activate]
		Sanction Status No Data / Onboarding Status Legacy ▾ /
		[Save] [Reset]

Changelog

6	Save all your findings to the Zendesk internal note and resolve the ticket.

Version Number	Person who Made Change	Modification Date	Modification Summary
1.0.1	Ziyaad Motala	3/9/22	• Updated formatting
1.0.0	Spencer Mellon	1/30/22	• Created Playbook • Created automation for Zendesk ticket creation whenever this alert occurs