

## Payment Processing

Why does a customer get an error message when they try to submit a payment and what does it mean?

*All error messages displayed on the **Payment Confirmation** screen when a customer submits a payment in real time are transmitted to MyAccount directly from the payment processor; MyAccount is displaying the failure message that the payment processor provides. If it isn't clear why the payment is failing based on the error message, contact your payment processor.*

How do payments in NorthStar reconcile with pending payments in MyAccount?

*When a customer makes a successful payment, information is passed back to MyAccount from the payment processor and then MyAccount transfers payment information into the Web Payments table in NorthStar. When payments are transferred from Web Payments and posted to NorthStar, MyAccount uses the authorization number provided by the payment processor as the Confirmation ID and reconciles posted payments with pending payments using that number. When the posted payment reconciles with the pending payment, the pending payment is removed from MyAccount and the payment displays as posted.*

What if there is a payment on the payment processor's report that isn't in NorthStar?

*On rare occasions, a payment does not properly pass through to NorthStar from MyAccount. This could happen due to the server being down or other issues with the NorthStar API. To safeguard against this, there is a payment retry process in place. If a payment fails to enter NorthStar, MyAccount makes 4 additional attempts: after 3 minutes, after 30 minutes, after 150 minutes and after 360 minutes. If the payment is still unable to be passed to NorthStar, it will need to be manually entered with the payment processor authorization number.*

Why is there an outstanding pending payment displaying?

*If a pending payment doesn't properly reconcile with a posted payment, the pending payment will remain on the account and will be subtracted from the displayed account balance. If the pending payment is also displaying as posted, the pending payment can be deleted. If the pending payment has not been posted to NorthStar, more investigation will be needed.*

Why did a customer's scheduled payment (either scheduled one-time or automatic payment) fail?

*MyAccount automatically submits all scheduled payments (both one-time and automatic recurring) to the payment processor on the customer-designated date, typically around 8 a.m. When a scheduled payment is rejected by the payment processor, MyAccount will send a Failed Payment notification email to the customer, alerting them to the missed payment and requesting that they make a new payment. To determine why the payment failed, any information that was provided by the payment processor will be captured in the report: **Reports > Admin > Payment Integration Errors**. PSN often does not list a reason for the failure; it may be necessary to contact them directly to determine the cause of the failed payment.*

*A common reason for a failed scheduled payment is expiration of the credit card on file in the online wallet in MyAccount and saved with the payment processor.*

- *For **Paymentus** users, customers are able to edit and update the credit card expiration in the wallet. Click **Manage Wallet** from the **Manage Account** screen and click on the edit icon to the right of the credit card listed; make any updates and click **Update**.*

- For **PSN** users, customers must first **Cancel Auto Pay** to remove the expired card from the Auto Pay setup and then **Enroll in Auto Pay** with the newly issued card. It's recommended that after clicking **Cancel Auto Pay**, the customer remove the expired card from their wallet before enrolling in Auto Pay and adding the new card.

How can I block a customer from making an online payment or unblock a customer that is currently blocked from making an online payment?

*Payments are blocked at the processor level. Contact your payment processor to place a block or remove a block on a customer's account to prohibit them from making or to allow them to make online payments through MyAccount.*

Is credit card and bank information stored in MyAccount?

*No; all banking and credit card information in the wallet is stored in full with the payment processor. MyAccount only displays masked account numbers in the online wallet.*

Why can't a customer delete a credit card or bank account from their online wallet?

*If a credit card or bank account in the wallet is associated with a current Auto Pay setup, the card or bank account will not be able to be removed from the wallet and the customer will get an error message if they try to do so. The customer must first Cancel Auto Pay and then remove the card or bank account.*

How do I cancel a duplicate payment?

*If a customer inadvertently makes a duplicate payment and it's determined that the payment should be removed immediately prior to posting to the account: 1) Cancel the payment with the payment processor; 2) Remove the payment from the NorthStar Web Payments table; 3) Delete the pending payment in MyAccount. There will be no record of the payment.*

*If the duplicate payment has already been posted to the account in NorthStar: 1) Cancel the payment with the payment processor; 2) Reverse the payment in NorthStar. The reversed payment will display as a separate transaction in the Billing History table in MyAccount.*

How can a customer update the expiration date on their credit card stored in the Wallet?

*Customers are able to edit and update the credit card expiration in the wallet. Click **Manage Wallet** from the **Manage Account** screen and click on the edit icon to the right of the credit card listed; make any updates to the expiration date and click **Update**.*