

Precautions for Payers if Payment Fails on Payment Gateway

1. Do Not Retry Payment Immediately

The transaction might still be processing. Rapid retries can cause duplicate payments. Wait for 5–10 minutes and check for confirmation from your bank or the merchant.

2. Check for Confirmation Emails or SMS

Sometimes the payment is successful but not reflected immediately on the merchant site. Check your email/SMS for payment confirmation before retrying.

3. Check Bank/Card Account for Debit

To confirm if funds have actually been deducted, log in to your internet banking or mobile app to verify the transaction status.

4. Keep a Record of Transaction Details

Save or screenshot the transaction ID, date/time, amount, and error message (if any) for future reference or dispute resolution.

5. Contact Merchant or Payment Gateway Support

Share transaction details with customer support to confirm the payment status or initiate a refund if needed.

6. Wait Before Retrying the Payment

Retry only after receiving clear confirmation that the transaction failed and no amount was deducted.

7. Avoid Using Browser Back or Refresh

Using the back or refresh button can interfere with the payment process or cause duplicate submissions. Use only the provided buttons.

8. Use Trusted Devices and Secure Networks

Avoid making payments on public Wi-Fi or unfamiliar devices to prevent fraud or unauthorized access.

9. Be Cautious with Dynamic QR Code Expiry

Dynamic QR codes usually expire after a short duration (5 minutes). Paying after expiry using a screenshot of the QR may result in the payment not being linked to your order. Always scan and pay within the validity period of the QR code.