



Why was my payment declined?

Tags: **ACG**

Your membership payment can be declined for a number of reasons.

- The payment method has insufficient funds.
- The card has been reported as lost or stolen by the cardholder.
- The payment method associated with your PayPal account was declined.
- The bank has flagged the transaction as fraudulent.

How does ACG handle declined payments?

If your payment attempt failed the first time, our system will automatically try to charge your default payment method again within 48 hours of the first attempt. If the second attempt fails, we will automatically attempt to charge your card again 24 hours after the second attempt. After three unsuccessful attempts, the membership will be canceled.

What can I do if my payment is declined?

1. Double check your payment information
2. Ensure that you're not using a proxy or VPN that may change the reported location of your connection and that your billing address matches your card's country of issue. The VPN can make it look like you're trying to authorize out of a different country.

Note: A Cloud Guru's headquarters are in the United Kingdom. Banks located outside of the UK process payments as international payments, which can trigger their fraud detection. If your payment was declined and you weren't using a VPN, you should reach out to your bank for more information.

3. Try disabling ad blockers and browser privacy tools (Ghostery, Privacy Badger) as those can cause problems.
4. If all else fails, please use PayPal. The verification system with PayPal has a much lower rate of failure.

Troubleshooting tip

If you previously had a paid subscription plan and now have a free account, you may receive an authorization error when trying to process a payment. Please remove your card details from the checkout page, re enter them (even if it's the same card), and try processing the payment again

Our customer support team can provide further insight into why your payment attempt failed by providing the

bank's reason code. [Contact our Support team](#) for more information.

If you need help, please email [Pluralsight Support \(opens email form\)](#) for 24/7 assistance.