



# **Your Card Declined: How To Recover Credit Card "Declines" In Today's Economy... Even If You're A Small Business**

*Michael Senoff*

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Internet merchants know the problem all too well. You get a customer signed up for recurring credit card payments for your subscription site, but when the expiration date changes for their card, you can't bill them anymore. Although "guessing the new expiration date" may work sometimes, it could also get you into trouble with the credit card companies if you violate their regulations.

Paul Larsen specializes in bringing solutions to merchants for common credit card problems like the one mentioned above – and even more complicated ones as well.

And according to him, there are two main reasons cards are declined – missed payments and over-the-limit spending. While the accounts may still be good, it will probably take a thoughtful and strategic approach in order to recover those declines. And in this audio, you'll hear how to do it, the right way.

You'll Also Hear...

- Why "contacting the customer" when there are problems only works about 10% of the time and what to do instead
- How to understand the coding for declined credit cards and design a recovery strategy that works for each
- The two different types of mistakes companies make when processing credit cards – error of omission and error of commission – and how to avoid making them
- The programs Visa and MasterCard have put into place for updated account numbers and expiration dates
- How many days you should wait before retrying a card
- Why asking for a second card on a customer application may not be a good idea – and some strategies that work
- Why you should never go blindly into affiliate marketing without knowledge of credit card fraud – and simple steps to protect yourself

Paul says he tries to help merchants deploy comprehensive decline-recovery tactics that work for their particular needs. And with 80 million credit cards shut down in 2009 alone, every marketplace is feeling the hit, so every transaction needs to count. And in this audio, you'll hear how to make that happen for you.

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